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~~BILLS TO PROVIDE FOR PURCHASE OF MOBILE HOMES
UNDER VA GUARANTEED LOAN PROGRAM~~

HEARINGS
BEFORE THE
SUBCOMMITTEE ON HOUSING
OF THE
COMMITTEE ON VETERANS' AFFAIRS
HOUSE OF REPRESENTATIVES
NINETY-FIRST CONGRESS
SECOND SESSION

ON
BILLS TO PROVIDE FOR PURCHASE OF MOBILE HOMES
UNDER VETERANS' ADMINISTRATION GUARANTY AND
OTHER BILLS RELATED TO VETERANS' HOUSING

JULY 14 AND 16, 1970

Printed for the use of the Committee on Veterans' Affairs

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GOVERNMENT DOCUMENT

Pages of all hearings are numbered cumulatively to permit a comprehensive index at the end of the Congress. Page numbers lower than those in this hearing refer to other legislation.

4. V64/3
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U.S. GOVERNMENT PRINTING OFFICE
WASHINGTON : 1970

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(III)



CONTENTS

	Page
American Bankers Association: McNeill, Charles R., letter.....	3732, 3733
American Legion:	
Clark, Louis B., assistant director, national economic commission....	3690
Mattingly, Charles E., assistant director, national legislative com- mission.....	3688-3691
AMVETS: Rossignuolo, Ralph, legislative director.....	3730, 3731
Barba, Louis R. (<i>See</i> National Association of Home Builders.)	
Baring, Hon. Walter S.....	3417, 3463, 3513, 3524, 3525, 3688, 3690-3691, 3693, 3695-3698, 3723, 3726, 3727, 3729-3731, 3740
Bills considered and agency reports thereon, Subcommittee on Hous- ing.....	3418-3462
Clark, Louis B. (<i>See</i> American Legion.)	
Committee staff: Meadows, Oliver E., staff director.....	3510, 3511, 3725-3727
Consumer Bankers Association: Ritter, Herbert W., president, letter..	3738, 3739
Cost projections for mobile home parks.....	3515-3516
Dervan, John. (<i>See</i> Veterans' Administration.)	
De Young, Edward. (<i>See</i> Mobile Housing Association of America.)	
Disabled American Veterans: Huber, Charles L., national director of legislation, letter.....	3739, 3740
Ducan, Hon. John J.....	3513, 3524, 3690, 3696, 3697, 3723, 3724, 3730, 3731
Edwards, Hon. Don.....	3512, 3513, 2523, 3524, 3690, 3691, 3697, 3698, 3721-3723
Greene, Raleigh W. (<i>See</i> National League of Insured Savings Associations.)	
Helstoski, Hon. Henry.....	3691
Hogan, Hon. Lawrence J., statement.....	3731, 3732
Housing Subcommittee:	
Bills considered, text and agency reports.....	3418-3462
Chairman. (<i>See</i> Baring, Hon. Walter S.)	
Huber, Charles L. (<i>See</i> Disabled American Veterans.)	
Humphreys, David J. (<i>See</i> Mobile Housing Association of America.)	
Johnson, Donald E. (<i>See</i> Veterans' Administration, Reports on Bills, and "Report of the President's Committee on the Vietnam Veteran".)	
Jones, Oliver H. (<i>See</i> Mortgage Bankers Association of America.)	
Kerby, John H. (<i>See</i> Veterans' Administration.)	
Martin, John M. (<i>See</i> Mobile Homes Manufacturers Association.)	
Mattingly, Charles E. (<i>See</i> American Legion.)	
Meadows, Oliver E. (<i>See</i> Committee staff.)	
"Mobile Home Financing, 18th Annual Survey, 1969".....	3561-3579
Mobile Homes Manufacturers Association:	
Data and publications submitted by:	
Cost projections for mobile home parks.....	3515-3516
"Dealer Comments," excerpts.....	3516-3523
"Dealer Directory and Buyer's Guide".....	3527-3560
Intertherm, Inc., letter.....	3515
"Mobile Home Financing," 1969.....	3561-3579
"Standard for Mobile Homes".....	3580-3687
Martin, John M., managing director.....	3513-3515, 3523-3525
"Mobile Home Recreational Vehicle 14th Annual Dealer Directory and Buyer's Guide".....	3527-3560
Mobile Housing Association of America:	
Data submitted by:	
Case histories of mobile homes sales.....	3698-3720
De Young, Edward, president.....	3693-3698, 3721-3727
Humphreys, David J., Washington counsel.....	3695

Mortgage Bankers Association of America: Jones, Oliver H., Executive vice president, letter.....	3737, 3738
National Association of Home Builders: Barba, Louis R., president, letter.....	3735, 3736
National League of Insured Savings Associations: Greene, Raleigh W., legislative chairman, statement.....	3734, 3735
Owen, Olney B. (<i>See Veterans' Administration.</i>)	
Roberts, Hon. Ray.....	3696, 3724, 3725, 3726
"Report of the President's Committee on the Vietnam Veteran".....	3465-3504
Ritter, Herbert W. (<i>See Consumer Bankers Association.</i>)	
Rossignuolo, Ralph. (<i>See AMVETS.</i>)	
Roybal, Hon. Edward R.....	3511, 3690, 3697, 3729, 3730, 3731
"Standard for Mobile Homes".....	3580-3687
Stover, Francis W. (<i>See Veterans of Foreign Wars.</i>)	
Subcommittee on Housing. (<i>See Housing Subcommittee.</i>)	
Veterans' Administration:	
Dervan, John, Director, Loan Guaranty Service.....	3511-3513
Johnson, Donald E., Administrator of Veterans' Affairs. (<i>See Reports on Bills and "Report of the President's Committee on the Vietnam Veteran".</i>)	
Kerby, John H., Assistant General Counsel.....	3512
Owen, Olney B., Chief Benefits Director.....	3463, 3505-3512
Reports on bills.....	3427-3435, 3452-3454, 3457, 3458, 3461, 3462
Veterans of Foreign Wars: Stover, Francis W., director, national legislative service.....	3727-3730

PURCHASE OF MOBILE HOMES UNDER VA GUARANTEE

TUESDAY, JULY 14, 1970

**HOUSE OF REPRESENTATIVES,
SUBCOMMITTEE ON HOUSING OF THE
COMMITTEE ON VETERANS' AFFAIRS,
*Washington, D.C.***

The subcommittee met at 10 a.m., pursuant to call, in room 334, Cannon House Office Building, Hon. Walter S. Baring, presiding.

Mr. BARING. The Subcommittee on Housing will come to order.

These hearings, which the Housing Subcommittee is beginning today, deal with several bills which propose to extend the benefits of the VA home loan guarantee program to mobile homes.

We have bills before us which propose to extend the dates for the World War II and Korea housing programs.

At this point, we shall insert the various bills which are being considered, with the agency reports thereon.

(The bills and reports referred to follow:)

91ST CONGRESS
1ST SESSION

H. R. 13052

IN THE HOUSE OF REPRESENTATIVES

JULY 23, 1969

Mr. FULTON of Tennessee introduced the following bill; which was referred to the Committee on Veterans' Affairs

A BILL

To amend title 38 of the United States Code to extend by one year the period in which certain guaranty and insurance entitlement may be used by World War II veterans.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*
3 That the sentence succeeding paragraph (2) of section
4 1802(b) is amended to read as follows: "Entitlement re-
5 stored under this subsection may be used by a World War II
6 veteran at any time before July 26, 1970, unless the con-
7 dition specified in paragraph (1) (A) applies, in which
8 case such entitlement may be used at any time before July
9 26, 1971, and by a Korean conflict veteran at any time
10 before February 1, 1975."

91st CONGRESS
1st Session

H. R. 13706

IN THE HOUSE OF REPRESENTATIVES

SEPTEMBER 9, 1969

Mr. SCOTT introduced the following bill; which was referred to the Committee on Veterans' Affairs

A BILL

To amend title 38 of the United States Code to extend by one year the period in which certain guaranty and insurance entitlement may be used by World War II veterans.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*
3 That the sentence succeeding paragraph (2) of section
4 1802(b) is amended to read as follows: "Entitlement re-
5 stored under this subsection may be used by a World War II
6 veteran at any time before July 26, 1970, unless the con-
7 dition specified in paragraph (1) (A) applies, in which
8 case such entitlement may be used at any time before July
9 26, 1971, and by a Korean conflict veteran at any time
10 before February 1, 1975."

91ST CONGRESS
2D SESSION

H. R. 16710

IN THE HOUSE OF REPRESENTATIVES

MARCH 26, 1970

Mr. TEAGUE of Texas introduced the following bill; which was referred to the
Committee on Veterans' Affairs

A BILL

To amend chapter 37 of title 38, United States Code, to authorize guaranteed and direct loans for mobile homes if used as permanent dwellings, to authorize the Administrator to pay certain closing costs for, and interest on, certain loans guaranteed and made under such chapter, to remove the time limitation on the use of entitlement to benefits under such chapter, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*
3 That this Act may be cited as the "Veterans Housing Loan
4 Amendments Act of 1970".

5 SEC. 2. The last sentence of section 1802 (b) of title
6 38, United States Code, is amended to read as follows: "En-
7 tlement restored under this subsection may be used by

1 World War II veterans or Korean conflict veterans at any
2 time.”

3 SEC. 3. (a) Subsection (a) of section 1803 of title 38,
4 United States Code, is amended to read as follows:

5 “(a) (1) Any loan to a World War II or Korean con-
6 flict veteran for any of the purposes, and not in conflict with
7 the provisions, specified in this chapter is automatically
8 guaranteed by the United States in an amount not more
9 than 60 per centum of the loan if the loan is made for any of
10 the purposes specified in section 1810 of this title, and not
11 more than 50 per centum of the loan if the loan is for any
12 of the purposes specified in section 1810a, 1812, 1813, or
13 1814 of this title.

14 “(2) Any entitlement to the benefits of this chapter of
15 a World War II or Korean conflict veteran which had not
16 expired as of the effective date of the 1970 amendment to
17 this subsection shall not expire until used.”

18 (b) Subsection (b) of such section 1803 is amended
19 by inserting immediately after “1810” the following:
20 “, 1810a,”.

21 SEC. 4. Subchapter II of chapter 37 of title 38, United
22 States Code, is amended—

23 (1) by inserting immediately after section 1810
24 thereof the following new section:

1 **“§ 1810a. Purchase of mobile homes**

2 “(a) Any loan to a veteran, if made pursuant to the
3 provisions of this chapter, is automatically guaranteed if such
4 loan is for the purchase of a mobile home which will be
5 owned and occupied by him as his residence and will be
6 so used at a fixed location. A loan made under this section
7 may also include the purchase of land suitable for use as
8 a site on which the mobile home will be located and the
9 expenses necessary for the appropriate preparation of such
10 site, such as the installation of utility connections and sani-
11 tary facilities, and the construction of a suitable pad.

12 “(b) No loan may be guaranteed under this section
13 unless—

14 “(1) the proceeds of such loan will be used to
15 pay for the property purchased and the site preparations
16 made;

17 “(2) the mobile home has not been previously sold
18 at retail in commerce, and the mobile home or the site,
19 or both, as the case may be, meet or exceed such min-
20 imum requirements for general acceptability and, in
21 the case of the mobile home, such minimum require-
22 ments for construction, as shall be prescribed by the
23 Administrator;

24 “(3) the contemplated terms of payment required
25 in any mortgage to be given in part payment of the pur-

1 chase price bear a proper relationship to the veteran's
2 present and anticipated income and expenses;

3 “(4) the veteran is a satisfactory credit risk;

4 “(5) the loan to be paid by the veteran for such
5 property or the cost of site preparation does not exceed
6 the reasonable value therefor as determined by the Ad-
7 ministrator; and

8 “(6) the veteran is able to make a down payment
9 on the mobile home in an amount which the Adminis-
10 trator determines to be reasonable, but not exceeding 10
11 per centum of the purchase price.

12 “(c) (1) The amount of guaranty entitlement available
13 to a veteran under this section shall not be more than—

14 “(A) \$10,000 in the case of a loan covering only
15 the purchase of a mobile home, or

16 “(B) \$13,000 in the case of a loan covering the
17 purchase of a mobile home and a suitable site for the
18 home, plus such an amount as is determined by the Ad-
19 ministrator to be appropriate to cover the cost of neces-
20 sary site preparation,

21 less such entitlement as may have been previously used
22 under this section or other sections of this chapter.

23 “(2) The maturity of any loan made under this section
24 shall not be more than fifteen years.”; and

25 (2) by inserting immediately after section 1818
26 the following new section:

1 **“§ 1819. Special closing cost and interest payments by the**
2 **Administrator**

3 “(a) In the case of any loan guaranteed or made under
4 this chapter (except a loan for the purpose described in sec-
5 tion 1810a) after the effective date of this section, the
6 Administrator—

7 “(1) shall, if the loan is guaranteed, pay on behalf
8 of the veteran recipient of the loan to the lender (A)
9 the closing costs for the loan, or (B) an amount to be
10 applied toward such costs equal to 1 per centum of the
11 amount of the loan, whichever is smaller; and

12 “(2) may not, if the loan is made under section
13 1811 of this title, charge the veteran for (A) the closing
14 costs for the loan, or (B) an amount equal to 1 per
15 centum of the face amount of the loan, whichever is
16 smaller.

17 “(b) In the case of any loan guaranteed or made under
18 this chapter after the effective date of this section, the
19 Administrator shall—

20 “(1) if the loan is guaranteed, pay on behalf of
21 the veteran recipient of the loan to the lender 1 per
22 centum of the interest which will accrue on the principal
23 of the loan during the period of thirty-six consecutive
24 months beginning with the month after the month in
25 which the loan is closed; and

1 “(2) if the loan is made under section 1811 of this
2 title, take such action as may be necessary to reduce the
3 payment of interest by the veteran with respect to such
4 loan during the period of thirty-six consecutive months
5 beginning with the month after the month in which
6 the loan is closed by an amount equal to 1 per centum
7 of the interest which would accrue on the principal of
8 the loan during such period.

9 “(c) The Administrator shall by regulation establish
10 such procedures as may be necessary and appropriate to
11 carry out this section.”

12 Sec. 5. Section 1811 of title 38, United States Code,
13 is amended—

14 (1) by inserting immediately after “1810” in sub-
15 sections (a) and (b) the following: “and 1810a”;

16 (2) by inserting immediately after “1810(a)” in
17 subsection (b) the following: “, or for the purpose
18 listed in 1810a,”;

19 (3) by inserting immediately after “1810” in sub-
20 sections (c) and (g) the following: “or 1810a”;

21 (4) by striking out “The” in subsection (d) (2)
22 and inserting in lieu thereof “(A) Except for any loan
23 made under this chapter for the purpose described in
24 section 1810a of this title, the”;

25 (5) by inserting immediately after subsection (d)

1 (2) (as amended by clause (4) above) the following
2 new paragraph:

3 “(B) The original principal amount of any loan made
4 under this section for the purpose described in section 1810a
5 of this title shall not exceed the amount specified in subsec-
6 tion (c) (A) or (B) of such section, as appropriate.”; and
7 (6) by striking out subsection (h).

8 SEC. 6. Section 1818 of title 38, United States Code, is
9 amended by striking out subsection (e) thereof, and by
10 amending subsections (c) and (d) to read as follows:

11 “(c) Direct loans authorized by this section shall not
12 be made after January 31, 1975, except pursuant to com-
13 mitments issued by the Administrator on or before that date.

14 “(d) Any entitlement to the benefits of this section
15 which had not expired as of the effective date of the 1970
16 amendment to this subsection, and any entitlement to such
17 benefits accruing after such effective date, shall not expire
18 until used.”

VETERANS' ADMINISTRATION,
OFFICE OF THE ADMINISTRATOR OF VETERANS' AFFAIRS,
Washington, D.C., July 9, 1970.

HON. OLIN E. TEAGUE,
Chairman, Committee on Veterans' Affairs,
House of Representatives,
Washington, D.C.

DEAR MR. CHAIRMAN: This will respond to your request for a report by the Veterans' Administration on H.R. 16710, 91st Congress.

The stated purpose of the bill is to amend chapter 37 of title 38, United States Code, to authorize guaranteed and direct loans for mobile homes if used as permanent dwellings, to authorize the Administrator to pay certain closing costs for, and interest on, certain loans guaranteed and made under such chapter, to remove the time limitation on the use of entitlement to benefits under such chapter, and for other purposes.

PURCHASE OF MOBILE HOMES

The bill would add a new section 1810a to chapter 37 of title 38, United States Code, which would authorize the Veterans' Administration to guarantee a loan up to \$10,000 repayable over a period of 15 years for the purchase of a mobile home for use as a residence by an eligible veteran. The loan could include an additional \$3,000 to finance the purchase of a lot on which to place the mobile home. The proposal also authorizes the Veterans' Administration to make a direct loan for use in purchasing the mobile home and lot.

As you know, on June 5, 1969, the President created a Cabinet-level Committee on the Vietnam Veteran to evaluate the effectiveness of the Nation in meeting its responsibilities to today's veterans. One of the Committee's recommendations (No. C-2) was for an amendment to the VA loan guarantee program to authorize the Veterans' Administration to underwrite mobile home financing in order to promote an adequate supply of low-cost housing for low- and moderate-income veterans. The President approved the Committee's report on March 26, 1970, and on April 1, 1970, we submitted to the Speaker of the House a draft bill to accomplish this and other recommendations of the Committee. The draft bill was introduced as H.R. 16761 and H.R. 16762 and referred to your committee. (For simplicity we will refer to H.R. 16762 as the administration proposal.) The administration's proposals regarding mobile homes and the proposals in H.R. 16710 parallel each other in several respects. There are, however, several significant differences which lead us to conclude that the administration proposal represents a more desirable approach. For brevity our comments are principally directed toward the points of difference.

Charging of veterans' entitlement

Although H.R. 16710 speaks in the proposed section 1810a(c) (1) in terms of guarantee entitlement for mobile home loans, the context indicates that the dollar limitations (\$10,000 and \$13,000) are loan maxima. If so, a mobile home loan would require a charge to the veterans' entitlement under the present formula in section 1803(b) of title 38. This would limit the guaranteed portion of a non real estate mobile home loan to the lesser of \$2,000 or 50 percent of the loan amount. The administration's proposal, H.R. 16762, while limiting eligibility for mobile home loans to veterans having full real estate home loan guarantee entitlement, would authorize a 30-percent guarantee and would not involve a charge against the loan entitlement. In this respect we prefer H.R. 16762.

New versus used mobile homes

Essentially both bills limit the loans to new mobile homes. There is, however, a degree of difference. The administration bill permits financing a used mobile home provided it is presently the security for a loan guaranteed by the VA or guaranteed or insured by another Federal agency. Although we anticipate that the percentage of such refinancing would be small, we think that it should be provided for.

Prior approval of loans and lenders

H.R. 16762 would limit guarantees to loans made by approved lenders; i.e., lenders with conventional loan experience with mobile homes or those who can show that they are qualified to originate and service such loans. Having no corresponding limitation, H.R. 16710 would extend to any person or firm the privilege of making mobile home loans. In addition, it would permit certain classes of lenders to make such loans without VA's prior approval. We believe the absence of experience with this type of loan initially necessitates submission of loans to the Veterans' Administration for prior approval, but we would not object to the insertion of language in H.R. 16762 which would authorize the VA on a discretionary basis to permit lenders to process on other than a prior approval basis when we determine such to be warranted.

Percentage of guarantee

H.R. 16762 specifically provides for guarantee of 30 percent of the unpaid balance of the loan as of the date of the first incurred loan default. This percentage has been specified because it is the approximate equivalent protection which a lender making a conventional loan secures by requiring a downpayment, which usually averages from 20 to 30 percent. Under H.R. 16710, however, no percentage of guarantee is specified and, as we interpret the bill, it becomes necessary to apply the provisions of section 1803 in the existing law in respect to amount of guarantee. These are 50 percent, but not to exceed \$2,000, in the case of a nonreal estate mobile home loan and, if the loan includes funds for acquisition of a site, 50 percent but not to exceed \$4,000 for that portion. We do not believe that a guarantee of this type would be acceptable to lenders from a risk standpoint. We recommend, therefore, that the provisions of H.R. 16762 in respect to percentage of guarantee be adopted.

Liquidation of loan security

H.R. 16762 contemplates that lenders will have liquidation responsibility and that VA will not accept a transfer of title to the mobile home security as it does in the case of conventional dwellings. H.R. 16170 contains no comparable provision.

Valuing mobile homes

The administration proposal contemplates a departure from the concept embodied in existing law (and in H.R. 16710) of determining the reasonable value of the conventional type home as a means of arriving at a maximum permissible loan. H.R. 16762 would establish a maximum loan amount, insofar as the mobile home itself is concerned, based upon the manufacturer's invoice cost to the dealer from whom the veteran purchased it. We contemplate a maximum loan amount of not to exceed such invoice cost plus a percentage factor to cover miscellaneous costs such as setup costs, transportation, and sales tax. This invoice cost method of arriving at maximum loan amount is similar to the formula contained in the regulations of the Federal home loan Bank Board and FHA.

Maximum loan maturity

H.R. 16762 proposes a maximum loan maturity of 12 years and 32 days, the same as the FHA title I program. H.R. 16710 proposes 15 years. Conventional mobile home loans run 7 to 10 years. All studies lead us to believe that 15 years is more than necessary for nonreal estate mobile home loans and that monthly payments will work out at reasonably low amounts within the 12-year limitation. The purpose of the 32-day provision is to permit the lender to set up the first installment period between 30 and 60 days from the date of the loan. We consider that there would be justification for the 15-year maturity of H.R. 16710 where site acquisition is also involved. Thus, the portion of the loan to secure a lot could be amortized on a 15-year basis while the mobile home portion of the loan would be limited to a 12-year amortization.

Dollar loan maximum

If we understand correctly the meaning of the proposed section 1810a(c)(1)(A)(B), the maximum loan limits of the two bills are essentially the same. There is, however, a minor difference. The administration bill allows a degree of flexibility to permit the loan holder to make advances of funds to protect the loan security. H.R. 16710 would permit an increase in the maximum in those instances involving site acquisition by an amount determined by the Administrator to be necessary to cover the cost of site preparation. The administration bill contains no corresponding provision. After careful consideration we believe both the advance provision and the allowance for site preparation expense merit favorable consideration.

Down payment

H.R. 16710 appears to require the veteran to make a downpayment in an amount determined by the Administrator to be reasonable, but not exceeding 10 percent of the purchase price. There is no such provision in the administration proposal and we prefer the statute contain no provision on the subject. The Congress has not heretofore seen

fit to specify downpayment requirements in the GI loan program. Since the retail purchase price of a specific model of a new mobile home may vary from dealer to dealer, as in the case of new automobiles, it is not practical to base a downpayment requirement on the retail price or reasonable value, if by reasonable value it is intended to mean retail price. It is for this reason we proposed to adopt a limitation in the form of a maximum loan amount and any excess of purchase price over such amount would be the downpayment. We contemplate computing the maximum loan amount at a figure which will result in approximately a 10-percent downpayment. However, it could be less or more, depending on the price the veteran agrees to pay.

Method of amortization

The administration bill specifies that the loan be repayable in approximately equal monthly installments. Although it might be permissible for the VA to provide for this by regulation under H.R. 16710, we consider it advisable to have this condition in the law.

Certification of occupancy

H.R. 16762 makes specifically applicable to mobile home loans the existing requirement applicable to other home loans that the veteran certify he will occupy the property as his home. H.R. 16710 has no comparable provision. Its inclusion would remove any doubt there might be as to whether mobile homes constitute "residential property" within the context of section 1804(c), which sets up the certification requirement.

Site location

In addition to requiring that the mobile home be occupied by the veteran as his residence, H.R. 16710 also requires that it be "so used at a fixed location." The quoted phrase causes concern. If it is intended to mean that the mobile home may not be moved from its first location, it provokes a question as to what consequence is to attach to the removal of the mobile home from the approved site. The language is not contained in the administration bill and we would prefer that no such provision be included in the legislation.

Maximum interest rate

The administration bill proposes to set the maximum interest rate by regulation. In the absence of a comparable provision in H.R. 16710, the present maximum rate of 8½ percent applicable to all guaranteed loans would apply. A guarantee-type program must attract the participation of the private sector in order to provide the intended benefit to veterans. At this point we do not know what rate it will take to induce lender participation. Because of the uncertainties in this area and the need for flexibility, we believe the better course is, as the administration has proposed, to confer on the administrator authority to set the maximum by regulation. We propose, of course, to keep the maximum as low as possible and still secure lender participation.

Restoration of used entitlement

H.R. 16762 would permit restoration of entitlement to the mobile home loan benefit upon repayment in full of any previous such guaranteed loan to the veteran. It is not required that the mobile home securing such loan be disposed of or that it be disposed of for a compelling

reason. Having in mind that the mobile home may be a temporary or interim housing arrangement for the young veteran who may later wish to use his entitlement to acquire a conventional home, the purpose of this provision is to facilitate his doing so. There is no corresponding provision under H.R. 16710. As a consequence, a veteran who had previously obtained such guaranteed loan would have to establish not only payment in full but also disposition of the previous mobile home for a compelling reason, or establish one of the other conditions specified in the existing law.

Regulatory authority

H.R. 16762 grants the VA broad authority to determine the provisions of chapter 37 that should be applicable to the mobile home program. We consider this authority necessary, since some portions of chapter 37 are obviously applicable while others are not.

Program terminal date

Pending the accumulation of adequate experience with the guarantee of mobile home loans, we believe it desirable and recommend a terminal date for the program, as provided in the administration bill. We consider a 3-year period will provide adequate basis upon which to determine the need for changes in the program or for its continuance.

Effective date

We believe, as provided in H.R. 16762, that there should be included a provision for a future effective date following enactment. We recommend approximately 90 days. In view of the need for extensive regulatory changes and indoctrination of field personnel, reasonable lead-time is needed to properly organize and launch the program.

Direct loans

H.R. 16710 would include direct loans in the mobile home benefit. H.R. 16762 intentionally omits provision for direct loans. If the yield and risk provisions under the guarantee program are made acceptable to lenders, there should be no need for a direct loan program. The direct home loan program was predicated on the fact that, following inauguration of the loan guarantee program in 1944 and 1945, experience revealed that in certain geographical areas GI home loan money was not available. The direct home loan program was devised to fill that gap. So far as we have been able to learn there are no such geographical gaps in the present availability of conventional mobile home financing. Retail dealers customarily have a line of retail financing available to their buyers. Hence, if there is a dealer, there is financing. We would recommend that a direct loan program not be authorized until the need for it develops.

If this direct loan provision is retained, we note that on page 6, section 5, lines 22-23, of H.R. 16710, the provision for the addition in section 1811(d)(2) of the prefatory exception in respect to section 1810a loans would appear to apply only to the first clause of (d)(2). The result would be that the second clause starting with "and guarantee entitlement * * *" and possibly the third clause starting with "except that the Administrator * * *" would appear to remain applicable to direct mobile home loans. This is believed not to be intended.

To summarize, we are in favor of the enactment of a mobile home program. It is our view, however, that the provisions in the administration bill, H.R. 16762, will more feasibly and fully accomplish this purpose than the approaches advanced in H.R. 16710.

REMOVAL OF DELIMITING DATES

In addition to providing for a mobile home program, H.R. 16710 would amend 1803(a) to eliminate the basic phaseout criteria and cutoff dates for World War II and Korean veterans and would make similar changes in section 1818(c) for veterans who serve after January 31, 1955. Corresponding changes would be made in section 1802(b), 1811(h), and 1818(e) to delete secondary references to the entitlement expiration dates thus eliminated. The terminal date for the direct loan program (January 31, 1975), now prescribed in section 1818(c) is retained in a new section 1818(c).

Under the present law there is a phaseout formula, gearing the entitlement period to the length of the veteran's war service and the date of his discharge, with emphasis on those who served longest and were most recently discharged. Under the formula, each veteran was given entitlement of 10 years from date of separation from his last period of duty which included service in the war period, plus an additional period of 1 year for each 3 months of active duty performed during the war or conflict. The eligibility of World War II and Korean conflict veterans cannot extend beyond July 25, 1970, and January 31, 1975, respectively.

The foregoing entitlement formula applies also to veterans of the post-Korean period having loan entitlement under section 1818 of title 38, except that the final date within which the phaseout formula operates for that group is 20 years from the date of the veteran's separation from his last period of active duty.

Terminal dates for the eligibility of World War II veterans have been extended several times. Extensions have been made at or just prior to the statutory cutoff dates which has created a strong climate of uncertainty for veterans and other program participants. Removal of the phaseout criteria and the group cutoff dates would eliminate the element of urgency by veterans in using their eligibility, which becomes critical in periods of credit stringency.

Elimination of the delimiting dates on eligibility for the GI loan program would be in line with the eligibility criteria for the FHA veterans' loan program for which no terminal date is specified. Such a change would also simplify the administration of the VA loan programs. Further, veterans could adjust the timing of their home purchases and mortgage credit needs to coincide with favorable private market conditions, when sellers and lenders are willing to participate in the loan guarantee program. No veteran would be denied use of his entitlement because it had expired at a time when guaranteed loans were unavailable.

While we favor removal of the delimiting dates, there are objectionable features to certain provisions of H.R. 16710. The terminal date of the direct loan program, January 31, 1975, is presently stated in section 1818(c)(1)(C). H.R. 16710 would retain it in a new section

1818(c). Since it is our understanding of the intention of the Congress that January 31, 1975, shall be the terminal date of the entire direct loan program, regardless of which service period is the source of the veteran's entitlement, we believe the provision logically belongs in section 1811 with those others peculiar to the direct loan program. Moreover, we believe that leaving this provision in section 1818 may not accomplish the intent of the Congress. Section 1818 characterizes the eligibility of only one class of veterans; namely, those qualifying by reason of service after January 31, 1955. Accordingly, placement of the direct loan terminal date provision in that section, coincident with removal of the termination provisions in respect to basic eligibility, seemingly would make direct loans available indefinitely for World War II and Korean conflict veterans, but would end them for post-Korean conflict veterans on January 31, 1975. In short, transfer of the direct loan termination date to section 1811 is made necessary by removal of the program terminal dates for World War II and Korean conflict veterans.

Because it proposes to eliminate the funding fee requirement for post-Korean conflict veterans contained in section 1818(d), H.R. 16710 also proposes to eliminate the saving provision in section 1818(e), which exempts certain post-Korean conflict veterans who are also World War II or Korean conflict veterans from paying such a fee. However, this subsection also saves for such veterans the privilege of obtaining business loans and insured loans, which they would otherwise lose because of the limitations on the post-Korean conflict benefit stated in section 1818(a). We believe that this result is not intended and recommend retaining the existing subsections (d) and (e). We do not recommend elimination of the funding fee requirements.

H.R. 16710 proposes a new subsection (d) in section 1818, the apparent purpose of which is to preserve post-Korean conflict entitlement existing on the enactment date. We believe this to be unnecessary, since no such entitlement will expire in any event until March 3, 1976.

H.R. 16710 proposes a new paragraph (2) in section 1803(a), which would extend indefinitely World War II and Korean conflict entitlement which has not expired on the effective date of the enactment of this bill. The unused entitlement which has expired or will soon expire under the present phasing-out provisions prior to enactment of this legislation would not be revived. All arguments for extending the loan program for veterans who would still have unexpired entitlement when such a bill is enacted also support reviving expired entitlement. It should be noted that all World War II entitlement expires July 25, 1970, unless extended. If enactment does not occur until after July 25, 1970, the bill will be inoperative to extend any World War II veteran's entitlement. It is believed that this result is not intended.

On April 16, 1970, we submitted to the Speaker of the House a proposed draft bill with a request that it be enacted, which would remove time limitations on the duration of eligibility of veterans for guaranteed and direct loans. On April 23, 1970, the proposal was introduced as H.R. 17181 and referred to your committee. This proposal avoids the defects we have noted in H.R. 16710. We favor its enactment rather than the provisions contained in H.R. 16710.

CLOSING COST SUBSIDY

H.R. 16710 would also amend chapter 37 of title 38, by adding a new section 1819 entitled "Special Closing Costs and Interest Payments by the Administrator." Subsection (a) of the proposed section 1819 would require the Administrator to pay to the lender, on behalf of the veteran recipient of a guaranteed loan, closing costs for the loan or a sum to be applied toward such closing costs equal to 1 percent of the amount of the loan, whichever is smaller. Similar provisions are also made for a subsidy for veterans obtaining VA direct loans. Mobile home loans, however, are specifically exempt from this subsidy.

It is to be noted that the report of the Commission on Mortgage Interest Rates of August 1969 recommends, among other things, that VA and FHA undertake a joint study of closing costs for submission to the Congress together with recommendations for reducing and standardizing such costs. Such a study is provided for in the Senate-passed Emergency Home Finance Act of 1970 (S. 3685) and in H.R. 17495.

Increases in closing costs during recent years clearly have added substantially to the cost of acquiring a home. The Commission recognized, however, that institutional practices in different States and localities are the primary determinant of many of the charges made at a mortgage closing. Also, charges for such things as title insurance, attorney fees, property surveys, and the like, vary considerably across the country. In addition, they vary with the amount of the loan or purchase price involved.

As proposed in H.R. 16710 the subsidy payment for closing costs could result in a substantial lack of uniformity as well as payment of a greater subsidy to those veterans who have the least need therefor. We would recommend that consideration of the closing costs subsidy proposal be deferred pending a joint study such as that proposed in the bill recently passed by the Senate, S. 3685. This provision was retained by the House in its enactment of an amended version of S. 3685. Depending on the results of such a study, consideration could then be given as to whether a subsidy for closing costs is warranted. Accordingly, we do not recommend enactment of subsection (a) of the proposed section 1819. If, however, this section of H.R. 16710 is considered further, it is suggested that the clarifying words "real estate" be inserted before the words "loan guaranteed" in line 3, page 5.

LOAN INTEREST SUBSIDY

Subsection (b) of the proposed section 1819 would require the Administrator to pay an interest subsidy on behalf of the veteran to the lender in an amount equal to 1 percent of the interest which would accrue on the principal of the loan "during the period of 36 consecutive months beginning with the month after the month in which the loan is closed," and, in the case of direct loans made by VA, similarly reduce the payment of interest by the veteran to the VA during the same period of time.

It is apparently intended that the 1 percent computation is to be based on the outstanding loan principal, rather than "1 percent of the interest," as stated. In addition we think that computation of the benefit

would be simpler if the starting date of the 36-month period were keyed to the due date of the first installment instead of "the month after the month * * *"

Attention is invited to the provisions of title V of S. 3685 as passed by the Senate which provides home mortgage assistance for middle-income families. Under title V thereof, the Department of Housing and Urban Development would pay to the Federal National Mortgage Association or to a new agency (the Federal Home Loan Mortgage Corporation) a mortgage assistance subsidy payment and thereby reduce the effective interest rate cost to eligible borrowers to 7 percent. Section 243(b) under title V of S. 3685 is ambiguous on the question of the applicability of the program to a no-downpayment VA guaranteed loan and, when section 243(b) was drafted, a specific provision to this effect was inadvertently omitted. It is our understanding that the program was intended to apply to such loans. The administration has suggested an amendment which would remove this ambiguity and would assure the applicability of the program to VA guaranteed loans.

S. 3685 was amended by the House to eliminate title V and is scheduled to go to conference. We favor the retention of title V, in lieu of the subsidy program proposed in H.R. 16710 and hope that it will be restored to the bill as finally enacted. Subsidy assistance of the type provided for in title V of S. 3685 should be extended to veterans obtaining loans assisted under chapter 37 of title 38 by the appropriate amendment to title V. This would place eligible veterans obtaining VA-guaranteed home loans on a parity with eligible homebuyers obtaining FHA-insured mortgage financing and also provide more uniform and equitable assistance to all of our citizens in acquiring homes regardless of the type of federally assisted financing they obtain.

The estimated cost of H.R. 16710 for the first fiscal year would be as follows:

Sections 2, 3, 5, 6—Elimination of delimiting dates on eligibility for VA home loans	Millions
Elimination of funding fee requirements	\$0.3
Section 4(1)—Guarantee of mobile home loans	17.3
Section 4(2)—Closing cost subsidy	minimal
Interest payment subsidy	44.9
	45.7

While we favor the general purpose sought to be achieved by H.R. 16710, we feel that the approach taken in the administration bill, H.R. 16762, and in administration bill, H.R. 17181, regarding removal of delimiting dates, is highly preferable. We, therefore, do not recommend favorable consideration of H.R. 16710 but urge adoption by your committee of the provisions of H.R. 16762 and H.R. 17181.

The Office of Management and Budget advises that the enactment of H.R. 16762 and H.R. 17181, in lieu of H.R. 16710, would be in accord with the program of the President.

Sincerely,

DONALD E. JOHNSON,
Administrator.

91ST CONGRESS
2^D SESSION

H. R. 16761

IN THE HOUSE OF REPRESENTATIVES

APRIL 6, 1970

Mr. TEAGUE of California (by request) introduced the following bill; which was referred to the Committee on Veterans' Affairs

A BILL

To amend title 38, United States Code, in order to authorize the Administrator to make advance educational assistance payments to certain veterans; to make improvements in chapter 37 of such title; and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*
3 That this Act may be cited as the "Vietnam Veterans
4 Assistance Act of 1970".

5 SEC. 2. Section 1652 of title 38, United States Code, is
6 amended by—

7 (1) striking out "at least two years" in subsection
8 (a) (2) and inserting in lieu thereof "more than one
9 hundred and eighty days"; and

(2) by adding at the end of subsection (b) a new sentence as follows: "Such term also means any unit course or subject, or combination of courses or subjects, pursued by an eligible veteran at an educational institution required by the Administrator of the Small Business Administration as a condition to obtaining financial assistance under the provisions of section 2902 (a) of title 42."

SEC. 3. Subsections (d) and (e) of section 1681 of title 38, United States Code, are amended to read as follows:

"(d) The Administrator shall, except as provided in subsection (e) of this section, pay the initial educational assistance allowance of an enrollment period to an eligible veteran in an amount not to exceed the educational assistance allowance for the month or fraction thereof in which pursuit of the program will commence, plus the educational assistance allowance for one full month, upon receipt of proof that the eligible veteran has been accepted for enrollment in an approved educational institution on a half-time or more basis. Such payment shall not be made earlier than the first day of the month in which pursuit of the program is to commence. Subsequent payments of educational assistance allowance shall be made each month in advance, subject to such reports and proof of satisfactory pursuit of such program as the Administrator may require. The Admin-

1 istrator may withhold the final payment of an enrollment
2 period until such proof is received and the amount appro-
3 priately adjusted. If the eligible veteran fails to enroll in
4 the course after receiving the initial payment of the educa-
5 tional assistance allowance, the amount of such advance pay-
6 ment may be recovered from any benefit otherwise due the
7 veteran under any law administered by the Veterans' Ad-
8 ministration or such overpayment shall constitute a liability
9 of such eligible veteran and may be recovered in the same
10 manner as any other debt due the United States.

11 “(e) No educational assistance allowance shall be paid
12 to an eligible veteran enrolled in a program of education con-
13 sisting exclusively of flight training or exclusively by corre-
14 spondence for any period until the Administrator shall have
15 received—

16 “(1) from the eligible veteran a certification as to
17 his actual attendance during such period or, where the
18 program is pursued by correspondence, a certificate as to
19 the number of lessons actually completed by the veteran
20 and serviced by the institution, and

21 “(2) from the educational institution, a certifica-
22 tion, or an endorsement on the veteran's certificate, that
23 such veteran was enrolled in and pursuing a course of
24 education during such period and, in the case of an insti-
25 tution furnishing education to a veteran exclusively by

1 correspondence, a certificate, or an endorsement on the
2 veteran's certificate, as to the number of lessons com-
3 pleted by the veteran and serviced by the institution."

4 SEC. 4. (a) Subchapter II of chapter 37 of title 38,
5 United States Code, is amended by adding at the end thereof
6 the following new section:

7 **"§ 1819. Loans to purchase mobile homes**

8 " (a) Notwithstanding any other provisions of this chap-
9 ter, any veteran eligible for loan guaranty benefits under
10 this chapter who has maximum home loan guaranty entitle-
11 ment available for use shall be eligible for the mobile home
12 loan guaranty benefit under this section. Use of the mobile
13 home loan guaranty benefit in this section shall preclude the
14 use of any home loan guaranty entitlement under any other
15 section of this chapter until the mobile home loan guaranteed
16 under this section has been paid in full.

17 " (b) Any loan to a veteran eligible under subsection
18 (a) , if made by an approved lender in accordance with the
19 provisions of this section, may be guaranteed by the Admin-
20 istrator if the loan is for the purpose of purchasing a new
21 mobile home or for the purchase of a used mobile home
22 provided such used mobile home is the security for a prior
23 loan guaranteed under this section or is the security for a
24 loan guaranteed or insured by another Federal agency. Any
25 loan for such purpose shall be submitted to the Administrator

1 for approval prior to loan closing. Upon determining that
2 the proposed loan is eligible for guaranty under this section
3 the Administrator may issue a commitment to guarantee
4 such loan and shall thereafter guarantee the loan when made
5 if such loan qualifies therefor in all respects. The Administra-
6 tor's guaranty shall not exceed 30 per centum of the principal
7 balance of the loan as of the date of the first uncured default
8 in payment as defined by the Administrator. Payment of such
9 guaranty shall be made only after liquidation of the security
10 for the loan and the filing of an accounting with the Admin-
11 istrator. In such accounting the Administrator may allow
12 the holder of the loan to charge against the liquidation or
13 resale proceeds accrued unpaid interest to such cut-off date
14 as he may establish, and such costs and expenses as he de-
15 termines to be reasonable and proper.

16 “(c) In lieu of determining the reasonable value of the
17 mobile home to be purchased with the proceeds of a proposed
18 loan and establishing a loan maximum based on such reason-
19 able value, the Administrator may establish a maximum loan
20 amount based on the manufacturer's invoice cost to the dealer
21 and such other cost factors as he considers proper to take
22 into account. Irrespective of the basis utilized by the Adminis-
23 trator for determining the maximum permissible loan amount,
24 no proposed loan shall be approved for guaranty if the loan

1 amount exceeds \$10,000 or if the term of the loan exceeds
2 twelve years and thirty-two days. Such limitations on the
3 amount and term of the loan, however, shall not be deemed
4 to preclude the Administrator from consenting to necessary
5 advances for the protection of the security or the holder's
6 lien, or to a reasonable extension of the term or reamortiza-
7 tion of a loan. In addition, no proposed loan shall be approved
8 for guaranty unless

9 “(1) the loan is repayable in approximately equal
10 monthly installments;

11 “(2) the terms of repayment bear a proper rela-
12 tionship to the veteran's present and anticipated income
13 and expenses, and the veteran is a satisfactory credit
14 risk;

15 “(3) the loan will be secured by a first lien on the
16 mobile home;

17 “(4) the amount of the loan (not to exceed \$10,-
18 000 in any event) is not in excess of the maximum
19 amount prescribed by the Administrator;

20 “(5) the veteran certifies, in such form as the
21 Administrator may prescribe, that he will personally
22 occupy the property as his home;

23 “(6) the mobile home is or will be placed on a
24 site which is acceptable to the Administrator;

25 “(7) the interest rate to be charged on the loan

1 does not exceed the permissible rate established by the
2 Administrator;

3 “(8) a fee, not to exceed that specified in section
4 1818 (d) of this chapter, has been received by the
5 Administrator.

6 “(d) The Administrator shall establish such rate of
7 interest or discount for mobile home loans as he determines
8 to be necessary in order to assure a reasonable supply of
9 mobile home loan financing for veterans under this section.

10 “(e) Notwithstanding the \$10,000 limitation in sub-
11 section (c), a loan to purchase a mobile home to be guar-
12 anteed under this section may be increased by a sum not in
13 excess of \$3,000 or the reasonable value of the lot as deter-
14 mined by the Administrator, whichever is less, for the acqui-
15 sition of a lot on which to place the mobile home provided
16 a first lien is also obtained on such lot for the combined
17 loan amount. In any such case the 30 per centum limitation
18 on the guaranty in subsection (b) shall be based on the
19 combined loan amount.

20 “(f) Entitlement to the benefit used under this section
21 may be restored by the Administrator provided the loan has
22 been repaid in full.

23 “(g) The Administrator is hereby authorized and di-
24 rected to promulgate such regulations as he determines to be
25 necessary or appropriate in order to fully implement the pro-

1 visions of this section, and in such regulations he may include
2 any of the provisions in other sections of this chapter as he
3 determines to be applicable or appropriate for loans guaran-
4 teed under this section. The Administrator shall have such
5 powers in respect to matters arising under this section as he
6 has in respect to loans guaranteed under other sections of this
7 chapter.

8 “(h) No loans shall be guaranteed by the Adminis-
9 trator under the provisions of this section on and after July 1,
10 1973, except pursuant to commitments issued prior to such
11 date.”

12 (b) The table of sections at the beginning of chapter 37
13 of such title is amended by inserting immediately after
14 “1818. Veterans who serve after January 31, 1955.”

14 the following:

15 “1819. Loans to purchase mobile homes.”

15 SEC. 5. This Act shall become effective the first day of
16 the second month following the date of enactment, except
17 the amendments by section 4 shall become effective the first
18 day of the third month following the date of enactment.

91ST CONGRESS
2D SESSION

H. R. 16762

IN THE HOUSE OF REPRESENTATIVES

APRIL 6, 1970

Mr. TEAGUE of Texas (by request) introduced the following bill; which was referred to the Committee on Veterans' Affairs

A BILL

To amend title 38, United States Code, in order to authorize the Administrator to make advance educational assistance payments to certain veterans; to make improvements in chapter 37 of such title; and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*
3 That this Act may be cited as the "Vietnam Veterans As-
4 sistance Act of 1970".

5 SEC. 2. Section 1652 of title 38, United States Code, is
6 amended by—

7 (1) striking out "at least two years" in subsec-
8 tion (a) (2) and inserting in lieu thereof "more than
9 one hundred and eighty days"; and

1 (2) by adding at the end of subsection (b) a new
2 sentence as follows: "Such term also means any unit
3 course or subject, or combination of courses or subjects,
4 pursued by an eligible veteran at an educational insti-
5 tution required by the Administrator of the Small Busi-
6 ness Administration as a condition to obtaining financial
7 assistance under the provisions of section 2902 (a) of
8 title 42."

9 Sec. 3. Subsections (d) and (e) of section 1681 of
10 title 38, United States Code, are amended to read as follows:

11 “(d) The Administrator shall, except as provided in
12 subsection (e) of this section, pay the initial educational as-
13 sistance allowance of an enrollment period to an eligible
14 veteran in an amount not to exceed the educational assist-
15 ance allowance for the month or fraction thereof in which
16 pursuit of the program will commence, plus the educational
17 assistance allowance for one full month, upon receipt of proof
18 that the eligible veteran has been accepted for enrollment
19 in an approved educational institution on a half-time or more
20 basis. Such payment shall not be made earlier than the first
21 day of the month in which pursuit of the program is to
22 commence. Subsequent payments of educational assistance
23 allowance shall be made each month in advance, subject to
24 such reports and proof of satisfactory pursuit of such program
25 as the Administrator may require. The Administrator may

1 withhold the final payment of an enrollment period until such
2 proof is received and the amount appropriately adjusted. If
3 the eligible veteran fails to enroll in the course after receiv-
4 ing the initial payment of the educational assistance allow-
5 ance, the amount of such advance payment may be recovered
6 from any benefit otherwise due the veteran under any law
7 administered by the Veterans' Administration or such over-
8 payment shall constitute a liability of such eligible veteran
9 and may be recovered in the same manner as any other debt
10 due the United States.

11 “(e) No educational assistance allowance shall be paid
12 to an eligible veteran enrolled in a program of education con-
13 sisting exclusively of flight training or exclusively by corre-
14 spondence for any period until the Administrator shall have
15 received—

16 “(1) from the eligible veteran a certification as to
17 his actual attendance during such period or, where the
18 program is pursued by correspondence, a certificate as to
19 the number of lessons actually completed by the veteran
20 and serviced by the institution, and

21 “(2) from the education institution, a certification,
22 or an endorsement on the veteran's certificate, that such
23 veteran was enrolled in and pursuing a course of educa-
24 tion during such period and, in the case of an institution
25 furnishing education to a veteran exclusively by corre-

1 spondence, a certificate, or an endorsement on the vet-
2 eran's certificate, as to the number of lessons completed
3 by the veteran and serviced by the institution."

4 SEC. 4. (a) Subchapter II of chapter 37 of title 38,
5 United States Code, is amended by adding at the end thereof
6 the following new section:

7 **"§ 1819. Loans to purchase mobile homes**

8 "(a) Notwithstanding any other provisions of this
9 chapter, any veteran eligible for loan guaranty benefits
10 under this chapter who has maximum home loan guaranty
11 entitlement available for use shall be eligible for the mobile
12 home loan guaranty benefit under this section. Use of the
13 mobile home loan guaranty benefit in this section shall pre-
14 clude the use of any home loan guaranty entitlement under
15 any other section of this chapter until the mobile home
16 loan guaranteed under this section has been paid in full.

17 "(b) Any loan to a veteran eligible under subsection
18 (a), if made by an approved lender in accordance with the
19 provisions of this section, may be guaranteed by the Ad-
20 ministrator if the loan is for the purpose of purchasing a
21 new mobile home or for the purchase of a used mobile
22 home provided such used mobile home is the security for a
23 prior loan guaranteed under this section or is the security for
24 a loan guaranteed or insured by another federal agency. Any
25 loan for such purpose shall be submitted to the Adminis-

1 trator for approval prior to loan closing. Upon determining
2 that the proposed loan is eligible for guaranty under this
3 section the Administrator may issue a commitment to guaran-
4 tee such loan and shall thereafter guarantee the loan when
5 made if such loan qualifies therefor in all respects. The Ad-
6 ministrator's guaranty shall not exceed 30 per centum of
7 the principal balance of the loan as of the date of the first
8 uncured default in payment as defined by the Administrator.
9 Payment of such guaranty shall be made only after liquida-
10 tion of the security for the loan and the filing of an account-
11 ing with the Administrator. In such accounting the Ad-
12 ministrator may allow the holder of the loan to charge against
13 the liquidation or resale proceeds accrued unpaid interest to
14 such cut-off date as he may establish, and such costs and ex-
15 penses as he determines to be reasonable and proper.

16 “(c) In lieu of determining the reasonable value of the
17 mobile home to be purchased with the proceeds of a proposed
18 loan and establishing a loan maximum based on such reason-
19 able value, the Administrator may establish a maximum
20 loan amount based on the manufacturer's invoice cost to the
21 dealer and such other cost factors as he considers proper to
22 take into account. Irrespective of the basis utilized by the
23 Administrator for determining the maximum permissible
24 loan amount, no proposed loan shall be approved for guaranty

1 if the loan amount exceeds \$10,000 or if the term of the loan
2 exceeds twelve years and thirty-two days. Such limitations
3 on the amount and term of the loan, however, shall not be
4 deemed to preclude the Administrator from consenting to
5 necessary advances for the protection of the security or the
6 holder's lien, or to a reasonable extension of the term or
7 reamortization of a loan. In addition, no proposed loan shall
8 be approved for guaranty unless

9 “(1) the loan is repayable in approximately equal
10 monthly installments;

11 “(2) the terms of repayment bear a proper rela-
12 tionship to the veteran's present and anticipated income
13 and expenses, and the veteran is a satisfactory credit
14 risk;

15 “(3) the loan will be secured by a first lien on the
16 mobile home;

17 “(4) the amount of the loan (not to exceed \$10,-
18 000 in any event) is not in excess of the maximum
19 amount prescribed by the Administrator;

20 “(5) the veteran certifies, in such form as the
21 Administrator may prescribe, that he will personally
22 occupy the property as his home;

23 “(6) the mobile home is or will be placed on a
24 site which is acceptable to the Administrator;

25 “(7) the interest rate to be charged on the loan

1 does not exceed the permissible rate established by the
2 Administrator;

3 “(8) a fee, not to exceed that specified in section
4 1818 (d) of this chapter, has been received by the
5 Administrator.

6 “(d) The Administrator shall establish such rate of
7 interest or discount for mobile home loans as he determines
8 to be necessary in order to assure a reasonable supply of
9 mobile home loan financing for veterans under this section.

10 “(e) Notwithstanding the \$10,000 limitation in sub-
11 section (c), a loan to purchase a mobile home to be guaran-
12 teed under this section may be increased by a sum not in
13 excess of \$3,000 or the reasonable value of the lot as deter-
14 mined by the Administrator, whichever is less, for the ac-
15 quisition of a lot on which to place the mobile home pro-
16 vided a first lien is also obtained on such lot for the combined
17 loan amount. In any such case the 30 per centum limita-
18 tion on the guaranty in subsection (b) shall be based on
19 the combined loan amount.

20 “(f) Entitlement to the benefit used under this section
21 may be restored by the Administrator provided the loan has
22 been repaid in full.

23 “(g) The Administrator is hereby authorized and
24 directed to promulgate such regulations as he determines to
25 be necessary or appropriate in order to fully implement the

1 provisions of this section, and in such regulations he may
2 include any of the provisions in other sections of this chapter
3 as he determines to be applicable or appropriate for loans
4 guaranteed under this section. The Administrator shall have
5 such powers in respect to matters arising under this section as
6 he has in respect to loans guaranteed under other sections of
7 this chapter.

8 “(h) No loans shall be guaranteed by the Administrator
9 under the provisions of this section on and after July 1, 1973,
10 except pursuant to commitments issued prior to such date.”

11 (b) The table of sections at the beginning of chapter 37
12 of such title is amended by inserting immediately after
“1818. Veterans who serve after January 31, 1955.”

13 the following:

“1819. Loans to purchase mobile homes.”

14 SEC. 5. This Act shall become effective the first day of
15 the second month following the date of enactment, except the
16 amendments by section 4 shall become effective the first day
17 of the third month following the date of enactment.

VETERANS' ADMINISTRATION,
OFFICE OF THE ADMINISTRATOR OF VETERANS' AFFAIRS,
Washington, D.C., April 1, 1970.

HON. JOHN W. MCCORMACK.
Speaker of the House of Representatives,
Washington, D.C.

DEAR MR. SPEAKER: Enclosed is a draft bill to amend title 38, United States Code, in order to authorize the Administrator to make advance educational assistance payments to certain veterans; to make improvements in chapter 37 of such title; and for other purposes, with the request that it be introduced in order that it might be considered for enactment.

The provisions of the draft bill are designed to implement those recommendations contained in the report of the President's Committee on the Vietnam Veteran which cannot be accomplished administratively and which were not covered in the recently enacted Veterans Education and Training Amendments Act of 1970.

Briefly, the draft bill would—

Authorize an advance payment of the educational assistance allowance in order to assist the veteran during the enrollment period meet the necessary initial outlay required by most schools for prepayment of fees, tuition, books, and the necessary money for subsistence for himself and his family until the first payment of the educational assistance allowance is received;

Permit cooperative GI bill educational training for disadvantaged or minority group veterans in qualifying for a Small Business Administration loan;

Revise the eligibility criteria for in-service programs to assist servicemen to prepare for postsecondary training while on active duty by permitting them to participate in such programs following the completion of 6 months of active duty; and

Authorize the Veterans' Administration to guarantee loans by private lenders for the purchase of mobile homes.

There is enclosed a section-by-section analysis of the draft bill, together with an estimate of cost.

We are advised by the Bureau of the Budget that there is no objection to the presentation of this draft bill and its enactment would be in accord with the program of the President.

Sincerely,

DONALD E. JOHNSON,
Administrator.

SECTION-BY-SECTION ANALYSIS

Section 1 of the draft bill provides that the act may be cited as the "Vietnam Veterans Assistance Act of 1970."

Section 2 of the draft bill would amend section 1652 of title 38 by striking out in subsection (a) (2) the words "at least two years" and inserting in lieu thereof "more than 180 days". This provision of the draft bill would permit a serviceman, after 180 days active duty, to obtain further training. This will permit those in service to adjust education programs to the realities of their service. Many servicemen have more free time during the early part of their active-duty service than at a later period during such service. This will facilitate their readjustment upon release from active duty and close the gap between servicemen and those who could further their careers without interruption. Under existing provisions of the GI bill, men in the active military service can qualify for GI bill payment of tuition and fees if they already have served at least 2 years.

The draft proposal would be an extension of the provision contained in the recently enacted Veterans Education and Training Amendments Act of 1970 which permits educationally deficient servicemen to pursue courses leading to a high school diploma or its equivalent or to qualify for attendance at an approved educational institution, by permitting all servicemen who have served more than 180 days on active duty to pursue programs of education while still in the Armed Forces. For most men on active duty, military service is a period of interruption of schooling or employment. This period of active duty can be used to benefit the serviceman by giving him an opportunity to improve his skills or educational qualifications.

Section 2 of the draft bill would amend subsection (b) of section 1652 by inserting a new sentence at the end thereof. This added provision would enlarge the definition of program of education to include any approved unit course or subject, or combination thereof, pursued by an eligible veteran at an educational institution as required by the Administrator of the Small Business Administration as a condition to obtaining a small business loan under the Economic Opportunity Act of 1964, as amended. Most Vietnam veterans do not have the financial capacity for starting or expanding a business of their own. The veteran requires knowledge, experience, money, and business guidance to successfully operate a business.

Financial institutions require some training and expertise on the part of the borrower before lending money for business purposes, and the borrower's background and experience are important considerations in determining the risk involved in making the loan. Many small business ventures fail because of lack of business training. Coordinated training programs can provide the veteran with the knowledge necessary to carry on the bookkeeping, managerial, personnel, and other business functions. The bill permits a program structured to this need to be considered a program leading to an acceptable objective.

Section 3 of the draft bill would authorize the Administrator to make an initial advance payment of the educational assistance allowance to veterans enrolled in an educational institution half time or more, plus the allowance for 1 full month, upon receipt of proof that the eligible veteran has been accepted for enrollment in an approved

educational institution. Such payment would be made not earlier than the 1st of the month in which pursuit of the program is to commence.

The veteran who enrolls in institutional training must pay for his tuition either prior to commencement of classes or shortly thereafter. The amount which he is required to pay often will deter the veteran from entering training because this initial outlay will drain off his available funds.

Under existing law, the veteran can receive only a partial month payment of his Veterans' Administration educational assistance allowance after he has completed his first calendar month of training. This payment is received after the necessary enrollment data has been submitted by the school and processed by the Veterans' Administration. By authorizing the advance payment when the school certifies he has been accepted for enrollment, he can be provided with funds to meet initial tuition and ongoing subsistence needs.

Administrative control over the propriety of such payment is provided for by authorizing the Administrator to withhold final payment of an enrollment period until proof of satisfactory pursuit of the program is furnished.

Section 4 of the draft bill would amend subchapter II of chapter 37, title 38, in order to make veterans not now in a position to take advantage of their GI home loan benefit eligible for a guaranteed loan to purchase a mobile home. The use of this special mobile home benefit would not bar the veteran from using his GI loan benefit later on to acquire a conventional type home when he can afford to do so.

This proposal would provide for guaranteed loan financing on more liberal terms than those obtainable on a conventional basis which usually necessitate substantial downpayments. It would permit the guarantee of a loan of up to \$10,000, repayable over a term as long as 12 years. Also, the loan could include an additional \$3,000 to finance the purchase of a lot on which to place the mobile home. The interest rate on these loans would be established at the lowest possible level necessary to assure a reasonable supply of private lender financing.

Section 5 of the draft bill provides an effective date of the first day of the second month following the date of enactment, except the amendments made by section 4 would become effective the 1st day of the third month following the date of enactment.

COST ESTIMATE

Draft bill to amend title 38, United States Code, in order to authorize the Administrator to make advance educational assistance payments to certain veterans; to make improvements in chapter 37 of such title; and for other purposes.

1. *Section 2.*—(a) Training by servicemen after completion of more than 180 days active duty. First year cost: \$17 million.

(b) Training to qualify for Small Business Administration Loan. First year cost: Nominal.

2. *Section 3.*—Advance payment of educational assistance allowance. First year cost: Nominal.

3. *Section 4.*—Mobile home guarantee loans. First year cost: Minimal.

91ST CONGRESS
2D SESSION

H. R. 17181

IN THE HOUSE OF REPRESENTATIVES

APRIL 23, 1970

Mr. TEAGUE of Texas (for himself and Mr. AYRES) (by request) introduced the following bill; which was referred to the Committee on Veterans' Affairs

A BILL

To remove time limitations on the duration of eligibility of veterans for guaranteed and direct loans.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*
3 That section 1802 (b) of title 38, United States Code, is
4 amended by striking out the last sentence thereof.

5 SEC. 2. Section 1803 of title 38, United States Code, is
6 amended by striking out subsection (a) and inserting in lieu
7 thereof the following:

8 “(a) Any loan to a World War II or Korean conflict
9 veteran, if made for any of the purposes, and in compliance
10 with the provisions, specified in this chapter is automatically
11 guaranteed by the United States in an amount not more than

1 60 per centum of the loan if the loan is made for any of
2 the purposes specified in section 1810 of this title and not
3 more than 50 per centum of the loan if the loan is for any
4 of the purposes specified in section 1812, 1813, or 1814
5 of this title.”

6 SEC. 3. Subsection (h) of section 1811 of title 38,
7 United States Code, is amended to read as follows:

8 “(h) No loan may be made under this section to any
9 veteran after January 31, 1975, except pursuant to a com-
10 mitment issued by the Administrator before such date.”

11 SEC. 4. Section 1818 of title 38, United States Code,
12 is amended (1) by striking out subsection (c); (2) by
13 redesignating subsections (d) and (e) as (c) and (d),
14 respectively; and (3) by amending subsection (e), as
15 redesignated subsection (d) in (2) above, to read as
16 follows:

17 “(d) Notwithstanding any of the provisions of this
18 section, a veteran deriving entitlement under this section
19 shall not be required to pay the fee prescribed by subsection
20 (c) and such entitlement shall include eligibility for any
21 of the purposes specified in sections 1813 and 1815, and
22 business loans under section 1814 of this title, if (1) he
23 derived entitlement to the benefits of this chapter based on
24 service during World War II or the Korean conflict, and
25 (2) he has not used any of his entitlement derived from
26 such service.”

VETERANS' ADMINISTRATION,
OFFICE OF THE ADMINISTRATOR OF VETERANS' AFFAIRS,
Washington, D.C., April 16, 1970.

HON. JOHN W. McCORMACK,
Speaker of the House of Representatives,
Washington, D.C.

DEAR MR. SPEAKER: There is transmitted herewith a draft of a bill to remove time limitations on the duration of eligibility of veterans for guaranteed and direct loans, with the request that it be introduced in order that it may be considered for enactment.

Prior to July 6, 1961, World War II veterans, as well as Korean veterans, were limited in their use of VA loan benefits to a period terminated by a fixed date. This terminal date had been extended several times so that as to World War II veterans it was then fixed at July 25, 1962, and as to Korean conflict veterans at January 31, 1965.

Public Law 87-84, approved July 6, 1961, established a phaseout formula, gearing the entitlement period to the length of the veteran's war service and the date of his discharge, with emphasis on those who served longest and were most recently discharged. Under the formula, each veteran was given entitlement of 10 years from date of separation from his last period of duty which included service in the war period, plus an additional period of 1 year for each 3 months of active duty performed during the war or conflict. Under current law (38 U.S.C. 1803), the eligibility of World War II and Korean conflict veterans cannot extend beyond July 25, 1970, and January 31, 1975, respectively.

The foregoing entitlement formula applies also to veterans of the post-Korean period having loan entitlement under section 1818 of title 38, except that the final date within which the phaseout formula operates for that group is 20 years from the date of the veteran's separation from his last period of active duty.

Terminal dates for the eligibility of World War II veterans have been extended several times. Extensions have been made at or just prior to the statutory cutoff dates which has created a strong climate of uncertainty for veterans and other program participants. Removal of the phaseout criteria and the group cutoff dates would eliminate the element of urgency by veterans in using their eligibility, which becomes critical in periods of credit stringency.

Elimination of the delimiting dates on eligibility for the GI loan program would be in line with the eligibility criteria for the FHA veterans' loan program. Such a change would also simplify the administration of the VA loan programs. Further, veterans could adjust the timing of their home purchases and mortgage credit needs to coincide

with favorable private market conditions, when sellers and lenders are willing to participate in the loan guarantee program. No veteran would be denied use of his entitlement because it had expired at a time when guaranteed loans were unavailable.

Our legislative proposal would amend 38 U.S.C. 1803(a) to eliminate the basic phaseout criteria and cutoff dates for World War II and Korean veterans and would make similar changes in 38 U.S.C. 1818(c) for veterans who serve after January 31, 1955. Corresponding changes would be made in sections 1802(b), 1811(h), and 1818(e) to delete secondary references to the entitlement expiration dates thus eliminated. The terminal date for the direct loan program (January 31, 1975) now prescribed in section 1818(c) has been retained by incorporation in section 1811(h) which deals specifically with the direct loan program.

If this proposal is enacted, it is estimated that in the first year there would be 35,000 loans closed which otherwise would not be made under the VA loan program. In 5 years, the cumulative additional loans would approximate 179,000. It is estimated that the additional cost for the first year, i.e., administrative expenses and operational losses and expenses, would be about \$5.3 million and that the aggregate cost for the 5-year period would approximate \$26.5 million.

We are advised by the Bureau of the Budget that there is no objection to the presentation of this proposed legislation and that its enactment would be in accord with the program of the President.

Sincerely,

FRED B. RHODES,
Deputy Administrator
(In the absence of
Donald E. Johnson, Administrator).

91ST CONGRESS
2D SESSION

H. R. 17258

IN THE HOUSE OF REPRESENTATIVES

APRIL 27, 1970

Mr. TEAGUE of Texas (for himself and Mr. AYRES) (by request) introduced the following bill; which was referred to the Committee on Veterans' Affairs

A BILL

To amend section 1811 of title 38, United States Code, to authorize the Veterans' Administration to make direct loans to any veteran who is determined to be eligible for assistance in acquiring specially adapted housing under chapter 21 of title 38, United States Code.

- 1 *Be it enacted by the Senate and House of Representa-*
- 2 *tives of the United States of America in Congress assembled,*
- 3 That section 1811 of title 38, United States Code, is amended
- 4 by adding after subsection (k) the following new subsection:
- 5 “(1) Notwithstanding the provisions of subsections (a),
- 6 (b), and (c) of this section, the Administrator is authorized
- 7 to make or enter into a commitment to make a loan to a vet-
- 8 eran who is determined to be eligible for the benefits of chap-

I

1 ter 21 of this title, to assist such veteran in acquiring a spe-
2 cially adapted housing unit authorized under chapter 21, if
3 the veteran is eligible for loan guaranty benefits under this
4 title and shows to the satisfaction of the Administrator that
5 he is unable to obtain a guaranteed loan for such purpose
6 from a private lender. Such loans shall be subject to all pro-
7 visions of this section except those contained in subsections
8 (b) and (c).”

9 SEC. 2. Section 1811 (i) (1) of title 38, United States
10 Code, is amended by inserting after “housing credit shortage
11 area,” the following: “or in any area for a veteran who is
12 determined to be eligible for assistance in acquiring a spe-
13 cially adapted housing unit under chapter 21 of this title.”.

VETERANS' ADMINISTRATION,
 OFFICE OF THE ADMINISTRATOR OF VETERANS' AFFAIRS,
 Washington, D.C., April 22, 1970.

HON. JOHN W. McCORMACK,
Speaker of the House of Representatives,
Washington, D.C.

DEAR MR. SPEAKER: There is transmitted herewith a draft of a bill "To amend section 1811 of title 38, United States Code, to authorize the Veterans' Administration to make direct loans to any veteran who is determined to be eligible for assistance in acquiring specially adapted housing under chapter 21 of title 38, United States Code," with the request that it be introduced in order that it may be considered for enactment.

Chapter 37 of title 38, United States Code, authorizes the partial guarantee of home, farm, and business loans made by private lenders to veterans of World War II and the Korean conflict. It also authorizes the partial guarantee of home loans made by private lenders to veterans who serve after January 31, 1955. In recognition of the fact that availability of private capital in rural areas and small cities or towns is generally limited, the Congress established under the Housing Act of 1950 (Public Law 475, 81st Congress) the special program of direct loans to veterans in "housing credit shortage areas." This direct-loan program is financed through a revolving fund. The fund is reimbursed by principal repayments on direct loans held by the Administrator and the proceeds of any direct loans sold by him.

Section 1811(b) of title 38, United States Code, limiting the scope of the direct loan program, presently provides that whenever the Administrator finds that private capital is not generally available in any rural area or small city or town for financing guaranteed home loans, he shall designate such place as a "housing credit shortage area," thereby making such area eligible for direct loans. There is no authority to make a direct loan elsewhere.

The proposed legislation would expand the direct loan program to allow the Administrator to make direct loans to a very limited group of veterans suffering from permanent and total service-connected disabilities of such a nature as to entitle them to monetary assistance in purchasing specially adapted housing under chapter 21 of title 38. Even though such a veteran may live in a large metropolitan area the direct loan would be available to him, if there is a showing he cannot obtain the money from a private lender. It would be available, however, only for use in helping to acquire the specially adapted housing unit and building site therefor authorized under chapter 21 of title 38, United States Code. No change is proposed in the present

statutory requirements relating to credit and income, the retention of which is consonant with the longstanding concept that the GI loan program is a "market rate" program and not a subsidy or grant program.

It has been our experience that there are frequent occasions when credit is short in large urban areas as well as in rural areas and small towns. During these periods of credit stringency, many veterans are unable to find private lenders willing to make VA-guaranteed loans to finance the purchase or construction of homes. This includes the limited group of veterans, most of whom are paraplegic, who having obtained a grant for specially adapted housing find they cannot finance their home purchases with VA-guaranteed loans.

We believe that these severely handicapped veterans whose disability resulted from service, in recognition of their sacrifices for the Nation, deserve to be insulated against wide fluctuations in the private capital market. The assurance of credit availability for such veterans through direct VA loans is deemed meritorious and would be a meaningful extension of the special housing benefit which has been provided for the group.

It is estimated that approximately 150 eligible veterans would apply for these direct loans each year, at an annual administrative cost of approximately \$17,500. The outlay for making such loans would be approximately \$3,150,000 which would be funded from the direct loan revolving fund and subsequently recovered for the fund from loan payments.

We are advised by the Bureau of the Budget that there is no objection to the presentation of this proposed legislation and that its enactment would be in accord with the program of the President.

Sincerely,

DONALD E. JOHNSON,
Administrator.

Mr. BARING. Some of the bills before us propose payment of a portion of the veteran's interest charges for the first 3 years, and there is a proposal before us which would provide for direct loans to veterans receiving the special adapted housing grant.

Our first witness will be Mr. Olney B. Owen, Chief Benefits Director, Veterans' Administration.

STATEMENT OF OLNEY B. OWEN, CHIEF BENEFITS DIRECTOR, VETERANS' ADMINISTRATION; ACCOMPANIED BY JOHN DERVAN, DIRECTOR, LOAN GUARANTEE SERVICE; AND JOHN H. KERBY, ASSISTANT GENERAL COUNSEL

Mr. OWENS. Thank you, Mr. Chairman and members of the Subcommittee.

I am pleased to have the opportunity to appear here this morning and to discuss with you the bills you now have under consideration relating to the veterans home loan assistance program.

Before proceeding, I would like to introduce two of my associates: Mr. John Dervan, Director of Loan Guarantee Service, and Mr. John Kerby, Assistant General Counsel, Office of the General Counsel of the Veterans' Administration.

The principal purposes of these bills are to: provide for VA loan guarantee underwriting of mobile home financing; remove the delimiting dates on eligibility of VA home loans; provide for a closing cost subsidy; and provide an interest payment subsidy. I will discuss each of these purpose separately in the order I have mentioned.

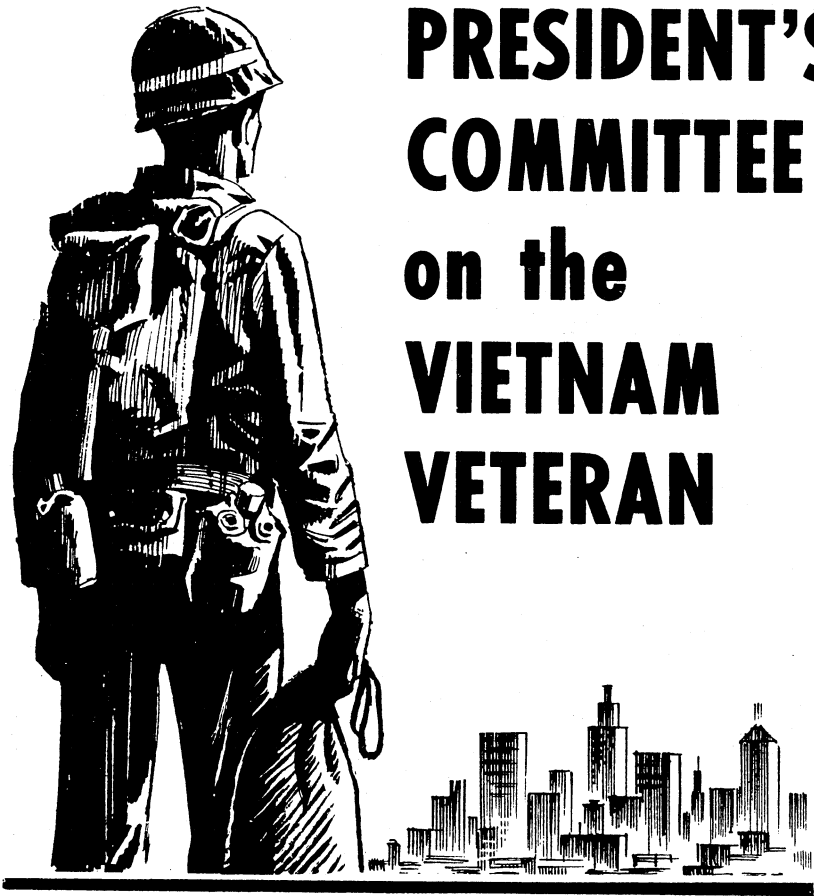
Mr. Chairman, as you and the other members of the subcommittee know, on June 5, 1969, President Nixon created a cabinet level committee on the Vietnam veteran to evaluate how well the nation is meeting its debt to today's veterans. The report of the committee was presented to the President and approved by him on March 26, 1970. A copy of this report has been previously furnished to each member of this subcommittee and, with your permission, I would like to file a copy at this time for inclusion in the record as a part of my remarks.

Mr. BARING. Without objection, it is so ordered.

(The report referred to follows:)

Report of the

PRESIDENT'S COMMITTEE on the VIETNAM VETERAN



DONALD E. JOHNSON
Administrator of Veterans Affairs
Chairman

R E P O R T
O F T H E
P R E S I D E N T ' S C O M M I T T E E
O N T H E
V I E T N A M V E T E R A N

REPORT OF THE PRESIDENT'S COMMITTEE
ON THE VIETNAM VETERAN

TABLE OF CONTENTS

	<u>PAGE</u>
Introduction-----	1
The Vietnam-era veteran-----	3
Veterans with physical handicaps-----	5
Veterans with educational and skill deficiencies-----	6
Recommendations-----	10
A. <u>Recommendations to Improve the Veteran's</u> <u>Access to Education</u>	
Recommendation A-1 - Advance Education Payment-----	10
Recommendation A-2 - In-service Eligibility for GI Bill Benefits-----	11
Recommendation A-3 - Building Better Bridges into College-----	13
Recommendation A-4 - Maximizing Success in College-----	15
Recommendation A-5 - Tutorial Assistance--	17

PAGEB. Recommendations to Improve the Veteran's
Access to Jobs and Job Training

Recommendation B-1 - Readjustment Appoint- ments in Federal Service-----	18
Recommendation B-2 - Intensified Agency Recruiting-----	19
Recommendation B-3 - Use of MDTA Skill Centers-----	19
Recommendation B-4 - Linkage of Job Bank System-----	21
Recommendation B-5 - Removing Roadblocks to Military Skill Transfers-----	24
Recommendation B-6 - Improvements in Career Counseling-----	26
Recommendation B-7 - Expanding On-the-Job Training Opportunities-----	28
Recommendation B-8 - Availability of Con- current Training Benefits-----	30

C. Recommendations in Related Readjustment Areas

Recommendation C-1 - Minority Business Ownership Through SBA Loans-Coopera- tive Training-----	31
Recommendation C-2 - Loan Guaranty Under- writing Mobile Home Financing-----	33

REPORT OF THE PRESIDENT'S COMMITTEE
ON THE VIETNAM VETERAN

Introduction

Throughout our history the American people have recognized a special obligation to those who have served in our Armed Forces.

President Nixon, on June 5, 1969, created a Committee on the Vietnam Veteran to evaluate how well the Nation is meeting its debt to today's veterans.

Committee members include the Administrator of Veterans Affairs (Chairman), the Secretary of Defense, the Secretary of Health, Education and Welfare, the Secretary of Labor, the Postmaster General, the Director of the Office of Economic Opportunity and the Chairman of the Civil Service Commission.

Early in its deliberations, the Committee determined that readjustment programs should be emphasized -- those programs which provide education and training assistance to returning Vietnam veterans so they can obtain productive and challenging career opportunities in our domestic life.

The President has now signed H. R. 11959. This legislation provides increased educational benefits for disabled veterans, war orphans, and war widows, and additional assistance to those who need special help to prepare for and pursue further education and training.

The benefit allowance increases should both promote participation and insure completion of training for those veterans who might otherwise be forced to discontinue their training due to financial incapacity. But we must go beyond increasing GI bill benefits on an across-the-board basis. Other important innovations have been studied by this Committee and appropriate recommendations to accomplish them are contained in this report.

The Committee obtained basic information on the Vietnam-era veteran population from surveys sponsored by the Committee and from surveys already conducted by Federal agencies, including:

-- The Bureau of the Budget interagency survey of the disadvantaged veterans, October 1969.

-- Department of Defense data on enlisted reservists and project 100,000 trainees, October 1969.

-- Veterans Administration "Survey of expenses and income for veterans attending school under the GI Bill", July 1969.

The Committee also obtained the views and recommendations of private citizens. Requests for views were sent to national and local business, banking and industrial organizations, the National Governors Conference and the U. S. Conference of Mayors, labor unions, associations of educational institutions and educators, Members of Congress involved with veterans' legislation, and veterans service organizations.

The Vietnam-era veteran

Large-scale commitment of American forces to Southeast Asia began late in 1964. Since that time, 3.7 million men and women have left military service. The annual rate of separations has increased gradually from 531 thousand

in calendar 1965 to 958 thousand in 1969. In 1970 and 1971, the annual rate will climb to an estimated one million. This report refers to this group of veterans as "Vietnam-era veterans".

These men and women show great potential. They are generally young with more than half falling in the age bracket 20-24. They are better educated than veterans of earlier wars. About 78% have completed high school at separation, compared with 63% of veterans of the Korean Conflict and 45% of veterans of World War II. The Vietnam-era veterans reflect the same racial proportions as the total American society. The economic potential of this group is high. Data available on veterans of earlier conflicts demonstrates their promise. Average earnings of post-Korean veterans are considerably higher than those of non-veterans in the same age groups. We are satisfied that the same general "economic advantage" will pertain to the Vietnam-era veteran.

Veterans with physical handicaps

Significant numbers of returning veterans, however, enter the economy with severe handicaps. In 1970 over 120,000 Vietnam-era veterans are receiving VA compensation for service-connected disabilities.

In 1970, 25,000 of these disabled veterans are enrolled in VA's vocational rehabilitation program which provides for full cost of tuition, books, supplies, a substantial subsistence allowance augmented for dependents, in addition to their service-connected compensation. The VA hospital system accords them top priority for admission to care for their service-connected disabilities. In 1970, an estimated 64 thousand Vietnam-era veterans will receive VA hospital care. Because these men in many cases have difficulty qualifying for commercial insurance, they are eligible to convert the \$10,000 Servicemen's Group Life Insurance to commercial coverage under a pooled risk arrangement and they can obtain an additional \$10,000 coverage under VA's Service-disabled Insurance Program.

Veterans with educational and skill deficiencies

Seven times more veterans than those who are disabled and entitled to compensation carry the invisible handicaps of inadequate or defective education and training. Measured by lack of a high school education, 16% of Vietnam-era veterans now being released from service are educationally disadvantaged. This is not, however, a full measure of those who educational deficiencies. Test results show that 30 percent of high school graduates in the Armed Forces scored as poorly or worse than the average score of those who had not completed high school.

Ironically, these factors are an important determinant in placing men in military occupations. Those who had not completed their high school education and those who perform poorly on the qualifications tests have less opportunity while in the service to acquire skills applicable to civilian jobs.

Upon discharge, the veteran with educational deficiencies suffers a rate of unemployment significantly higher than that of his fellow veteran. A recent survey of veterans living in impoverished areas indicates that jobs are their main concern. The survey, based upon intensive interviews with more than 3,000 veterans, revealed 62% of those contacting Federal agencies wanted assistance in finding employment.

Statistics on the employment experience of educationally handicapped veterans bears out their need for concern. A recent survey reported unemployment rates of 5.8% for white veterans who had completed high school and 8.8% for those white veterans with less than a high school education. These rates compare with a 4.6% unemployment rate for all non-veterans in the comparable age range. The same survey reported unemployment rates of 9% for Negro veterans who had completed high school and 18.5% for Negro veterans with less than a high school education. For Negro non-veterans in the same age group, the unemployment rate was 5.9%.

The problems of many returning Vietnam veterans are demonstrated by these statistics. But they are, above all, human problems. The Vietnam veterans often return to

civilian life very much the same as they entered active service, except that they are a bit older, jobless, and anxious. For many of them job prospects are worse than for non-veterans in the same age brackets.

Having assessed the problems of disabled veterans and veterans with educational and skill deficiencies, the Committee has determined that this report should concentrate on ways in which veterans readjustment benefits for education and training can be made available to all veterans on a basis of equal access.

As of February 1970, 1.06 million, or 27.8% of the 3.8 million eligible Vietnam-era veterans had used GI Bill education or training benefits. An additional 3.1 million veterans were eligible who had served in the period January 1955 and August 1964. Of these veterans, 1.7 million, or 24.6% have participated in GI Bill training. At present, approximately 70% of veterans in training are Vietnam-era veterans.

Available survey data show that participation in GI Bill training is inverse to need. Nearly 50% of the veterans who already have college training at the time of discharge and

therefore have the best prospects for immediate employment seek to upgrade their education under the GI Bill. On the other hand, those who have serious education deficiencies show participation rates as low as 10%.

RECOMMENDATIONS

The Committee has developed three types of recommendations: (A) recommendations to improve the veteran's access to education; (B) recommendations to improve the veteran's access to jobs and job training; and (C) recommendations in related readjustment areas.

A. Recommendations to Improve the Veteran's Access to Education

RECOMMENDATION NO. A-1

Encourage veterans to enter and follow through with a training program by providing an advance education assistance payment to help the veteran meet the initial costs of entering training.

The GI Bill provides monthly allowances for veterans enrolled in and attending approved programs of education. These payments do not begin, however, until after the veteran has enrolled, and completed each month of training. The effect of this after-the-fact method of payment can be to discourage program participation by the veteran who cannot afford the initial outlay required by most schools for prepayment of fees, tuition, books, and the necessary money for subsistence for himself and his family until the first payment is received. The intent of the program is thus jeopardized. Even for the financially more fortunate veteran, the prepayment of tuition and other costs

10.

constitutes a burden since the educational allowance is partial assistance rather than a full subsidy.

The proposal would authorize an advance payment to help the veteran enroll in school. This would be done on an individual application basis. The amount advanced can be gradually recouped over the whole period of enrollment.

RECOMMENDATION NO. A-2

Establish an in-service program to assist servicemen to prepare for post-secondary training while on active duty. Eligibility criteria should be revised to permit participation following completion of six months active duty.

The U. S. Armed Forces Institute (USAFI) of the Department of Defense currently sponsors educational programs offering elementary, secondary, and college-level courses for servicemen. In 1969, 90,000 servicemen who had dropped out of high school took courses on an off-hours basis leading to a certificate of high school completion ("GED").

This program offers many opportunities for servicemen to upgrade their education at little cost. Its chief

limitations regarding veterans with educational deficiencies are:

- Lack of tuition support for non-careerists.
- Lack of flexibility to get courses and remedial instruction in schools near the man's military base.

Under existing provisions of the GI Bill (38 USC 1652) men in the active military service can qualify for GI Bill payment of tuition and fees, provided they already have served at least two years. The proposal would bestow these benefits upon short-term draftees, provided they had served six months. For veterans with educational deficiencies, this benefit would provide without charge to their future GI Bill entitlement courses for high school completion or refresher or deficiency courses for admission to college or technical schools. The proposal would result in greatly increasing the options of each educationally handicapped veteran to enroll in courses of colleges and vocational schools of his home community or those near his military base. This would increase the possibility of local classroom

instruction (where he now is limited to correspondence courses of college-run studies or to group study sponsored by his military base). In concert with recommendations A-4 and A-5, this proposal would provide a financial basis for enrolling educationally handicapped veterans in colleges which develop special remedial courses and offer full-time enrollment after discharge.

RECOMMENDATION NO. A-3

The Office of Education and the Veterans Administration jointly work with the major organizations of universities, colleges and community colleges to develop the following types of assistance to educationally deficient servicemen and veterans desiring college enrollment:

- Prior to discharge, provide clearing house services giving information on college programs for disadvantaged students and put men in contact with colleges of their choice;
- After discharge, facilitate contact with VA-certified colleges by providing referrals of veterans with their consent;
- Facilitate, in behalf of servicemen making commitments to particular colleges in advance of discharge, the packaging of scholarship-loan-GI Bill arrangements;
- Arrangements for entry into college soon after discharge, avoiding lengthy waits for application processing and beginning of the next school term.

Testimony available to the Committee indicates widespread support of the academic community for building better bridges for returning veterans into college, particularly for veterans with educational deficiencies who need special help in the initial college years.

This testimony also indicates that a major problem is timely and effective communication between colleges and servicemen:

- Colleges are willing to help recruit if there can be worked out with the Government a mutually satisfactory referral system which protects the serviceman's interests and is administratively feasible.
- Colleges can include veterans in their packaging of scholarship-loan-work study arrangements if they have a commitment from the student sufficiently in advance of his enrollment.
- Veterans coming out of service in mid-semester face long waits to be accepted and processed for the next school term. This waiting period can divert or discourage the educationally handicapped veteran who already may doubt his ability to qualify and succeed.

In 1970, as a part of the Hope for Education project, Michigan State University is operating a national clearing house between colleges and servicemen, financed by a Talent Search grant of the Department of Health, Education and Welfare. Participation in this type of program by men in Vietnam can meet a genuine need.

RECOMMENDATION NO. A-4

The Office of Education and the Veterans Administration jointly assist the educational community in developing special programs for educationally handicapped veterans. In approving grants under the Special Services to Disadvantaged Persons program, the Commissioner of Education should give priority to institutions which indicate that their programs will include significant numbers of student veterans with educational handicaps.

Veterans with educational deficiencies need special help in making up the courses which are prerequisites to college and other training. The ability of the academic community to modify its curriculum and service is critically important to effective use of GI Bill benefits for veterans. A recent survey by the Twentieth Century Fund has shown that 59% of some 400 colleges and universities surveyed had already established or were planning special education programs for "high risk" students. These programs included such elements as special recruiting, extra financial aid, and special courses, special counseling, and

reduced course load in the first year. Building upon this base, the Office of Education in HEW and the VA should develop a program of technical assistance to encourage schools to set up remedial, restorative and related programs to serve veterans with educational deficiencies.

The President has included in his 1971 budget \$10 million in 1970 and \$15 million in 1971 to finance a new program of Special Services for Disadvantaged students, authorized by the Higher Education Amendments of 1968. Under this program, students of deprived educational, cultural, or economic background or physically handicapped, can be given special services to initiate, continue, or resume their post-secondary education. An institution receiving a grant from the Office of Education under the program provides counselling, tutoring, summer programs, career guidance and placement, and other specialized services. In approving grants, the Commissioner of Education should give priority to institutions which indicate that their programs will include significant numbers of student veterans with educational handicaps.

RECOMMENDATION NO. A-5

Authorize GI Bill payment for individual tutorial assistance when the school certifies this is necessary to overcome educational deficiencies.

The first year in post-secondary schooling is the most critical for the disadvantaged veteran. Colleges with experience in programs for disadvantaged students report attrition rates of 50% in the freshman year. The veteran with educational deficiencies must adjust his way of life to a competitive surrounding where other students have had a continuity as well as familiarity with the course material.

Situations will arise where the veteran will need some personal, specialized tutoring to comprehend and master the material and to progress at the same rate as the average student. By providing this support, the veteran can be helped to achieve his goal and be prevented from dropping out of school.

This proposal supplements any tutorial assistance provided under recommendation A-4 which is limited to grantee institutions under the Special Services to Disadvantaged Students program.

B. Recommendations to Improve the Veteran's Access to
Jobs and Job Training.

RECOMMENDATION NO. B-1

The President issue an executive order authorizing
a program of veterans readjustment appointments to posi-
tions in the Federal Civil Service.

The Federal Government as an employer must lead the way in meeting the Nation's obligations to returning veterans. Federal agencies must do more to facilitate employment and concurrently provide developmental opportunities appropriate to veterans' needs, potential, and aspirations.

Employment under a veterans readjustment appointment should be coupled with developmental activities tailored to the needs of the veteran and the agency in which he works.

A new system is needed which permits Federal agencies to appoint Vietnam era veterans to entry level positions up to GS-5 without regard to Civil Service lists, provided the veteran completes a program of education or training.

The Civil Service Commission should be authorized by executive order to prescribe regulations providing for the readjustment appointment system.

RECOMMENDATION NO. B-2

Intensify recruiting activities at Military Separation Centers, Veterans Assistance Centers, and through community action agency programs.

Although personnel reductions are taking place in some agencies, normal turnover will continue to create many job vacancies. Eligible veterans can and should be appointed to fill a high proportion of these vacancies under the veterans readjustment appointment program.

All Federal agencies should make their job vacancies known to Military Separation Centers, U. S. Veterans Assistance Centers, and community action agencies.

RECOMMENDATION NO. B-3

The Secretaries of Labor and Health, Education, and Welfare, in cooperation with the Department of Defense, should use MDTA Skill Centers near major Defense separation bases to furnish educational or vocational training to servicemen prior to release from active duty.

At present, the Manpower Development and Training Act (MDTA), administered by the Departments of Labor and HEW, finances some sixty Skill Centers offering a wide variety of vocational training, together with counseling and job placement services. Several of the larger Skill Centers are located near major Defense separation centers in each quadrant of the United States.

While veterans presently are eligible for MDTA training after discharge, and before discharge in Project Transition, there has never been a concerted DoD/Labor/HEW effort to bring to educationally handicapped servicemen the diversity and specialized training resources of MDTA Skill Centers.

Growing out of the need for skill training centers for servicemen discussed in this Committee's interim report, the President already has included funds in the 1971 budget for expanding MDTA training of returning veterans. However, the following additional actions should be initiated.

- MDTA contracting institutions should be encouraged to expand and diversify course offerings;

- At least 10,000 additional training slots for veterans with educational deficiencies should be provided;
- Defense should identify and where feasible route servicemen to the separation center nearest a Skill Center offering the vocational courses they desire. The system should attempt to assign servicemen to bases near their home to facilitate job placement. Where this is not possible, job placement will be accomplished by special arrangements among Skill Centers and offices of the U. S. Employment Service, using techniques found successful in other Federal manpower programs.

RECOMMENDATION NO. B-4

The Department of Labor, in cooperation with the Department of Defense and other affected agencies, provide linkage of key facilities for veterans job assistance with the Labor Department's system of computerized job banks and thereby improve the matching of manpower needs with the skills of individual veterans who are seeking employment.

Servicemen now returning to civilian life have skills and abilities that may be in demand by both government and private industry. A critical problem is the time required to match the trade or skills of the returning servicemen with the jobs available from private and government employers. To the extent that this process of job placement can be accelerated, the veteran avoids a non-productive, frustrating period of job search and needless draw-down of unemployment compensation. The veteran with educational deficiencies is most likely to need assistance for job placement and to become discouraged by delays.

At present, the typical returning veteran in need of job-finding assistance returns to his place of residence prior to service. Each of the 2,100 local offices of the Federal-State Employment Service receives notice of his discharge and each includes staff ready to accord him the veterans preference for employment assistance and other services authorized by law. Each veteran's options, however, are limited by the amount and quality of job information available at the separation center and in his home community.

The Employment Service is establishing a network of computerized Job Banks to upgrade information on job availability by disseminating job information throughout each metropolitan area on a daily basis. In 1970, Job Banks will be activated in 56 cities, expanding to 81 cities by 1971.

The interim report of this Committee contained several recommendations for computerized job bank and job matching services for servicemen and veterans. Based on these recommendations and on a \$20 million increase in the 1971 budget for Job Bank and job matching activities, the Departments of Labor and Defense, with any necessary assistance from the Veterans Administration, should take steps to include the larger military separation centers, Skill Centers, USVAC's, and other key veterans contact points into the Job Bank system, to the extent permitted by system capacity, locations, and other feasibility factors. In 1971, it is estimated that local Job Bank services could be extended to veterans contact points near almost all 81 metropolitan areas. In addition, selected larger military separation centers could be used as focal points

for national Job Bank listings. In both cases, the Employment Service should provide interviewing and placement services at regular intervals. The proposal also contemplates that veteran job placement activities will take full advantage of automated job matching systems being tested in 14 States as these systems become operational. This proposal would have the effect of reinforcing improvements in veteran counselling and skill training in Recommendations Nos. B-3 and B-6.

RECOMMENDATION NO. B-5

The Departments of Defense and Labor and the Veterans Administration should:

- (a) Conduct a survey to identify the major roadblocks to transferability of military skills to civilian jobs;
- (b) Develop a program for more fully utilizing service acquired skills in related civilian occupations; including work with private groups to adopt new certification procedures which will take military training into consideration.

Many servicemen receive training and experience in military service which has potential value for civilian employment. These skills and talents often are not put to use because veterans cannot find related employment where they live. There is a lack of coordination between the military and the civilian economy as to the training these men receive, its pertinence to non-military employment.

ment, and its general acceptability. Military experience is often not recognized for credit towards obtaining a license or degree and therefore the veteran pursues employment in other fields. In areas where military experience is not fully accepted, refresher courses, credit for service experience, or revised standards could accommodate the entrance of the skilled veteran into the particular field.

We must tap this source of training to meet critical manpower shortages in the civilian economy. For instance, servicemen who served as "medics" in active service have a valuable knowledge and skill that should be tapped to meet the great need for medical technicians, aides, and related medical assistance jobs in civilian life.

At present, the Departments of Defense and Labor and VA have initiated a joint survey of the job experience of men returning to depressed areas. These agencies have additional studies underway or planned on military job transferability which should be expedited. In addition, the agencies should cooperate to identify the major roadblocks to job transferability and develop a program for promoting a greater degree of transfer of military job skills, particularly for veterans with educational deficiencies.

RECOMMENDATION NO. B-6

The Departments of Defense and Labor and the Veterans Administration develop a cooperative program of civilian career counseling for servicemen with educational deficiencies, supported by DoD test data and other current relevant data on the client and job and training opportunities. This program should assure adequate coverage of overseas commands.

Within the Department of Defense, Project Transition provides civilian job counseling and training to servicemen in 290 bases of the Army, Navy, and Air Force in the continental United States. In the 18 months between program inception and June 30, 1969, 72,000 servicemen (about 5 percent of all separatees) were given training and 445,000 men received counseling. The program's strong points include the concept of enlisting private industry and government agencies to conduct on-the-job training and providing an opportunity for men in the last six months of service to prepare for civilian employment.

The Transition program needs to identify men with educational deficiencies earlier in their military careers, to give them special priority for selection, to sponsor counseling opportunities for those who spend their last months of service in overseas areas, and to improve the quality of counselling, including provision of current job data (see Recommendation B-4).

VA regularly contacts over 310 military installations and 184 military hospitals, including seven locations in Vietnam. The VA representative primarily aims to acquaint servicemen with their VA benefits, largely through mass briefings. In the third quarter of 1969, VA briefings were reaching servicemen at an annualized rate of 600,000. VA also conducts personal interviews, running at an annualized rate of 85,000 in military hospitals and 96,000 on military bases.

The Department of Labor outstations or makes available a representative of the Veterans Employment Service to each large military separation center for briefing and counseling on veteran employment rights and job opportunities.

At present, there is no system assuring VA and Labor interviews will successfully reach men with educational deficiencies, will be based upon current data on the client and job openings and available education and training programs, and will supplement military counseling efforts with a minimum of gaps and duplication. The VA's experience

with quick deployment of trained counsellors to Vietnam indicates the feasibility and desirability of devising a plan whereby trained counselor teams can be readied on a standby basis for dispatch to any overseas area needing such services.

RECOMMENDATION NO. B-7

The Veterans Administration utilize existing GI Bill authority to develop additional on-the-job training and cooperative education programs in areas which would serve a public need and/or provide vocational outlets for veterans for whom institutional training is not suitable. This effort should be conducted in such a manner as to take maximum advantage of other related Government programs.

The Department of Labor include returning disadvantaged veterans in the new Public Service Careers program.

VA assistance for on-the-job training is directed primarily at helping to train veterans for occupations requiring special skills. Traditionally, such training has served to train veterans for jobs as bricklayers, carpenters, electricians, plumbers, machinists, mechanics, and repairmen. On-the-job training is a method that lends itself to preparing trainees for work in the "new technology" industries, such as automation and data processing, jet-age transportation, and the repair and servicing of household appliances and business machines and equipment.

With increasing demands for public services, a critical need has developed for specially trained personnel. Programs have already been instituted to meet the need of municipalities for additional police and firemen. Other public service occupation groups in short supply include recreational personnel, health and medical technologists, teaching assistance and sanitation workers. In line with the recommendations of the interim report for developing public service careers for veterans, VA should take steps to expand OJT opportunities in these fields. In addition, VA should develop with the assistance of the Civil Service Commission, HEW, and Labor, some public service intern programs involving use of GI Bill authority for cooperative education payments. In several areas, e.g., social work training under the Social Security Act, there is authority to pay training stipends which can augment GI Bill allowances to constitute attractive, feasible programs for educationally handicapped veterans. Another HEW program showing promise is the Career Opportunities Program authorized by the Education Professions Development Act (EPDA). The President's budget provides \$25 million for this program in each of the years 1970 and 1971, in which

40% is targeted to accommodate 8,000 veteran trainees. The program aims to attract new talent into careers in education, with added opportunities for on-the-job training. The veterans component of this program is based upon favorable experience with a 1969 pilot program in which 200 Vietnam veteran trainees participated, most of them recruited from inner-city, low-income areas. Accordingly, it is important that VA work with the Department of Health, Education, and Welfare and State and local agencies in developing the new programs.

The Department of Labor's Public Service Career program, launched in 1970, is another Federal initiative which should be utilized for expanding opportunity for disadvantaged veterans. The 1971 budget contains \$51 million for hiring and training 32,000 disadvantaged persons for regular positions in Federal, State, and local governments. Priority in this program should be given to veterans.

RECOMMENDATION NO. B-8

The bar against the duplication of educational and training benefits be repealed.

Section 1781 of Title 38, U. S. Code, bars the payment of Federal educational assistance when it would constitute

a duplication of benefits. Through the years certain federally supported programs were not subject to this bar and concurrent entitlement existed. More recently provisions enacted in Public Law 90-574 and 90-575 specifically exempted certain awards, loans and grants made to students from the non-duplication prohibition. Equivalent types of programs offered through some agencies continue to remain under the bar.

The most significant area affected by the existing bar is Manpower and Training Assistance (MDTA) programs. The lifting of the bar would entitle veteran trainees to an MDTA stipend averaging \$200 per month (varies by State) in addition to the GI Bill allowance, bringing his total training income to almost \$400 monthly -- and more if he has dependents. This proposal likely will serve as a strong inducement for veterans to enter vocational training under MDTA sponsorship.

C. Recommendations in Related Readjustment Areas

RECOMMENDATION NO. C-1

Support minority entrepreneurship through a combination of Small Business Administration loans and cooperative GI Bill education.

Most Vietnam veterans do not have the financial capacity for starting or expanding a business of their own. The veteran requires knowledge, experience, money and business guidance to successfully operate a business.

There is need for small business, locally owned and operated in areas where a concentration of disadvantaged or minority group veterans may be found. Of those who now attempt such enterprises, many fail because of lack of business training.

Financial institutions require some training and expertise on the part of the borrower before lending money for business purposes, and consider this in determining the risk involved.

Cooperative training programs can provide the veteran with the necessary experience to carry on the business functions, the managerial, bookkeeping and other needs. Under the Small Business Administration program the veteran who agrees to take GI Bill training in a related field would be qualified for a loan up to \$25,000 for the purpose of

initiating or expanding a business venture. Additionally, the SBA can provide business counseling and technical advice in operating the business, and give priority to those veterans loans.

RECOMMENDATION NO. C-2

VA loan guaranty underwriting of mobile home financing in order to promote an adequate supply of low cost housing for low and moderate income veterans.

Cost of single family home and mortgage financing have increased in recent years to the point that low and moderate income veterans are priced out of the housing market for all practical purposes. Some way must be found to enable these veterans to purchase suitable housing on terms that are within their payment ability.

The mobile home represents an enormous potential in meeting the housing needs of many veterans with low to moderate incomes. The increasingly higher construction cost of conventional homes is a principal factor in the sudden popularity of mobile homes. Manufacturers are able to produce these homes at relatively low price.

Existing provisions of the VA home loan guaranty law were designed to promote real estate mortgage loans to purchase conventional type housing and do not contemplate the purchase of mobile home structures on a chattel mortgage loan basis which is the customary type of loan made to individuals purchasing mobile homes. The 30 year, 100% real estate first mortgage GI loan vehicle is not a suitable mobile home financing vehicle.

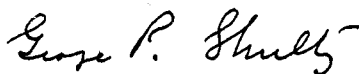
To induce lenders to make loans available to veterans on liberal terms for the purchase of mobile homes, a special type of loan guaranty or insurance underwriting vehicle should be designed which will be attractive to lenders in terms of investment return and loss exposure. At the same time, it is essential that the Government's exposure be limited to the minimum required in order to insure an adequate supply of mobile home financing for veterans in the low and moderate income brackets.



DONALD E. JOHNSON, Chairman
Administrator of Veterans Affairs



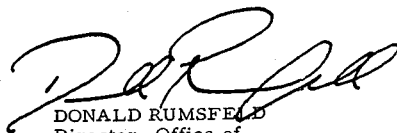
MELVIN R. LAIRD
Secretary of Defense



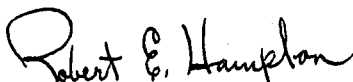
GEORGE P. SHULTZ
Secretary of Labor



ROBERT H. FINCH
Secretary of Health,
Education and Welfare



DONALD RUMSFELD
Director, Office of
Economic Opportunity



ROBERT E. HAMPTON
Chairman, Civil Service
Commission



WINTON M. BLOUNT
Postmaster General,
Post Office Department



VETERANS
ADMINISTRATION



DEPARTMENT
OF DEFENSE



POST OFFICE
DEPARTMENT



CIVIL SERVICE
COMMISSION



DEPARTMENT
OF LABOR



OFFICE OF
ECONOMIC OPPORTUNITY



DEPARTMENT OF
HEALTH, EDUCATION
AND WELFARE

One of the committee's approved recommendations (No. C-2) was for an amendment to the VA loan guarantee program to authorize the Veterans' Administration to underwrite mobile home financing in order to promote an adequate supply of low-cost housing for low and moderate income veterans.

On April 1, 1970, we submitted to the Speaker of the House a draft bill to accomplish this and other recommendations of the committee. The draft bill was introduced as both H.R. 16761 and H.R. 16762 and referred to the Committee on Veterans Affairs.

For simplicity, we will refer to these bills as the Administration bill. The Administration proposal regarding mobile homes and H.R. 16710, which is before your subcommittee, parallel each other in most respects. There are, however, several significant differences which lead us to conclude that the Administration proposal represents a more desirable approach.

For brevity, I will comment on some of the more important points of difference. Our report filed with the committee contains more detailed technical observations as to others.

As you know, Mr. Chairman, "entitlement" is a technical term in the law. It refers to the amount of guarantee available for a loan in dollar terms. The Administration proposal provides mobile home loan entitlement to any veteran who has not previously used his home loan guarantee entitlement, and it would not require any charge against the veteran's home loan guarantee entitlement for future purchase of a conventional home. It would simply suspend the use of the latter until the mobile home loan is paid off. Although not entirely clear from the wording, it would appear that H.R. 16710 requires a charge to the veteran's conventional home loan guaranty entitlement. We prefer and recommend the Administration approach.

Essentially both bills limit such loans to new mobile homes. There is, however, a degree of difference. The Administration bill would permit the financing of a used mobile home provided it is presently the security for a loan guaranteed by the VA or guaranteed or insured by another Federal agency. Although we anticipate that the percentage of such refinancing would be small, we think that it should be provided for in such cases.

The Administration bill would limit guarantees to loans made by approved lenders, that is, lenders with conventional loan experience with mobile homes or who can show that they are qualified to originate and service such loans.

Having no corresponding limitation, H.R. 16710 would permit any person or firm to obtain guaranty of a loan. The lender approval provision of the Administration bill ties in with the provision that all such loans be submitted to the VA for approval prior to guarantee.

H.R. 16710 would extend the automatic privilege presently enjoyed by certain classes of lenders to this new program. We believe the absence of experience with this type of loan initially necessitates submission of loans to the VA for prior approval, but we would not object to language which would authorize VA on a discretionary basis to permit lenders to process without prior approval when we determine such to be warranted.

Our administration proposal provides for guaranty of 30 percent of the unpaid balance of the loan. This percentage was specified be-

cause it is the approximate equivalent protection which a lender making a conventional loan secures by requiring downpayment, which usually averages from 20 to 30 percent.

Under H.R. 16710, however, no percentage of guaranty is specified and it would be necessary to apply the provisions in the existing law to determine the amount of guaranty. These are 50 percent, but not to exceed \$2,000, in the case of a nonreal estate mobile home loan and, if the loan includes funds for acquisition of a site, 50 percent, but not to exceed \$4,000, for that portion.

We do not believe that a guaranty of this type would be acceptable to lenders from a risk standpoint. Hence, we recommend that the provisions in the administration bill be adopted.

Unlike H.R. 16710, the administration proposal contemplates that lenders will have liquidation responsibility and that VA will not accept a transfer of title to the mobile home security as it does in the case of conventional dwellings.

The administration proposal contemplates a departure from the concept embodied in existing law (and in H.R. 16710) of determining the reasonable value of the conventional type home as a means of arriving at a maximum permissible loan. Under the administration approach, we would establish a maximum loan amount for a mobile home based upon the manufacturer's invoice cost to the dealer from whom the veteran purchased it.

We contemplate a maximum loan amount of not to exceed such invoice cost plus a specific percentage to cover miscellaneous costs, such as setup costs, transportation, and sales tax.

We believe that a 15-percent factor would have the effect of reducing the average downpayment to about 10 percent of the cost to the veteran. This contrasts with downpayments of 20 to 30 percent customarily required in conventional financing of new mobile homes. This invoice cost method of arriving at maximum loan amount is similar to the formula used by the Federal Home Loan Bank Board and by the FHA in its title I program. If, as experience is accumulated, we find it necessary to revise the amount of downpayment upward or downward, the percentage portion of our proposed formula can be adjusted accordingly.

We propose a maximum loan maturity of 12 years and 32 days, the same as the FHA title I program. H.R. 16710 proposes 15 years. Conventional loans on mobile homes run 7 to 10 years. All studies lead us to believe that 15 years is more than necessary for a nonreal estate mobile home loan and that monthly payments will work out at reasonably low amounts within the 12-year limitation.

We consider that there would be justification for the 15 year maturity of H.R. 16710 where site acquisition is also involved. The portion of the loan to secure a lot could be amortized on a 15-year basis while the mobile home portion of the loan would be limited to a 12-year amortization.

It appears that the maximum loan limits of the two bills are essentially the same. There are, however, some minor differences. The administration bill allows a degree of flexibility to permit the loan holder to make advances of funds to protect the loan security. H.R. 16710 would permit an increase in the maximum in those instances

involving site acquisition by an amount determined by the VA to be necessary to cover the cost of site preparation. The administration proposal contains no corresponding provision. After careful consideration, we believe both the advance provision and the allowance for site preparation expense merit adoption.

H.R. 16710 requires the veteran to make a downpayment in an amount determined by the administrator to be reasonable, but not exceeding 10 percent of the purchase price. The Congress has not, heretofore, required a downpayment in the GI loan program. There is no such provision in the administration proposal which we prefer.

Our proposal specifically makes applicable to mobile home loans the existing requirement applicable to other home loans that the veteran certify he will occupy the property as his home. H.R. 16710 has no comparable provision. Its inclusion would remove any doubt as to the necessity for the occupancy certification.

H.R. 16710 also provides the mobile home be "so used at a fixed location." If the quoted phrase is intended to mean that the mobile home cannot be moved from its first location, it provokes a question as to the consequences of removal of the mobile home from the approved site. The language is not contained in the administration bill and we would prefer that no such provision be included in the legislation.

The administration bill proposes to set the maximum interest rate by regulation. In the absence of a comparable provision in H.R. 16710 the present maximum rate of 8½ percent applicable to all guaranteed loans would apply. A guaranty-type program must attract the participation of the private sector in order to provide the intended benefit to veterans.

At this point, we do not know what rate it will take to induce lender participation. Because of the uncertainties in this area and the need for flexibility, we believe the better course is, as the administration has proposed, to confer on VA authority to set the maximum by regulation. We propose, of course, to keep the maximum as low as possible and still secure lender participation.

The administration bill would permit restoration of entitlement to mobile home loan benefits upon repayment in full of any previous mobile home guaranteed loan to the veteran. It is not required that the mobile home securing such loan be disposed of or that it be disposed of for a compelling reason.

Having in mind that the mobile home may be a temporary or interim housing arrangement for the young veteran who may later wish to use his entitlement to acquire a conventional home, the purpose of this provision is to facilitate his doing so. There is no corresponding provision in H.R. 16710.

We believe that there should be included a regulatory authority and a future effective date, as appears in our proposal. We recommend 90 days. In view of the novelty of the program, the need for extensive regulatory changes and indoctrination of field personnel, such lead-time is required to properly organize and launch the program.

Pending the accumulation of adequate experience with the guaranty of mobile home loans, we believe it desirable and recommend a terminal date for the entire program, as provided in the administration

bill. We consider a 3-year period will provide an adequate basis upon which to determine the need for changes in the program or for its continuance.

H.R. 16710 would include direct loans in the mobile home program. Our proposal intentionally omits provision for direct loans. If the yield and risk provisions under the guaranty program are made acceptable to lenders, there should be no need for a direct loan program. Retail dealers customarily have a line of financing available to their buyers. Hence, if there is a dealer, there is financing. We would recommend that a direct loan program not be authorized until a need for it is demonstrated.

Mr. Chairman, our comparison of these two bills leads me to believe that the mobile home program could best be accomplished through enactment of the administration proposal, H.R. 16761 or H.R. 16762, modified as suggested, rather than H.R. 16710.

Mr. Chairman, I would like to discuss the proposals to remove the delimiting dates and discontinue the phasing-out of veterans eligibility for loan guaranty benefits.

On April 16, 1970, the administrator submitted to the Speaker of the House a draft proposal to remove the time limitation on the duration of eligibility of veterans for guaranteed and direct loans, with a request that it be considered for enactment. On April 23, 1970, it was introduced as H.R. 17181 and referred to the Committee on Veterans Affairs. The provisions of H.R. 17181 and H.R. 16710 are somewhat comparable. There are, however, some differences, two of which I will mention.

H.R. 17181 would revive the entitlement of World War II and Korean conflict veterans which was not used and which has expired, while H.R. 16710 would extend indefinitely only that loan guaranty entitlement which has not expired on the effective date of the enactment of the bill.

All World War II entitlement expires July 25, 1970, unless extended. Therefore, if enactment does not occur until after July 25, 1970, H.R. 16710 will be inoperative to extend any World War II veteran's entitlement. We do not believe that this result is intended. We favor reviving the entitlement which has not been used, as provided for in the administration bill, H.R. 17181.

There are also some technical defects in H.R. 16710 which we have pointed out in our report on the bill to the committee. H.R. 17181 seeks to avoid these defects.

Elimination of the delimiting dates on eligibility for the GI loan program would be in line with the eligibility criteria for the FHA veterans loan program for which no terminal date is specified.

Such a change would also simplify the administration of the VA loan programs. Further, veterans could adjust the timing of their home purchases and mortgage credit needs to coincide with favorable private market conditions, when sellers and lenders are willing to participate in the loan guaranty program.

No veteran would be denied use of his entitlement because it had expired at a time when guaranteed loans were unavailable. We favor removal of the delimiting dates and feel this can best be accomplished through enactment of H.R. 17181.

H.R. 16710 proposes to eliminate the funding fee requirement for post-Korean conflict veterans. The administration bill contains no such provision. We do not favor the elimination of the fee which is designed to absorb in part the cost of the program.

Mr. Chairman, I shall now comment on those provisions of H.R. 16710 which are not included in the administration proposal.

H.R. 16710 would amend chapter 37 of title 38 to require the administrator to pay to the lender on behalf of the veteran recipient of a guaranteed loan the closing costs for the loan, or a sum to be applied toward closing costs equal to 1 percent of the amount of the loan, whichever is smaller. Similar provisions are also made for a subsidy to veterans obtaining VA direct loans.

We note that the Report of the Commission on Mortgage Interest Rates of August, 1969, recommends that VA and FHA undertake a joint study of closing costs for submission to the Congress, together with recommendations for reducing and standardizing such costs. Such a study is provided for in the Senate-passed Emergency Home Finance Act of 1970 (S. 3685) and was retained in the House-passed version of that bill.

Increases in closing costs during recent years clearly have added substantially to the cost of acquiring a home. The Commission recognized, however, that institutional practices in different States and localities are the primary determinant of many of the charges made at a mortgage closing.

Also, charges for such things as title insurance, attorney fees, property surveys, and the like vary considerably across the country. In addition, they also vary with the amount of the loan or purchase price involved.

We believe that consideration of a closing cost subsidy payment is premature at this time and that the preferable course is to defer consideration of such a proposal until a joint HUD-VA closing cost study is completed.

H.R. 16710 would also require the administrator to pay to the lender an interest subsidy of 1 percent for 36 months on behalf of the veteran. In case of direct loans, there would be comparable reduction in the payment of interest by the veteran for the same period of time.

Enactment of the interest subsidy provisions would result in payment of larger sums to those who have the least need. For example, we are currently guaranteeing loans for the purchase of homes as high as \$50,000. We believe that any interest subsidy should be related to the income of the family and restricted to assisting only those acquiring a modest-type dwelling.

In respect to the interest subsidy proposal in H.R. 16710, attention is invited to the provisions of title V of S. 3685 passed by the Senate recently, which provided for home mortgage assistance for middle-income families. Under title V, the Department of Housing and Urban Development would pay to the Federal National Mortgage Association or to a new Agency, the Federal Home Loan Mortgage Corp., a mortgage assistance subsidy payment and thereby reduce the effective interest rate cost to eligible borrowers to 7 percent.

S. 3685 was amended by the House to eliminate title V and is scheduled to go to conference. We favor the retention of title V rather

than a special subsidy program applicable only to the VA, as proposed in H.R. 16710.

We hope that the provisions of title V of S. 3685 are extended to provide the same assistance to veterans obtaining financial loan assistance under chapter 37, title 38, as would be obtained by individuals purchasing homes with FHA insured financing. This would provide a more uniform and equitable method of assisting all of our citizens in acquiring homes who desire to do so, regardless of the type of Federally-assisted loan they may obtain. We understand that an amendment to accomplish this result will be discussed by the conferees when Title V is considered for conference.

Mr. Chairman, to sum up our position, we favor legislation regarding mobile homes and removal of the delimiting dates, but we do not favor providing a closing cost subsidy at this time. We also favor a loan interest subsidy, but prefer that this be accomplished through an amendment to title V in the Senate-passed version of S. 3685, rather than the approach proposed in H.R. 16710.

It is our feeling that such an amendment coupled with the provision in the administration bills, H.R. 16761 or H.R. 16762 and H.R. 17181, will best serve to inaugurate these desirable changes and additions to our program. We urge their favorable consideration by your subcommittee. In clearing our report on H.R. 16710, the Office of Management and Budget advised that enactment of H.R. 16762 and H.R. 17181 would be in accord with the program of the President.

Mr. Chairman, this concludes my statement. Thank you again for the opportunity to express our views on the legislative proposals under consideration today.

We will now endeavor to answer any questions with respect to these proposals.

STAFF DIRECTOR. First, on mobile homes, Mr. Owen, can you state the administration position and then the difference between the bills and the administration position?

MR. OWEN. On the mobile homes proposed legislation, the administration does support this type of legislation. There are some technical differences in the approach to the financing of the mobile home purchase.

STAFF DIRECTOR. On the delimiting dates, the position of the administration?

MR. OWEN. The administration does support removal of delimiting dates for the use of loan entitlement by World War II, Korean, and other eligible veterans.

The primary difference is that the administration bill would restore entitlement to those veterans who have not used but who have lost entitlement through the now effective phaseout formula.

The other bill would perhaps not restore expired unused entitlement. This is the primary difference. We recommend that expired entitlement be restored.

Of course, we do not propose that entitlement be restored to those who have used their entitlement.

STAFF DIRECTOR. On the closing cost subsidy, in general it would subsidize about \$200, typically, of the veteran's closing cost. What is the position of the administration on that?

Mr. OWEN. The position of the administration is that this matter be deferred pending a study which would be under way on the basis of legislation now pending in conference between the House and Senate.

STAFF DIRECTOR. You referred to the so-called moderate income family provision?

Mr. OWEN. That is right. I refer to S. 3685.

STAFF DIRECTOR. Is that the same position on the interest rate subsidy you propose, also?

Mr. OWEN. Yes, sir.

Actually, we prefer the approach taken in title V of S. 3685 as passed by the Senate.

STAFF DIRECTOR. One thing you did not mention in the summary—the proposal to make direct loans to veterans who receive the \$12,500 specially adapted housing grant.

As I understand it, that is an administration proposal?

Mr. OWEN. That is correct.

STAFF DIRECTOR. In summary, Mr. Chairman, the administration favors the mobile home financing bill with some technical approach differences.

They favor removing the delimiting dates completely so that any veteran who did not use his eligibility would have his eligibility without limitation.

They propose to defer any action on the proposal for the closing cost subsidy or interest rate subsidy pending solution of similar issues in conference at the present time in the Banking and Currency Committee.

Mr. OWEN. Mr. Chairman and Mr. Meadows, on the proposal for direct loan financing for mobile homes, our position is that we see no need for it.

Mr. ROYBAL. Is there a difference in down payment between the administration bill and the bill before us?

Mr. OWEN. As to mobile homes?

Mr. ROYBAL. As to mobile homes.

Mr. OWEN. Our approach is that we would guarantee up to 30 percent of the loan to the veteran. The basic factor in determining the maximum permissible loan would be the manufacturers invoice price to the mobile home dealer.

As to the other bill, H.R. 16710, we interpret the wording of the bill as leaving open to the amount of down payment which would be required.

Mr. DERVAN. If I may add to Mr. Owen's remarks.

Under the administration proposal, a modest down payment would be required because the maximum loan amount would be based on the manufacturer's invoice price plus a percentage allowance to take care of transportation and other costs.

We visualize that the maximum loan which would be derived under the administration proposal would entail a down payment of approximately 10 percent.

As I remember the contents of the chairman's bill, it states that the veteran must be able to make a down payment but not to exceed 10 percent of the purchase price. The basis for determining the maximum permissible loan amount would be the reasonable value of the property

which presumably would be the retail price—this is essentially the difference between two bills.

Mr. EDWARDS. How long would the loan be?

Mr. OWEN. In the administration bill, we would propose the loan be for 12 years and 32 days.

Mr. Dervan, can you speak as to the House Veterans' Affairs bill as to a term?

Mr. DERVAN. I would add to Mr. Owen's remarks by pointing out that the 12-year—32-day maturity in the administration bill is the maturity which the Congress has already approved for mobile home financing under the FHA title I program.

It is also approximately the same as the maturity which has been approved for new mobile homes financed by Federal savings and loan associations under the jurisdiction of the Federal Home Loan Bank Board.

If I recall correctly, the maximum permissible maturity in the chairman's bill is 15 years.

Mr. EDWARDS. Is that a chattel mortgage?

Mr. DERVAN. That is correct.

Mr. EDWARDS. The veteran does not get the land under the mobile home set-up?

Mr. OWEN. It would be possible for him to purchase land and this would be included in the mortgage.

Mr. EDWARDS. Most of your mortgages would be chattel mortgages?

Mr. OWEN. That is correct.

Mr. EDWARDS. What percentage do you anticipate would be land mortgage?

Mr. OWEN. We would anticipate that the majority or most of the loans would be chattel mortgages.

As I understand it, the purchase price of the mobile home site also could be included in the loan if the veteran qualifies from an income standpoint and desires to purchase rather than rent a site.

Mr. KERBY. Mr. Edwards, we feel a large number of these will be straight chattel mortgages on just the mobile homes themselves. Where there is a site acquisition involved, we would also take a lien against the land as we do on any real estate.

Mr. EDWARDS. What would they look like after 12 years?

Mr. DERVAN. Mr. Edwards, the economic life of mobile homes is a matter on which I have personally found not unanimity of opinion. The range of economic life attributed to mobile homes is considerable.

I did notice, however, that in the President's Second Annual Report on National Housing Goals there was a paragraph or two devoted to the economic life of mobile homes which indicated that mobile homes currently being constructed appear to have an economic life of about 14 years.

I would expect the manufacturers of mobile homes will maintain, and perhaps rightly so, that the life expectancy is longer.

Nonetheless, by and large, the people in the business of making conventional loans generally place a maturity of from 8 to 10 years on the loans they make.

Congress presumably felt that 12 years, which it authorized for FHA-insured loans would be adequate.

On that basis we selected the 12 years which Congress already had selected.

The bill of the chairman, as I indicated, provides for a maturity up to 15 years. I believe Mr. Owen would endorse my observation that certainly when there is a lot purchase involved in connection with the purchase of a mobile home that a 15-year maturity would be helpful.

Mr. EDWARDS. Do you not have studies on what the resale value of a mobile home is after 5, 6, or 7 years?

Mr. DERVAN. Yes. Depreciation is considerable. I am sure, as you are aware, Mr. Edwards, that mobile home financing largely resembles automobile financing. The depreciation is rather substantial in the initial years of the loan.

Mr. EDWARDS. That is all, Mr. Chairman. Thank you.

Mr. BARING. Are there further questions?

Mr. DUNCAN. I have no questions.

Mr. BARING. Thank you very much, Mr. Owen.

The next witness will be the Mobile Homes Manufacturers Association and the Trailer Coach Association—Mr. John M. Martin, managing director, Mobile Home Manufacturers Association.

STATEMENT OF JOHN M. MARTIN, MANAGING DIRECTOR, MOBILE HOMES MANUFACTURERS ASSOCIATION

Mr. MARTIN. Good morning, Mr. Chairman and members of the the committee.

My name is John M. Martin. I am managing director of the Mobile Homes Manufacturers Association. I am also appearing on behalf of the Trailer Coach Association of California.

We have a prepared statement which we would like to submit for the committee's consideration. If this is done, we will comment on some highlights we noticed during the questioning period.

Mr. BARING. Without objection, it is so ordered.

(The statement follows:)

Mr. name is John M. Martin and I am Managing Director of the Mobile Homes Manufacturers Association, 1800 North Kent Street, Arlington, Virginia. I am also appearing on behalf of the Trailer Coach Association, 3855 East LaPalma Avenue, Anaheim, California. Both Associations support H.R. 16710 as introduced by Chairman Teague of Texas. Jointly, the two associations represent manufacturers who build approximately 75 percent of the Nation's mobile homes.

We support this legislation because we feel that the veteran who prefers mobile home living should have the same access to the Veterans Administration loan guaranty which the site-built, home buying veteran has.

At this particular point in time, it is even more important that the veteran has this choice. The Vietnam conflict has necessitated an increase in the number of veterans. Many of these young men have gone abroad to fight for their country only to return to find that after two or three years of service they have been priced out of the housing market. They deserve a better deal than this. This committee, with the subsequent assistance of the Congress, can help these veterans avail themselves of new, quality-built housing.

The Chairman and the Committee are to be congratulated for their foresight in holding these hearings. There has been much and frequent discussion about the severe housing shortage which would result from a sudden influx of veterans at the close of the Vietnam conflict. By providing the Veterans Administration with authority to insure as well as make direct mobile home loans at this juncture, you could be helping to avert a disastrous situation in the future.

In addition, there is certainly a case to be made for granting the authority in view of the current status of the housing industry. Another significant feature of

this legislation is the provision to permit a loan guaranty on the land under the home. This will of course, permit the veteran to build an equity rather than pay a monthly rental for park space.

While we of the mobile home industry are deeply pleased that the proposed legislation has been introduced, we would like to point out that it does not take cognizance of some of the more recent technological and land development innovations within the industry. In particular, the loan guaranty limitations are insufficient to cover the typical "double-wide" mobile homes. Last year, some 36,000 double-wide homes were sold. These represented nine percent of the industry's total production. There is a wide choice of floor plans and price ranges. A 20' x 43' two bedroom models containing 860 square feet can retail for \$7,500, while a 43' x 60' three bedroom model having 1,400 square feet might retail for as much as \$21,000.

On the average, these double-unit homes are approximately 24' x 50', contain some 1,200 square feet of space and retail for around \$12,000. If it would please the Chairman, I would like to submit for Committee reference a copy of the *Mobile Home and Recreational Vehicle DEALER 14th Annual Directory* which profiles the home sizes and pricing spectrum. It is our feeling that by increasing the guaranty limitation to \$12,500 or giving the Administrator the discretion to approve up to a 25 percent increase in the case of the double-wide unit, the housing needs of our veterans could be better served.

A 15-year maturity period would facilitate the financing of this type of home. We would recommend that these units be built to the American National Standards Institute Standard A119.1 and that they be sited in a location which is acceptable to the Administrator.

The Mobile Homes Manufacturers Association and the Trailer Coach Association are co-sponsors, along with the National Fire Protection Association, of the ANSI A119.1. This standard covers plumbing, heating, electrical and structural equipment and installations in mobile homes. The standard has been adopted as a State code in several States and compliance is a condition of membership in my organization. NFPA and ANSI are widely recognized by State and local enforcement officials, and probably one of the most respected standards of these two organizations is the National Electrical Code. Electrical provisions for mobile homes are included in the NEC.

These mobile home standards were developed by a broad Committee of ANSI. Other groups represented, for example, were the National Association of Home Builders, Public Health Service, HUD, National Bureau of Standards, Building Officials Conference of America, Underwriters Laboratories, American Gas Association, International Association of Plumbing and Mechanical Officials, and many other professional and trade organizations.

We would strongly recommend that ANSI standard A119.1 be a requirement for mobile homes to be covered under the provisions of H.R. 16710. Copies of the standard will be given to the committee and the Veterans Administration staff.

Another area of concern is the \$3,000 site cost limitation for mobile home sites. While the proposed legislation provides for the inclusion of site improvements, the experience of our industry has been that in most areas an improved lot costs at least \$4,000.

On the other hand, siting the home on an individual lot outside of a community environment might be a little more expensive. However, a growing trend within the industry is to sell the mobile home owner a developed lot within a subdivision which is restricted to mobile homes, double-wides, or modular units. This creates a sense of community and gives the homeowner a planned environment with desirable cultural amenities. We sincerely believe that this committee, the Congress and the Veterans Administration favor this type of planned growth for the manufactured housing industry.

Our industry respectfully suggests that the site cost limitation be increased to \$5,000. We have consulted with land developers within our industry, as well as our own land development division, and find these figures to be realistic. Development costs vary from \$2,500 to \$3,000 per lot when done on a volume basis within a planned community. Effected on an individual basis, these improvements would probably be more costly. In support of this recommendation, Mr. Chairman, we would like your permission to include as a part of the record data substantiating these figures.

Another and highly commendable aspect of H.R. 16710 is the direct loan provision. While we understand that this authority is only applicable in rural areas where veterans are unable to find financing through alternative sources, it is, nonetheless, quite significant in terms of the proposed program.

Conventional housing is extremely difficult to deliver at a reasonable cost in these areas. On the other hand, the mobile home industry has the unique capacity to serve these areas and make housing available to deserving veterans. One veteran in five lives in the areas designated for direct loan authority. To overlook them and deny them the opportunity to participate in the direct loan program would be grossly unfair.

Further, they have the same right to purchase a mobile home under this program as they do to purchase a more expensive site-built home.

Contrary to the belief of some, all mobile home dealers do not have a guaranteed line of financing readily available to them. This can be best demonstrated by quoting directly from the comments of dealers featured in *Mobile Home and Recreational Vehicle DEALER Magazine*.

These remarks are carried in a regular monthly column titled "Dealer Comments on Current Business." With the Chairman's permission, we would like to have some of these included in the record.

Mr. Chairman, this concludes my prepared testimony. I would be pleased to try to answer any questions which the committee might have at this time.

Mr. MARTIN. Enclosed with the statement are some other studies and information provided for background information.

(The information referred to follows:)

INTERTHERM INC.

COMMUNITY DEVELOPMENT DIVISION,

May 4, 1970.

MR. RON JONES,
Mobile Home Manufacturers Association,
Arlington, Va.

To Whom It May Concern:

The Community Development Division of Interttherm Inc. has in the process some 100 mobile home parks throughout the United States.

We are finding that the average cost, per lot for developing a good modern home park, is \$2700/space including the land cost. The average cost for land on a per lot basis is averaging \$500/space. For mobile homes to be placed on private lots, the development costs run considerably more. These costs for including a septic system, a well, pump, storage tank and necessary piping, a foundation for the home itself which should extend below the frost line in deep freeze areas, a patio and parking runners also should be provided, and it appears to me that a driveway is a necessity. In addition, it would be necessary to bring in the electric services from the meter to the home.

It appears to us that the total cost to be placed on a mobile home on a private lot, including the land, should run between \$3500 and \$4000 for the bare minimum requirements.

Sincerely,

REX COX.

TYPICAL COST PROJECTIONS FOR MOBILE HOME PARKS

The following cost projections include both capital cost projections and operating cost projections. Our capital cost projections are based upon:

- Land values of \$3,000 and \$5,000 per acre;
- Development densities at 5, 7 and 9 lots per acre;
- Mortgage financing at a rate of 9% per annum;
- Valuation "gross multipliers" at 7, 7.5 and 8 times gross income.

Our operating costs are also based upon approximated conditions:

- 250 lots on 35.7 acres;
- \$50/month rental rate;
- 100% occupancy rate.

Excerpts from Formula for Financing—Mobile Housing Developments by N. G. Asbury.

CAPITAL COSTS/CONSTRUCTION COSTS

Item	At a cost of \$3,000 per acre						At a cost of \$5,000 per acre, 9 spaces per acre	
	5 spaces per acre		7 spaces per acre		9 spaces per acre		Cost per space	180 homes total
	Cost per space	100 homes total	Cost per space	140 homes total	Cost per space	180 homes total		
San-storm sewer.....	\$300	\$30,000	\$280	\$39,200	\$260	\$46,800	\$260	\$46,800
Water distribution system.....	500	30,000	280	39,200	260	46,800	260	46,800
Grading.....	100	10,000	100	14,000	100	18,000	100	18,000
Street, drive and sidewalks.....	700	70,000	680	95,200	660	118,800	660	118,000
Other paving.....	200	20,000	190	26,600	180	32,400	180	32,000
Electrical system.....	250	25,000	240	33,600	230	41,400	230	41,400
Gas system.....	100	10,000	90	12,600	80	14,400	80	14,400
Landscaping.....	150	15,000	140	19,600	130	23,400	130	23,400
Building construction.....	300	30,000	280	39,200	260	46,800	260	46,800
Miscellaneous.....	100	10,000	90	12,600	80	14,400	80	14,400
Total:								
Per space.....	2,500	250,000	2,370	331,800	2,240	403,200	2,240	403,200
Per park.....								
Land.....	600	60,000	430	60,000	333	60,000	555	100,000
Grand total.....	3,100	310,000	2,800	391,800	2,573	463,200	2,795	503,200

[From Dealer Comments, February 1970]

Washington—Wintertime! Enough said.

Arizona—We have no housing in our area. Business is good because of housing shortage. However, many new "wheelers" and dealers are moving into an already overcrowded dealer city—35 dealers in 350,000 population is just too many for a good profit on investment.

Colorado—Tight money and increased interest rates along with higher living expenses are already taking a toll on the construction and auto industries. After 16 years in this business, we look for an increase in unemployment with a certain decrease in retail RV sales during 1970.

Montana: High cost and taxes on conventional housing is making prospects good.

New Mexico—Three months ago we had five dealers; now we have eleven.

Utah—People are short on down payments and the weather is real cold.

Wyoming—Prospects for business are fair because of some construction and new oil discovery. Business for 1970 should hold as good as '69 in this area.

Delaware—Mixed feelings explain our outlook for 1970. Much housing is needed but will demand for mobile homes go counter to other businesses, which are expected to recede somewhat?

Maryland—Prospects are good even with winter weather and bad zoning prospects. We, in Harford County, have organized and formed the Harford County Mobile Home Association—dealers, park operators, private mobile home owners. We had a mass rally January 7, 1970. We have 250 members and are shooting for 1000. Mobile homes are now permitted on private property. A new zoning proposal will eliminate all parking on private property. We are going to shake this county up!

Florida—Used trailer sales down, inventories up.

North Carolina—Retail business in the Southeast picks up right after Christmas. True, most of our bad weather comes in January–February, but this weather also brings us the apartment dweller who is out looking for a warm home of his own. An upsurge of building of modern parks in the Southeast has brought new life into the retail sales in certain areas. Whether these parks, in some cases, will be closed parks (ones where they sell only in parks) or not remains to be seen. If this is the case and outside dealers can not sell in these parks, then business will not be helped by these parks. (Of course, it will help those building parks). Same old story "modern parks sell modern homes."

South Carolina—This has been the worst December in four years. We had slow lot traffic. We had more credit-turn-downs than usual, although finance companies are not any stricter—just poorer credit risks hoping to buy.

Virginia—Sales for December, 1969, were lower than any other month of 1969.

Michigan—Whenever the building of homes falls off, the sale of RVs seems to increase, and building is down everywhere. Even though sales were higher for

1969 over 1968, profits were down. One reason for this is we had several new dealerships that work on the small profit margin. Also, the buyer is spending more time and doing a lot more shopping around. Nevertheless, we are looking forward to the 1970 season with great hopes.

Ohio—Business in general is fair. Traffic is down.

Wisconsin—Money seems to be the problem.

Minnesota—Winter slow-down is here. Business starts picking up in March. We look for a good year in 1970. Even stronger than 1969. We are carrying a much larger inventory than usual, which will give us a good start when business opens up in March. 14 wides will be coming to the front in sales this year.

Missouri—Winter!

Nebraska—We are hopeful. Prospects from last three months are "waiting until after first of year."

California—We have no parks. For the first time in years our customers are feeling a money pinch.

South Dakota—We expect things to be a little slow for the next two months, which is normal for this time of year anyway.

[From Dealer Comments, March 1970]

Missouri—No park spaces.

Nebraska—We have to say prospects are "fair" instead of "excellent." It has to be this way because of the psychological effect of "tight money." We don't have a "tight money" situation! Our interest rates have not gone up! We happen to be in a state with an interest rate ceiling. But we do have too many prospects "going to wait and see!" Cautious!

South Dakota—Down payments are getting hard to come by, and high interest does slow things down.

Texas—In the south Texas area for January, our lot traffic increased by about 30%; but more important is the fact that the majority of "lookers" were actually shopping for a mobile home. The most significant thing was that these prospects were shopping for the best price available, not for the best construction, interiors, furnishings, etc., nor the lowest down payment. This attitude of the buyer, we feel, reflects the tightness of our economy; however, it still goes to show that there are many people who are willing to buy with less of the items they want than to keep paying rent for an apartment or house.

Illinois—We have a housing shortage.

Michigan—Traffic on our lot is increasing; caliber of prospects is good; we have no park shortage and financing is good. While 1967 was 70% better than 1968 for us, it appears that 1970 will also increase over 1969. We did not suffer one repossession in 1969, and lost only one deal for credit reasons. Our average retail price of sold units was \$8,460 (before taxes) for 1969. One third of the profit was made on the trade-in sale.

Minnesota—No parking space.

Wisconsin—We have a new park, and we are filling it rapidly. Money is our biggest problem at the present time. People have the minimum down payments, but the banks are asking for the minimum down payment plus our 4% Wisconsin sales tax. The banks also are very hesitant to do any ten year financing on high cost units.

Maryland—The new zoning proposal has people scared. It will ban mobile homes from private property that has no park space. We are fighting to keep mobile homes on private property. Every time a dealer hears and agrees with the phrase "mobile homes belong in parks," he is a damn fool if he pays an entrance fee in a park. If things continue the way they are at present, there will be no more dealers—just park operators selling homes to put in their park.

Arizona—We have a housing shortage, which has caused an influx of "wheeler-dealers" renting lots by the month. They will stay till the rush is over, per usual, and leave a bad taste in some people's mouth for all: The dealers, manufacturers, and publishers!

California—Good lot traffic. There is a shortage of houses and customers have an easier time selling their house and can buy a mobile home. We have an abundance of park spaces in our area and this is a great sales aid. The Cow Palace Show in San Francisco—March 4-8—will stimulate business for the next four months. Outlook is bright if money loosens.

Ohio—Snow!

Delaware—We have a lack of mobile home parks. We can build 40 new spaces in 1970, so we are sure of 40 new sales.

Florida—Our sales of used units are down.

North Carolina—Prospects are poor since we have bad weather, a shortage of money and bad credit arrangements.

South Carolina—Traffic is slow.

Wisconsin—Tight money.

Maryland—We need parks badly. It would be a very good year for sales if parking spaces were available.

California—We expect the biggest year we have ever had, based on our December, '69 and January, '70 sales.

Virginia—We have a shortage of homes.

West Virginia—Weather is improving and there is a housing shortage to make prospects look good. We still handle quality merchandise and were pleased to find, at the Louisville Show, that the manufacturers we represent are still building with quality. Service is still important as far as we are concerned, especially to those living in a mobile home for the first time.

Colorado—Tight money, housing shortage and good park situation should make this a banner year.

Montana—Even with a depressed lumber market and high interest, 1970 looks good. We expect as good a year as 1969—or better.

Utah—Shortage of money.

Wyoming—Business was exceptionally slow due to cold weather. High interest rates and tight money may make business slow until late spring. Oil fields are active; there is some road construction and it generally picks up in spring of the year. We have no park spaces in nice parks.

California—Prospects are excellent with continued conventional acceptance, continued conventional housing shortages and excellent park space availabilities. We do have high interest rates, however.

Tennessee—Tight money.

Oregon—Oregon is lumber country. Construction and building are down. We had an excellent January, but it was more or less pure luck. I believe 1970 will be a quiet year.

New Jersey—Things have picked up after a poor December.

Pennsylvania—Winter is still with us, and we made no sales in January, 1970.

Connecticut—There are fewer spaces available, more competition cutting "into the pie" and the inflationary squeeze. January was a good month despite these problems and the very wintery weather.

Maine—Winter is here; but there is a surprising amount of lot traffic for this time of year, and sales have been good. We look for an excellent year if we can find the space to take care of our homes and the interest rates are reduced.

Minnesota—We do not have enough lot traffic to justify optimism. Tight money is having its psychological effects. We are not yet in the mobile home business, but thinking of it. Our banker wants us to get into it. Sounds silly, doesn't it.

Michigan—Area income is very high, and lot traffic is good for this time of the year. Many people who put off buying last summer will be feeling the pressure to buy now. All the plus factors are present for a good first quarter, and we expect a very good sales performance. But sales for our industry are going to be affected a great deal in the first part of the year by the action of the Federal Reserve Board and the Administration's anti-inflation efforts. Present conditions behoove all of us to run a "tighter ship" this year.

Wisconsin—We have a shortage of parking spaces. Banks are ready and willing, but there is a shortage of ready-to-buy customers. Also, shortage of spots to set homes on.

Maryland—The government is cutting personnel 10% at Ft. Meade. We're going to start feeling "it" bad in a few months.

Arizona—We have a shortage on spaces. Many winter visitors are leaving their trailers to hold spaces.

California—No parks. Plenty of buyers, but not parks to put them in. We had to make four refunds last week because we couldn't deliver space as promised. Our new 200 space park will open next month which will help solve this problem.

Missouri—We have too many dealers and no business.

Texas—Business has been null since November. We see no relief in sight.

Illinois—Business is rough!

California—California is in a definite mobile home slump. Registration are down. We have a tight money scare with a big lay off. Labor strikes are taking

their toll in mobile home sales. Smart dealers will prepare for a tighter market with less inventory. This is nothing new for this industry.

Ohio—We have less traffic.

Florida—Because of tight money, loan payments being shortened and the market (stock exchange) "bad", customers are backing away. Oh well, these things come and go!

Utah—Prospects look good—depending on parking space and the money situation. Hope it loosens soon. This should be a good year. Manufacturers are not so independent. I think that they will do a better job of building mobile homes. We dropped about 20% in sales during January of this year over last year. I believe this is due to higher interest rates and the raising of prices by the mobile home parks.

Oregon—There are some lay offs in the lumber industry. Buying is cautious because interest rates are high. Interest rates and shortage of money have caused cut backs in many of the dealers' inventories.

Michigan—We didn't think the parking space situation could be worse; but, as of now, it looks like it may get worse yet before it gets better.

Maryland—We are working harder, and we have more stock.

Arizona—We are just coming into the travel trailer season. We desperately need new parks in this area—particularly family parks.

California—We have a housing shortage and apartment rentals are up 15%-30%. Manufacturers that have been silently violating every sensible marketing approach will now sell to anyone who has flooring open. Overdue invoices are overlooked and consignment deals are beginning to pop-up in California. The fight for survival is on. Manufacturers are actually hurting more than dealers at this stage. I feel there is an interesting shake-out approaching.

[From Dealer Comments, April 1970]

California—Lot play is picking up and new parks are to open soon. Now that all the "bally hoo," about what a great business this is has died down and stocks have dropped to where they should be, maybe we can all get down to work and sell mobile homes.

Arizona—We need more parks in this area. Closed parks are getting a foothold, and we need to combat this with an increase of supply. We particularly need nice family parks.

Delaware—We are selling mobile homes for summer homes around the beaches in our area.

Maryland—Business prospects are fair because of news reports, weather and park shortages. We are having a zoning hearing. Opposition to the 500 spaces is fearsome. The situation would make "a preacher cuss like a mule skinner." If it doesn't go through, I'd like to see low cost homes for extra large families—government backing, of course.

Oregon—A simple answer to make business good: we reduce the profit a *little* and work a lot *harder*. Retired people are a large segment of our market. Persons in this age bracket usually own their home outright, and financing is difficult with the tight money situation. When the money picture changes, sales will boom again. Sales are faster when only an equity is involved.

Alaska—Not much business, but we have had the mildest winter I have seen in my 20 years in the state of Alaska.

Montana—Lumber and wood work has slowed, and we'll have to hustle to equal 1969 sales.

New Mexico—Too many hungry dealers!

Utah—Money is tight and people do not have down payments.

Wyoming—More people are interested in mobile homes because of tight money conditions in the on-site building field and the extremely high rent on apartments. This has been an unusually mild February and lot traffic has held up well.

South Carolina—We have good lot traffic and great interest in the 61' and 65' homes. Manufacturer representatives are calling us every day and asking us to consider taking on their line. Good bargains in factory re-purchase merchandise are being offered. It looks like "shake out" time in this industry.

Virginia—We cannot understand why we are off as much as we are.

Illinois—New parks are going in, and there are more demands for mobile homes. I can't see how this can be anything but a banner year for the mobile

home in this area. The only thing that will stop it is financing and parking, and they don't look to be any problem now.

Michigan—Our model change affected winter sales efforts as we went for a period without units to display for orders. However, traffic is good now, and March and April should be good. Tight money does directly affect us; it is influencing customer attitudes by focusing attention on interest rates. Sales of doublewides are affected by zoning, building codes and length of financing period; these are working out. Price is becoming a competitive issue as some unwise dealers are "selling dollars." It will be a good year for those who earn (sell) it.

Kentucky—No parking spaces available.

New Jersey—Space is available in a new park in our area.

California—Spring always has a tendency to encourage additional lot traffic, stimulate movement to other locations and arouse the desire to purchase.

Arizona—We carry a large stock and service our sales.

Delaware—No spaces.

Maryland—Our sales are up, but deliveries are way down. We can sell 'em, but we can't park 'em.

New York—Just think; prospects look good. Things looked bad in December, January and February, but suddenly, with the beginning of March, we had traffic and business.

Connecticut—We have very limited parking. It was the worst winter weather in memory. Four new dealers got under way tying up six previously available parks. Even with this, a business slowdown felt by all businessmen in the area and news of lay-offs in every newspaper, we did more business than in any previous winter since '59. Even after 20 years in this business, it's hard to figure!

Maine—We have enough business, but down payments are hard to get. High interest rates are hurting, but the biggest problem is parking in a decent park. Parking is getting to be a major problem. We have never been bothered too much before, but now it is here.

Michigan—Lack of space for parking.

Wisconsin—Taxes have cleaned everyone's pocket. Prospects are only fair because of the shortage of park spaces.

Iowa—We have moved to a new location—Jct. I-35 & 30—with high traffic count and good exposure.

Minnesota—Our Skyline Mobile Home Park is now full, and we plan to add 25 more spaces this year. If the weather gets straightened out, we look for good sales.

Missouri—We are optimistic, hoping to get a new park zoned and approved; otherwise, sales will be down.

Nebraska—More lot traffic and good prospects.

South Dakota—Spring is generally the time that brings out the buyers.

Texas—Too many dealers are selling at a small profit. Also, there is a high parking rent—\$45 to \$65 monthly. Three dealers went broke or out of business last month. Three more should go out of business this month. That will leave only 41 in town!

California—We have no parks, banks are tightening up on credit and people without down payments make prospects look poor.

Arizona—There is a shortage of spaces. Buyers are looking for cheaper homes.

Delaware—Poorer times; tight money.

Maryland—There are more military personnel moving into two new mobile home parks being built, and there are more lots being added to old parks.

Illinois—It has been a cold winter. Sunshine and warm weather are good for business.

Michigan—Lot traffic has been excellent, and we have a greater need for low cost housing. We have beautiful competitive, new 70 models and have added one of the best known lines of truck campers. Most dealers in this area appear to be experiencing very good activity, and we believe the people, who put off buying last year because of different uncertainties, are going to add to this year's normal market, creating a very fine year for the industry as a whole. Let's hope this past year's results will have good effect on manufacturings' future pricing policies which have tended to climb excessively at times.

Wisconsin—Prospects look good. Parking is available.

Connecticut—We have good traffic and the need for commercial housing. I hope our spaces hold out or new ones open up.

South Dakota—Construction should be starting soon. I believe this year will

be just as good as last year, not booming, but steady and normal. We have had a lot of traffic, so, if we get just 10% of the traffic as buyers, I'll be real happy.

Utah—Prospects would be excellent if people had more take-home pay and fewer credit cards. Credit cards are taking too much money off the market and putting people in debt. We need more parks. And tight money is hurting.

Arizona—No housing! Our area has more dealers than it needs. Who knows how many will be here next year, or later.

[From Dealer Comments, May 1970]

Delaware—Park spaces are drying up and no new parks are being planned.

Florida—Our customers are not financing.

Maryland—I would suggest dealers write and urge a ten year ban on anti-mobile home zoning. Mobile home permits should be issued for one acre of private ground. Also, I would suggest that MHMA shower all county governments with a reasonable concept of parks; and let the park residents decide regarding expensive recreation halls, pools, etc. How about a salesmen's course (seminar) at the Harrisburg Show—eight hours, of course?

North Carolina—With spring weather, our prospects are already starting to make firm commitments. The slow down in the general economy has caused a "wait and see" attitude to develop among the better prospects. Some lay offs or shut downs have affected our area.

Virginia—Because of the housing shortage, we believe prospects for business in the next three months look good.

Illinois—Weather has got to get better; it can't stay cold and snowy.

Michigan—Spring weather is expected, and prospects look good. The 65' length is now legal and adequate financing of mobile homes is available. Improvement in doublewide financing is developing and doubles can soon be delivered when the weather breaks. We have more prospects appearing. We would like to say that this will be a good year—and we believe it will—but we know it will occur (the high volume sales) at somewhat different times than last year in 1969. Profit margins will be lower for those who take orders rather than sell. More people know more about buying mobile homes; therefore, they are better shoppers.

Ohio—Spring is coming!

Wisconsin—No one seems to have the necessary down payment.

Minnesota—Our Skyline Mobile Home Park is now full. We will add 30 more spaces when the frost goes out. We have noticed that people are doing more shopping than previously, and many are bargain hunters. They are slow in making up their minds to buy.

Missouri—We have high interest rates and no parks.

North Dakota—We have enough parking and more financing is available.

South Dakota—We have a large selection of homes to choose from, and a number of purchase plans are available, so that business prospects look good. Shopping-traffic has been heavy for the past couple of months, and now some are getting serious and starting to buy. With our selection of homes and purchase plans, we're doing some business.

Texas—Even though we have new parks, we are losing one new dealer per month. Old customers have stopped referring their friends to us, and they now bring them in personally so that they don't get misled on the way. A good reputations seems to be our greatest asset. The park operators no longer hover over our drivers when they set up a home. Now they come out, see who it is, wave and go on about their business. Hope that flattery never goes to our heads!

Kentucky—We are starting our third new mobile home park.

Mississippi—All we need is good weather, I hope!

New Jersey—We have a lack of space.

Pennsylvania—Selling is always good in April, May and June.

North Carolina—We are training a salesman—the only one on the lot. We'll depend on him and his ability to sell.

Missouri—It looks as if we will have a new park, hopefully, in six months or less. Unless a miracle happens, business will be poor until then.

Maine—Our only problem is parking the units. Parks are being built but not fast enough for the demand.

New Hampshire—We have no finance problems with mobile homes. It is going to be a good year. The only problem is that manufacturers are increasing prices and decreasing quality. We have noticed the construction is terrible in

some units. After talking with several dealers, we have decided to let-up on the orders and order units from other manufacturers who are taking a little pride in their product. When manufacturers' sales fall-off, they will investigate.

California—Mobile home and travel trailer business in southern California is very depressed. Business is not even worth writing about; anyway, how can you write about nothing?

Oregon—According to production figures, Oregon and Washington sales are down 15%. Even when sales return to normal, the profit "hey-day" is a thing of the past. Ten years ago there was only one plant in Oregon, and today there are 15 completely modern plants. These plants are capable of producing at least 75 units per day in a trade area that can consume a maximum of 50 units. At nearby Boise, Idaho, there are also 15 plants that ship into Oregon and Washington; you can see the picture. Some plants keep adding new brand names, all in the same price range. More dealers mean stiffer competition; also, buyers are getting wiser.

Arizona—We do not understand the big drop in business. It is slow, slow, slow!

Montana—Business prospects are good; we are working harder and have one more salesman.

Utah—People just don't seem to have the money to qualify. I have never seen things so slow at this time of the year.

Missouri—Tight parking and tight financing!

Florida—We still have plenty of visitors in the "sunny South" plus the travel minded folks that make Florida their home all year round. School is coming into its final nine weeks, and everyone is getting "itchy" feet to hit the road.

Maryland—We have no parks.

North Carolina—Our season will start in April.

Michigan—With area employment very good, incomes high, lot traffic very good, increased advertising scope and new units very competitive, business prospects are excellent.

Ohio—We have a rubber strike, construction workers strike, trucking strike, no workers and no lot traffic in our area.

Wisconsin—Prospects are good if you can find a place to put them. Lots are scarce. From Knapp, Wisconsin, to the Twin Cities, there are no lots. All are full.

Missouri—We have too many new dealers in our area.

New Jersey—Prospects would be excellent if additional spaces could be found. Unless zoning against mobile homes is eased by most townships, the mobile home industry will be in a very serious position in New Jersey. We own three parks and still have a three month waiting period for our sales.

California—It is past the time to pay taxes; the weather is now becoming a definite factor, and we have an increase in lot traffic.

Oregon—Lumber industry employment is at a minimum at this time. This, naturally, affects the economy in our area. Quite a few dealers in our area still have a stock of 1969 models which they are trying to dispose of, and this makes competition a bit rough.

Arizona—The shortage of housing here has helped the "fly-by-night dealers," as well as the old established dealers. Now let's see what happens when the summer rolls around.

Maryland—Even with tight money and high taxes our housing prospects are good. We are holding our own against overwhelming odds. Zoning boards made up of realtors, contractors and builders, have made things difficult, as well as the poor conception of mobile homes and parks by the average house owner. We are still fighting for private property rights. The right of the individual to live in the home of his choice on his own property.

North Carolina—Lot traffic is above average.

Michigan—Honest selling and a one-year service free program make business prospects look excellent. New and old dealers are making me sick with their low pricing. We refuse to give our homes away. We spend a lot of money on advertising and train our sales people to make money. We "will do" over 500 this year with two lots.

Ohio—We have a lot of folks looking. At a time when our government in Washington is recommending mobile homes for middle income people, our Ohio Attorney General has come out with a ruling that a home over 12' wide—two sections—is not a mobile home. He says a mobile home must be on a foundation and must be applicable to all local building codes.

Wisconsin—Money is loosening, and we have a new subdivision with mobile home lots available.

Missouri—We are having a normal spring, but interest rates are still too high.

OPERATION BLUESKY PROMOTES MH LIVING

Producing more attractive mobile homes for low cost housing is the project undertaken by "Operation Bluesky", at the University of North Carolina Campus in Greensboro, North Carolina.

The Bluesky project is a joint venture of the Southeastern Manufactured Housing Institute, Southern Furniture Manufacturers Association and the School of Home Economics at the University of North Carolina, Greensboro.

With the idea of improving the exterior design and interiors of mobile homes, the organizations agreed to design and furnish three model homes: for newlyweds, a retired couple and a family with two pre-school children. Conner Industries, Newport, North Carolina; Mobilcraft Industries, Inc., Spartanburg, South Carolina, and Modern Industries, Swainsboro, Georgia, are building the units.

Some outstanding features of the homes include longer windows to create the appearance of a traditional home; master bedroom large enough for a queen size bed and ample closet space and children's bedroom with a bi-folding door which can be pulled out to form two rooms if desired. Bright, light colors and light-scaled standard furniture is used to prove good quality furniture can fit into a mobile home.

It was felt many newly married would want to take the furniture with them when and if they moved into a conventionally-built home.

Mr. MARTIN. Some of the points raised during the questions had to do with the direct loan provision. This is one of the things that the industry feels is important to the program.

We have had indications there may not be money available to take care of any direct loans, but I do not think this should be the question. I think the ability to make direct loans when funds are available should be tied in with the reduction of funds for the Vietnam conflict and the return of the veterans at the same time. We should be able to provide housing on a direct loan basis.

Another reason we bring this up is that the title I program is under an interest rate of about $8\frac{1}{2}$ percent at the present time. We are finding that there is not a great deal of interest by the financial institutions to get into this program, so it has been moving slowly. We feel that that program, itself, will need more strength.

Mr. Edwards mentioned the depreciation and life expectancy of mobile homes. This is of concern to the industry and a question we have looked at with considerable study.

We are finding that the 12-foot wide mobile home—which started in production in about 1960; in California it began in 1958 because the California Legislature enacted a statute governing construction of mobile homes—with the advent of those standards, we found the mobile home increasing in life expectancy.

We are using a figure of 20-years-plus on the mobile homes now built to what we call A119.1.

The 14-year figure mentioned by a previous witness has to do with, I think, a study done on a 12-foot-wide mobile home, which came into existence in the early sixties, so it is still a new product.

I think they have used an actuarial approach to determine the life expectancy.

We feel the new mobile home built to proper standards will exceed the 20-year period.

Mr. EDWARDS. Can you furnish the committee statistics on what a mobile home sells for after 10 years—15 years.

Mr. MARTIN. We can provide a book. It is called a blue book. It is used by dealers nationwide and the variations will depend upon the market area.

Mr. EDWARDS. Mr. Chairman, I would appreciate it.

Mr. BARING. We would like to have it.

Mr. MARTIN. We will see that the committee has that.

As far as the depreciation is concerned, the person who is selecting a mobile home by desire or by need, is doing it to provide housing for his family. The end result is not his prime consideration, the depreciation, at this time. He is not able to afford more expensive housing.

(The document to which reference is made was furnished and retained in committee files.)

Mr. DUNCAN. About what is the rent for parking?

Mr. MARTIN. Nationwide, the average is about \$45 per month for a space in a park.

This will vary from \$25 in many areas up to some resort areas on the west coast where people might be paying \$150 or \$200 a month for a space.

Mr. DUNCAN. Does that include utilities?

Mr. MARTIN. In most cases, it includes the water, but probably not the electricity.

Along with the direct loan, we would like to also indicate our support for the 15-year provision—with the cost of money being what it is.

The other point is the limitation on the dollar amount. Where we are talking about a \$10,000 figure, we would like to recommend that this be \$12,500 on the mobile home itself or at least give the Veterans Administrator the prerogative to increase it in areas where the veteran might select a doublewide home.

Doublewides are attached together in a mobile home park, or on a private site, and provide in excess of 1,000 feet of living space. The veteran with two or three children needs a little more space than a single unit might provide.

Mr. BARING. I note that you have, on page 2, a figure that a mobile home having about 1,400 square feet might retail for as much as \$21,000. How does that compare with the building programs over various portions of the country? I know in certain sections, they wouldn't allow them.

Mr. MARTIN. The standard the industry has adopted in 1963. Here we would like to recommend that it be a requirement that any mobile home under the VA program be built to that standard. It is also included in the FHA program. That standard, at the present time, is either enforced by reference or by guideline by about 17 States nationwide. It is a requirement of membership in our association.

We are also, at the present time, investigating third-party certification. That will assure that the manufacturer is building a unit to comply with these standards. It was felt that the need for one standard instead of a variation of building codes was essential.

We are finding that the doublewide, \$21,000 unit to which you referred, could be built to local building codes if it were not a mobile home; if it was just like a conventional site-built home.

As far as the mobile home is concerned, you can buy a \$21,000 unit and it can go on private property in certain areas of the country. It is a very deluxe unit at that point.

Those are the only points I wanted to elaborate on over and above our submitted testimony, Mr. Chairman.

Mr. BARING. Thank you very much.

Mr. MARTIN. Thank you and we will submit the blue book to the committee.

(The following supplementary material was submitted:)

mobile home
recreational vehicle

DEALER

14th
annual

Directory

and buyers guide

RECREATIONAL VEHICLES
MOBILE HOMES
PRODUCTS
SERVICES

Mobile Home Manufacturers — Alphabetical Listing

Mobile Home/Recreational Vehicle DEALER assumes no responsibility for possible inaccuracies.

Prices listed are suggested retail prices, f.o.b.

AAA MOBILE HOME MFG. CO., INC.

1650 Areturus Ave., Clearwater, Fl. 33515. Ph: AC 813-442-8114. In business since 1966. Clas. Magin, pres.; Robt. Preston, s.m.; Paul Curtas, p.a.; Jerry Fernandez, plt. supt.

Models produced:

12'wide: 36', 40', 44', 48' & 52' 1 bdrm. \$5320-\$6775; 56' & 60' 2 bdrm \$7225-\$7450.

Doublewide Units: 20'wide: 49' 2 bdrm. 24'wide: 38', 40' & 48' 2 bdrm. \$9150-\$11,820; 52' 3 bdrm. \$12,800.

Special Units: Relocatable homes.

ACADEMY MOBILE HOMES CORP.

(Div. Skyline Corp.) Box 7, Howe, In. 46746. Ph: AC 219-562-2431.

BRANCH: Valdosta, Ga. 31601.

Models produced:

Mobile homes.

ACTIVE HOMES CORP.

(Sub. Active Tool & Mfg. Co.) 7938 S. Van Dyke Rd., Marlette, Mi. 48453. Ph: AC 517-635-9771. In business since 1961. Henry Drettmann, pres.; Ken Bradley, g.m.; Morrie Ricker, s.m.; Bob Goodrich, p.a.; Al Woods, plt. mgr.

Models produced:

8'wide: 60' 2-3 bdrm \$6800-\$9950.

Doublewide Units: 24'wide: 40', 45', 51' & 57' 3 bdrm \$12,500-\$16,500.

* AIRE-LINE MOBILE HOMES CORP.

(Div. Guerdon Ind., Inc.) P.O. Box 1259, Louisville, Ky. 40201. (For personnel & models produced see Guerdon Ind., Inc. individual listing.)

BRANCHES: Ashburn, Ga.; Cabot, Ar.; Hazen, Ar.; Scottsbluff, Nb.; South Hill, Va.; Chambersburg, Pa.

AIR-FLO MFG. CO., INC.

6700 Davis Blvd., Smithfield, Tx., P.O. Box 13247, Ft. Worth, Tx. 76118. Ph: AC 817-281-8400. In business since 1961. Frederick D. Culp, pres.; Robt. K. Bishop, g.m. & s.m.; Jerry Greenwood, p.a.; Aubrey A. Byas, plt. mgr.; Kenneth Graham, prod. mgr.

Models produced:

8'wide: 30' 1 bdrm \$3450; 35' 1-2 bdrm \$3895.

Special Units: Commercial & custom models in 8', 10' & 12'wide.

* ALBEE HOMES, INC.

931 Summit St., Niles, Oh. 44446. Ph: AC 216-652-5861. Wm. Gross, clun. bd.; Alex. Gross, pres.; Sam Gross, exec. v.p.; Howard Mercer, v.p. & g.m. mobile home div.

Models produced:

12' & 24'wide mobile homes.

Special Units: Sectional housing.

ALL SEASON IND., INC.

Albionville, Ga. 31001. Ph: AC 912-467-6251. In business 1969. Thos. R. Kimball, pres.

Models produced:

Mobile homes. (latest available information)

ALL SOUTH HOMES CORP.

(Sub. Homes of America) Rte. 2, Box 235, Pavo, Ga. 31778. Ph: AC 912-859-2491. In business since 1960. Larry A. Carr, pres.; Bill Moran, plt. mgr.; Bill Bibb,

p.a.; Sonny Burns, plt. supt.

Models produced:

12'wide: 50' 1-2 bdrm; 53', 60', 64' & 70' 2-3 bdrm.

ALL STAR COACH, INC.

3131 E. Milber, Tucson, Az. 85714. Ph: AC 602-294-2641. In business since 1962. R. G. Ravenscroft, pres. & s.m.; Herman Kambeitz, g.m. & p.a.

Models produced:

12'wide: 52' 1-2 bdrm; 60' & 64' 1-3 bdrm.

ALL STATE TRAILER CO., INC.

Warehouse Row, P.O. Box 337, Jacksonville, Ar. 72076. Ph: AC 501-982-2144. In business since 1951. Ivan O. Toler, pres.; Gene Douglas, s.m.; Jerry Boyd, p.a.; O. D. Bradford, plt. supt.

Models produced:

12'wide: 51' 1-2 bdrm \$7795; 56', 61' & 66' 2-3 bdrm \$8145-\$9595.

Doublewide Units: 24'wide: 51', 56' & 61' 2-3 bdrm \$14,000-\$15,500.

ALL TYPE TRAILERS, INC.

P. O. Box 225, Philadelphia Rd., White Marsh, Md. 21162. Ph: AC 301-335-7000. In business since 1967. John F. Toboll, pres.; Chas. Fick, Jr., g.m.; Daniel Bernhardt, s.m.; Wm. Durm, p.a.; Richard Tippet, plt. supt.

Models produced:

Special Units: 12' x 60' Commercial & Modular models.

ALLEN HOMES, INC.

(Sub. Ray L. Allen & Assoc., Inc.) 315 N. Jefferson St., Box 949, Olympia, Wa. 98501. Ph: AC 206-357-6601. In business since 1969. Dale B. Luscher, pres.; Chas. Snow, g.s.m.; Ron Fitzgerald, g.m.; John Thomas, head p.a.; Dan Andrade, s.m.; Dallas Lane, p.a.

Branch: Junction City, Ks. 66441, 1000 Perry St.

Models produced:

12'wide: 48', 52' & 56' 1-2 bdrm \$4995-\$5995; 60' 2-3 bdrm \$6495; 64' 2-4 bdrm \$6995.

Expandable Rooms: 4' x 10' & 4' x 12' tip-out lvg on all models \$500.

ALLIED HOME TECHNOLOGY CO.

111 Humble St., San Antonio, Tx. 78225. Ph: AC 512-WA4-4322. In business since 1969. Jay Lewis Rubin, pres.; Myron C. Poole, exec. v.p.; Galand F. Boyd, s.m.; Jack R. Kelley, p.a.; Thos. J. Walsh, prod. mgr.

Models produced:

12'wide: 60', 65', 70' & 75' 1-3 bdrm.

14'wide: 68', 73', 80' & 85' 1-3 bdrm.

ALTAIR HOMES, INC.

(Sub. The Midland Co.) Box 567, Americus, Ga. 31709. Ph: AC 912-924-6061. In business since 1969. Cecil Cullip, pres.; Roy Studstill, g.m.; Pete Johansen, s.m.; Bob Watson, plt. mgr.; John Burnette, p.a.; Ernest Mosier & Bradley Perkins, prod. mgrs.

Models produced:

48 254 150

*Firm's Advertisement Appears In This Issue

MOBILE HOME/RECREATIONAL VEHICLE DEALER

Manufacturers — Mobile Homes

12'wide: 43' 1-2 bdrm; 51' 2 bdrm; 60' & 65' 2-3 bdrm.
Doublewide Units: 24'wide: to 65' 2-4 bdrm.

AMERICAN COACH CO.

(Div. DMH Corp.) (For personnel & models produced see DMH Corp. individual listing.)

Branches: **Milledgeville, Ga. 31061**, P.O. Box 458, Eatonton Hwy. 441 North. Ph: AC 912-452-3581. **Newton, Ks. 67114**, P.O. Box 358, Meridian Rd. Ph: AC 316-283-1100. **St. Louis, Mi. 48801**, 1501 Virginia St. Ph: AC 517-681-2121. **Schuylkill Haven, Pa. 17972**, 1008 Pennsylvania Hwy. 61. Ph: AC 717-385-1660.

AMERICAN HERITAGE RELOCATABLE HOMES, INC.

P.O. Drawer 1834, Tallahassee, Fl. 32302. Ph: AC 904-877-7968. In business since 1967. Myles R. Sahlgren, pres.

Models produced:

Mobile homes. (latest available information)

AMERICAN MOBILE HOME CORP.

14416 Hamlin St., Van Nuys, Ca. 91401.

Models produced:

Mobile homes. (no information submitted)

AMERICANA HOMES OF N.C., INC.

(Div. Hodgson Houses) Box 908, Maxton, Nc. 28364. Ph: AC 919-544-3521. In business since 1969. Rollan L. Jones, pres.; Larrie Geiser, s.m.; Marcus Norton, p.a.; Hanson Hunt, plt. mgr.

Models produced:

12'wide: 51' 2 bdrm \$4800; 60' 2-3 bdrm \$6000; 65' 2-4 bdrm \$6400.

Doublewide Units: 24'wide: 40' 3 bdrm; 50' 3-4 bdrm.

Special Units: Sec. housing.

AMERICANA MOBILE HOMES, INC.

(Sub. Hodgson Houses) 9th & Oak St., Berwick, Pa. 18603. Ph: AC 717-759-0341. In business since 1963. Jos. Patzsch, pres.; Peter Poole, g.m.; Ray Spotts, s.m.; Drue Hoffman, p.a.; Umberto Fenicchia, plt. mgr.

Branches: **Berwick, Pa. 18603**, Salem House, Larry Barrett, plt. mgr. **Taylor, Pa. 18517**, 5 Keyser Ave., R. H. O'Dell, plt. mgr.

Models produced:

12'wide: 50' 2 bdrm \$3995-\$4495; 58', 60', 62' & 64' 2-3 bdrm \$6495-\$8495; 65' & 70' 2-4 bdrm \$5995-\$7995.

Doublewide Units: 24'wide: 34' 2 bdrm \$11,195-\$11,495; 38', 44', 46' & 52' 3 bdrm \$11,495-\$14,195; 56' 4 bdrm \$14,195-\$15,195.

Special Units: Pre-built homes.

ANCHOR HOMES, INC.

P.O. Box 98, Hwy. 81, Starr, Sc. 29684. Ph: AC 808-352-6121. In business since 1965. D. N. Smith, pres. & g.m.; Walter P. Lominack, s.m.; Thos. Hart, p.a.; Clarence R. Gentry, plt. mgr.; Russell M. Metz, plt. supt.

Models produced:

12'wide: 36' & 48' 2 bdrm \$3100-\$3795; 60' 3 bdrm \$4895.

ARCHER IND., INC.

Hwy. 24, P.O. Box 508, Archer, Fl. 32618. Ph: AC 904-495-2135. In business since 1968. Theodore Namisnak, pres.

Models produced:

Mobile homes.

ARLINGTON HOMES

(Div. Skyline Corp.) 15670 Perris Rd., Sunnymead, Ca. 92388.

Models produced:

Sectional housing.

ARMOR MOBILE HOMES MFG.

(Div. Guerdon Ind., Inc.) P.O. Box 1259, Louisville, Ky. 40201. (For personnel & models produced see Guerdon Ind., Inc. individual listing.)

BRANCHES: **Ashburn, Ga.; Scottsbluff, Nb.; Seebree, Ky.; South Hill, Va.**

ARTCRAFT OF GA. (SOUTHERN HOMES)

(Div. Wick Bldg. Systems, Inc.) Winder-Barrow Airport, Winder, Ca. 30680. Ph: AC 404-867-2103. In business since 1963. John Wick, pres.; Roger Davis, v.p. & g.m.; Jas. Wilson, mgr. & s.m.; Sidney Bonnemer, p.a.; Clarence Simmons, plt. mgr.

Models produced:

12'wide: Up to 68'.

ARTCRAFT OF NEW ENGLAND

(Div. Wick Bldg. Systems, Inc.) Concord Industrial Park, Concord, Nh. 03301. Ph: AC 603-225-2732. In business since 1968. John Wick, pres.; Roger Davis, v.p. & g.m.; E. Arthur Zwingelstein, s.m.; Lloyd A. Homes, plt. mgr.

Models produced:

12'wide: 60' 2 bdrm; 64' & 68' 2-3 bdrm.

ARTCRAFT OF TEXAS

(Div. Wick Bldg. Systems, Inc.) 2512 N. E. 35th St., Ft. Worth, Tx 76111. Ph: AC 817-838-2331. In business since 1956. John Wick, pres.; Roger Davis, v.p. & g.m.; Don Black, plt. mgr.; Les Bruner, s.m.; Jim Franklin, p.a.

Models produced:

12'wide: 56' 1 bdrm; 60', 62' & 64' 2-3 bdrm.

ARTCRAFT OF WISCONSIN

(Div. Wick Bldg. Systems, Inc.) Box 156, Spencer, Wi. 54479. Ph: AC 715-659-3911. John Wick, pres.; Roger Davis, v.p. & g.m.; Jas. Kemps, mgr. & s.m.; Dwayne Kortbein, p.a.

Models produced:

12'wide: Up to 68'.

14'wide: Up to 68'.

ASHRIDGE HOMES

(Div. Winston Ind., Inc.) P.O. Box 579, Haleyville, Al. 35565. Ph: AC 205-489-5131. Paul Woodberry, pres.; J. Stilwell, plt. mgr.; Chas. Codsey, s.m.; L. Brewer, p.a.

Models produced:

12'wide: 43' & 46' 2 bdrm.

AURORA MOBILE HOMES, INC.

16831 Krameria, P.O. Box 4218, Riverside, Ca. 92504. Ph: AC 714-688-9710. In business since 1965. Richard J. Kothlow, pres.; Jack O. Spencer, v.p. sls.; Gerald C. Bashaw, v.p. prod.; Allen Pond, p.a.

Manufacturers — Mobile Homes

Models produced:

Doublewide Units: 20' wide: 57' 2' bdrm \$12,150.
24' wide: 43', 52' & 60' 2' bdrm \$11,250-\$15,695.

AZALEA HOMES, INC.

(Sub. AABCO Ind., Inc.) 212 S. Livingston St., Clinton, Sc. 29325. Ph: AC 803-833-2340. In business since 1958. Norman F. Pulliam, pres.; Ben F. Copeland, g.m.; Barbara E. Bolt, s.m.; Michael O'Gorman, p.a.; Jos. B. Spillers, plt. mgr.

Models produced:

12' wide: 49' & 55' 2' bdrm, 60' & 65' 2-3 bdrm \$5000-\$8000.

AZTEC MOBILE HOMES, INC.

Box 27, Eastland, Tx. 76448. Ph: AC 817-629-1766. In business since 1969. Larry M. Blalock, pres.

Models produced:

Mobile homes. (latest available information)

B

B & B HOMES CORP.

P.O. Box 2186, Casper, Wy. 82601. Ph: AC 307-235-1525. In business since 1967. Robt. Ingram, pres.; Art Terry, s.m.; Sam Juday, g.m.; Roy Edenfield, p.a.

Models produced:

8' wide: 35' 1-2 bdrm \$3995-\$4095.

Special Units: Commercial & laboratory models 8' wide: 20'-35'.

BARCRAFT HOMES, INC.

By-Pass #76, P.O. Box 716, Laurens, Sc. 29630. Ph: AC 803-983-5812. In business since 1962. Jas. A. Barnes, pres.

Models produced:

Mobile homes, office & custom models. (latest available information)

BARCRAFT HOMES OF ARKANSAS, INC.

P.O. Box 72, 10 Sturgis St., Conway, Ar. 72032. Ph: AC 501-327-7706. In business since 1964. Dean Goodman, pres.

Models produced:

Mobile homes. (latest available information)

BEAVER ENTERPRISES, INC.

Industrial Pk., Fitzgerald, Ga. 31750. Ph: AC 912-423-9333. In business since 1968. John W. Brister, Jr., pres.; Gerald R. Andrews, g.m. & plt. mgr.; Mel Hall, s.m. & p.a.

Models produced:

12' wide: 40' 1-2 bdrm.

BELLAIRE PRODUCTS, INC.

Box 1490, Bradenton, Fl. 33506. In business since 1956. Robt. M. Bell, pres.

Models produced:

Mobile homes. (latest available information)

*BARRINGTON HOMES, INC.

(Sub. Fleetwood Enterprises, Inc.) 3196 Myers St., P.O.

Box 7638, Riverside, Ca. 92503. Ph: AC 714-687-0303. In business since 1950. John C. Crean, pres.; Dan Stretch, v.p. oper.; Gordon R. Collins, dir. mktg.; Bill Daffin, dir. mfg. services.

Subsidiaries: **Riverside, Ca. 92503,** 3200 Myers St., P.O. Box 7728, Ph: AC 714-687-5440, Chuck Brammer, plt. mgr.

Models produced:

Doublewide Units: 24' wide: 52' 2' bdrm; 60' 2-3 bdrm.

*BELVEDERE MOBILE HOMES

111 Belvedere Rd., Box 758, Elkhart, In. 46514. Ph: AC 219-264-1128. In business since 1958. Hobart D. Blough, pres.; Howard Glen, g.m.; Dick Stewart, p.a.; Ed Kelly, s.m.; Bob Benson, plt. mgr.

Models produced:

12' wide: 56' 1-2 bdrm; 60' & 65' 2-3 bdrm.

Expandable Rooms: 4' x 10' & 4' x 12' T-Room lvg; 7' x 10' & 7' x 12' Bilt-Mor lvg.

*BENTON HOMES

(Div. Winston Ind., Inc.) P.O. Box 235, Kentland, In. 47951. Ph: AC 219-474-5171. In business since 1969. Paul Woodberry, pres.; Geo. S. Witt, g.m.; Geo. S. King, s.m.; Harley Hackett, p.a.; Les Biffel, plt. mgr.

Models produced:

12' wide: 60' & 65' 2-3 bdrm \$6495-\$6995.

BIGELOW MFG. CO., INC.

P.O. Box 138, Bigelow, Ar. 72016. Ph: AC 501-759-2611. In business since 1969. Jas. Mandrut, pres.; Don Dooley, s.m.; Jerry Franks, p.a.

Models produced:

12' wide: 44' & 51' 2' bdrm \$3595-\$4595; 60' 3 bdrm \$5495.

BILTMORE MOBILE HOMES, INC.

(Kaufman & Broad, Inc.) 13821 Redwood Ave., Chino, Ca. 91710. Ph: AC 714-628-8978. In business since 1951. L. T. Caruthers, pres.; Jack Johansen, g.m.; Jim Cowan, controller.

Division: Sahara Mobile Homes. (See individual listing.)

BRANCHES: **Chino, Ca. 91710,** 13821 Redwood Ave., **Douglas, Ga. 31533,** RFD 23. **Boise, Id. 83705,** 4540 Apple St.

Models produced:

Mobile homes.

BLAKELY HOMES, INC.

P.O. Drawer 707, Blakely, Ga. 31723. Ph: AC 912-723-3772. In business since 1969. Doyal Butler, pres.; C. Ben Rogers, g.m. & s.m.; Randolph Miller, p.a.

Models produced:

12' wide: 44' & 47' 1-2 bdrm \$2995-\$3295; 57' & 60' 2-3 bdrm \$3895-\$4095; 64' 3-4 bdrm \$4295.

BOANZA HOMES

(Div. of Redman Ind., Inc.) (For corporate address & personnel see Redman Ind., Inc.)

PLANTS: **Boaz, Al. 35957,** P.O. Box 459. **Alma, Mi. 48801,** 925 E. Superior St. **Tulsa, Ok. 74115,** 12539 Skelly Dr., P.O. Box BB. **Hazleton, Pa. 18201,** P.O. Box 189.

Models produced:

12' wide: 55'-65' 2-3 bdrm.

14' wide: 55'-70' 2-3 bdrm.

*Firm's Advertisement Appears In This Issue

Manufacturers -- Mobile Homes

★BOISE CASCADE MOBILE & RECREATIONAL PRODUCTS

(Div. Boise Cascade Corp.) 61 Perimeter Park E., Atlanta, Ga. 30341. Ph: AC 404-458-3241. In business since 1962. Jack Clayton, g.m. product group; R. M. Swaffield, gen. mktg. dir.

Divisions: Boise Cascade Mobile Homes & Boise Cascade Modular Structures. (See individual listings.)

★BOISE CASCADE MOBILE HOMES

(Div. Boise Cascade Mobile & Recreational Products) 61 Perimeter Park E., Atlanta, Ga. 30341. Ph: AC 404-458-3241. In business since 1962. Jack Clayton, g.m. product group; R. M. Swaffield, gen. mktg. dir.; Robt. Weis, g.m. mobile home div.

Brookwood Division: Art A. Warner, g.m.

PLANTS: Bourbon, In. 46504, Rte. 30, C. Woods, s.m. Clarion, Pa. 16214, P.O. Box 349, Phil Toppo, s.m. Salisbury, Nc. 28144, P.O. Box 216, Hwy. 29, S. Windsor, s.m. Texarkana, Tx. 75501, P.O. Box 1896, L. Jones, s.m.

Star Homes Division: Robt. Wagner, g.m.

PLANTS: Leesburg, Fl. 32748, P.O. Box 444, 2500 Industrial St., M. Flanagan, s.m. Ottawa, Ks. 66067, 1550 Davis St., L. Smith, s.m. Union City, Mi. 49094, 101 S. Broadway, H. Miller, s.m. Brookhaven, Ms. 39601, 201 E. Montecello St., R. Coonfield, s.m. Middleburg, Pa. 17842, 56 N. Creamery Ave., R. Udell, s.m. Western Division: George Pastilla, g.m.

PLANTS: Colton, Ca. 92324, 250 Valley Blvd., G. Nevitt, s.m. Downey, Ca. 90242, 9250 Washburn Rd., R. Parento, s.m. Santa Fe Springs, Ca. 90670, 13538 Excelsior Dr., R. Parento, s.m. Woodland, Ca. 95695, P.O. Box 1427, 11 N. County Rd. 101, H. Fortney, s.m. McMinnville, Or. 97128, P.O. Box 178, 1801 Orchard Ave., F. Eardley, s.m.

Models produced:

10'wide: 35'-49' 2 bdrm.

12'wide: 34'-44' 1 bdrm; 45'-49' 2-3 bdrm; 50'-59' 1-3 bdrm; 60' & over 2-4 bdrm.

Doublewide Units: 20'wide: 35'-44' 2 bdrm; 45'-59' 2-3 bdrm; 60' & over 3 bdrm. 24'wide: 45'-49' 2 bdrm; 50'-59' 2-3 bdrm; 60' & over 2-4 bdrm.

Special Units: Classrooms & commercial models.

BOISE CASCADE MODULAR STRUCTURES

(Div. Boise Cascade Mobile & Recreational Products) 61 Perimeter Park E., Atlanta, Ga. 30341. Ph: AC 404-458-3241. In business since 1962. Jack Clayton, g.m. product group; R. M. Swaffield, gen. mktg. dir.; Hal Farnsworth, g.m. modular structures div.

BRANCHES: Baltimore, Md. 21220, 500 Wilson Point Rd. Marlette, Mi. 48453, 2746 LaMotte St.

Models produced:

Special Units: Two-story modular structures.

BOLIN HOMES

Rt. 2, Box 388, Wichita Falls, Tx. 76303. Ph: AC 817-766-3257. In business since 1968. D. H. Bolin, pres.; R. L. Bolin, g.m.; Jarrell Reeves, s.m.; Lowell Graves, p.a.; Phil Alsop, plt. supt.

Models produced:

12'wide: 48' 2 bdrm \$4500-\$4700; 60' & 65' 2-3 bdrm \$5595-\$7500.

Special Units: 42' & 52' office models.

BONUS MFG. CO.

Hwy. 116 Esler Field, P.O. Box 356, Tioga, La. 71477. Ph: AC 318-448-1621. In business since 1967. Robt. B. Gifford, owner.

Models produced:

Mobile homes. (latest available information)

BOWEN MOBILE HOMES, INC.

Box Y, Tifton, Ga. 31794. Ph: AC 912-382-5621. In business since 1968. Huie Bowen, pres.

Models produced:

Mobile homes. (latest available information)

BRAD'S MACHINE PRODUCTS, INC.

4000 S. Park Ave., Tucson, Az. 85714. John C. Bradford, chm. bd.

Models produced:

Mobile homes. (latest available information)

BRANSTRATOR ENGINEERING CORP.

11400 Bluffton Rd., Ft. Wayne, In. 46807. Ph: AC 219-747-4105. In business since 1946. W. B. Branstrator, pres.

Models produced:

Classrooms. (latest available information)

BRIGADIER IND. CORP.

234 Main St., Thomson, Ga. 30824. Ph: AC 404-595-1507. In business since 1967. J. A. Hutchinson, Jr., pres.; Raymond D. Baker, v.p. operations; Tom Jessup, p.a.

Branches: Millen, Ga. 30442, P. O. Box 619, Tom Jessup, plt. mgr.; Bob Hart, s.m.; Ron Hickman, p.a. Ocala, Fl. 32670, P. O. Box 386, Jack Hay, plt. mgr.; Bob Dearman, s.m.; Bill Krumm, p.a. Sylvester, Ga. 31791, P.O. Box 76, Bob Turner, plt. mgr.; Harry Dale, s.m.; R. A. Powell, p.a.

Models produced:

12'wide: 44', 48' & 50' 2 bdrm \$3400-\$3900; 57' & 60' 2-3 bdrm \$4400-\$4700; 64' 3 bdrm \$5000.

Special Units: Commercial, classroom & custom models.

BRIGHT LEAF CORP., INC.

Northside Industrial Pk., Douglas, Ga. 31533. Ph: AC 912-384-7817. In business since 1969. L. W. Wade, Jr., pres. & s.m.; Bob Dubois, g.m. & plt. mgr.; Van Evans, p.a.; Ralph Bell, prod. mgr.

Models produced:

12'wide: 48', 52' & 56' 2 bdrm \$3195-\$4500 & up; 60' & 64' 2-3 bdrm \$3895-\$4500 & up; 70' 3-4 bdrm \$5000 & up.

★BROADLANE HOMES, INC. OF INDIANA

2501 Middlebury St., Elkhart, In. 46514. Ph: AC 219-522-9846. In business since 1965. Harry Graffis, pres.; Dewey A. Weldy, s.m.; Francis Cappelletti, g.s.m.; Evelyn Graffis, p.a.; Frank Myers, plt. supt.

Models produced:

12'wide: 60' & 65' 2-3 bdrm \$6995-\$7595; 70' 2-4 bdrm \$8095.

★BROADMORE HOMES, INC.

(Sub. Fleetwood Enterprises, Inc.) 3196 Myers St., P.O. Box 7638, Riverside, Ca. 92503. Ph: AC 714-687-0303. In business since 1950. John C. Crean, pres.; Dan Stretch, v.p. oper.; Gordon R. Collins, dir. mktg.; Bill Daffin, dir. mfg. services.

Subsidiaries: Riverside, Ca. 92503, P.O. Box 7697, 3051 Myers St., Ph: AC 714-687-2233, Austin Conley, plt.

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MOBILE HOME/RECREATIONAL VEHICLE DEALER

Manufacturers — Mobile Homes

mgr. **Nampa, Id. 83561**, 150 Industrial Rd., Ph: AC 208-466-8448, Jim Dean, plt. mgr. **Douglas, Ga. 31533**, P.O. Box 305, Ph: AC 912-384-4779, Jim Stapleton, plt. mgr. **Bowling Green, Oh. 43402**, P.O. Box 237, 1032 S. Maple, Ph: AC 419-352-5141, Ed Gould, plt. mgr. **Ringtown, Pa. 17967**, P.O. Box 300, 100 Fleetwood Dr., Ph: AC 717-889-3112, Elson Sommers, plt. mgr. **Waco, Tx. 76703**, P.O. Box 370, 2800 E. Industrial Rd., Ph: AC 817-799-6206, Glen Pense, plt. mgr.

Models produced:

12'wide: 52' & 56' 1-bdrm; 60' & 64' 2-3 bdrm.

Doublewide Units: 24'wide: 60' 2-3 bdrm (some plts.)

Expandable Rooms: 8' x 11' & 8' x 13' expando lvg.

BUDDY MOBILE HOMES

(Div. Skyline Corp.) P.O. Box 1224, 17th & Hively St., Elkhart, In. 46514. Ph: AC 219-293-2581.

BRANCHES: Decatur, Al.; Hemet, Ca.; Ocala, Fl.; Boise, Id.; Arkansas City, Ks.; Bossier City, La.; New Ulm, Mn.; Charlotte, Nc.; Leola, Pa.

Models produced:

Mobile homes.

BUDGER HOMES

(Div. Wick Bldg. Systems, Inc.) 11182 Penrose St., Sun Valley, Ca. 91352. Ph: AC 213-875-1450. In business since 1958. John Wick, pres.; Jos. Heath, g.m.; Laine Hansen, s.m.

Models produced:

Doublewide Units: 20' & 24'wide.

BURKIN HOMES CORP.

Rte. #131, White Pigeon, Mi. 49099. Ph: AC 616-483-9017. In business since 1969. Roger A. King, pres.

Models produced:

Mobile homes. (latest available information)

BUSCHLEN IND.

14602 E. 6th St., Corona, Ca. 91720. Ph: AC 714-735-5058. In business since 1968. Dwight L. Buschlen, pres.; Ron Evans, p.a.; John Bossard, plt. supt.

Models produced:

12'wide: 52' 1-2 bdrm \$5650-\$5695; 60' 2 bdrm \$6195.

Doublewide Units: 20'wide: 43' 2 bdrm \$7495. 24'wide: 53' & 60' 2 bdrm \$10,250-\$11,395.

Special Units: Commercial models.

BUTLER HOMES OF GEORGIA

P.O. Box 335, Butler, Ga. 31006. Ph: AC 912-862-5243. In business since 1968. Phil Carroll, pres. & g.m.; Jim Ricks, s.m.; Don Player, p.a.; Bob McChargue, plt. supt.

Models produced:

12'wide: 56' 3 bdrm \$4900; 60' 2-3 bdrm \$5400-\$7000;

65' 3 bdrm \$6000-\$7500.

BYERLY TRAILER & MFG. CO., INC.

11601 Manchester Rd., Kirkwood, Mo. 63131. Ph: AC 314-YO5-1221. In business since 1948. John R. Patton, pres.

Models produced:

8'wide: 35'-40' 1-2 bdrm custom models.

★ C & G CORP.

3366 W. Franklin St., Elkhart, In. 46514. Ph: AC 219-523-5550. In business since 1963. Don L. Greenawalt, pres.; Jim Greenawalt, v.p. & g.m.; Rod Bale, p.a.; Robt. Johnson, plt. mgr.; Robt. Whetstone, s.m.

Models produced:

12'wide: 44' & 50' 2 bdrm; 60' & 65' 2-3 bdrm.

Expandable Rooms: 4' x 10' tip-out lvg or bdrm on 60' & 65' models; 7' x 13' & 10' x 13' pull-out lvg or bdrm on 60' & 65' models.

CWH MFG. CORP.

P.O. Box 367, Childress, Tx. 79201. Ph: AC 817-937-2511. In business since 1969. Ben D. Woody, pres.; Henry H. Buck, g.m.; Bob Agnew, p.a.; Jim Miller, prod. mgr.

Models produced:

12'wide: 64' 2-3 bdrm \$6200-\$6500.

14'wide: 68' 2 bdrm \$7500; 72' 3 bdrm \$8000.

CAMBRIDGE HOMES

(Sub. Monarch Ind., Inc.) Box 176, Syracuse, In. 46567. Ph: AC 219-457-3136. In business since 1965. D. L. Hart, pres.; Max Ganshorn, g.m. & plt. mgr.; Dave Weidner, s.m.

Models produced:

12'wide: 60' & 65' 2-3 bdrm.

Expandable Rooms: 4' x 10' & 4' x 12' tip-out on 12'wide: 50' & 60'; 8' x 12' roll-out on 12'wide: 65'.

CAMINO VILLA OF AMERICA, INC.

P.O. Box 152, Broken Arrow, Ok. 74012.

Models produced:

Mobile homes. (no information submitted)

THE CAMBRIDGE MFG. CO.

(Sub. U.S. Financial) 12118 S. Bloomfield Ave., Santa Fe Springs, Ca. 92670. Ph: AC 213-878-9878. In business since 1963. Tom Neilson, pres.; Richard Molnar, s.m.; Anthony L. Getzfrid, g.m.; Jiyun Nakaji, p.a.

Models produced:

Doublewide Units: 24'wide: 55' & 57' 2 bdrm \$13,000-\$20,000; 60' 2-3 bdrm \$14,000-\$21,000.

Special Units: Triple units 55' & 60' 2-3 bdrm \$20,000-\$26,000.

CARMICHAEL MFG. CO.

Hwy. #50, Lanett, Al. 36863. Ph: AC 205-576-2121. In business since 1966. J. H. Carmichael, pres.; H. H. Carmichael, s.m.; E. M. Cagle, g.m.; Edith Carmichael, p.a.; John E. Keel, plt. mgr. & prod. mgr.

Models produced:

12'wide: 45' 2 bdrm \$3500.

Special Units: 10'wide: 30' office models.

CAROLINA MOBILE HOMES, INC.

(Div. Guerdon Ind., Inc.) P.O. Box 1259, Louisville, Ky. 40201. (For personnel & models produced see Guerdon Ind., Inc. individual listing.)

BRANCH: Rockwell, Nc.

CARPER IND.

P. O. Box 898, Jacksonville, Nc. 28540. Ph: AC 919-347-

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MOBILE HOME/RECREATIONAL VEHICLE DEALER

VENTURES MOBILE HOMES

614S. In business since 1969. Lindin C. Carper, pres.; Betty C. Carper, g.s.m.; Walter H. Willard, g.m. & p.a. Herman Vogel, plt. mgr.; Lewis M. Carter, s.m.

Models produced:

12'wide: 45' & 50' 2 bdrm \$3095-\$4095.

CASTLE ENTERPRISES, INC.

P.O. Box 8, Stryker, Oh. 43557. Ph: AC 419-682-3411. In business since 1935. A. M. Donofrio, pres.; W. D. Thomas, Jr., g.m.; Doyle Margrave, g.s.m.; Donald Beck, p.a.; Harry McVey, s.m.; Larry Lundgren, plt. supt.

Models produced:

12'wide: 60' & 65' 2-3 bdrm \$6795-\$7995.

CASTLE HOMES, INC.

Hwy. 11 West, Abingdon, Va. 24210. Ph: AC 703-628-6021. In business since 1966. Harold E. Rose, pres.; A. L. Smeltzer, g.m. & p.a.

Models produced:

Mobile homes.

CASTLE IND., INC.

P.O. Box 5187 - N. Gray & Loop 289, Lubbock, Tx. 79400. Ph: AC 806-765-8881. In business since 1969. W. D. Rogers, pres.

Models produced:

Mobile homes. (latest available information)

CATELINA HOMES, INC.

Shirley Ave., Douglas, Ga. 31533.

Models produced:

Mobile homes. (latest available information)

CAVALIER HOMES, INC.

(Sub. Zimmer Homes Corp.) Cordele Industrial Pk., Cordele, Ga. 31015. Ph: AC 912-273-5320. In business since 1965. Paul H. Zimmer, chm. bd.; Bernard T. Budd, Pres.; David B. Curdland, v.p.; Roger Williams, v.p. pur.; Fred H. McKaig, g.m.; Jim Fountain, dir. sls.; Jim Johnson, s.m.; Denver Rikard, p.a.

Models produced:

Mobile homes. (See Zimmer Homes Corp. listing.)

CELEBRITY HOMES CORP.

Jefferson, Ga. 30549. Ph: AC 404-367-5276. In business since 1968. P. S. Nestor, Jr., pres.; W. J. Kaun, v.p. mktg.; C. T. Carlross, v.p. mfg.

Models produced:

12'wide: 50' 2 bdrm \$4000-\$4300; 60' 2-3 bdrm \$4600-\$5500.

CELEBRITY HOMES, INC.

E. Anderson, St., McKinney, Tx. 75069. Ph: AC 214-542-1162. In business since 1969. Gilbert L. Dial, pres.

Models produced:

Mobile homes. (latest available information)

CELEBRITY HOMES, INC.

620 N. Iowa, P.O. Box 1185, Redlands, Ca. 92373. Ph: AC 714-793-2037. In business since 1969. A. B. Braswell, pres. & g.m.; W. W. Walther, s.m.; Jerry Griffin, p.a.; C. D. Dorsey, plt. mgr.; A. R. Kelley, plt. supt.

Models produced:

12'wide: 43' 1 bdrm \$5300; 60' 2-3 bdrm \$6500.

Doublewide Units: 24'wide: 43' 2 bdrm \$8700; 60' 2-3 bdrm \$10,500.

CENTRAL HOMES, INC.

(Div. U. S. Ind., Inc.) 237 22nd St., Greeley, Co. 80631. Ph: AC 303-353-3533. In business since 1965. Chas. Rymes, pres.; Donald Nelson, plt. mgr.; Jas. Martin, s.m.; Robt. Schroeder, p.a.; Delmar Schroeder, prod. mgr.

Branch: Trenton, Mo. 64683, Tom Beacham, plt. mgr.

Models produced:

12'wide: 50' 2 bdrm \$5000; 60' & 65' 2-3 bdrm \$5000-\$8000.

14'wide: 52' 2 bdrm \$7500; 65' 2-4 bdrm \$9500.

Doublewide Units: 24'wide: 43' 2-3 bdrm \$9000; 53' 3 bdrm \$10,000; 55' 4 bdrm \$10,000; 60' 3 bdrm \$11,500; 65' 3-4 bdrm \$12,000.

Special Units: Classrooms.

★ CHAMPION HOME BUILDERS CO.

5573 E. North St., Dryden, Mi. 48428. Ph: AC 313-796-2206. In business since 1953. Henry E. George, pres.; Jos. L. Morris, v.p. sls.; Wm. Plumb, p.a.

BRANCHES: Lindsay, Ca. 83247, P.O. Box 429,

Keith Conn, plt. mgr.; Ken Milne, s.m.; Carl Qualls, p.a.

Berthoud, Co. 80513, P.O. Box 10, Marc Gattis,

plt. mgr.; Bob Roper, p.a.; **Ellaville, Ga. 31806,** P.O.

Box 5, Murray Ellis, plt. mgr.; Bruce Haddock, s.m.; Sam

Lee, p.a.; **Weiser, Id. 83672,** Bob Servatius, plt. mgr.;

Mike O'Shea, s.m.; R. W. Cushman, p.a.; **Ridgeville,**

Id. 47380, P.O. Box 57, **Dryden, Mi. 49428,** 5573

E. North St., Ray Greenman, plt. mgr.; Paul Hilliker,

s.m.; Gordon Jager, p.a.; **York, Nb. 68467,** P.O. Box

525, Rex Obermier, plt. mgr.; Bill Mooney, s.m.; Dwane

Schmer, p.a.; **Lillington, Nc. 27546,** P.O. Box 1146,

Bob Garrett, plt. mgr.; Dick Cress, s.m.; Dan Adcock,

p.a.; **Buffalo, Tx. 75831,** P.O. Box 459, Jim Witman,

plt. mgr.

Divisions: Claysburg, Pa. 16625, Atlantic Homes Div.,

P.O. Box 256, Bill Laurent, plt. mgr.; Jim Resconsin,

s.m.; Mike Hainsey, p.a.; also **Henry, Tn. 38231,** P.O.

Box 3507, LeRoy Baker, plt. mgr.; Kirk Bates, s.m.; John

Olive, p.a.; **Oneco, Fl. 33558,** Manatee Homes Div., P.O.

Box 1238, Herman Lick, plt. mgr.; Tom Jensen, s.m.; Ken

Bowser, p.a.; also **Commerce, Tx. 75428,** P.O. Box 663,

Chas. Heil, plt. mgr.; Terry Minor, s.m.; Dale Troutt, p.a.

Weiser, Id. 83672, Tamarack Homes Div., P.O. Box 190,

Joe Light, plt. mgr.; John Engle, s.m.; Henry Diener, p.a.

Subsidiaries: Concord Mobile Homes, Inc. & Concord

Mobile Homes, Inc., Titan Div. (See individual listing)

Models produced:

12'wide: 50' 2 bdrm; 60' 2-3 bdrm.

Doublewide Units: 24'wide: 42' & 50' 2-3 bdrm; 60' 3-4 bdrm.

Special Units: Modular home 23' x 56' 3 bdrm (Berthoud, Co., Ridgeville, Id. & Weiser, Id. pls. only.)

CHAPARELLE MOBILE HOMES, INC.

Hackleburg, Al. 35564. Ph: AC 205-935-3111. In business since 1968. C. H. Swindle, pres.

Models produced:

Mobile homes. (latest available information)

CHARIOT MOBILE HOMES, INC.

Rt. #2, White School Rd., Sturgis, Mi. 49091. Ph: AC 616-651-7861. In business since 1969. Geo. M. Ungar, pres.; Jas. H. Vanderbeck, g.m.; plt. mgr. & prod. mgr.; Henry E. Hazelwood, s.m.

Models produced:

*Firm's Advertisement Appears In This Issue

Manufacturers — Mobile Homes

12'wide: 60' 2 bdrm \$7500-\$8000; 65' 3 bdrm \$8000-\$9000.

Expandable Rooms: 4' x 12' & 7' x 12'.

CHATEAU MFG. CO., INC.

(Sub. Poloron Corp.) Redmond Rd. & Main St., Jacksonville, Ar. 72076. Ph: AC 501-982-3151. In business since 1965. Keith O. Boaz, pres. & plt. mgr.; Don Bosher, s.m.; Raymond Pownall, p.a.; Willard Brewer, plt. supt.

Models produced:

10'wide: 47' 2 bdrm \$3970.

12'wide: 45' & 50' 2 bdrm \$4150-\$4450; 60' & 65' 2-3 bdrm \$5795-\$6395.

CHEROKEE HOMES, INC.

Box 216, Noel, Mo. 64854. Ph: 417-475-3121. In business since 1968. Guy E. Deaton, pres.

Models produced:

Mobile homes. (latest available information)

CHICKASHA MOBILE HOMES, INC.

P.O. Box 405, Hwy. 81 N., Chickasha, Ok. 73018. Ph: AC 405-224-2456. In business since 1959. Stanley F. Raczynski, pres.; Ronald Raczynski, g.m.; Don Blaylock, g.s.m.; Bill Lester, head p.a.; Henry Wood, plt. mgr. & p.a.; Frank Moore, prod. mgr.

BRANCHES: Vidalia, Ga. 30474, P.O. Box 585. Stanley Raczynski, Jr., plt. mgr. & p.a.; Billy Bugg, s.m.

Watertown, Sd. 57201, P.O. Box 3, Monty Perkins, plt. mgr. & p.a.; Cliff Rose, s.m.

Models produced:

12'wide: 46', 50' & 55' 2 bdrm; 60' & 65' 2-3 bdrm.

14'wide: 55' 2 bdrm; 60' & 65' 2-3 bdrm.

Doublewide Units: 24'wide: 40' 2 bdrm; 50' & 55' 3 bdrm; 60' & 65'.

CLASSIC MOBILE HOMES, INC.

242A - Rt. #4, Ft. Smith, Ar. 72901. Ph: AC 918-436-2401. In business since 1969. Gordon W. Brackeen, pres.

Models produced:

Mobile homes. (latest available information)

CLAY BUILDING SUPPLY, INC.

15 & 26 E/S Palmetto Ave., Green Cove Springs, Fl. 32043. Ph: AC 904-284-3787. In business since 1969. Harvey H. Robinson, pres.

Models produced:

Mobile homes. (latest available information)

CLAYTON CRAFT, INC.

Acre St., Guttenberg, Ia. 52052. Ph: AC 319-252-1526. In business since 1966. Geo. Maitre, pres., g.m. & p.a.; Kenneth Neverman, s.m.

Models produced:

8'wide: 35' 1-2 bdrm \$3595-\$3995.

CLEARFIELD HOMES, INC.

P.O. Box 112, Wallacetown, Pa. 16876. Ph: AC 814-342-0450. In business since 1968. Frank Bello, pres.

Models produced:

Mobile homes. (latest available information)

CLIFF IND., INC.

(Sub. Odyssey, Inc.) 1750 McNaughton, Elkhart, In.

46514. Ph: AC 219-264-4126. In business since 1967. O. M. Miller, Jr., pres. & g.m.; Jas. Meisterheim, p.a.; Jas. Berry, plt. mgr.; Gordon Butler, prod. mgr.

Models produced:

Special Units: 8', 10' & 12'wide field & closing office units.

CLINTON MFG. CORP.

Hwy. #955 - P.O. Box 659, Clinton, La. 70722. Ph: AC 504-683-8322. In business since 1968. Frank Reedy, pres.

Models produced:

Mobile homes. (latest available information)

COASTAL TRAILER CORP.

(Div. The Kirk Corp.) Allender Rd., White Marsh, Md. 21162. Ph: AC 301-335-5600. In business since 1960. L. S. Stanley, pres.; Jack Winter, s.m.; Leonard Witzel p.a.

Models produced:

Special Units: Two-story, sec. housing & commercial models.

COBURN IND., INC.

Box 160, Nashville, Nc. 27856. Ph: AC 919-459-2151. In business since 1965. R. A. McGilvary, pres.; D. L. Cramer, v.p.; Geo. Nihart, Jr., s.m.; W. R. McGilvary, p.a.; Cecil Smith, prod. mgr.

Models produced:

12'wide: 44' & 48' 2 bdrm \$3695-\$3995; 52' 3 bdrm \$4195; 56' & 60' 2-3 bdrm \$4595-\$5295; 63' 3 bdrm \$5795.

Special Units: Classrooms & commercial models.

COLONIAL COACH MFG., INC.

(Sub. Canaveral Intl. Corp.) 7100 Biscayne Blvd., Miami, Fl. 33138. Ph: AC 305-759-2441. In business since 1969. Phillip Hynson, pres.

Models produced:

Mobile homes. (latest available information)

COLUMBUS HOMES CORP.

(Sub. Homes of America Corp.) P.O. Box 5000, Hwy. 701 By-Pass, N., Whiteville, Nc. 28472. Ph: AC 919-642-7011. In business since 1968. Larry A. Carr, pres.; W. F. White, s.m.; B. T. Harwood, p.a.; Kenneth F. Finncannon, plt. mgr.

Models produced:

12'wide: 45' 2 bdrm \$3095-\$3145; 50' 2 bdrm \$3790-\$3865; 60' 2-3 bdrm \$5390-\$5365.

THE COMMODORE CORP.

8712 W. Dodge Rd., Suite 4000, Omaha, Nh. 68114. Ph: AC 402-393-5000. In business since 1952. Meyer Katzman, chm. bd.; Daniel Katzman, pres.; Morley Zipsky, exec. v.p.; John W. King, sr. v.p. mktg.; Ray Isard, v.p. pur.

Southern Division Office: P.O. Box 510, Haleyville, Al. 35565. J. C. Forman, exec. v.p.; Jerry Wilson, v.p. mfg.; Don Layne, div. s.m.

Western Division Office: 10636 Midway, Cerritos, Ca. 90701. Leonard Ferris, v.p.-div. mgr.; Al Stephens, div. s.m.

Divisions: Commodore Mobil-Homes, Inc., Commodore Mobile Homes Ltd. (Canada), Frontier Homes Corp., Guardian Mobile Homes, Safeway Mobile Homes, Shelby Homes Corp., Vegas Mfg. (See individual listings.)

Models produced:

12', 14' & 24'wide units.

*Firm's Advertisement Appears In This Issue

COMMODORE MOBILE HOMES

COMMODORE MOBILE HOMES, INC.

(The Commodore Corp.) 8712 W. Dodge Rd., Suite 4000, Omaha, Neb. 68114. Ph: AC 402-393-5000. In business since 1952. Meyer Katzman, chm. bd.; Daniel Katzman, pres.; Morley Zipursky, exec. v.p.; John W. King, sr. v.p. mktg.; Ray Isard, v.p. pur.

BRANCHES: **Hamilton, Al. 35570**, P.O. Box 8, Ph: AC 205-921-2141, Don West, plt. mgr.; C. W. Bradley, s.m.; Don Bolton, p.a. **Danville, Va. 24541**, P.O. Box 300, Ph: AC 703-793-8811, Dick Coba, plt. mgr.; Jesse Felts, s.m.; Chas. Royster, p.a. **Falls City, Nb. 68355**, Ph: AC 402-245-2491, Bill Curren, plt. mgr.; Dave May, s.m.; Gary Ramer, p.a. **Corsicana, Tx. 75110**, Hwy. 31 E., Ph: AC 214-872-2501, Bill French, plt. mgr.; Pat Seymour, s.m.; Tom Darby, p.a.

Models produced:
12', 14' & 24' wide models.

COMMUNITY HOMES, INC.

P.O. Box 45, Bethesda, Oh. 43719. Ph: AC 614-484-4311. In business since 1967. Nick Dobrich, pres.

Models produced:
12' wide: 52' 2-3 bdrm; 60' & 64' 2-4 bdrm.

***CONCORD MOBILE HOMES, INC.**

(Sub. Champion Home Builders Co.) P.O. Box 482, Elkhart, In. 46514. Ph: AC 219-293-6581. In business since 1959. Henry George, pres.; Howard Brandt, g.m.; Jas. Witman, s.m.; Chester Balcom, p.a.; Marlin King, plt. mgr. **BRANCH:** **Lake City, Fl. 32055**, P.O. Box 887, Bill Payne, plt. mgr.; Ed Demille, s.m.; Jas. Croft, p.a.

Models produced:
12' wide: 60' & 65' 2-3 bdrm.

***CONCORD MOBILE HOMES, INC., TITAN DIV.**

(Sub. Champion Home Builders Co.) P.O. Box 96, Elkhart, In. 46514. Henry George, pres.; Dick Schiltz, plt. mgr.; R. A. Kifowit, s.m.; R. E. Summers, p.a.

Models produced:
12' wide: 60' & 65' 2-3 bdrm.

CONJURE, INC.

P.O. Box 503, Hwy. 584, Oldsmar, Fl. 33557. Ph: AC 813-855-1334. In business since 1969. Chas. Nelson, pres.; Jim Stillson, s.m.; Jas. Freeder, g.m.; Edw. Fesal, p.a.; Floyd McClain, plt. mgr.

Models produced:
12' wide: 32' & 36' 1 bdrm \$3495-\$3995.
Expandable Rooms: 8', 10' or 12' wide: 16'-48' bdrm. family rm or bath comb. \$1895-\$3500.
Special Units: Commercial models.

CONNER HOMES CORP.

P.O. Box 520, Hwy. #70 E. By-pass, Newport, Nc. 28570. Ph: AC 919-223-8861. In business since 1964. Wallace J. Conner, pres.; Floyd A. Green, g.m. & head p.a.; S. T. Vick, g.s.m.; Keith S. Mason, s.m.; Reginald W. Adams, plt. mgr.; Lewis L. Edwards, p.a.; Phillip E. Monteith, prod. mgr.

Branch: **Macon, Ga. 31203**, P.O. Box 2504, 7702 Industrial Hwy., Norris E. Day, plt. mgr.; Larry Cowher, s.m.; Calvin B. Clark, p.a.

Models produced:
12' wide: 40', 42', 48' & 52' 2 bdrm; 60' & 64' 2-3 bdrm.

CONTEMPORI MOBILE HOMES, INC.

(Sub. Williams Mobile Home Mfg. Co., Inc.) P.O. Box 827, Arlington, Tx. 76011. Ph: AC 817-272-9291. In business since 1956. Robt. W. Dailey, pres.

Models produced:
Mobile homes. (latest available information)

CONTESSA HOMES, INC.

Hwy. 46, Clinton, Sc. 29325. Ph: AC 803-833-4200. In business since 1969. Ernest Barnes, pres.

Models produced:
Mobile homes. (latest available information)

***CONTINENTAL MFG. CO., INC.**

(Sub. Mine & Smelter Supply Co.) 999 Van Buren Ave., Loveland, Co. 80537. Ph: AC 303-667-6423. In business since 1962. Wade Halvorson, pres.; Jas. P. Wolfe, g.m.; Harold Nelson, s.m.; Don Simpson, p.a.; Keith Bogert, prod. mgr.

Models produced:
12' wide: 64' 2 bdrm \$8500-\$9800.
Doublewide Units: 24' wide: 44' & 56' 2-3 bdrm \$9000-\$15,000; 64' 3-4 bdrm \$11,000-\$18,000.
Special Units: Classrooms, commercial & modular housing units.

CONTINENTAL UNITS CORP.

301 Rt. 10, Box D, Whippany, Nj. 07981. Ph: AC 201-887-8400. In business since 1964. Geo. H. Matthews, pres.; Steve Zmenski, g.m.; Richard Matthews, p.a.; Stan Harris, s.m.

Models produced:
Special Units: Relocatable homes, sec. housing, two-story, commercial & custom models.

CRAFTMADE HOMES, INC.

P.O. Box 364, Ashburn Hwy., Sylvester, Ga. 31791. Ph: AC 912-776-3466. In business since 1965. R. V. Powers, pres.; C. R. Conley, g.m.; Macy L. Folmar, s.m.; Hoke Williams, p.a.

Models produced:
12' wide: 55' & 60' 2 bdrm \$5000-\$5250; 65' & 70' 3 bdrm \$5850-\$6200.
Special Units: Commercial & apartment models.

CRAFTMADE HOMES OF TEXAS, INC.

1609 Industrial Dr., Henderson, Tx. 75652. Ph: AC 214-657-6571. In business since 1968. C. Leroy Cooper, pres.; John W. Lowe, g.m.; A. Burke Green, s.m.; DeWayne Taylor, p.a.; R. Neal Spencer, plt. mgr. & prod. mgr.

Models produced:
12' wide: 60' 2 bdrm \$6500; 65' 3 bdrm \$7100.

CRAFTWOOD COACH CO.

RFD1, Norman Park, Ga. 31771.

Models produced:
Mobile homes. (no information submitted)

CRESTLINE, INC.

Industrial Air Center, Roswell, N.M. 88201. Ph: AC 505-347-5468. In business since 1968.

Models produced:
Mobile homes. (latest available information)

***CRESTWOOD MOBILE HOMES, INC.**

P.O. Box 486, Berwick, Pa. 18603. Ph: AC 717-784-8620. In business since 1969. Chas. Robbins, pres.

Models produced:
Mobile homes. (latest available information)

*Firm's Advertisement Appears In This Issue

Manufacturers

Mobile Homes

CRIMSON HOMES, INC.

(Div. Winston Ind., Inc.) P.O. Box 187, Double Springs, AL 35533. Ph: AC 205-489-5161. In business since 1968. Paul Woodberry, pres.; Curtis Donaldson, Sr., g.m.; Jerry Howell, s.m.; Frank Holder, Jr., p.a.; Billy Wilson, plt. supt.

Models produced:

12'wide: 52', 60' & 65' 2-3 bdrm \$4799-\$6995.

CRISP MFG.

3404 Carolina Beach Rd., Wilmington, Nc. 28401. Ph: AC 919-763-0238. In business since 1955. R. E. Crisp, owner.

Models produced:

Mobile homes. (latest available information)

CROSS HILL MOBILE HOMES, INC.

(Sub. Zimmer Homes Corp.) Hwy. #72 S., Clinton, Se. 29325. Ph: AC 803-833-3151. In business since 1964. Paul H. Zimmer, chm. bd.; Bernard T. Budd, pres.; David B. Curland, v.p.; Roger Williams, v.p. pur.; Fred H. McKaig, g.m.; James Davis, s.m.; Chas. R. Register, p.a.

Models produced:

Mobile homes. (See Zimmer Homes Corp. listing.)

*CROSSLAND HOMES

(Sub. Vindale Corp.) 615 Davis St., Crossville, Tn. 38555. Ph: AC 615-484-5183. In business since 1958. Ben Finley, plt. mgr.; Shirley Wyatt, p.a.

Models produced:

12'wide: 61' 2 bdrm.

Doublewide Units: 24'wide: 48' 2 bdrm; 57' 3 bdrm.

CROWN, INC.

Cross St., P.O. Box 98, Bristol, Ct. 06010. Ph: AC 203-584-0931. In business since 1966. Karl J. Schwartz, pres.

Models produced:

Special Units: Commercial (no information submitted)

CROYDON HOMES CORP.

Box 610, Middlebury, In. 46540. Ph: AC 219-825-2182. In business since 1969. Russell S. Warner, pres. & g.m.; Chas. R. Folger, s.m.; Lester Miller, p.a.; Jas. Sherer, plt. mgr.

Models produced:

12'wide: 60' & 65' 2-3 bdrm \$7500-\$7800; 70' 2-4 bdrm \$8200.

*CULLIP IND., INC.

(Sub. The Midland Co.) Box 386, Ellaville, Ga. 31806. Ph: AC 912-937-2421. In business since 1964. Cecil Cullip, pres.; Bob Jones, g.m.; Bob Watson, plt. mgr.; Bill Pilcher, s.m.; Jimmy Phillips, p.a.; Bentley Theus, prod. mgr.

Models produced:

12'wide: 38' 1 bdrm; 43' & 50' 1-2 bdrm; 60' & 65' 2-3 bdrm.

THE CUSTOM COACH CO.

8332 Pulaski Hwy., Baltimore, Md. 21237. Ph: AC 301-687-7200. In business since 1949. Richard A. Albright, pres.; Jas. E. Cannon, s.m.; Richard T. Albright, g.m. & p.a.; Donald A. Albright, plt. mgr. & plt. supt.

Models produced:

Special Units: Commercial & custom models.

CYPRESS HOMES CORP.

First St. E. & Riffe Range Rd., Walueta, Winter Haven, FL 33850. Ph: AC 813-293-1227. In business since 1969. Daniel E. Winters, pres.; Ronald F. Mixon, s.m.; Steve Alexander, p.a.; Edd Birchett, plt. mgr.

Models produced:

12'wide: 48', 52' & 60' 1-3 bdrm \$4495-\$5500; 64' 1-4 bdrm \$6000-\$6500.

D

*DMH CORP.

1517 Virginia St., St. Louis, Mi. 48880. Ph: AC 517-681-2111. In business since 1954. M. J. Hutchinson, pres. & chr. ldr.; G. R. Lucas, exec. v.p.; J. F. Trask, exec. v.p.; J. R. Richards, exec. v.p.

Divisions: American Coach Co. & Detroit Mobile Homes, Inc. (See individual listings.)

Models produced:

10'wide: 40' 2 bdrm.

12'wide: 40' & 44' 2 bdrm; 56', 60', 64' & 68' 2-3 bdrm.

Doublewide Units: 24'wide: 58' 3 bdrm.

DAVENPORT MOBILE HOMES MFG., INC.

540 Seminole Blvd., Largo, FL 33540. Ph: AC 813-584-1254. In business since 1964. Al Davenport, pres.; John Davenport, g.m.; Doug Davenport, s.m.; Dave Yeasting, p.a.; Waylon Nelson, plt. mgr. & plt. supt.

Models produced:

12'wide: 40' & 45' 1 bdrm \$6000-\$6500; 50' 2 bdrm \$7000.

Doublewide Units: 20'wide: 40', 44' & 46' 2 bdrm \$10,000-\$11,000.

Special Units: 20'wide relocatable houses.

DEBONAIRE MOBILE HOMES, INC.

3104 W. Broadway, West Memphis, Ar. 72301. Ph: AC 501-735-6647. In business since 1967. J. C. Dooley, pres.

Models produced:

Mobile homes. (latest available information)

DELTA COACHES, INC.

Rte. 1, Box 152E, Monroe, La. 71201. Ph: AC 318-367-5240. In business since 1969. B. W. Morris, pres.

Models produced:

Mobile homes. (latest available information)

*DELTA HOMES CORP.

P.O. Box 606, County Rd. #3, Elkhart, In. 46514. Ph: AC 219-523-0337. In business since 1966. R. H. Henriksen, Jr., pres.; Jas. Beatty, g.m.

Models produced:

12'wide: 56'-68' 1-4 bdrm.

Expandable Rooms: 7' x 12' Ex-Ten-Do room.

Special Units: Custom models.

DeLUXE HOMES, INC.

9th & Oak, Berwick, Pa. 18603. Ph: AC 717-752-5914. In business since 1965. Donald E. Meske, pres. & g.m.; Kenneth L. Schick, s.m.; Donald E. Thomas, head p.a.; Chas. Zekas, plt. mgr.; Jas. Cipriani, p.a.

Branch: Quincy, Mi. 49082, E. Chicago Rd., Box 115, Jas. Thiel, plt. mgr.; Ben Chapman, s.m.; Ronald McCormick, p.a.

Models produced:

Doublewide Units: 24'wide: 40', 44' & 48' 2-3 bdrm; 52' & 56' 3-4 bdrm; 60' & 64' 4-5 bdrm.

*Firm's Advertisement Appears In This Issue

MOBILE HOME/RECREATIONAL VEHICLE DEALER

RECREATIONAL VEHICLE HOMES

***DEROSE IND., INC.**

4002 Meadows Dr., Suite 116, Indianapolis, In. 46205. Ph: AC 317-545-6145. In business since 1946. Robt. A. DeRose, pres.; Richard D. Bennett, dir. pur.

BRANCHES: Bainbridge, Ga. 31717, P.O. Box 576, C. R. Hale, g.m.; J. Fuzzell, s.m.; N. R. Angle, p.a. **Knights town, In. 46148**, Elmer Richards, s.m.; Paul Norris, p.a. **Cassopolis, Mi. 49031**, 200 N. Michigan, P.O. Box 97, K. Glover, g.m.; Ad Seekins, s.m.; RD Thimlar, p.a. **Chambersburg, Pa. 17201**, P.O. Drawer "K", Elmer Eger, g.m.; Neil Bechtel, s.m. Gunther Worth, p.a. **Bonham, Tx. 75148**, P.O. Drawer "C", Leonard E. Riley, g.m.; Ted H. Cope, s.m.; J. Lipscomb, p.a.

Models produced:

12'wide: 44' 1-2 bdrm; 50' & 60' 1-3 bdrm; 64' 1-4 bdrm.

14'wide: 72' 1-4 bdrm. (Bonham plant only.)

Doublewide Units: 20'wide: 44' 2 bdrm.

Special Units: Classrooms, 60' x 12' sectional housing (Knights town), commercial & custom models.

DESIGN HOMES CORP.

6075 Roswell Rd., N.E., Atlanta, Ga. 30328. Ph: AC 404-252-6389. In business since 1968. R. P. Wold, pres.; M. P. Reed, v.p. mfg.; J. J. Moss, v.p. mktg.

Branch: Rome, Ga. 30161, Old Lindale Rd.

Models Produced:

12'wide: Mobile homes.

DETROIT MOBILE HOMES, INC.

(Div. DMH Corp.) (For personnel & models produced see DMH Corp. individual listing.)

Branches: Albany, Ga. 31702, 600 Mock Rd., Box 363.

Ph: AC 912-432-9361. **Hutchinson, Ks. 67501**, 400 S.

Halstead St. Ph: AC 316-663-9101. **Alma, Mi. 48801**,

903 Michigan Ave. Ph: AC 517-463-3101. **Red Lake**

Falls, Mn. 56750, 100 Third St. Ph: AC 218-253-2715.

Schuylkill Haven, Pa. 17972, 1008 Pennsylvania Hwy.

61. Ph: AC 717-385-1660.

DE VOE IND., INC.

Box #39, Augusta, Ga. 77101. Ph: AC 316-SP5-6391. In business since 1969. De Voe Treadwell, pres.

Models produced:

Mobile homes. (latest available information)

DIPLOMAT HOMES, INC.

Rt. 2, Box 132, Noel, Mo. 64854. Ph: AC 417-475-3121.

In business since 1966. Guy E. Deaton, pres.; Lew Rich-

ardson, g.m.; Joe Fischer, s.m.; Buddy Peck, p.a.; Frank

Cory, prod. mgr.

Models produced:

12'wide: 44' & 50' 2 bdrm \$3995-\$4295; 56', 60', 65'

& 70' 2-3 bdrm \$4695-\$5995.

Doublewide Units: 24'wide: 41' & 56' 3 bdrm \$7995-

\$9995; 60' 3-4 bdrm \$11,000.

Special Units: Classrooms, commercial & motel models.

DIVERSIFIED STRUCTURES, INC.

Hwy. 58, W. Box 497, Lawrenceville, Va. 23868. Ph:

AC 703-848-2105. In business since 1969. Jas. W. Wil-

cox, pres.; E. B. Moody, p.a.; A. R. Kennedy, v.p. &

prod. mgr.

Models produced:

Special Units: Custom model classrooms, relocatable homes, sec. housing & commercial.

DOLAN CORP.

431 Bontwell Rd., Lake Worth, Fl. 33460. Ph: AC 305-585-0011. In business since 1963. Arvin K. Lin, pres,

g.m. & p.a.; O. Rodberg, s.m.; H. Haylett, p.a.

Models produced:

Mobile homes.

DON-A-BELL HOMES, INC.

203 Sixspan Rd. South, Elkhart, In. 46514. Ph: AC 219-524-0710. In business since 1956. Lester Bell, pres.

Models produced:

Mobile homes. (latest available information)

DOUGLAS HOMES, INC.

P. O. Box 228, 513 S. Gaskin Ave., Douglas, Ga. 31533. Ph: AC 912-384-1222. In business since 1963. Winfred

E. Souther, pres.

Models produced:

Mobile homes. (latest available information)

DUAL-WIDE, INC.

(Sub. Pacific American Ind.) 601 E. Wooley Rd., Ox-

nard, Ca. 93030. Ph: AC 805-483-2428. In business

since 1959. Jerry Baer, pres.; Jim Adan, s.m.; Harry

McCully, plt. mgr.; Carl Qualls, p.a.

Models produced:

12'wide: 60' 2 bdrm \$7560.

Doublewide Units: 20'wide: 50', 57', & 60' 2 bdrm \$12.-

933-\$14,399. 24'wide: 57' & 60' 2 bdrm \$14,896-\$17,896.

Special Units: Relocatable homes, classroom. commer-

cial, motel & custom models.

DVORAK BROS. TRAILER WKS.

2107 Pecan Dale Dr., Arlington, Tx. 76010. Ph: AC 817-

CR5-9227. In business since 1960. J. E. Dvorak, pres.

Models produced:

Mobile homes.

E

E & E MFG. CO.

P.O. Box 135, Moore, Ok. 73060. Ph: AC 405-794-6000. In business since 1967. J. L. Elliott, pres. & s.m.; Ver-

non M. Scott, g.m. & p.a.

Models produced:

12'wide: 50' & 54' 2 bdrm; 60' 2 & 3 bdrm.

ECON-O-LINE HOMES, INC.

Rogersville, Al. 35565. Ph: AC 205-486-5259. In business since 1969. Jas. Weeks, pres.

Models produced:

Mobile homes. (latest available information)

EDGETOWN HOMES, INC.

15 Industrial Ave., Wellington, Ks. 67152. Ph: AC 316-326-2216. In business since 1965. Fred C. Weir, pres. &

g.m.; Doyal Kinyon, s.m.; Darrel McGee, plt. mgr.; Ernie

Howell, p.a.; Orville Munsson, plt. supt.

Models produced:

8'wide: 35' 1 & 2 bdrm \$3600-\$3700.

*Firm's Advertisement Appears In This Issue

MOBILE HOME/RECREATIONAL VEHICLE DEALER

MANUFACTURER MOBILE HOMES

★ ELCONA HOMES CORP.

2200 Middlebury St., P.O. Box 520, Elkhart, Ind. 46514. Ph: AC 219-522-8339. In business since 1957. W. A. Price, pres.; R. P. Meyer, exec. v.p.; G. L. Price, v.p. & gen.; C. F. Stover, v.p. all-site ops.; L. A. Weidner, s.m.; J. Short, p.a.

Branch: Valdosta, Ga. 31601, 700 Industrial Blvd., Lyle Osborne, g.m.; Gerald Perrou, s.m.

Models produced:

12'wide: 52' 2 bdrm; 60' 2 & 3 bdrm; 65' 3 bdrm.

ELDER TRAILER & BODY, INC.

4830 Race St., Denver, Co. 80216. Ph: AC 303-292-4801. In business since 1945. Forrest E. McGrath, pres.

Models produced:

Mobile homes. (latest available information)

ELK RIVER HOMES, INC.

Rt. 1, Southwest City, Mo. 64863. Ph: AC 417-762-3276. In business since 1968. J. H. Weersing, pres.; Jack Thompson, g.m. & plt. mgr.; E. D. Hayes, s.m.; Neal Mandrell, p.a.; Hurley Browning, prod. mgr.

Models produced:

12'wide: 45' 1-2 bdrm; 55' 2 bdrm.

ELKHART MANUFACTURES, INC.

2242 E. Washington St., Phoenix, Az. 85034. Ph: AC 602-252-8837. In business since 1964. Lloyd Tucker, pres. & g.m.; Lee Larson, s.m.; Ron Hall, p.a.; Warren Tucker, plt. mgr.; Geo. Konhoff, prod. mgr.

Models produced:

12'wide: 53', 55' & 57' 1 bdrm \$7000-\$7700; 60', 62' & 65' 1-2 bdrm \$8150-\$9750.

14'wide: 60' 1 bdrm \$9700; 65' & 70' 1-2 bdrm \$10,200-\$11,000.

Doublewide Units: 24'wide: 53', 60' & 65' 2 bdrm \$16,000-\$18,000.

Special Units: Commercial & custom models.

★ ELLIOTT MOBILE HOME MFG. CO., INC.

Box 25, Moore, Ok. 73060. Ph: AC 405-155-5616. In business since 1965. J. Elliott, pres.

Models produced:

10'wide: 50' 2 bdrm.; 56' 3 bdrm.

12'wide: 50', 52', 55' & 56' 2 bdrm.; 60', 64 & 65 2-3 bdrm. (latest available information)

★ EMBASSY MOBILE HOMES

(Div. Guerdon Ind., Inc.) P.O. Box 1259, Louisville, Ky. 40201. (For personnel & models produced see Guerdon Ind., Inc. individual listing.)

BRANCHES: Alexander City, Al.; Boise, Id.

EMPRESS HOMES, INC.

(Sub. AABCO Ind., Inc.) Kinards, Sc. 29355. Ph: AC 803-697-6796. In business since 1967. Norman F. Pulliam, pres.; Philip L. Hamby, g.m.; Eddy Madden, g.s.m.; Thos. H. Womble, p.a.; Jos. K. Craig, plt. mgr.; Bonnie Burton, s.m.

Divisions: Countess Homes & New England Homes, Joanna, Sc. 29351.

Models produced:

12'wide: Lengths to 65' 2-3 bdrm \$5000-\$8000.

ENTERPRISE MOBILE HOMES, INC.

P. O. Box 11, Landis, Ne. 28008. Ph: AC 704-857-8014. In business since 1968. D. L. Thompson, pres.

Models produced:

Mobile homes. (latest available information)

EVERGLADES DIV.

(J. D. Manly Construction Co., Inc.) 1420 Sumter, P.O. Box 660, Leesburg, Fl. 32748. Ph: AC 904-787-2545. In business since 1947. Walter L. Manly, pres.

Models produced:

Mobile homes. (latest available information)

EXECUTIVE HOMES, INC.

Rte. 1, P. O. Box 35-A, Pineville, Mo. 64856. Ph: AC 417-226-4811. In business since 1969. Ben R. Springer, pres.

Models produced:

Mobile homes. (latest available information)

F

FACTORY HOMES CORP.

3003 Industrial Park Rd., Van Buren, Ar. 72956. Ph: AC 501-474-3491. In business since 1969. Jack W. Leatherman, pres. & g.m.; Richard H. Clark, s.m.; Frank Webb, p.a.; Robt. W. Slater, plt. mgr.; Paul Bernhardt, plt. supt.; Robt. Kratz, prod. mgr.

Models produced:

12'wide: 52' 2 bdrm; 60' 2-3 bdrm; 68' 3 bdrm.

Doublewide Units: 24'wide: 44' & 52' 3 bdrm; 60' 4 bdrm.

FALCON COACH CO.

Westport Addition, Great Bend, Ks. 67530. Ph: AC 316-792-2546. In business since 1965. Virgil O. Standish, pres.; Robt. E. Brenton, s.m.; Dorsey D. Baker, g.m.; Leven Wolf, p.a.; Robt. O. Westover, prod. mgr.

Models produced:

12'wide: 44' 1-2 bdrm \$3495-\$3895; 52' 2 bdrm \$3995-\$4750; 60' 2-3 bdrm \$4250-\$5250.

Doublewide Units: 24'wide: 41' 2-3 bdrm \$7995-\$8995; 49' & 57' 3 bdrm \$8995-\$11,000.

FARMINGTON HOMES, INC.

1130 Woodlawn, P.O. Box 1346, Elkhart, Ind. 46514. Ph: AC 219-264-7822. In business since 1966. John Abbott, pres.; Marvin Wright, s.m. & g.m.; Adlai Miller, plt. mgr.; Harriet Fleund, p.a.

Models produced:

10'wide: 35' & 46' 1-2 bdrm.

12'wide: 35' & 52' 2 bdrm; 42' & 46' 2-3 bdrm; 60' & 65' 1-3 bdrm.

Doublewide Units: 24'wide: 50', 60' & 65' classrooms & commercial models.

FAWN CORP.

(Div. Monarch Ind., Inc.) Box 157 Ind. Rte. 9 N., Howe, In. 76746. Ph: AC 219-562-2811. In business since 1966. D. L. Hart, pres.; Wayne Christner, g.m.; Bob Friend, s.m.; Richard Brown, p.a.

Models produced:

12'wide: 50' & 52' 1-2 bdrm; 60' & 65' 2-3 bdrm.

Expandable Rooms: 4' x 10' & 4' x 12' tip-out on 12'wide: 50' & 60'; 8' x 12' roll-out on 12'wide: 65'.

★ FESTIVAL HOMES, INC.

(Sub. Fleetwood Enterprises, Inc.) 3196 Myers St., P.O. Box 7638, Riverside, Ca. 92503. Ph: AC 714-687-0303. In business since 1950. John C. Cream, pres.; Dan Stretch, v.p. oper.; Gordon R. Collins, dir. mktg.; Bill Daffin, dir. mfg. services.

Subsidiaries: Romoland, Ca. 92370, P.O. Box 878 (Perris), 27126 Watson Rd., Ph: AC 714-657-2177, Bud LaMonk, plt. mgr.

Models produced:

Doublewide Units: 24'wide: 44'-60' 2-3 bdrm.

*Firm's Advertisement Appears In This Issue

MOBILE HOME/RECREATIONAL VEHICLE DEALER

Manufacturers: Mobile Homes

FISCHER MOBILE HOMES

555 - Tenth Ave., Safety Harbor, FL 33572. Ph: AC 813-726-3545. In business since 1965. Melvin O. Fischer, owner.

Models produced:

Mobile homes. (latest available information)

FLAIRE MFG. CO.

1345 W. Hurst Blvd., Hurst, Tx. 76053. Ph: AC 817-284-7680. E. E. Dailey, owner; J. F. Washburn, plt. supt.

Models produced:

8'wide: 30'-40'.

Special Units: 10' & 12'wide custom models.

FLAMINGO HOMES

(Div. Redman Ind., Inc.) (For corporate address & personnel see Redman Ind., Inc.)

PLANT: Gardena, Ca. 90247, 777 W. 190th St.

Models produced:

Doublewide Units: 20' & 24'wide: 48'-60' 1-3 bdrm.

★ FLEETWOOD ENTERPRISES, INC.

3196 Myers St., P.O. Box 7638, Riverside, Ca. 92503. Ph: AC 714-687-0303. In business since 1950. John C. Cream, pres.; Dan Stretch, v.p. oper.; Gordon R. Collins, dir. mktg.; Bill Daffin, dir. mfg. services.

Subsidiaries: Barrington Homes, Inc., Broadmore Homes, Inc., Festival Homes, Inc., Fleetwood Homes, Inc. (See individual listings.)

★ FLEETWOOD HOMES, INC.

(Sub. Fleetwood Enterprises, Inc.) 3196 Myers St., P.O. Box 7638, Riverside, Ca. 92503. Ph: AC 714-687-0303. In business since 1950. John C. Cream, pres.; Dan Stretch, v.p. oper.; Gordon R. Collins, dir. mktg.; Bill Daffin, dir. mfg. services.

Subsidiaries: Riverside, Ca. 92503, P.O. Box 4038, 7001 Jurupa Ave., Ph: AC 714-688-5353, Don McCord, plt. mgr. Woodland, Ca. 95695, P.O. Box 1308, 225 Matmor Rd., Ph: AC 916-662-3223, Jon Nord, plt. mgr. Douglas, Ga. 31533, P.O. Box 272, Ph: AC 912-384-1147, Morrie Egan, plt. mgr. Nampa, Id. 83651, 112 Industrial Rd., Ph: AC 208-466-2438, Allen Ackroyd, plt. mgr. Macomb, Il. 61455, P.O. Box 568, 730 Bower Rd., Ph: AC 309-833-5502, Jim Rodgers, plt. mgr. Lexington, Ms. 39095, P.O. Box 0, 100 Fleetwood Circle, Ph: AC 601-834-1005, Joel Smith, plt. mgr. Crestline, Oh. 44827, P.O. Box 188, 825 W. Livingstone Ave., Ph: AC 419-683-3000, Joel Van Westerhuyzen, plt. mgr. Carbondale, Pa. 18407, P.O. Box 515, 15 Fleetwood Rd., Ph: AC 717-282-0100, Velt Newsome, plt. mgr. Westmoreland, Tn., P.O. Box 600, Fleetwood Dr. at Hawkins St., Bob Miller, plt. mgr. Waco, Tx. 76703, P.O. Box 149, 2901 E. Industrial Rd., Ph: AC 817-799-2433, Cliff Breitweg, plt. mgr. Rocky Mount, Va. 24151, P.O. Box 100, Hwy. 40W., FRD4, Ph: AC 703-783-5171, Bob Roberts, plt. mgr.

Models produced:

12'wide: 40' 1 bdrm; 48' 2 bdrm; 52' 1-2 bdrm; 56' 1 bdrm; 60' & 64' 2-4 bdrm.

Doublewide Units: 24'wide: 44'-60' 2-3 bdrm. (some plants)

Expandable Rooms: 8' x 11' & 8' x 13' expando lvg.

FONTANA HOMES

(Div. Winston Ind., Inc.) Rte. 1, Box 85W, Pineville, La. 71360. Paul Woodberry, pres.; Horace Sholar, plt. mgr.;

Bryan Nagle, s.m.; Ronald Freeman, p.a.

Models produced:

12'wide: 44' & 52' 2 bdrm, 60' & 65' 2-3 bdrm \$3000-\$6000.

FOREMOST MFG. CO.

(Div. Lane Wood Ind., Inc.) 1700 Shady Oaks Dr., Denton, Tx. 76201. Ph: AC 817-382-9663. In business since 1961. C. P. Aberg, pres.; Michael Finlay, g.m.; J. C. Robinson, plt. mgr.; Mike Badolato, s.m.; W. J. Gordie, p.a.; Bill Yeary, prod. mgr.

Models produced:

12'wide: 60' 2 bdrm \$6295; 65' 2-3 bdrm \$6995; 70' 3 bdrm \$7495.

FOREMOST MOBILE HOMES MFG. CO.

Shady Oaks Dr., P. O. Box 430, Denton, Tx. 76201. Ph: AC 817-382-9663. In business since 1959. R. Vincent Lynch, chm. bd. & pres.

Models produced:

Mobile homes. (latest available information)

FORTUNE HOMES CORP.

(Sub. The Deltona Corp.) 1361 County Line Rd., Sarasota, FL 33580. Ph: AC 813-355-7676. In business since 1961. Sam Dee, pres.; Mark Smith, s.m.; Joe Capdarest, p.a.; Maurice Smith, dir. mfg.

Models produced:

12'wide: All lengths.

Doublewide Units: 20' & 24'wide: All lengths.

FOUNTAIN MOBILE HOME CO., INC.

2114 Atrisco, N.W., Albuquerque, N. M. 87105. In business since 1969. Chas. B. Freeman, pres.

Models produced:

Mobile homes. (latest available information)

FRANKLIN HOMES, INC.

Rt. 3, Russellville, AL 35653. Ph: AC 205-332-4510. In business since 1969. Jerry James, pres.; Douglas Gunnin, p.a.; Jimmy Jackson, s.m.; Jimmy Wakefield, plt. supt.

Models produced:

12'wide: 60' 2 bdrm \$7495; 65' 3 bdrm \$8995.

FRONTIER HOMES CORP.

(The Commodore Corp.) 8712 W. Dodge Rd., Suite 4000, Omaha, Nb. 68114. Ph: AC 402-393-5000. In business since 1952. Meyer Katzman, chm. bd.; Daniel Katzman, pres.; Morley Zipursky, exec. v.p.; John W. King, sr. v.p. mktg.; Ray Isard, v.p. pur.

BRANCHES: Haleyville, AL 35565, P.O. Box 510, Ph: AC 205-486-5241, Jerry Perkins, plt. mgr.; Gus Carrard, s.m.; Larry Bolton, p.a. Elkhart, In. 46514, P.O. Box 866, Ph: AC 219-293-6133, Bob Wilson, plt. mgr.; Jack Wells, s.m.; Pat Schoetzow, p.a. Falls City, Nb. 63835, Ph: 402-245-2491, Bill Curran, plt. mgr.; Dave Mav, s.m.; Garv Ramer, p.a. Lebanon, Or. 97355, P.O. Box 565, Ph: AC 503-258-7114, Kurt George, plt. mgr.; Bill Boyle, s.m.; Dick Mattick, p.a. Corsicana, Tx. 75110, Hwy. 31 E., Ph: AC 214-872-2501, Bill French, plt. mgr.; Pat Sevmour, s.m.; Tom Darby, p.a.

Models produced:

12', 14' & 24'wide models.

★ FUQUA HOMES, INC.

(Sub. Fuqua Ind., Inc.) 14286 E. Sixth St., Corona, Ca. 91720. Ph: AC 714-737-8223. In business since 1969. Dale L. Miller, pres.; Guerdon T. Wolfe, v. chm.; Robt. N. West, dir. oper.; Norman Swisher, sls. coord.; Ronald J. Benedict, sec. treas.

Subsidiaries: United States Mobile Homes, Inc., G. T. Wolfe Mobile Homes, Inc. & Sectional Housing Systems, Inc. (See individual listings.)

*Firm's Advertisement Appears In This Issue

Manufacturers

Mobile Homes

G

GALAXY MOBILE HOMES, INC.

P. O. Box #204, Corner Sweltzer & King Rd., Loomis, Ca. 95650. Ph: AC 916-652-7236. In business since 1966. Don L. Plonta, pres.

Models produced:

Mobile homes. (latest available information)

GARDENIA HOMES, INC.

P. O. Box 8, Hwy. 101 E., Gray Ct., Se. 29645. Ph: AC 803-876-2151. In business since 1963. Joe Weisner, pres.; Joan Watson, s.m.

Models produced:

Mobile homes. (latest available information)

GEER CO.

(Div. Sweet Homes, Inc.) E. Hwy. 30, Grand Island, Nb. 68801. Ph: AC 308-382-9250. In business since 1886. Ted Burke, pres.; Norris Olson, s.m.; Geo. Brown, p.a.

Models produced:

12'wide: 65' 2 bdrm \$10,000.

Doublewide Units: 22'wide: 44' & 54' 3 bdrm \$12,000-\$14,000.

GEM HOMES, INC.

(Sub. The Midland Co.) P.O. Box 848, Abingdon, Va. 24210. Ph: AC 703-628-5131. In business since 1969. Gail McDaniel, pres.; Curtis McDaniel, p.a.

Models produced:

12'wide: 44' 2 bdrm; 60' 2-3 bdrm.

Doublewide Units: 24'wide: 45' & 52' 3 bdrm.

GENERAL MODULAR CORP.

3110 Mt. Vernon Ave., Alexandria, Va. 22305. Ph: AC 703-836-3559. In business since 1969. C. W. Harris, pres.; D. Cordry, g.s.m.; L. G. Wood, Jr., v.p. mfg. & eng. **Divisions:** Columbia, Al. 36319, Macor Div., J. Partain, plt. mgr. **Newport, Ar. 72112,** Diversa Div., D. J. Kennedy, plt. mgr.; R. Reed, p.a.; D. Cordry, s.m.; F. E. Drake, prod. mgr. **Gallatin, Tn. 37066,** Kenwood Div. J. Rogers, plt. mgr.

Models produced:

12'wide: 38', 48' & 56' 2 bdrm; 60' 3 bdrm.

Special Units: Classrooms, comfort stations, driver training units, office unit 12'wide: 28' & 38' & custom models

GEORGE & RUSS MOBILE HOME SLS., INC.

6718 14th St., W., Bradenton, Fl. 33505. Ph: AC 813-755-3775. In business since 1956. Geo. C. Perreant, pres.

Models produced:

Mobile homes. (latest available information)

GEORGIA MOBILE HOMES

403 Jefferson Davis Hwy., North Augusta, Sc. 29841. Ph: AC 803-279-0655 & 0656. In business since 1967. Robt. McKettrick, g.m. & prod. mgr.; Glenn E. Fox, s.m. & p.a.; H. E. Morris, plt. mgr.

Branches: Augusta, Ga., Gordon Hwy. **Clearwater, Sc. 29822,** Storm Beach Rd., Robert McKettrick, plt. mgr.

Models produced:

Completely Expandable Units: 10'wide: 20' 1 bdrm \$2000, 20'wide: 33' 3 bdrm \$4500, 22'wide: 22' & 28' 2 bdrm \$3500-\$3995; 30' custom office \$6700.

Special Units: Relocatable homes, sec. housing, commercial & custom models.

*** GERRING IND., INC.**

Rte. #1, Box 1-B, Shipshewana, In. 46565. Ph: AC 219-768-4133. In business since 1964. Harold Gerring, pres.; Jim Bontrager, s.m.; Gene Hahn, g.m.; Rex Vaughn, p.a.; Manas Miller, plt. mgr.; Golan Yoder, prod. mgr.

Models produced:

12'wide: 52' 1-2 bdrm \$6500-\$7100; 60', 62' & 65' 1-3 bdrm \$7500-\$9600.

Doublewide Units: 24'wide: 52' 3 bdrm \$16,000-\$18,000.

GILES INDUSTRIES

Winchester Ave., Middlesboro, Ky. 40965. Ph: AC 606-248-5520. In business since 1958. R. O. Giles, pres.; Ray Neely, g.m.; Cotton Robertson, s.m.; Jas. Giles, p.a.

Models produced:

10'wide: 39' & 51' 2 bdrm \$3395-\$3695; 56' & 61' 2-3 bdrm \$3995-\$4395.

12'wide: 41' & 51' 2 bdrm \$3595-\$3995; 56' & 61' 2-3 bdrm \$4395-\$4995.

Doublewide Units: 20'wide: 43' & 51' 3 bdrm \$5895-\$6695, 24'wide: 43' & 51' 3 bdrm \$6395-\$7195.

Completely Expandable Units: 20' & 24'wide: 56' 3-4 bdrm \$7295-\$7995.

Special Units: Commercial & custom models.

*** GLOBEMASTER MOBILE HOMES, INC.**

P.O. Box 208, Goshen, In. 46526. Ph: AC 219-533-4040. In business since 1952. Keith Johnston, pres.; Jas. Johnston, g.m.; Bill Helpin, s.m.; Roy Miller, p.a.; Roy Bontrager, plt. supt.

Models produced:

12'wide: 50' 2 bdrm; 60' 2-3 bdrm; 64' 3 bdrm; 68' 3-4 bdrm.

GOLDEN STATE MOBILE HOMES, INC.

P. O. Box 56, 33½ E. Collins, Umatilla, Fl. 32784. Ph: AC 904-669-6201. In business since 1965. Neil T. Resue, pres.

Models produced:

Mobile homes. (latest available information)

GOLDEN WEST MOBILE HOMES

1929 E. St. Andrews Place, Santa Ana, Ca. 92711. Ph: AC 714-835-0909. In business since 1965. Jerry Golden, chmn.; Harry E. Karsten, Jr., pres.; Fred Hill, g.s.m.; Richard Keller, p.a.; Norm Martin, s.m.; Jack Takahashi, plt. mgr.

BRANCH: Villa West Mobile Homes. (See individual listing.)

Models produced:

Doublewide Units: 20'wide: 45' 1 bdrm; 51' & 55' 2 bdrm; 57' & 60' 2-3 bdrm. 24'wide: 60' 2-3 bdrm.

GOOD MFG., INC.

Florence Rd., Constantine, Mi. 49042. Ph: AC 616-435-5115. In business since 1961. Ken Good, pres. & g.m.; Richard Outman, s.m.; Wm. Sanner, p.a.; O. K. Naylor, plt. mgr.

Models produced:

8'wide: 35' 1-2 bdrm \$4195-\$4295.

10'wide: 35' 1 bdrm \$4395.

12'wide: 35' 1 bdrm \$4550.

Special Units: Commercial & custom models.

*** GRAND WESTERN HOMES**

(Div. Gueydon Ind., Inc.) P.O. Box 1259, Louisville, Ky.

*Firm's Advertisement Appears In This Issue

Manufacturers Mobile Homes

40201. (For personnel & models produced see Guerdon Ind., Inc. individual listing.)

BRANCH: Lubbock, Tx.

*** GRAY-VELLE MOBILE HOMES, INC.**

(Sub. Strahan Mfg. Co.) 6110 W. Hillsborough, Tampa, Fl. 33614. Daniel W. Strahan, pres.

Models produced:

Mobile homes. (latest available information)

*** GREAT LAKES VAN DYKE MOBILE HOMES**

(Div. Guerdon Ind., Inc.) P.O. Box 1259, Louisville, Ky. 40201. (For personnel & models produced see Guerdon Ind., Inc. individual listing.)

Branches: Corona, Ca.; Lake City, Fla.; Boise, Id.; Marlette, Mi.; Merced, Ca.; Newton, Ks.; Chambersburg, Pa.

GREENVILLE MOBILE HOME CORP.

Hwy. 10 E., Greenville, Al. 36037. Ph: AC 205-382-2615. In business since 1969. Byron S. Griffith, Jr., pres.; Julie Harris, p.a.; Harold E. Bush, prod. mgr.

Models produced:

12'wide: 60' 2-3 bdrm \$7000-\$7150.

GREGORY MOBILE HOMES, INC.

Hwy. #319, Tifton, Ga. 31794. Ph: AC 912-382-7324. In business since 1966. Roy Huffman, pres.

Models produced:

Mobile homes. (latest available information)

GUARDIAN MOBILE HOMES

(The Commodore Corp.) 8712 W. Dodge Rd., Suite 4000, Omaha, Nb. 68114. Ph: AC 402-393-5000. In business since 1952. Meyer Katzman, chm. bd.; Daniel Katzman, pres.; Morley Zipursky, exec. v.p.; John W. King, sr. v.p. mktg.; Ray Isard, v.p. pur.

BRANCHES: Carbon Hill, Al. 35549, Ph: AC 205-924-2431. Paul Martin, plt. mgr.; Don Fox, s.m.; Ted Logan, p.a. **Danville, Va. 24541**, P.O. Box 300, Ph: AC 703-793-8811, Dick Coha, plt. mgr.; Bill Boisseau, s.m., Chas. Royster, p.a.

Models produced:

12'wide models.

*** GUERDON IND., INC.**

P.O. Box 1259, Louisville, Ky. 40201. Ph: AC 502-583-3931. In business since 1954. F. L. Cappaert, pres. & chm. bd.; W. A. Marshall, ch. exec. officer; T. P. Meyers, exec. v.p.; E. O. Bilson, dir. matl. control.

BRANCHES: Alexander City, Al.; Ashburn, Ga.; Boise, Id.; Cabot, Ar.; Chambersburg, Pa.; Chino, Ca.; Corona, Ca.; Elkhart, In.; Greenwood, Ms.; Hazen, Ar.; Lake City, Fl.; Lubbock, Tx.; Manila, Ar.; Manhattan, Ks.; Marlette, Mi.; Merced, Ca.; Newton, Ks.; Ocala, Fl.; Phil Campbell, Al.; Scottsbluff, Nb.; Scranton, Pa.; Sebree, Ky.; South El Monte, Ca.; South Hill, Va.; Stayton, Or.; Rockwell, Nc.; Vicksburg, Ms.; Waycross, Ga.

Models produced:

Mobile homes, offices, modular & sectional housing.

*** GUERDON MOBILE HOMES**

(Div. Guerdon Ind., Inc.) P.O. Box 1259, Louisville, Ky. 40201. (For personnel & models produced see Guerdon Ind., Inc. individual listing.)

BRANCH: Stayton, Or.

H

*** HALLMARK HOMES**

(Div. Redman Ind., Inc.) (For corporate address & personnel see Redman Ind., Inc.)

PLANTS: Richland, Ga. 31825, P.O. Box 248. **Tapeka, In. 46571**, P.O. Box 95. **Ephrata, Pa. 17522**, P.O. Box 428. **Athens, Tx. 75751**.

Models produced:

12'wide: 44'-70' 1-3 bdrm.

Expandable Rooms: 7' x 10' slide-a-bay lvg. on most models.

*** HAMPTON HOMES, INC.**

P.O. Box 377, Edwardsburg, Mi. 49112. Ph: AC 616-663-3715. In business since 1965. Russell C. Covey, pres.; Wm. K. Taft, s.m.; Jesse Thrash, p.a.; Jas. Eckman, plt. mgr.

Models produced:

12'wide: 60' 2-3 bdrm \$8500-\$8700; 65' 2-3 bdrm \$9100-\$9300.

Expandable Rooms: 4' x 12' tip-out lvg \$500; 7' x 12' & 7' x 14' pull-out lvg \$700-\$850.

HANCOCK COACH CO., INC.

Hamilton St., P.O. Box 399, Sparta, Ga. 31087. Ph: AC 404-444-2121. In business since 1968. Thos. E. Nicholls, pres. & g.m.; John L. Paschal, s.m.; Ed Barlow, p.a.; Carlos C. Pounds, Jr., plt. mgr. & prod. mgr.

Models produced:

12'wide: 45' 1-2 bdrm \$3055-\$3295; 53' 2 bdrm \$3380-\$3475; 60' 2-3 bdrm \$3705-\$3795.

HARMONY HOMES, INC.

P. O. Box 708, Douglas, Ga. 31533. Ph: AC 912-384-7917. In business since 1968. Brodie F. J. Timms, pres.

Models produced:

Mobile homes. (latest available information)

HARTFORD HOMES, INC.

8833 Shaver Rd., Portage, Mi. 49081. Ph: AC 616-327-7775. In business since 1963. H. L. Slusher, pres.; Ray Hill, s.m.; Wayne Reardon, p.a.; Roy Dietrich, plt. mgr.

Models produced:

12'wide: 60' 2-3 bdrm.

HAUSER HOMES, INC.

(Sub. Polaron Products, Inc.) 72 Ridge Rd., Middleburg, Pa. 17842. Ph: AC 717-837-1515. In business since 1966. Paul E. Hauser, pres.; Barry Feeher, g.m. & plt. mgr.; Wayne Soderstrom, s.m.; Ron Gehrs, p.a.

Models produced:

12'wide: 51' 2 bdrm \$3995; 60', 65' & 70' 2-3 bdrm \$4995-\$9995.

HAVELOCK HOMES CORP.

Hwy. 70 W., Havelock, Nc. 28532. Ph: AC 919-447-7122. In business since 1969. Gene A. Jackson, pres., g.m. & s.m.; A. C. Thornton, p.a.; Edw. Churches, plt. mgr. & prod. mgr.

Models produced:

12'wide: 44' & 52' 2 bdrm \$3695-\$4395; 60' & 65' 2-3 bdrm \$5695-\$6495.

HENSLEE MOBILE HOMES, INC.

(Sub. Republic Gypsum Co.) P.O. Box 38, 2410 W. Division, Arlington, Tx. 76010. Ph: AC 817-274-7376. In business since 1948. Rhyn Simpson, Jr., pres.; C. A. Rainwater, g.m.; Keith W. Cecil, Jr., p.a.; Jos. W. Inman, plt. mgr.; J. D. Henslee, plt. supt.

*Firm's Advertisement Appears In This Issue

MOBILE HOME/RECREATIONAL VEHICLE DEALER

Manufacturers

Mobile Homes

Branch: Arlington, Tx. 76010, 4500 S. Cooper, Kenneth Wallis, plt. mgr.; Geo. Guthrie & Eulan Brown, plt. supt's.

Models produced:

10'wide: 44' 1-2 bdrm \$3795.

12'wide: 48' 1-2 bdrm \$4695; 52' 2 bdrm \$5495; 60', 66' & 68' 2-3 bdrm \$6150-\$7995.

14'wide: 68' 2 bdrm \$9495; 72' 2-3 bdrm \$9950.

Doublewide Units: 24'wide: 51' & 63' 2-3 bdrm \$12,550-\$15,350.

HERITAGE

204 N. Dooley, Grapevine, Tx. 76501. Ph: AC 817-BU9-2821. In business since 1964. E. A. Smith, pres.; Bill Foster, s.m.; Tommy Scott, head p.a. & plt. mgr.; Jas. R. Smith, p.a.

Models produced:

10'wide: 56' & 60' 1-2 bdrm \$9000-\$10,000; 64' 1-3 bdrm \$10,700.

12'wide: 56' & 60' 1-2 bdrm \$10,000-\$10,500; 64' & 70' 1-3 bdrm \$11,000-\$11,900.

14'wide: 64', 70', 74' & 76' 1-3 bdrm \$13,500-\$17,500.

Special Units: Commercial & custom models.

* HERRLI IND., INC.

(Sub. Swift Ind., Inc.) 2801 Oakland Ave., Elkhart, In. 46514. Ph: AC 219-522-7610. In business since 1953. Max Herrli, pres.; Dean Hamilton, s.m.; Jan Slagle, p.a.; N. A. Randolph, prod. mgr.

Models produced:

12'wide: 60', 62' & 65' 2-3 bdrm \$7750-\$9750.

Doublewide Units: 24'wide: 50' & 55' 3 bdrm \$12,950-\$13,695; 58' 4 bdrm \$14,325.

HIGHLANDER HOMES, INC.

(Sub. Poloron Products, Inc.) 74 Ridge Rd., Middleburg, Pa. 17842. Ph: AC 717-837-1515. In business since 1968. Paul E. Hauser, pres.; Barry Feeher, g.m. & plt. mgr.; Wayne Soderstrom, s.m.; Ron Gehrs, p.a.

Models produced:

12'wide: 46' & 51' 2 bdrm \$3600-\$3995; 60' & 65' 2-3 bdrm \$4995-\$5200.

HILLCREST HOMES

(Div. Skyline Corp.) P.O. Box 147, 2520 By Pass Rd., Elkhart, In. 46514. Ph: AC 219-523-4180.

BRANCHES: Decatur, Al.; Hemet, Ca.; Ocala, Fl.; Halstead, Ks.; Bossier City, La.; New Ulm, Mn.; Charlotte, Nc.; McMinnville, Or.; Leola, Pa.

Models produced:

Mobile homes.

* HILTON HOMES

Box 549, Guttentberg, Ia. 52052. Ph: AC 319-252-1420. In business since 1957. Don Ferring, pres.; Elmer Rome, g.m.; Robt. Ernster, plt. mgr.; Eric Simons, s.m.; Loris Kickbush, p.a.; Elmer Radabaugh, plt. supt.

Models produced:

12'wide: 60' & 64' 2 bdrm \$7500-\$8000; 68' 3 bdrm \$8500.

14'wide: 64' 2 bdrm \$8900; 68' 3 bdrm \$9400.

Doublewide Units: 23'wide: 44' 3 bdrm \$9895. 24'wide: 44' 3 bdrm \$10,000.

Expandable Rooms: 6'x 12' expando lvg \$730.

Special Units: Classrooms, sec. housing & commercial models.

* HI-RISE MOBILE HOMES, INC.

1052 W. Sixth St., Suite 626, Los Angeles, Ca. 90017. Ph: AC 213-481-2118. In business since 1969. Stanley E. Long, pres.; John DeHart, Jr., g.m.; Sid Poche, plt. mgr. **Branch:** Huntington Park, Ca. 90255, 3383 E. Gage Ave.

Models produced:

Doublewide Units: 16'wide: 34' 2 bdrm \$14,500. 20'wide: 40' 3 bdrm \$15,500.

24'wide: 50' 3 bdrm \$16,500.

Special Units: Relocatable homes & two-story models.

HIWASSE HOMES, INC.

P.O. Drawer N, Gravette, Ar. 72736. Ph: AC 501-787-5612. In business since 1969. R. T. Rogers, pres.; Robt. C. Durst, g.m.; Detmer Shaffer, prod. mgr.

Models produced:

12'wide: 50' & 55' 2 bdrm; 60' & 65' 3 bdrm.

14'wide: 55' 2 bdrm; 60' & 65' 3 bdrm.

HOLDER MOBILE HOMES

Rte. One, Pinckneyville, Il. 62274. Ph: AC 618-357-2249. In business since 1968. Jos. M. Holder, pres.; Floyd F. Holder, plt. mgr.

Models produced:

12'wide: 44' & 50' 1 bdrm \$4000 & \$5000.

Special Units: 12'wide room addition in lengths from 12' to 50'.

HOLIDAY HOMES, INC.

(Sub. Beatrice Foods Co.) P.O. Box 157, Lynn, Al. 35575. Ph: AC 205-893-5203. In business since 1964. Walter H. Green, pres.; Clarence Bales, g.m.; Ray Harper, g.s.m.; Nuford Ingle, plt. mgr.; Ron Giles, s.m.; Clipper Green, p.a.

Branch: Hamilton, Al. 35575, Loyd Wakefield, plt. mgr.; Lewis Holmes, s.m.; Landon Farris, p.a.

Models produced:

12'wide: 50' & 55' 2 bdrm \$4795-\$4995; 60' 2-3 bdrm \$5695-\$5795; 61' 2 bdrm \$6295; 65' 2-3 bdrm \$7195-\$7295.

HOLIDAY MOBILE HOMES

915 Piner St., Santa Rosa, Ca. 95401. Ph: AC 707-544-3131. In business since 1968. R. Harbeck, pres. & g.m.; Ray Price, s.m.; W. Parry, p.a.; H. Erbolein, plt. supt.

Models produced:

12'wide: 55' 1 bdrm \$7000; 60' 2 bdrm \$8000.

Doublewide Units: 24'wide: 60' 2-3 bdrm \$13,000.

HOLLOWAY IND., INC.

P.O. Box 1378, Industrial Blvd., Waycross-Ware County Industrial Pk., Waycross, Ga. 31501. Ph: AC 912-285-8010. In business since 1969. Barron T. Holloway, pres. & g.m.; Emery H. Davis, Jr., v.p. sls.; Robt. L. Johnson, p.a.

Models produced:

12'wide: 50', 55' & 60' 1-2 bdrm \$4195-\$5995; 65' 2-3 bdrm \$5995-\$6595.

Doublewide Units: 24'wide: 50', 55' & 60'.

HOMES BY FISHER, INC.

P.O. Box 248, Richfield, Nc. 28137. Ph: AC 704-463-2081. In business since 1969. J. E. Fisher, Jr., pres. & g.m.; V. L. Beck, p.a.; Doug McKenzie, plt. mgr. & prod. mgr.

Models produced:

12'wide models.

*Firm's Advertisement Appears In This Issue

MOBILE HOME/RECREATIONAL VEHICLE DEALER

Advertisement

Mobile Homes

★ HOMES OF AMERICA CORP.

(Sub. Equistite Form Ind., Inc.) P.O. Box 5026, Fayetteville, Nc. 28303. Ph: AC 919-868-4116. In business since 1969. Larry A. Carr, pres.; Jas. F. Wager, exec. v.p.; Donald P. Murray, v.p. sls.

Subsidiaries: All South Homes Corp. & Columbus Homes Corp. (See individual listing.)

HOMESTEAD IND., INC.

314 S. Main, Hope, Ar. 71801. Ph: 501-777-5791. In business since 1968. J. R. Bennett, pres.

Models produced:

12'wide: 60' Mobile homes. (latest available information)

HOMESTEAD MOBILE HOMES, INC.

East Anderson St., McKinney, Tx. 75096. Ph: AC 214-542-1162. In business since 1969. Gilbert L. Dial, pres.

Models produced:

Mobile homes. (latest available information)

HOMETTE MOBILE HOMES

(Div. Skyline Corp.) P.O. Box 1224, 17th & Hively St., Elkhart, In. 46514. Ph: AC 219-293-6516.

BRANCHES: Decatur, Al.; Hemet, Ca.; Ocala, Fl.; Arkansas City, Ks.; Bossier City, La.; New Ulm, Mn.; Charlotte, Nc.; McMinnville, Or.; Leola, Pa.

Models produced:

Mobile homes.

★ HORIZON MOBILE HOMES, INC.

P.O. Box 1047, U.S. Rte. #27 N., Portland, In. 47371. Ph: AC 317-726-8107. In business since 1964. Fred H. Lindsay, pres. & g.m.; R. B. Stamper, g.s.m.; Richard E. Lance, head p.a.; Wes Morse, s.m.; Jan Crouch, p.a.; Raymond P. Riendeau, plt. supt.

Models produced:

12'wide: 60' & 64' 1-3 bdrm.

Completely Expandable Units: 12'wide: 60' 2-3 bdrm.

Expandable Rooms: 7' x 10' pull-out bdrm; 7' x 23' pull-out lvg & d.

Special Units: Commercial models 10' & 12'wide: 26' 64'.

HOUSE OF HARMONY, INC.

S. Dewey Ave., Reedsburg, Wi. 53959. Ph: AC 608-524-4313. In business since 1964. Margaret Van Ert, pres.; Leo Van Ert, g.m.; Ronald A. Huber, s.m.; Walter Luepke, p.a.; Carroll Holmes, plt. mgr.

Models produced:

12'wide: 56' & 60' 2 bdrm \$7023-\$7928; 65' & 68' 2-3 bdrm \$8027-\$8682.

14'wide: 60' & 68' 2-3 bdrm \$8754-\$10,297.

Expandable Rooms: 7' x 10' push-out lvg on 68' 12'wide \$880; 7' x 12' push-out lvg on 68' 14'wide \$880.

HOULE IND., INC.

611 Commerce St., Largo, Fl. 33540. Ph: AC 813-585-8684. In business since 1962. Wm. J. Houle, pres.

Models produced:

Mobile homes. (latest available information)

★ HOUSING BY TIFFANY, INC.

(Div. Housing by Vogue, Inc.) Industrial Pk., P.O. Box 1235, Moultrie, Ga. 31768. Ph: AC 912-985-8510. In business since 1968. Donald G. Allen, pres., g.m. & s.m.; Charles Hutton, p.a.

Models produced:

12'wide: 40', 44', 48', 54' & 60' 1-3 bdrm.

Doublewide Units: 24'wide: 40' 3 bdrm.

Special Units: Commercial models.

★ HOUSING BY VOGUE, INC.

(Sub. Mobile Home Ind., Inc.) 440 Sheller St., P.O. Box 1058, Quincy, Fl. 32351. Ph: AC 904-627-7505. In business since 1968. Donald G. Allen, pres., g.m. & s.m.; Charles Hutton, p.a.; Jas. V. Peters, plt. mgr.

Division: Housing by Tiffany, Inc. (See individual listing.)

Models produced:

12'wide: 60' & 65' 1-3 bdrm.

HOWDAN MFG. CO.

2416 W. Carson St., Torrance Ca., 90501. Ph: AC 213-320-3819. In business since 1961. Robt. J. Ballard & John A. Chapman, partners.

Models produced:

Mobile homes. (latest available information)

HUNTINGTON DISTRIBUTORS, INC.

P. O. Box 545, Candor, Nc. 27229. Ph: AC 919-974-4111. In business since 1963.

Models produced:

Mobile homes. (latest available information)

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INTERNATIONAL MOBILE HOMES, INC.

6110 S. Cucamonga, Ontario, Ca. 91761. Ph: AC 213-323-7140. In business since 1964. Donald R. Stewart, pres.

Models produced:

Mobile homes. (latest available information)

JACOBSEN MOBILE HOMES MFG., INC.

P.O. Box 368, 810 Sixth St., N., Safety Harbor, Fl. 33572. Ph: AC 813-726-1138. In business since 1959. Wm. Jacobsen, pres. & g.m.; Jos. J. Chichetti, s.m.; Paul Meisner & Chas. Tronco, p.a.s.; Doyle Montgomery, plt. supt.

Models produced:

12'wide: 44', 48' & 52' 1 bdrm \$4626-\$5146; 56' & 60' 1-2 bdrm \$5364-\$5722; 65' 2-3 bdrm \$6367-\$6674.

Doublewide Units: 20'wide: 45' x 39' 2 bdrm \$8899, 24'wide: 37' & 42' 2 bdrm \$8498-\$9226; 45' x 39' 2 bdrm \$9289.

Special Units: Custom models.

JAMISON HOMES, INC.

US 301 & Show Rd., Belleview, Fl. 32620. Ph: AC 904-245-2456. In business since 1968. E. L. Jamison, pres.; Terry Trexler, g.m.; Dale Kimes, plt. mgr.; Steve Etherington, s.m.; Wayne Childers, p.a.

Models produced:

12'wide: 44', 48', 52' & 56' 1-2 bdrm; 60' 1-3 bdrm; 64' & 68' 2-3 bdrm.

J'VILLE HOMES, INC.

(Sub. Hunt Modular Systems) Myrtle St., P.O. Box 1697, Jacksonville, Tx. 75766. Ph: AC 214-586-2288. In business since 1968. David B. McKinnon, pres.; W. A. Robinson, g.m. & plt. mgr.; T. C. Hudson, s.m.; L. J. Leindecker, p.a.; E. L. Bernard, prod. mgr.

Models produced:

12'wide: 60' & 65' 2-3 bdrm \$5595-\$6995.

14'wide: 60' & 65' 2-3 bdrm.

*Firm's Advertisement Appears In This Issue

Manufacturers - Mobile Homes

K

KARSON IND., INC.

China Airport, Hangar 4, Chino, Ca. 91710. Ph: AC 714-628-4765. In business since 1961. Ester Karshmer, pres.; Vern Copeman, g.m.; Garland Price, head p.a.; Wm. Davies, s.m.; Mike Phillips, plt. mgr.; Don Wiss, p.a.; Gil Rollins, plt. supt.

Models produced:

12'wide: 60' 1-2 bdrm.

Doublewide Units: 20'wide: 45' & 54' 2 bdrm. 24'wide: 47', 53', 60' & 68'.

* KENTLAND HOMES

(Div. Winston Ind., Inc.) P.O. Box 235, Kentland, In. 47951. Ph: AC 219-474-5171. In business since 1969. Paul Woodberry, pres.; Geo. S. Witt, g.m.; Geo. S. King, s.m.; Harley Hackett, p.a.; Les Biffel, plt. mgr.

Models produced:

12'wide: 60' & 65' 2-3 bdrm \$6995-\$7495.

KENWOOD HOMES, INC.

Hwy. 97, Stratford, Wt. 54484. Ph: AC 715-687-4611. In business since 1966. Richard Jones, pres. & g.s.m.; Guy Rustad, g.m. & head p.a.; Joe Langreck, plt. mgr.; Loyce Jones, s.m.; Tom Loos, p.a.

Branches: Montevideo, Mn. 56265, 1020 Town Line Rd. Rapid City, Sd. 57701, 3815 Hwy. 79 S., Eugene Vick, plt. mgr.; Louise Aldridge, s.m.; Jas. Richardson, p.a.

Models produced:

12'wide: 50' 2 bdrm; 60' & 64' 2-3 bdrm; 68' 2-4 bdrm.

14'wide: 60' 2 bdrm; 68' 2-4 bdrm.

Special Units: Commercial & custom models.

*KEY IND., INC.

P.O. Box 273, Sturgis, Mi. 49091. Ph: AC 616-651-5477. In business since 1965. Rodney Baker, pres.; Omar Hochstetler, s.m.; Leo Hillon, p.a.; Tom Sivits, plt. mgr.

Models produced:

12'wide: 52', 60' & 65' 2 bdrm \$6300-\$8100.

KEY WEST HOMES, INC.

Bldg. 821-D, Mira Loma Space Center, Mira Loma, Ca. 91752. Ph: AC 714-685-5243. In business since 1969. Robt. D. Totten, pres.; Doyle W. Boydston, g.m.; John S. Ratzlaff, g.s.m.; Robt. J. Henry, head p.a.; E. J. Schreiber, s.m.; Larry R. Iverson, p.a.; Darrell D. Goetsch, prod. mgr.

Models produced:

Doublewide Units: 24'wide: 52' & 60' 2 bdrm \$11,900-\$13,900 est. unfurnished.

*KING HOMES, INC.

100 Buckingham Rd., Elkhart, In. 46514. Ph: AC 219-523-5579. In business since 1963. Frank A. Konn, pres.; Howard W. Leshner, s.m.; Harold McLaughlin, g.m.; Dick Garner, p.a.; Paul Lee, plt. mgr.

Models produced:

12'wide: 60' & 65' 2-3 bdrm \$7995-\$9495.

Expandable Rooms: 4' x 10' tip-out lvg \$400; 7' x 12' roll-out lvg \$750.

KIRKWOOD HOMES

(Div. Redman Ind., Inc.) (For corporate address & personnel see Redman Ind., Inc.)

PLANTS: Industry, Ca. 91745, 17171 E. Gale Ave. Americus, Ga. 31709, Redman Rd., P.O. Box 1117. Grand Island, Nb. 68801, 1515 E. 4th St. Washington Court House, Oh. 43160, 2000 Kenskille Ave. Silverton, Or. 97381, 1204 Mill St. Athens, Tx. 75751. Grand Prairie, Tx. 75050, 2444 W. Main St.

Models produced:

12'wide: 44'-65' 1-3 bdrm.

Doublewide Units: 20' & 24'wide: 43'-60' 1-3 bdrm.

Expandable Rooms: 7' x 10' & 7' x 14' slide-a-bay lvg. on most models.

*KIT MFG. CO.

1401 W. 17th St., Long Beach, Ca. 90813. Ph: AC 213-437-7494. In business since 1946. Dan Pocapalia, pres. & g.m.; T. C. Fagan, v.p. & g.s.m.; Chas. B. Watson, s.m.; Don Connors, p.a.; C. C. Atwood, prod. mgr.

BRANCHES: Riverside, Ca. 92502, 920 Citrus St., Robt. Berkhold, plt. mgr.; Geo. C. Furtch, s.m.; Lowell Jones, p.a. Caldwell, Id. 83605, P.O. Box 259, Robt. Doyle, plt. mgr.; Clyde Clevenger, s.m.; Raleigh Stitt, p.a. McPherson, Ks. 67460, P.O. Box 649, Cecil Chapman, plt. mgr.; Marvin Peters, s.m.; Chuck Milleson, p.a. McPherson, Ks. 67460, 1st & Elby Sts., Dick Weatherly, plt. mgr.; Robt. Brenton, s.m. Mt. Vernon, Oh. 43050, P.O. Box 470, Robt. Alexander, plt. mgr.; Ron Geier, s.m.; John Hegemann, p.a.

Models produced:

10'wide: Unfurnished. 50' 1 bdrm; 55' 2 bdrm; 57' 3 bdrm.

12'wide: Unfurnished. 40', 45' & 50' 1 bdrm; 55' 1-2 bdrm; 60' 2-3 bdrm.

Doublewide Units: Unfurnished. 20'wide: 43' 2 bdrm; 45' & 55' 2-3 bdrm. 24'wide: 45', 52', 55' & 60' 2-3 bdrm.

K-LINE, INC.

Box 721, Conway, Ar. 72032. Ph: AC 501-329-8328. In business since 1967. Dean Goodman, pres.

Models produced:

Mobile homes. (latest available information)

*KROPF MFG. CO., INC.

Rd. 15 N., Goshen, In. 46526. Ph: AC 219-533-2171. In business since 1946. Solomon Kropf, pres.; Don Miller, s.m.; Sam Wyse, p.a.; Don Bisler, plt. supt.

Models produced:

8'wide: Custom models.

10'wide: 50'-62' 1-3 bdrm \$9030-\$10,000.

12'wide: 50'-62' 1-3 bdrm \$9920-\$10,895.

Doublewide Units: 20'wide: 50'-62' 2-4 bdrm \$13,960-\$15,415. 24'wide: 50'-62' 2-4 bdrm \$14,970-\$16,520.

KUSTOM MOBILE HOMES MFG.

P. O. Box 1055, San Jacinto, Ca. 92583

Models produced:

Mobile homes. (latest available information)

L

L & M TRAILER MFG. CO., INC.

475 W. 1st St., P.O. Box 518, Ephraim, Ut. 84627. Ph: AC 801-283-4841. In business since 1964. Harry W. Mosher, pres.

Models produced:

Mobile homes. (latest available information)

LAKEWOOD IND., INC.

18026 S. Broadway, Gardena, Ca. 90247. Ph: AC 213-

*Firm's Advertisement Appears In This Issue

MOBILE HOME/RECREATIONAL VEHICLE DEALER

Manufacturers — Mobile Homes

323-7140. In business since 1948. Geo. E. Mullenex, pres.; A. W. Gale, g.m.; Clyde Johnson, p.a.; Wm. R. Davidson & Norman Miller, s.m.s.; Jas. R. Fisk, prod. mgr.

Models produced:

12'wide: 52' 1 bdrm \$6030; 60' 2 bdrm \$7000-\$7600.

Doublewide Units: 20'wide: 43', 51' & 58' 2 bdrm \$6500-\$9000; 55' 3 bdrm \$8500. 24'wide: 45', 48' & 60' 2 bdrm \$8400-\$10,500.

LANCER MOBILE HOMES, INC.

(Sub. Standard Ind., Inc.) 1660 Magnolia Ave., Corona, Ca. 91720. Ph: AC 714-737-7620. In business since 1965. Ken Moore, pres.; Don Tapson, plt. mgr.; C. E. Milligan, s.m.; Bob Hornel, p.a.; Art Bradley, plt. supt.

Branches: Marysville, Ca. 95901, 1401 Melody Rd., Lenard Smith, plt. mgr.; C. R. Luekenga, s.m.; Art Crane, p.a. **Riverside, Ca. 92503**, 9800 Beau Ave., Jas. Weaver, plt. mgr.; Bob James, s.m.; Bill McMillan, p.a. **The Dalles, Or. 97058**, 221 Webber Rd., Walt Payne, plt. mgr.; Ray Robinson, Jr., s.m.; Duke Robbins, p.a.

Models produced:

12'wide: 53' 2 bdrm \$5695; 57', 60' & 63' 2-3 bdrm \$6095-\$7000.

Doublewide Units: 20'wide: 43' & 53' 2 bdrm \$6995-\$7995; 57' & 60' 2-3 bdrm \$8500-\$10,500. 24'wide: 53' 2 bdrm \$9000; 57' & 60' 2-3 bdrm \$9500-\$15,000.

Special Units: Sec. housing & custom models.

LANDMARK IND., INC.

(Z-Industries, Inc.) P. O. Box "O", 807 West Ave., Cedartown, Ga. 30125. Ph: AC 404-748-6580. In business since 1969. B. E. Tyler, pres.; Henry F. Brandt, g.m.; Lawson Vann, p.a. & prod. mgr.

Models produced:

12'wide: 55' 2 bdrm; 60' & 64' 2-3 bdrm.

LANDOLA, INC.

(Z-Industries, Inc.) N. Edwards St., P. O. Box 466, Converse, In. 46919. Ph: AC 317-384-3363. In business since 1946. Dolin W. Young, pres.; Phillip Young, g.m.; Frank Garber, s.m.; Robt. Mock, p.a.; Herb Garber, plt. mgr.

Models produced:

12'wide: 60' 2 bdrm \$9100-\$11,470.

Doublewide Units: 24'wide: 56' 3 bdrm \$16,690.

LEFLOR MOBILE HOMES

(Div. Guerdon Ind., Inc.) P.O. Box 1259, Louisville, Ky. 40201. (For personnel & models produced see Guerdon Ind., Inc. individual listing.)

BRANCH: Greenwood, Ms.

LEXINGTON HOMES, INC.

P.O. Box 97, Chapin, Sc. 29036. Ph: AC 803-345-5464. In business since 1969. J. Allen Shumaker, pres. & g.m.; Michael Callahan, s.m.; Emory Lester, p.a.; Geo. Manor, plt. supt.

Models produced:

Special Units: Relocatable & sec. housing.

LEXINGTON IND., INC.

Hwy. 101 N., Lexington, Al. 35648. Ph: AC 205-229-6635. In business since 1969. Fred S. Glascock, pres. & g.m.; Geo. Reynolds, s.m.; Gerald Cook, p.a.; Loyd Frost, plt. supt.

Models produced:

12'wide: 40', 44', 50' & 56' 2 bdrm; 60' & 64' 2-3 bdrm.

★ LIBERTY HOMES, INC.

P.O. Box 608, Syracuse, In. 46567. Ph: AC 219-457-3121. In business since 1941. Edward J. Hussey, pres.; Joseph McCarthy, v.p. natl. sls.; Max Carlson, p.a.; Harold Weaver, prod. mgr.

BRANCHES: Thomasville, Ga. 31792, P.O. Box 145.

Yoder, Ks. 67585, P.O. Box 18. **Leola, Pa. 17540**,

P.O. Box 129. **Dorchester, Wi. 54425**, P.O. Box 338.

Models produced:

10'wide: 36' 1 bdrm; 43', 46' & 50' 1-2 bdrm; 55', 60' & 65' 2-3 bdrm.

12'wide: 36' 1 bdrm; 43', 46' & 50' 1-2 bdrm; 55', 60' & 65' 2-3 bdrm.

Special Units: Commercial models.

★ LONERGAN CORP.

(Sub. Guerdon Ind., Inc.) P.O. Box 1259, Louisville, Ky. 40201. (For personnel & models produced see Guerdon Ind., Inc. individual listing.)

BRANCHES: Elkhart, In.; Ocala, Fl.; Manhattan, Ks.; Scranton, Pa.

LONNIE'S TRAILER SALES, INC.

U.S. Hwy. #30, Schuyler, Nb. 68661. Ph: AC 402-352-3802. In business since 1955. Berlon R. Spies, pres.

Models produced:

Mobile homes. (latest available information)

M

MADISON IND., INC.

2308 Meridian St. N., Huntsville, Al. 35811. Ph: AC 215-539-2745. In business since 1969. Chas. H. Cummings, Jr., pres.; H. E. Roth, g.m. & plt. mgr.; Richard P. Watts, g.s.m.; J. D. Holt, p.a.; E. C. Alston, s.m.

Models produced:

12'wide: 52' 2 bdrm \$4100-\$5800; 60' 2-3 bdrm \$4600-\$7500.

MADSEN CORP.

Walconda, Sd. 57073. Ph: AC 605-265-3255. In business since 1965. Millage Madsen, pres.

Models produced:

Mobile homes. (latest available information)

MAGNOLIA HOMES MFG. CORP.

(Div. Guerdon Ind., Inc.) P.O. Box 1259, Louisville, Ky. 40201. (For personnel & models produced see Guerdon Ind., Inc. individual listing.)

BRANCHES: Scottsbluff, Nb.; South Hill, Va.; Vicksburg, Ms.

MAJESTIC MOBILE HOMES CO., INC.

P.O. Box 565, Haleyville, Al. 35565. Ph: AC 205-486-3870. In business since 1969. Bill Rice, pres.

Models produced:

Mobile homes. (latest available information)

★MANOR HOMES, INC.

R.R. #3, Box 456A, Elkhart, In. 46514. Ph: AC 219-293-1502. In business since 1963. Wilber Witmer, pres.; Paul Thibault, v.p. & g.s.m.; Dave Osborne, head p.a.; Dale Lee, plt. mgr.; Bill Lorenz, s.m.; Tom Cripe, p.a.

*Firm's Advertisement Appears In This Issue

MANUFACTURER - MOBILE HOMES

Models produced:

12'wide: 56', 60', 62' & 64' 1-2 bdrm; 65', 68' & 70' 2-3 bdrm.

Expandable Rooms: 4' x 10' or 12' tip-out bdrm; 7' x 10', 12' or 14' pull-out lvg.

*** MANSION HOMES CORP.**

P.O. Box 756, Robbins, Nc. 27325. Ph: AC 919-948-2141. In business since 1969. Allen McDonald, pres.; Geo. F. Heatwole, s.m.; Chas. Davis, g.m.; Don Walker, p.a.; Rodger Criscone, plt. mgr.

Models produced:

12'wide: 46' \$4000; 51' & 56' 2 bdrm \$4500-\$5500; 61' & 65' 2-3 bdrm \$7200-\$7800.

MARK HOMES, INC.

2713 W. Whitner, Anderson, Sc. 29621. Ph: AC 803-262-6049. In business since 1968. Vance Wells, pres.

Models produced:

Mobile homes. (latest available information)

MARK III MOBILE HOME MFG. CO., INC.

Intersection of Hwy. 377 & 114, P.O. Box 220, Roanoke, Tx. 76262. Ph: AC 817-963-2711 & 268-1141. In business since 1969. Raymond F. Hathcox, g.m.; Geo. W. Stone, s.m.; Wm. L. Scott, p.a.; Floyd F. Irvin, plt. mgr.

Models produced:

12'wide: 60' & 63' 2-3 bdrm \$6000-\$6700.

MARK IV HOMES, INC.

Monzie Rd. at Honey Lane, Old Forge, Pa. 18518. Ph: AC 717-457-5311. In business since 1969. Paul Delaney, pres. & g.m.; John Thomas, v.p. & s.m.; Jas. Leitzel, p.a.; Robt. Schmidt, plt. supt.

Models produced:

12'wide: 50' 2 bdrm \$3995; 60', 65' & 70' 3-4 bdrm \$4995-\$5995.

Expandable Rooms: 4' x 10' tip-out lvg \$450; 7' x 12' roll-out lvg \$595.

***MARLETTE HOMES, INC.**

3305 Wilson St., Marlette, Mi. 48453. Ph: AC 517-635-6511. In business since 1953. Earl W. Swett, pres.; Wayne L. Swett, exec. v.p.; Calvin Swett, v.p. sls.; Geo. Pollak, v.p. pur.; Norman G. Hancock, dir. sls. East; Earl Carter, dir. sls. West.

Branches: Americus, Ga., Tom Holman, plt. mgr.; Dale Gay, s.m.; Hugh Joiner, p.a. **Great Bend, Ks.,** Loren Carter, plt. mgr.; Dave Harvey, s.m.; John Schreiber, p.a. **Marlette, Mi.,** Horace Wright, plt. mgr.; Jerry B. Burton, s.m.; Jack Gleason, p.a. **Hemiston, Or.,** Mel Kiefer, plt. mgr.; Al Rogerson, s.m.; Tom Wright, p.a. **Lewistown, Pa.,** Guy Arnold, plt. mgr.; Joe Takacs, s.m.; Ken Morgan, p.a.

Models produced:

12'wide: 50', 60' & 65' 2-3 bdrm.

Doublewide Units: 20' & 24'wide: 48', 55', 60' & 62' 2-3 bdrm.

Expandable Rooms: Expands on 12'wide: 4' x 10', 7' x 10' & 7' x 18' lvg on 50'; 4' x 12', 7' x 12', 7' x 18' & 7' x 21' lvg on 60'; 4' x 12', 7' x 13' and 7' x 18' lvg on 65'; 7' x 18' and 7' x 21' w/3rd bdrm.

***MARRIOTT HOMES**

(Div. Winston Ind., Inc.) P.O. Box 346, Double Springs, Al. 35553. Ph: AC 205-489-5121. In business since 1967. Paul Woodberry, pres.; Jimmy Wilson, plt. mgr.; Tex John-

son, s.m.; Jimmy Phillips, p.a.

Models produced:

12'wide: 52' 2 bdrm, 60' & 65' 2-3 bdrm \$3600-\$7200

MARSHFIELD HOMES

(Div. Wick Bldg. Systems, Inc.) 2301 E. 4th St., Marshfield, Wi. 54449. Ph: AC 715-387-2551. John Wick, pres.; Harry Federwitz, div. mgr.; Paul Frederickson, s.m.; Carol K. Rustad, p.a.; Robt. Binning, oper. mgr.; Don Holterman, plt. supt.

Branch: Chillicothe, Mo. 64601, Arnie Fenske, oper. mgr.; Mark Young, s.m.; Wesley Davis, prod. mgr.

Models produced:

12'wide: 52' 2 bdrm; 60' 2-3 bdrm; 64' & 68' 2-4 bdrm.

14'wide: 52' 2 bdrm; 60' 2-3 bdrm; 64' & 68' 2-4 bdrm.

MAR-VAL IND., INC.

Box 44, 201 Schooley Ave., Exeter, Pa. 18643. Ph: AC 717-654-2422. In business since 1959. L. S. Valenti, pres.

Models produced:

Mobile homes, commercial units. (latest available information)

MASCOT HOMES, INC.

P.O. Box 127, Gramling, Sc. 29348. Ph: AC 803-472-9000. In business since 1965. W. Ed Mitchell, pres.

Models produced:

Mobile homes. (latest available information)

MASTER HOMES

1704 W. Market St., Bloomington, Il. 61701.

Models produced:

Mobile homes. (latest available information)

MATKIN-HAMRIC, INC.

1300 S. Key, Lampasas, Tx. 76550. Ph: AC 512-556-5841. In business since 1968. Wm. A. Matkin, pres.

Models produced:

Mobile homes. (latest available information)

MAVERICK MOBILE HOME CORP.

Box 15489, Tulsa, Ok. 76116.

Models produced:

10'wide: 50' 1-2 bdrm.

12'wide: 44' 1-2 bdrm; 60' 2-3 bdrm.

Doublewide Units: 20'wide: 50' & 55' 1-2 bdrm; 60' 2-3 bdrm. 24'wide: 60' 2-3 bdrm.

MEDICAL COACHES, INC.

Country Club Rd., Oneonta, Ny. 13820. Ph: AC 607-432-1333. In business since 1952. Ian M. Smith, pres.; Morris Leedkies, g.s.m.; Richard Greene, asst. g.m.; Stanley Roseboom, plt. mgr.

Models produced:

Special Units: Medical, educational, display, dormitory & custom models.

MEFCO, INC.

Box 452, Scottsville, Tx. 75670. Ph: AC 214-935-6638. In business since 1967. Chas. Cobb, pres.

Models produced:

Mobile homes. (latest available information)

***MELODY HOME MFG. CO.**

Box 1227, Ft. Worth, Tx. 76101. Ph: AC 817-232-0350. In business since 1954. Maury Owen, pres.; H. W. Luker, g.m.; Roy Sculley, s.m.; Clara Rich, p.a.; Gene Knutson, plt. mgr.

Models produced:

12'wide: 50' & 56' 1-2 bdrm; 60' & 64' 2-3 bdrm.

14'wide: 68' 2-3 bdrm.

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MOBILE HOMES

MINUTE SPACE CORP.

Chino Airport Bldg. #10, Chino, Ca. 91710. Ph: AC 714-628-7400. In business since 1966. Earl L. Lewis, pres., g.m. & s.m.; Ronald Toth, p.a.; Edw. Howard, plt. mgr.

Models produced:

Special Units: Classrooms, commercial & custom mobile home models.

MOBILCRAFT IND., INC.

P.O. Box 5884, Spartanburg, Sc. 29301. Ph: AC 803-582-7224. In business since 1968. Richard V. Walters, pres. & g.m.; Perry T. Hood, Jr., s.m.; Robt. L. Ewing, p.a.; Douglas L. Kitchens & Bobby J. Solesbee, plt. mgr's.

Models produced:

12'wide: 48', 50', 53' & 57' 2 bdrm \$4395-\$4895; 60' 2-3 bdrm \$5195-\$5295.

Special Units: 12'wide: 56' or 60' motel; 60' office. 24'wide: 40' sec. 5 office unit; 60' modular houses.

MOBILE FACILITY ENGINEERING, INC.

W. State St., Cassopolis, Mi. 49031. Ph: AC 616-445-3119 & 2421. In business since 1962. David E. Grozescu, pres. & g.m.; Orval Allison, Jr., p.a.; Durell Young, plt. mgr.

Models produced:

Special Units: Office models 8', 10', 12' & 24'wide: from 16'-65'; custom & commercial models.

MOBILE GARAGE MFG.

Rd. 1, Carmichaels, Pa. 15321. In business since 1953.

Models produced:

Mobile garages. (no information submitted)

MOBILE HOME ESTATES, INC.

Rte. #4, State Rd. #6 E., Bryan, Oh. 43506. Ph: AC 419-636-4511. In business since 1969. Jas. L. Newman, pres.

Models produced:

Mobile homes. (latest available information)

MOBILE IND., INC.

P.O. Box 1016, Chehalis, Wa. 98532. Ph: AC 206-748-8881. In business since 1968. L. C. Merta, pres.; F. A. Livingstone, mktg. dir.; Max McCaslin, p.a.; Ken James, plt. mgr.; Bruce Eyring, s.m.; Pete DeDominico, prod. mgr.

Models produced:

12'wide: 48' 1-2 bdrm \$3995-\$5000; 52' & 60' 2 bdrm \$4500-\$6500; 64' 2-3 bdrm \$5500-\$6800.

Doublewide Units: 24'wide: 44' 2 bdrm \$8500-\$10,000; 52' 3 bdrm \$9800-\$11,500; 60' 2-3 bdrm \$10,800-\$12,500.

MOBILE LIVING, PLANNING & SLS. CORP.

P.O. Box 528, Montezuma, Ga. 31063. Ph: AC 912-472-7506. In business since 1969. Clifford E. Baird, pres.

Models produced:

Mobile homes. (latest available information)

MOBILE OFFICE, INC.

4845 W. 111th St., Chicago (Alsip), Ill. 60658. Ph: AC 312-735-6500. In business since 1962. Carl Byelland, pres.

Models produced:

Field offices. (latest available information)

MOBILINER MFG., INC.

(Rolling Int'l Inc.) Ft. Worth Hwy. at Bayou, Brownwood, Tx. 78601. Ph: AC 915-643-4312. In business since 1958. Thos. J. Zagorski, pres.

Models produced:

Mobile homes. (latest available information)

★ MODERNAGE HOMES SALES

(Div. Guerdon Ind., Inc.) P.O. Box 1259, Louisville, Ky. 40201. (For personnel & models produced see Guerdon Ind., Inc. individual listing.)

BRANCH: Phil Campbell, Al.

MODULAR CONCEPTS, INC.

Box 22, 124 Railroad Rd., Lawrenceville, Ga. 30245. Ph: AC 404-963-1843. In business since 1969. Willard C. Byrd, pres.

Models produced:

Office units. (latest available information)

MODULAR DESIGNS, INC.

P.O. Box 997, Mansfield, La. 71052. Ph: AC 318-872-2446. In business since 1969. Bill Lowrey, pres.; Sam C. Pool, g.m.; Oscar Phillips, s.m.; Doug Traxler, p.a.; Ralph M. Cain, plt. supt.

Models produced:

12'wide: 44', 50' & 60' 2 bdrm \$3995-\$5844; 65' 3 bdrm \$5870-\$6170.

★ MODULAR HOMES, INC.

E. 1st & Baer Sts., McPherson, Ks. 67460. Ph: AC 316-654-4522. In business since 1969. Larry Staley, pres. & s.m.; Steve Meyhew, p.a.; Henry Deschner, prod. mgr.

Models produced:

Doublewide Units: 24'wide: 52' & 56' 3 bdrm; 66' 3-4 bdrm.

MODULAR HOUSING, INC.

17672 Armstrong, Santa Ana, Ca. 92705. Ph: AC 714-540-7165. In business since 1969. John T. Dodds, pres.

Models produced:

Mobile homes. (latest available information)

MODU-LINE IND., INC.

4364 Sandy Lake Rd., Ravenna, Oh. 44266. In business since 1969. Stan Bach, pres.

Models produced:

Mobile homes. (latest available information)

★ MONARCH IND., INC.

P.O. Box 441, Middlebury, In. 46540. Ph: AC 219-825-2171. In business since 1962. D. L. Hart, pres.; G. Jones, v.p. mfg.; Larry Haviland, g.m.; Jas. Weidner, dir. sls.; Bob Hasse, head p.a.; Sam Weidner, s.m.; Jack Elam, p.a.

Division: Fawn Corp. (See individual listing.)

Subsidiaries: Cambridge Homes & Regent Homes. (See individual listings.)

Models produced:

12'wide: 46', 50' & 55' 1-2 bdrm; 58' 1-3 bdrm; 60', 62' & 65' 2-3 bdrm.

Doublewide Units: 24'wide: 35', 40', 44', 48', 52' & 60'.

Expandable Rooms: 4' x 10' & 4' x 12' tip-out on 12'wide: 50' & 60'; 8' x 12' roll-out on 12'wide: 65'.

Special Units: Sectional housing to be placed on base-met or foundation.

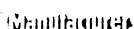
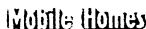
MONTEREY MOBILE HOMES, INC.

(Div. Winston Ind., Inc.) P.O. Box 489, Guin, Al. 35563. Ph: AC 205-468-3366. In business since 1969. Paul Woodberry, pres.; Jackson Davis, plt. mgr.; Jerry Lewis, s.m.; Jas Arnold, plt. supt.

Models produced:

12'wide: 52' & 60' 2-3 bdrm \$5038-\$6050; 65' 3 bdrm \$6990.

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MONTGOMERY HOMES

214 N. Scott, Sikeston, Mo. 63301.

Models produced:

Mobile homes. (no information submitted)

MYLAND IND., INC.

P.O. Box 147, Battle Creek, Ia. 51006. Ph: AC 712-365-4567. In business since 1967. Ralph Hilker, pres.

Models produced:

Mobile homes. (latest available information)

N

NAMCO IND., INC.(Sub. Zimmer Homes Corp.) 300 Six Span Rd., Elkhart, In. 46514. Ph: AC 219-523-2188. In business since 1962. Paul H. Zimmer, chm. bd., Bernard T. Budd, pres.; David Curdland, v.p.; Roger Williams, v.p. pur.; Jas. Stanley g.m.; Jack Scott, dir. sls.; Robt. Pickrell, s.m.; Cecil Holmes, p.a. Branch: **Newton, Ks. 67114**, 1400 Spencer Rd., Ph: AC 316-283-4591, Robt. Namisnak, g.m.; Tony Vernon, s.m.; Elmer Vega, p.a.*Models produced:***12'wide:** 2-3 bdrm.*** NASHUA HOMES**

(Div. Conchemco, Inc.) 610 N.E. 76th St., Kansas City, Mo. 64118. Ph: AC 816-436-3800. In business since 1949. Donald W. Terechtien, pres.

BRANCHES: **Tulare, Ca.**; **Macon, Ga.**; **Boise, Id.**; **Montoursville, Pa.**; **Greenfield, Tn.**; **Tyler, Tx.**; **Wichita Falls, Tx.***Models produced:*

Mobile homes.

*** NATIONAL MOBILE HOMES**

(Div. National Homes Corp.) 423 S. Paula Dr., Dunedin, Fl. 33528. Ph: AC 813-733-1131. In business since 1940. Walter J. Piper, pres.; Glenn D. Harper, v.p. sls.; Gunars Gavars, v.p. pur.; Jas. LeVines, v.p.; Jas. Fontaine, dir. sls.; John Thompson, dir. prod.

BRANCHES: **Tempe, Az. 85281**, Alexander Rewiski, plt. mgr.; Oliver Geeting, s.m.; Gary Albright, p.a. **Palm Harbor, Fl. 33563**, Rte. 1, Box 576, Edwin Lampman, plt. mgr.; Richard Spivey, s.m.; John Badders, p.a. **Gray, Ga. 31032**, Stephen Bowen, plt. mgr.; Thos. Schneider, s.m.; John Davis, p.a. **Austin, Tx. 78701**, Thos. Harding, plt. mgr.; Weston Carter, s.m.; Robt. Conover, p.a. **Divisions:** Knox Mobile Homes, Thomson, Ga. 30824, Robt. Strickland, plt. mgr.; Mark Becker, s.m.; Jas. Flanders, p.a. National Mobile Homes, Tyler, Tx. 75701, Larry Osborne, plt. mgr.; Rick Pfeil, s.m. National Mobile Homes, Bicknell, In. 47512, John Thompson, plt. mgr.; Cannon Boggs, s.m.; Wm. Osborne, p.a.*Models produced:***12'wide:** 48' & 52' 1-2 bdrm \$4200-\$5000; 60' 2-3 bdrm \$5000-\$6500; 64' & 68' 2-4 bdrm \$5500-\$7500.**14'wide:** 60' 1-3 bdrm \$7500; 64' 2-4 bdrm \$8000.**Doublewide Units:** 24'wide: 44' 1-2 bdrm \$8000; 52' & 60' 2-3 bdrm \$9200-\$10,000.**NCI MOBILE HOMES DIV.**

(Sub. ATCO Ind. Ltd.) 1205 Northland Dr., Box 530, Nampa, Id. 83651. Ph: AC 208-466-8455. In business since 1965. R. D. Southern, pres.; K. Knobel, s.m.; J. A. Clark, g.m.; H. A. Young, p.a.; H. Schanbeck, plt. mgr.

*Models produced:***12'wide:** 50' 2 bdrm \$4000-\$5000; 60' 3 bdrm \$6000-\$7000.**Doublewide Units:** 20'wide: 45' 2 bdrm \$5000-\$6000; 60' 3 bdrm \$9000-\$10,000.*** NEW MOON HOMES**

(Div. Redman Ind., Inc.) (For corporate address & personnel see Redman Ind., Inc.)

PLANTS: **Industry, Ca. 91745**, 17171 E. Gale Ave. **Americus, Ga. 31709**, Redman Rd., P.O. Box 1127, **Topeka, In. 46571**, P.O. Box 95. **Grand Island, Nb. 68801**, 1515 E. 4th St. **Silverton, Or. 97381**, 1204 Mill St. **Honey Brook, Pa. 19344**, P.O. Box 368. **Grand Prairie, Tx. 75050**, 2444 W. Main St.*Models produced:***12'wide:** 43'-70' 1-3 bdrm.**14'wide:** 50'-70' 1-3 bdrm.**Doublewide Units:** 20' & 24'wide: 43'-60' 1-3 bdrm.**Expandable Rooms:** 7' x 10' & 7' x 14' slide-a-bay lvg on most models.**Special Units:** Commercial & church models.*** NEW YORKER HOMES CORP.**

701 Collins Rd., Elkhart, In. 46514. Ph: AC 219-522-3350. In business since 1959. Donald E. Castello, pres.; Philip A. Shafer, g.m. & s.m.; Ernie Welsch, p.a.; Ken Harrison, plt. mgr.

*Models produced:***12'wide:** 60' 1-2 bdrm \$7995; 65' & 70' 2-3 bdrm \$8995-\$9895.**Expandable Rooms:** 8' x 12' roll-out lvg on 12'wide: 60', 65' & 70' \$950; 4' x 12' tip-out lvg on 12'wide: 60', 65' & 70' \$500.**NEWPORT HOMES, INC.**

Rte. 443, Pine Grove, Pa. 17963. Ph: AC 717-345-2531. In business since 1966. P. E. Moros, pres.; E. Gorman & R. D. Weber, reg. s.m.'s; John Caldwell, p.a.; Wm. Jennings, plt. mgr.

*Models produced:***12'wide:** 44' & 50' 2 bdrm \$3995-\$4295; 56', 60', 64' & 70' 2-3 bdrm \$4594-\$6895.**NOBILITY HOMES, INC.**

1923 S. W. College Rd., P.O. Box 1275, Ocala, Fl. 32670. Ph: AC 904-629-0085. In business since 1967. Terry Trexler, pres. & g.m.; Jesse J. Bridenstine, s.m.; Thomas F. Carroll, p.a.; Paul E. Etzcorn, plt. mgr. & prod. mgr.

*Models produced:***12'wide:** 48' 1 bdrm; 50' 2 bdrm; 52' 1 bdrm; 56' 1-2 bdrm; 60' & 64' 2-3 bdrm.**Doublewide Units:** 24'wide: 48' 2 bdrm.**NORRIS IND., INC.**

Hwy. 11W, Bean Station, Tn. 37708. Ph: AC 615-586-2411. In business since 1966. Eph Gose, pres.; Gene Gose, g.m. & plt. mgr.; Fran Denney, s.m.; Jim Gose, p.a.

*Models produced:***12'wide:** 61' & 66' 2-3 bdrm.*** NORTHERN STAR MOBILE HOMES, INC.**

Stratford, Wi. 54484. Ph: AC 715-687-2311. In business since 1980. D. W. Ferring, pres.; Dean Wieland, g.m.; Gordon Ehrke, s.m.; Ken Breit, p.a.; Floyd Farmer, plt. supt.

*Models produced:***12'wide:** 60' 1-2 bdrm \$6895; 64' & 68' 1-3 bdrm \$7195-\$7495.**14'wide:** 64' & 68' 1-3 bdrm \$8095-\$8395.

*Firm's Advertisement Appears In This Issue

MOBILE HOME/RECREATIONAL VEHICLE DEALER

Wanderlodge Mobile Homes

Doublewide Units: 24'wide: 48' & 52' 2-3 bdrm \$12,-800-\$13,400.

Special Units: Classrooms & commercial models.

NORTHERNAIRE HOMES, INC.

(Sub. Northwood & Deerwood Plants) Box 6, Auburn-dale, Wi. 54412. Ph: AC 715-652-2101. In business since 1968. Gerald Toherman, pres.; Bill Lemon, g.m., head p.a. & plt. mgr.; Ron Mitchellette, s.m.; Howard Sipe, p.a.; Jim Anderson, prod. mgr.

Models produced:

12'wide: 53' 2 bdrm \$5000; 63' 2 bdrm; 68' 2-3 bdrm \$7000.

14'wide: 53' & 63' 2 bdrm \$5500-\$7500; 68' 2-3 bdrm \$9500.

Special Units: Banks, dormitories, commercial & custom models.

*NU-WAY MOBILEHOME MFG. CO., INC.

P.O. Box 4463, Ft. Worth, Tx. 76106. Ph: AC 817-232-1350. In business since 1962. Allen Blair, pres.; Lou Easterling, s.m.; Don Chambless, g.m.; Don Norris, p.a.; Bob O'Dell, prod. mgr.

Models produced:

10'wide: Custom models only.

12'wide: 50' 2 bdrm \$4925; 60' 2-3 bdrm \$5873-\$7495; 64' 3 bdrm \$6845-\$8675.

14'wide: Custom models only.

Doublewide Units: 20'wide: 50' 2 bdrm \$9500; 55' & 60' 3 bdrm \$9800-\$10,100. 24'wide: 55', 60', 64' & 70' 3 bdrm \$10,500-\$12,500.

Special Units: Sec. housing & custom models.



OBERLIN TRAILERS, INC.

P.O. Box 101, Oberlin, Ks. 67759. Ph: AC 913-475-2311. In business since 1966. Bill Ulery, pres. & g.m.; Betty Ulery, v.p.; Dick Murray, p.a.

Models produced:

12'wide: 60', 63' & 65' 2-3 bdrm.

*ODYSSEY HOMES, INC.

County Rd. #3, Elkhart, In. 46514. Ph: AC 219-293-3548. In business since 1969. Milton Dreskin, pres.; Wm. Schneider, v.p. sls.; Karl Balveat, g.m.; Dale Culp, p.a.; Fred Yoder, plt. mgr.; Lloyd Miller, plt. supt.

Models produced:

12'wide: 60' & 64' 2-3 bdrm \$9000-\$10,700; 68' 2-4 bdrm \$12,900.

Expandable Rooms: 4' x 12' tip-out \$470; 8' x 12' roll-out \$675.

*OLD ORCHARD HOMES, INC.

R.R. #51 North, Box 55, Anna, Il. 62906. Ph: AC 618-893-2126. In business since 1969. Jack Lewis, pres.; Vince Niesen, g.m.; Frank Niesen, sls. dir.; L. A. Bedford, dir. operations.

Models produced:

Mobile homes. (latest available information)

OLDSMAR IND., INC.

P.O. Box 306, State Rte. #584, Oldsmar, Fl. 33557. Ph: (Tampa) AC 813-855-4455. In business since 1967. H. Fay Parkes, pres. & s.m.; Ron Eberspecker, p.a.; Floyd E.

Crabtree, plt. mgr.

Models produced:

12'wide: 48', 50' & 56' 1-2 bdrm \$3800-\$5300; 60' 1-3 bdrm \$5800; 64' & 70' 2-3 bdrm \$6500-\$7200.

Doublewide Units: 24'wide: 37' 2 bdrm \$7200; 50' 3 bdrm \$8400. 24'wide: 37' 2 bdrm \$7600; 50' 3 bdrm \$8800.

Special Units: Classrooms, commercial & custom models.

ORLANDO MOBILE HOMES, INC.

P.O. Box 14185, Orlando, Fl. 32807. Ph: AC 305-671-4807. In business since 1969. A. R. Kilbey, pres.

Models produced:

Mobile homes. (latest available information)

OMEGA HOMES

(Div. Tift-Dodge Corp.) P.O. Box 258, Hwy. 319, Omega, Ca. 91775. Ph: AC 912-528-4291. In business since 1969. Silas Hardin, Jr., pres.; Homer L. Cline, v.p. mfg.; Robt. L. Colly, v.p. mktg.; Joe Rucker, p.a.

Models produced:

12'wide: 56' & 60' 1-2 bdrm \$6995-\$7995; 64' & 68' 1-4 bdrm \$8995-\$9995.

OUCHITA MOBILE HOMES

Miller Rd., Box 152E, Monroe, La. 71201. Ph: AC 318-325-4778. In business since 1968. W. C. Coggins, owner.

Models produced:

Mobile homes. (latest available information)

*OXFORD HOMES

(Div. Parkwood Homes, Inc.) County Rd. #4, P.O. Box 521, Middlebury, In. 46540. Ph: AC 219-825-2149. In business since 1968. Raymond Bassett, pres.; Jas. O. Lewis, g.m. all plts.; Earl Lozier, g.s.m.; Ronald J. Freshour, head p.a.; Tom O'Hara, plt. mgr.; Wm. Compton, s.m.; Robt. Kimes, p.a.; Jim Van Dam, plt. mgr.; Jim Wiess, prod. mgr.

Models produced:

12'wide: 60', 62', 65' & 70' 2-3 bdrm.

Expandable Rooms: 5' x 12' tip-out lvg on 62', 65' & 70' models; 7' x 12' roll-out lvg on 60', 62', 65' & 70' models.

OZARK MOBILE HOMES MFG. CO., INC.

Hwy. #71 - Box 191, Neosho, Mo. 64850. Ph: AC 417-451-1224. In business since 1960. A. B. Caudell, pres.

Models produced:

Mobile homes. (latest available information)



*PACEMAKER MOBILE HOMES

(Sub. Guerdon Ind., Inc.) P.O. Box 1259, Louisville, Ky. 40201. (For personnel & models produced see Guerdon Ind., Inc. individual listing.)

BRANCHES: Elkhart, In.; Ocala, Fl.; Manhattan, Ks.; Scranton, Pa.

PACIFIC MOBILE IND.

1614 E. Holt Blvd., Ontario, Ca. 91762. Ph: AC 714-984-5910. In business since 1966. Thos. H. Core, pres., g.m. & plt. mgr.; Chuck Perrot, s.m.; Harry Chudacoff, p.a.; Ray Kogut, prod. mgr.

Models produced:

*Firm's Advertisement Appears In This Issue

Manufacturers Mobile Homes

12' wide: 60' 2-3 bdrm \$6795-\$6895.

Doublewide Units: 20' wide: 45', 51' & 55' 2 bdrm \$7295-\$9495. 24' wide: 45' 51' & 60' 2 bdrm \$8495-\$10,695.

Special Units: Commercial models from 8' wide 30' to any width & length.

PACESETTER MOBILE HOMES

1850 W. Pomona Rincon, Corona, Ca. 91720. Ph: AC 714-737-7776. In business since 1968. Howard R. Waggoner, owner.

Models produced:

Mobile homes. (latest available information)

PALMETTO HOMES OF LAURENS, INC.

P.O. Box 579, Laurens, Sc. 29360. Ph: AC 803-682-3161. In business since 1963. Jas. A. Barnes, pres.; Alvin A. Nabors, s.m.; Mike Able, p.a.; Allen W. White, plt. mgr.; W. C. Lawson, prod. mgr.

Models produced:

12' wide: 41', 45', 47', 50' & 51' 2 bdrm; 55' & 60' 2-3 bdrm.

PARK ESTATE HOMES

(Div. Ludlow Corp.) M-40 S., Dowagiac, Mi. 49047. Ph: AC 616-782-8604. In business since 1963. Dale Lyons, pres. & g.m.; Frank McKaye, s.m.; Don First, p.a.; John Williams, plt. mgr.

Models produced:

12' wide: 52' & 56' 1-2 bdrm; 60', 62' & 63' 1-4 bdrm.

Doublewide Units: 24' wide: 52' 3 bdrm.

★PARKWOOD HOMES, INC.

County Rd. #8, Bristol, In. 46507. Ph: AC 219-848-4421. In business since 1962. Raymond Bassett, pres.; Jas. Lewis, g.m.; Earl Lozier, g.s.m.; Ronald Freshour, head p.a.; Richard O'Hara, s.m.; Elizabeth Custer, p.a.; Keith Furgeson, plt. supt.

Branches: Moultrie, Ga. 31768, Industrial Pk., Michael Collura, plt. mgr.; Wm. Stuckey, s.m.; Robt. Eunice, p.a.

Lufkin, Tx. 75901, Industrial Pk., Ralph Boyer, plt. mgr.; Larry Elliott, s.m.; Robt. Karr, p.a.

Division: Oxford Homes. (See individual listing.)

Models produced:

12' wide: 52' & 56' 2 bdrm; 60', 65' & 70' 2-3 bdrm.

14' wide: 60' 2 bdrm; 65' & 70' 2-3 bdrm (Texas plt. only.)

PARLIAMENT MOBILE HOMES DIV.

(Bryson Furniture Mfg. Co., Inc.) P.O. Box 400, Russellville, Al. 35653. Ph: AC 205-332-0111. In business since 1969. Gene H. Bryson, pres.

Models produced:

Mobile homes. (latest available information)

PARTNERS PRIDE CORP.

N. Edward St., Cassopolis, Mi. 49031. Ph: AC 616-445-3831. In business since 1969. John R. Lonergan, pres.; Richard Eckmyre, v.p. & p.a.; John Carman, v.p. & plt. mgr.

Models produced:

12' wide: 60' 2-3 bdrm \$6000.

Completely Expandable Units: 60' wide: 12' 2-3 bdrm \$6750.

Special Units: Commercial models.

★PATHFINDER MOBILEHOME, INC.

400 Nason St., Spencer, Wi. 54479. Ph: AC 715-659-2411. In business since 1953. Edward O. Dickman, pres. g.m. & plt. mgr.; Lou Burns, exec. v.p.; Jed Kaiser, s.m.; W. J. Straub, p.a.; Floyd Wichman, plt. supt.

BRANCH: Hastings, Pa. 16646, Russ Klein, plt. mgr.; Jed Kaiser, s.m.; Robt. Weaver, p.a.

Models produced:

12' wide: 52', 60' & 68' 2 bdrm \$5194-\$9224.

14' wide: 52', 60' & 68' 2 bdrm \$5714-\$9035.

Doublewide Units: 24' wide: 40' & 48' 3 bdrm \$10,205-\$10,985.

PEACHTREE HOUSING

(Div. C. O. Smith, Jr. Ind., Inc.) Rte. 6, Moultrie, Ga. 31768. Ph: AC 912-985-7717. In business since 1969. C. O. Smith, Jr., pres.; Geo. Alexander, s.m.; Cecil Alvis, g.m.; J. L. Pate, p.a.; Floyd Strickland, plt. mgr.; Erman Perry plt. supt.

Models produced:

12' wide: 60' 2 bdrm \$6000-\$7400; 65' 3 bdrm \$8400.

Special Units: Classrooms & commercial models.

PEMBROKE HOMES, INC.

106 Sheep Davis Rd., Concord, N.H. 03301. Ph: AC 603-225-3672. In business since 1966. Gerald E. Elwell, pres.

Models produced:

Mobile homes. (latest available information)

PERMA PORTA STRUCTURES, INC.

P.O. Box 496, Homosassa Springs, Fl. 32846. Ph: AC 904-795-3642. In business since 1966.

Models produced:

Mobile homes. (latest available information)

PIEDMONT HOMES

Hwy. #276 (Frontage Rd.) Simpsonville, Sc. 29681. Ph: AC 803-963-5188. In business since 1968. Harley R. Barnes, owner.

Models produced:

Mobile homes. (latest available information)

PLANTATION HOMES IND., INC.

Hwy. 19 N., P.O. Box 475, Camilla, Ga. 31730. Ph: AC 912-336-5274. In business since 1967. Jas. B. Allen, pres.; Jas. Goforth, g.s.m.; Robt. Carpenter, v.p. & gen. oper. mgr.; Ralph Wilson, s.m.; Doug Sears, prod. mgr.

BRANCHES: Homer, La. 71040, P.O. Box 510, Jack Finlayson, v.p. & gen. oper. mgr.; Richard Ross, s.m.; Robt. Naugle, p.a. **Red Springs, Nc. 28377, P.O. Box 670, Mack McClung, v.p. & gen. oper. mgr.; Elwood Cooper, s.m.; Freddie Kitley, p.a.**

Models produced:

12' wide: 60', 65' & 70' 2-3 bdrm \$5000-\$9100.

PORTABLE STRUCTURES, INC.

Apple Rd., P.O. Box 268, Osceola, In. 46514. Ph: AC 219-674-8871. In business since 1958. Jas. E. Coan, pres. & p.a.; Jas. L. Barker, s.m.; Edw. Schmeling, plt. supt.

Models produced:

8' wide: 30', 35', 38' & 42' 2 bdrm \$3195-\$3995.

10' wide: 40' & 50' 2 bdrm \$3995-\$4495.

12' wide: 35' & 40' 1 bdrm \$3995-\$4395; 50' & 60' 2 bdrm \$4695-\$5195.

Special Units: Laboratories, rest rooms & commercial models.

PORTA-BUILD, INC.

100 Industrial Blvd., Washington, Ca. 30673. Ph: AC

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MOBILE HOME/RECREATIONAL VEHICLE DEALER

Manufacturers — Mobile Homes

404-678-2193. In business since 1967. Geo. C. Rodrigues, pres.; Robt. Morton, p.a.

Models produced:

12'wide: 44', 47' & 50' 2 bdrm \$3500-\$5500; 57' & 60' 2-3 bdrm \$5000-\$8000.

PORT-A-ROOM

Thomashoro, Il. 61878. Ph: AC 217-643-6315. In business since 1969. Morris W. Coffey, owner; Don Watkins, prod. mgr.

Models produced:

Special Units: 12' x 40' portable beauty salon. 8' x 16' thru 12' x any length port-a-room \$1350 & up; commercial & custom models.

PRAIRIE IND., INC.

P.O. Box 206, Aberdeen, Ms. 39730. Ph: AC 601-369-6401. In business since 1969. Al Waltman, pres.

Models produced:

Mobile homes. (latest available information)

*PRESTIGE HOMES, INC.

220 Centerville Rd., Lancaster, Pa. 17603. Ph: AC 717-397-3774. In business since 1968. Nathan N. Loss, pres.; Wm. E. Brabant, s.m.; John W. Fulton, g.m.; David H. Wasson, p.a.

Models produced:

12'wide: 60', 64' & 68' 2 bdrm \$10,500-\$12,000.

PRESTIGE IND., INC.

2121 N. Handley Dr., Ft. Worth, Tx. 76112. Ph: AC 817-GL1-5529. In business since 1969. Geo. E. Spears, pres.

Models produced:

Mobile homes. (latest available information)

*PRICE-MEYERS CORP.

1135 Kent St., Elkhart, In. 46514. Ph: AC 219-264-7571. In business since 1965. Geo. Price, pres.; Robt. E. Briggs, g.m.; Mike Davey, s.m.; Jas. Haas, p.a.; Geo. Frisby, plt. mgr. & plt. supt.

Branch: Middletown, Pa. 17057, Larry Frisby, plt. mgr.; Dean Meyers, s.m.; Geo. Fitch, p.a.

Models produced:

12'wide: 52', 60' & 65' 2-3 bdrm.

PRINCESS HOMES, INC.

(Sub. Zimmer Homes Corp.) 777 S. W. 12th Ave., Pompano Beach Fl. 33060. Ph: AC 305-933-2604. In business since 1961. Paul H. Zimmer, chm. bd.; Bernard T. Budd, pres.; David B. Curland, v.p.; Roger William, v.p. pur.; Ernie Reichley, g.m.; Keith Heil, s.m.; Richard Green, p.a. **Branches: Parson, Ks. 67357,** 901 N. 25th St., Ph: AC 316-421-0760. Lowell H. Hucklestad, g.m.; Ray Smiley, s.m.; Wm. Jungles, p.a. **Selinsgrove, Pa. 17870,** W. Sassafras St., Ph: AC 717-374-8111, Robt. E. Clancy, g.m.; Bruce Hoover, p.a.

Models produced:

Mobile homes. (See Zimmer Homes Corp. listing.)

PRINCETON HOMES CORP.

Old Mayfield Rd., P.O. Box 2144, Danville, Va. 24541. Ph: AC 703-797-3144. In business since 1969. R. H. Jiranek, pres.; Roy Lester, g.m.

Models produced:

12'wide: 62' 2 bdrm \$8500.

PYRAMID MOBILE HOMES, INC.

P.O. Box 166, Addison, Al. 35540. Ph: AC 205-747-1509. In business since 1969. Fred Powell, Jr., pres., g.m. & p.a.; Don Laseter, s.m.; Nolen Smith, prod. mgr.

Models produced:

12'wide: 52' & 56' 2 bdrm \$4995-\$5500; 60' 2-3 bdrm \$6350.

R

RAMADA HOMES

(Div. Skyline Corp.) 15670 Perris Rd., Sunnymead, Ca. 92388. Ph: AC 714-653-1191.

BRANCH: Ocala, Fl.

Models produced:

Doublewide mobile homes.

RAMADA HOMES, INC.

1500 Railroad, P.O. Box 68, Earle, Ar. 72331. Ph: AC 501-792-8751. In business since 1968. Jimmy C. Dooley, pres.

Models produced:

Mobile homes. (latest available information)

RANADA MOBILE HOMES

(Sub. Lane Wood Ind., Inc.) Burleson, Tx. 76028. Ph: AC 817-ED5-1634. In business since 1964. G. M. Crowder, pres.; Louis Whitt, s.m.; Bob Hopper, p.a.; Arlie Holman, plt. mgr.

Models produced:

12'wide: 60'-80' 2-4 bdrm.

14'wide: 60'-80' 2-4 bdrm.

Special Units: Custom models.

RAVEN HOMES, INC.

Old Laurens Rd., Box 686, Clinton, Sc. 29325. Ph: AC 803-833-1848. In business since 1964. David T. Mixon, pres.

Models produced:

Mobile homes. (latest available information)

RAYMUR ACCEPTANCE CORP.

R.R. #2, Galva, Il. 61434. In business since 1957. Lewis Murray, pres.

Models produced:

Classrooms. (latest available information)

REBEL HOMES

(Div. Skyline Corp.) Howe, In. 46746.

BRANCH: Valdosta, Ga.

Models produced:

Mobile homes.

RED ARROW TRAILER CO.

7800 E. 40 Hwy., Kansas City, Mo. 64129. In business since 1946. Mrs. Dorothy Friend, pres.

Models produced:

Mobile homes. (latest available information)

*REDMAN IND., INC.

7800 Carpenter Freeway, Dallas, Tx. 75247. Ph: AC 214-631-6590. In business since 1937. Jas. Redman, chm. bd.; Lee Posey, pres.; Ken Hathaway, exec. v.p.; Tommy Thompson, g.s.m.; Bill Rowe, head p.a.

Divisions: Boanza Homes, Flamingo Homes, Hallmark Homes, Kirkwood Homes, New Moon Homes, Sheraton Homes. (See individual listings.)

Subsidiary: Redman Western Corp. (See individual listing.)

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Manufacturers Mobile Homes

REDMAN WESTERN CORP.

(Sub. Redman Ind., Inc.) 17171 E. Gale Ave., Industry, Ca. 91745. C. Thomas Johnson, pres.

Divisions: Industry, Ca. Gardena, Ca., Silverton, Or.

Models produced:

12'wide, doublewide, completely expandable & commercial units.

REGENT HOMES CORP.

(Sub. Monarch Ind., Inc.) P.O. Box 176, Syracuse, In. 46567. Ph: AC 219-457-3154. In business since 1964. Gaylord E. Jones, pres.; Jas. Weidner, g.s.m.; Robt. Hassel, head p.a.; David Troyer, s.m.; Max Ganshorn, plt. mgr.; Gerald Bitner, p.a.; Hubert Dunithan, plt. supt.

BRANCH: Valdosta, Ga. 31601, P.O. Box 1707, Bill Bontrager, plt. mgr. & s.m.; Bob Hudgson, p.a.

Models produced:

10'wide: 43', 46', 50' & 55' 1-3 bdrm.

12'wide: 43' & 46' 1-2 bdrm; 50' 2 bdrm; 55' 2-3 bdrm; 60' & 65' 2-4 bdrm.

Expandable Rooms: 4' x 12' tip-out; 7' x 10' & 7' x 12' roll-out.

RELCO CORP.

(Sub. Relco Dr., N. Billerica, Ma. 01862. Ph: AC 617-667-7711. In business since 1965. R. P. Langbert, pres.; R. E. Langbert, g.m.; H. Langbert, s.m.; J. Phillips, p.a.

Models produced:

10'wide: 35' 1 bdrm \$3600-\$3900; 40' 2 bdrm \$4795;

55' 3 bdrm \$6750-\$7250; 60' 2 bdrm \$7750.

12'wide: 40' 1 bdrm \$5000; 57' 3 bdrm \$6750; 60' 2 bdrm \$7755.

Special Units: Commercial & modular units.

REPUBLIC MOBILE HOMES CORP.

Rte. 2, Laurens, SC 29360. Ph: AC 803-682-3261. In business since 1969. Herman Sondov, bd. chmn.; Geo. Davis, pres., g.m. & s.m.; E. Ostrovsky, v.p.; Bob Jones p.a.; Ned Proctor, plt. mgr. & plt. Supt.

Models produced:

Completely Expandable Units: 10'wide: 45' 1-2 bdrm.

12'wide: 45' 1-2 bdrm.

★ RICHARDSON HOMES CORP.

(Subs. Macco Corp.) 2421 S. Nappanee St., Elkhart, In. 46514. Ph: AC 219-523-1030. In business since 1964. Robt. E. Richardson, pres.; Rudy A. Kroger, exec. v.p. **BRANCHES:** Plant City, Fl. 33566, Shannon Rd. & S. Frontage Dr. Shelby, Nc. 28150, Newhouse Rd. Waco, Tx. 76708, 1001 S. Loop 34, Texas Central Indus. Pk.

Division: Sheffield Homes Co. (See individual listing.)

Models produced:

12'wide: 47' & 52' 2 bdrm; 60', 63', 65' & 70' 2-4 bdrm.

14'wide: 65' & 70' 2-4 bdrm.

Expandable Rooms: 4' x 12' Kingston cove, 8' x 12' & 8' x 16' Kingston rm on 12'wide: 60', 63', 65' & 70' models.

RICHLAND HOMES MFG. CORP.

(Div. Guerdon Ind., Inc.) P.O. Box 1259, Louisville, Ky. 40201. (For personnel & models produced see Guerdon Ind., Inc. individual listing).

BRANCH: Manila, Ar.

RITE-A-WAY IND., INC.

Box 13, Kimball, Nb. 69145. Ph: AC 308-235-4616. In business since 1968. Joel Wiens, pres.; Gael Sears, g.m. & p.a.

Models produced:

Special Units: Relocatable homes, two-story & commercial models.

★ RITZ-CRAFT, INC.

(Div. The Wickes Corp.) P.O. Box 97, Argos, In. 46501. Ph: AC 219-892-5171. In business since 1954. Larry J. Ritzenthaler, pres.; M. A. VandenBossche, g.s.m. & g.m. East Div.; Vernon Saltsgiver, g.m. West Div.

Divisions: Sarasota, Fl. 33578, Whitfield Rd., Don Shanafelt, g.m.; Ralph Smith, s.m. Argos, In. 46501, P.O. Box #97, Paul Meyers, plt. mgr.; Bob Danielson, s.m.; Mark Dunlap, p.a. Vivian, La. 71108, 900 Pecan St., Richard Rein, plt. mgr.; Dave Thomas, s.m.; Ray Kaseman, p.a. Nefigh, Nb. 68756, P.O. Box #49, Clint Jarvis, g.m.; Lynn Smith, p.a.; Don Riewer, s.m. Maxton, Nc. 28364, Laurinburg-Maxton Air Base, M. A. VandenBossche, plt. mgr.; Bill Radford, s.m.; Larry Walker, p.a. Mifflinburg, Pa. 17844, P.O. Box 70, Don Ritzenthaler, g.m.; Tom Saltsgiver, s.m.; Lynn Ferster, p.a. Shamokin, Pa. 17872, P.O. Box 400, Dick Kerstetter, g.m.; Tom Magill, s.m.; Jay Swartz, p.a.

Models produced:

8'wide: 35' 1-2 bdrm \$3200-\$3500.

10'wide: 50' 1 bdrm \$3650.

12'wide: 50' & 56' 2 bdrm \$4500 & \$4800; 60' & 65' 2-3 bdrm \$5000-\$8000.

Special Units: Sectional Housing 52' x 20', 52' x 24', 36' x 24', 43' x 20' & 46' x 23' \$7000-\$10,500.

ROADCRAFT MFG. & LEASING CORP.

139 W. Walnut, Gardena, Ca. 90247. Ph: AC 213-321-0819. In business since 1953. Stanley N. Lewis, pres.

Models produced:

Mobile homes. (latest available information)

ROGERS IND., INC.

1900 Long Hollow Pike Rd., Gallatin, Tn. 37066. Ph: AC 615-452-5442. In business since 1967. John Rogers, pres.

Models produced:

Mobile homes. (latest available information)

ROLLOHOME CORP.

115 E. Upham St., Marshfield, Wi. 54449. Ph: AC 715-384-2161. In business since 1944. John G. Bertsch, pres.; Neil Kille, s.m.; Roland Frey, p.a.; Wm. Krashnewski, plt. supt.

BRANCH: Jamestown, Md.

Division: Wisconsin Homes, Inc., McMillan St. (West), Marshfield, Wi. 54449.

Models produced:

12'wide: 48', 52', 56', 60' & 64' 2 bdrm; 68' 3 bdrm.

14'wide: 60' 2 bdrm; 68' 3 bdrm.

Doublewide Units: 24'wide: 36', 40', 48' & 52' 3 bdrm.

Expandable Rooms: 6' x 10' x 10' add-a-room lvg on 12'wide: 60' & 68'.

Special Units: Classrooms & commercial models.

ROLLING HOME IND., INC.

(Sub. Rolling Intl., Inc.) 1000 Expressway Tower, Dallas, Tx. 75206. Ph: AC 214-369-5121. In business since 1969. Chas. Howe, pres.; Hal Woelfel, g.m.; Frank Coranham, s.m.; Jas. Horton, p.a.

BRANCHES: Shawnee, Ok. 74801, P.O. Box 368, A. T. Lindsey, plt. mgr.; Roswell Stevens, s.m.; Ervin Nunly, p.a. Brownwood, Tx. 76801, Ft. Worth Hwy., Tom Zigorsky, plt. mgr.; Bill Tullos, s.m.; F. Klapper, p.a.

Models produced:

Manufacturers Mobile Homes

S

12'wide: 44', 50' & 56' 2 bdrm \$3600-\$4800; 60' & 65' 2-3 bdrm \$5500-\$6000.
14'wide: 52', 56' & 60' 2 bdrm \$6500-\$7500; 65' 3 bdrm \$8000.

ROYAL HOMES, INC.

3401 Etiwanda Ave., Mira Loma, Ca. 91752. Ph: AC 714-685-5277. In business since 1968. Robt. W. Morton, pres.; Jim Finley, s.m.; Richard Hanson, p.a.; Glenn Mathews, prod. mgr.

Branch: Cloverdale, Ca. 95425, Lou Hamilton, g.m.; Robt. Matorano, plt. mgr.

Models produced:

12'wide: 60' 1-2 bdrm \$6200-\$6500.

Doublewide Units: 20'wide: 51' & 57' 2 bdrm \$9100-\$9600. 24'wide: 48' 2 bdrm \$9300; 55' & 60' 2-3 bdrm \$11,000-\$12,000.

*ROYALTY HOMES, INC.

(Sub. American Tent & Canvas, Inc.) Box 1408, LaFollette, Tn. 37766. Ph: AC 615-562-8471. In business since 1967. Wm. B. Sanders, Jr., pres., g.m. & plt. mgr.; Betty Provins, s.m.; Billy Fox, p.a.; Clarence Reasor, plt. supt.

Models produced:

12'wide: 45' 2 bdrm \$3995; 61' 2-3 bdrm \$5500-\$5600.

Doublewide Units: 24'wide: 48' 3 bdrm \$9995.

Special Units: Sectional housing 24'wide: 32'-56' 2-4 bdrm.

ROYALTY MOBILE HOMES OF FLA., INC.

Old 441 & Bay Rd., P.O. Box 927, Mt. Dora, Fl. 32757. Ph: AC 904-383-4185. In business since 1968. L. D. Thomson, pres. & g.m.; J. F. Sheppard, s.m.; Jas. C. Lawrence, p.a. & plt. mgr.; Hoyt Prime, prod. mgr.

Models produced:

12'wide: 38' 1 bdrm \$3895; 44' 1-2 bdrm \$4295; 47' 1 bdrm \$4895; 50' 1-2 bdrm \$4895-\$4995; 52' & 56' 2 bdrm \$5299-\$5995.

Doublewide Units: 24'wide: 38' 2 bdrm \$7495; 44' 2-3 bdrm \$8195-\$8395; 52' 3 bdrm \$9495.

Special Units: Add-a-room, commercial & custom models.

ROYCRAFT IND., INC.

117 1st St., Chesaning, Mi. 48616. Ph: AC 517-845-3011. In business since 1929. T. L. Sullivan, pres.; R. J. Light, g.m.; T. Coffey, s.m.; John Funnell, p.a.

Models produced:

12'wide: 51' 2 bdrm \$4395; 60' 2-3 bdrm \$5195-\$7950.

Special Units: Sectional housing 24'wide: 44' & 52' 3 bdrm \$11,995-\$12,995.

*RUSHMORE HOMES

P.O. Box 1944, Rapid City, Sd. 57701. Ph: AC 605-342-8377. In business since 1957. V. L. Schlottman, pres. & g.m.; Merwyn D. Nilson, s.m.; Delven D. Herr, plt. mgr.; Geo. B. Schlottman, p.a.; Russell J. Calvert, prod. mgr.

Models produced:

12'wide: 60' & 64' 2-3 bdrm \$8540-\$9340.

Doublewide Units: 20'wide: 48' & 52' 3 bdrm \$11,515-\$11,710. 24'wide: 52' 3 bdrm \$12,535; 56' & 60' 3-4 bdrm \$13,520-\$14,220.

Special Units: Classrooms, relocatable homes, sec. housing, two-story, commercial & custom models.

SABRE MOBILE HOMES, INC.

1520 W. Bristol St., Elkhart, In. 46514. Ph: AC 219-264-9511. In business since 1967. Leo Roth, pres. & s.m.; Don Niblock, Jr., g.m.; June Troeger, p.a.; Martin Ornatoski, plt. mgr.

Models produced:

12'wide: 60' 2 bdrm \$8000.

SAFeway MOBILE HOMES

(The Commodore Corp.) 8712 W. Dodge Rd., Suite 4000, Omaha, Nb. 68114. Ph: AC 402-393-5000. In business since 1952. Meyer Katzman, chm. bd.; Daniel Katzman, pres.; Morley Zipursky, exec. v.p.; John W. King, sr. v.p. mktg.; Ray Isard, v.p. pur.

BRANCHES: Red Bay, Al. 35582, Ph: AC 205-356-4424, Bob Orrick, plt. mgr.; Steve Logan, s.m.; Terry Bolding, p.a. North Bend, Nb. 68649, Ph: AC 402-652-3225, Jimmy Posey, plt. mgr.; Bill Gewecke, s.m.; Emmet Maguire, p.a. Roseburg, Or. 97470, Ph: AC 503-679-6721, Sterling Bustetter, plt. mgr.; Jack Willinger, s.m.; Bob Vatter, p.a. Bellefonte, Pa. 16823, Ph: AC 814-355-7511, Gordon Andersen, v.p. & plt. mgr.; Harry Hahn, s.m.; Bill McVicker, p.a.

Models produced:

12' & 24'wide models.

SAHARA MOBILE HOMES

(Div. Biltmore Mobile Homes, Inc.) 13821 Redwood Ave., Chino, Ca. 91710. Ph: AC 714-628-8978. In business since 1951. L. T. Caruthers, pres.; Jack Johansen, g.m.; Jim Cowan, controller.

Models produced:

Mobile homes.

*SALEM HOMES

(Div. Winston Ind., Inc.) P.O. Box 167, Addison, Al. 35540. Ph: AC 205-747-1516. Paul Woodberry, pres.; Walter Abercrombie, plt. mgr.; Jim Long, s.m.; Jack Phillips, p.a.

Models produced:

12'wide: 60' & 65' 2-3 bdrm \$4800-\$5800.

SAVINA HOME IND., INC.

3750 N. Broadway, Wichita, Ks. 67204. Ph: AC 316-TE8-3421. In business since 1968. Mike Savina, pres., s.m. & p.a.; A. Martin, plt. mgr.

Models produced:

12'wide: 51' 2 bdrm \$4000; 63' 3 bdrm \$8000.

Doublewide Units: 28'wide: 35', 47', 55' & 63' 3 bdrm \$10,500-\$20,000.

Special Units: 24'wide sec. housing & custom models.

SCANDIA CAMPERS, INC.

5182 W. Broadway, Minneapolis, Mn. 55429. Ph: AC 612-533-6311. In business since 1963. Hans Ekru, pres.

Models produced:

Mobile homes. (latest available information)

SCHENKEL BROS. MFG. CO.

Box 19, Brookville, In. 47012. Ph: AC 317-647-5066. In business since 1947.

Models produced:

12'wide: 60' 3 bdrm \$6900-\$9800.

Doublewide Units: 24'wide: 60' 4 bdrm \$13,500-\$17,500.

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Manufacturers - Mobile Homes

Shelby (Arlington County) Tn.; Ph: AC 901-867-2231, Paul West, plt. mgr.; Ross McGoff, s.m.; Giff Mabie, p.a.
Models produced:
 12'wide models.

SCHRAMKE, ARTHUR E.
 2239 E. Apache Blvd., Tempe, Az. 85281. Ph: AC 602-967-4934. In business since 1949. Arthur E. Schramke, owner.
Models produced:
 Mobile homes. (latest available information)

***SCHULTZ MOBILE HOME CORP.**
 (Sub. Schulz Homes, Inc.) P.O. Box 151, U.S. 20, Middlebury, In. 46540. Ph: AC 219-825-2131. In business since 1935. Chas. H. Becker, pres.; W. E. Wells, g.m.; Francis M. Kennard, g.s.m.; W. W. Hatfield, head p.a.; D. C. Bormann, mkt. mgr.; Jon Jones, s.m.; Ray Miller, p.a.; Walter E. Miller, plt. supt.
Branches: Plainville, Ks. 67663, P.O. Box 409, L. R. Brust, plt. mgr.; Mike Brennan, s.m.; Charlie Horner, p.a. Guthrie, Ky. 42234, Gerald Troyer, plt. mgr. Elkton, Md. 21921, P.O. Box 219, Pat Shiels, plt. mgr.; Dan Shields, s.m.; Jim Paskiet, p.a. Ironwood, Mi. 49938, P. O. Box 666, Don Shaw, plt. mgr.; Ray Porter, s.m.
Models produced:
 12'wide: 52' 2 bdrm \$5000-\$6500; 60', 65' & 70' 2-3 bdrm \$5700-\$9100.
 14'wide: 68' 3 bdrm \$6900-\$7500.

SCOTIAN MFG. CO.
 Box 41, Hudson, Nh. 03051. Ph: AC 603-889-1312. In business since 1966. Carl Edwards, pres. & p.a.; Frank Smith, g.m. & s.m.; Ralph Philbrook, plt. mgr.
Models produced:
 12'wide: 50', 55', 60' & 65' 2-3 bdrm \$5250-\$8000.
 14'wide: 50', 55', 60' & 65' 2-3 bdrm \$6000-\$8800.
Special Units: Cottages, commercial models.

SCOTT RICH HOMES
 710 W. 9th St., Claremore, OK. 74017. Ph: AC 918-RO3-5433. In business since 1967. Ralph Connely, Jr., pres. & g.m.
Models produced:
 12'wide: 50' & 60' 2 bdrm; 64' 2-3 bdrm.

SECTIONAL HOUSING SYSTEMS, INC.
 (Sub. Fuqua Homes, Inc.) 1772 Reynolds Ave., Santa Ana, Ca. 92705. Ph: AC 714-546-4730. Dale L. Miller, pres.; Guerdon T. Wolfe, v. chm.; Norman Swisher, sls. coord.; Robt. N. West, dir. oper.; Ronald J. Benedict, sec. treas.; Harvev Morse, g.m.
Models produced:
Special Units: 2, 3 & 4 bdrm houses ready for delivery to customer's site.

SELECT HOMES, INC.
 Industrial Pk., Cannon Falls, Mn. 55009. Ph: AC 507-263-6381. In business since 1968. Robt. J. Mitchell, Sr., pres. & g.m.; Dean Gallant, s.m.; M. D. Ostrom, p.a.; Robt. Froehl, plt. mgr. & prod. mgr.
Models produced:

12'wide: 56' 2 bdrm \$5580; 60', 64' & 68' 2-3 bdrm \$6495-\$8995.
 14'wide: 60', 64' & 68' 2-3 bdrm.

SHAMROCK MOBILE HOMES
 (Div. Flynn Ind., Inc.) Markley Rd., Plymouth, In. 46563. Ph: AC 219-935-5111. In business since 1969. Patrick J. Flynn, pres.; B. G. Scheetz, p.a.; Mike Hilman, plt. supt.
Models produced:
 12'wide: 60' 2 bdrm \$6400.

SHAR-LO HOMES
 (Div. U.S. Ind.) 19th & J. St. W. Hy. 32, Tekamah, Nb. 68061. Ph: AC 402-374-2244. In business since 1968. Lloyd Reaves, pres.; Marlan Velgersdyk, s.m.; Robt. Libby, p.a.; Donald Comes, prod. mgr.
Models produced:
 12'wide: 55' & 60' 2 bdrm; 65' 2-3 bdrm.
Doublewide Units: 12'wide: 53' 3 bdrm.

SHAWNEE MOBILE HOME MFG., INC.
 (Div. Rolling Home Ind.) P.O. Box 368, Municipal Airport, Shawnee, OK. 74801. Ph: AC 405-273-7031. In business since 1968. A. T. Lindsay, pres.
Models produced:
 Mobile homes. (latest available information)

***SHEFFIELD HOMES CO.**
 (Div. Richardson Homes Corp.) 2421 S. Nappanee, Elkhart, In. 46514. Ph: AC 219-523-1030. In business since 1969. Robert E. Richardson, pres.; Rudy A. Kroger, exec. v.p. & g.m.
Branches: Plant City, Fl. 33566, Shannon Rd. & S. Frontage Dr. Shelby, Nc. 28150, Newhouse Rd. Waco, Tx. 76708, 1001 S. Loop 34, Texas Central Industrial Pk.
Models produced:
 12'wide: 60', 63' & 65' 2-3 bdrm.
 14'wide: 65' & 70' 2-3 bdrm (Texas plt. only.)
Expandable Rooms: 4' x 12' Kingston Cove, 8' x 12' & 8' x 16' Kingston rm on 12'wide: 60', 63', 65' & 70' models.

SHELBY HOMES CORP.
 (The Commodore Corp.) 8712 W. Dodge Rd., Suite 4000, Omaha, Nb. 68114. Ph: AC 402-393-5000. In business since 1952. Meyer Katzman, chm. bd.; Daniel Katzman, pres.; Morley Zipursky, exec. v.p.; John W. King, sr. v.p. mktg.; Ray Isard, v.p. pur.
Branches: Thomasville, Ga. 31792, Ph: AC 912-226-0316, Roger Burdge, plt. mgr.; Chas. Tidwell, p.a.

SHERATON HOMES
 (Div. Redman Ind., Inc.) (For corporate address & personnel see Redman Ind., Inc.)
PLANTS: Boaz, Al. 35937, P.O. Box 459. Alma, Mi. 48801, 925 E. Superior St. Gardena, Ca. 90247, 777 W. 190th St. Hazleton, Pa. 18201, P.O. Box 189.
Models produced:
 12'wide: 38'-65' 1-3 bdrm.
Doublewide Units: 20' & 24'wide: 48'-60' 1-3 bdrm.

SHERWOOD HOMES
 (Div. Winston Ind., Inc.) P.O. Box 2157, Natchitoches, La. 71457. Ph: AC 318-352-8224. In business since 1968. Paul Woodberry, pres.; John Davis, plt. mgr.; Bill Meek, s.m.; Billy Wavland, p.a.
Models produced:
 12'wide: 52' 2 bdrm; 60' 2-3 bdrm; 65' 3 bdrm.

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Manufacturer Mobile Homes

SHIPP-ETTE MOBILE HOMES, INC.

1851½ Independence Ave., Waterloo, Ia. 50705. Ph: AC 319-234-1579. In business since 1958. Robt. L. Reid, pres.

Models produced:

Mobile homes. (latest available information)

SILVERCREST IND., INC.

13615 Excelsior Dr., Santa Fe Springs, Ca. 90670. Ph: AC 213-773-6622. In business since 1969. Herman Kaye, pres.; Howard Sherman, v.p. & g.m.; Bill Friend, s.m.; Sidney Shriber, p.a.; Oscar Fetter, prod. mgr.

Models produced:

12'wide: 56' 1 bdrm; 60' 1-3 bdrm; 64' 2-3 bdrm.

Doublewide Units: 20'wide: 48' & 52' 2 bdrm. 24'wide: 54' & 60' 2 bdrm.

SKYLARK HOMES, INC.

P.O. Box 587, Hwy. 129 N., Ocilla, Ga. 31774. Ph: AC 912-468-7464. In business since 1969. Dr. A. L. Dorminey, pres.; Elijah Waldorn, g.m. & plt. mgr.; Alton Carver, s.m.; Chas. Spires, p.a.; Monroe Bagley, prod. mgr.

Models produced:

12'wide: 52' 1-2 bdrm \$3995-\$4095; 60' & 64' 2-3 bdrm \$4500-\$4950.

SKYLINE CORP.

3003 N. Central, Phoenix, Az. 85012. Ph: AC 602-279-4457. In business since 1952. Arthur J. Decio, pres. & chm. bd.

BRANCHES: Decatur, Al.; Hemet, Ca.; Sunny-mead, Ca.; Ocala, Fl.; Valdosta, Ga.; Boise, Id.; Elkhart, In.; Howe, In.; Arkansas City, Ks.; Halstead, Ks.; Bossier City, La.; New Ulm, Mn.; Charlotte, Nc.; McMinnville, Or.; Leola, Pa.

Models produced:

Mobile homes & sectional housing.

SKYLINE MOBILE HOMES

(Div. Skyline Corp.) P.O. Box 743, 2520 By Pass Rd., Elkhart, In. 46514. Ph: AC 219-522-5660.

BRANCHES: Decatur, Al.; Hemet, Ca.; Ocala, Fl.; Boise, Id.; Halstead, Ks.; Bossier City, La.; New Ulm, Mn.; Charlotte, Nc.; Leola, Pa.

Models produced:

Mobile homes.

SOUVENIR ENTERPRISES, INC.

P.O. Drawer E, Fitzgerald, Ga. 31750. Ph: AC 912-423-2068. In business since 1968. E. A. Mann, pres.; Chas. F. Bovinan, g.m., s.m., plt. mgr. & prod. mgr.; Harold McKie, p.a.

Models produced:

12'wide: 48', 52' & 56' 2-3 bdrm \$3595-\$4395; 60' & 65' 2-4 bdrm \$4795-\$5295.

SPARKTON IND.

Rte. 1, Boomer, Nc. 28606. Ph: AC 919-921-3411. In business since 1968. Dewitt P. Sparks & Icelene Sparks, partners.

Models produced:

Mobile homes. (latest available information)

***SQUIRE HOMES, INC.**

(Sub. Wolverine Ind.) P.O. Box 205, Constantine, Mi. 49042. Ph: AC 616-435-2325. In business since 1964. Mark Johnson, pres.; M. E. Wickersham, g.m.; Jack Brewer, dir. s.s.; Ted Jones, s.m.; Lester Myers, p.a.; Carleton Bush, plt. supt.

Models produced:

12'wide: 52' & 56' 1-2 bdrm; 60' & 64' 1-3 bdrm; 68' 2-3 bdrm.

STAN CRAFT HOMES

(Div. Atlas Homes Corp.) 249 Old River Rd., Wilkes-Barre, Pa. 18702. Ph: AC 717-825-5691. In business since 1968. Stanley A. Urbanski, pres.; N. Richard Havlish, g.s.m.; E. H. Lincoln, s.m.; Bernard Kleinman, plt. mgr.; Donald Puhl, p.a.

Models produced:

12'wide: 60' 2-3 bdrm \$6000-\$7700; 61' 2 bdrm \$7500-\$8500.

STANDARD COACH CO.

871 E. Main St., Nanticoke, Pa. 18634. Ph: AC 717-735-4800. In business since 1956. Oliver D. Rome, pres.; Donald L. Rome, plt. mgr.; Wm. H. Gibson, s.m.; Anthony J. DiMaria, p.a.; Emery Yurko, plt. supt.

Models produced:

12'wide: 55'-70' average 65' \$8995.

Expandable Rooms: 4' x 12' tip-out lvg \$750; 5' x 19' tip-out lvg \$1200.

STANFORD MOBILE HOMES, INC.

(Sub. Modern Diversified Ind.) Hwy. 27 N., Stanford, Ky. 40484. Ph: AC 606-365-2105. In business since 1966. R. A. DeLoach, pres.; Forrest Hammock, Jr., g.m.; Hugh Kirkpatrick, s.m.; Bernie Yakstis, p.a.

Models produced:

12'wide: 60' & 64' 2 bdrm \$5389-\$5779.

Doublewide Units: 24'wide: 40' & 47' 3 bdrm \$9195-\$10,295.

STARCRAFT MFG. CO., INC.

805 Gowan Field, P.O. Box 4393, Boise, Id. 83701. Ph: AC 208-342-8913. In business since 1965. Leroy Burbank, pres.

Models produced:

Mobile homes. (latest available information)

STATE BUILDING CO., INC.

Box 735, Morgantown, W. Va. 26505. Ph: AC 304-292-7924. In business since 1925. Charles Camp, pres.

Models produced:

Mobile homes. (latest available information)

STATLER HOMES MFG., INC.

(Div. Guerdon Ind., Inc.) P.O. Box 1259, Louisville, Ky. 40201. (For personnel & models produced see Guerdon Ind., Inc. individual listing.)

BRANCH: Waycross, Ga.

***STERLING CORP.**

P.O. Box 415, White Pigeon, Mi. 49099. Ph: AC 616-483-7651. In business since 1969. Gordon Stock, pres.; Chas. Sargent, exec. v.p.; A. L. Hostetler, s.m.; Norton Barnett, p.a.; C. H. Stone, plt. supt.

Models produced:

12'wide: 60' & 62' 2 bdrm.

Expandable Rooms: 4' x 12' tip-out lvg; 7' x 12' ex-trm lvg.

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TANGLEWOOD Mobile Homes

★ STEW-GAR, INC.

P.O. Box 217, Bristol, In. 46507. Ph: AC 219-848-4441. In business since 1946. Stewart F. Gardner, pres.; Keith A. Schutt, g.m.; Paul Slayton, s.m.; Kathryn Longbrake, p.a.; Dale Gardner, plt. mgr.

Models produced:

12'wide: 52' & 60' 1-3 bdrm.

Expandable Rooms: 7' x 11' fold-a-way.

Special Units: Custom models.

★ STRAHAN MFG. CO.

6110 W. Hillsboro Ave., Tampa, Fl. 33614. Daniel W. Strahan, pres.

BRANCH: Gray-Velle Mobile Homes, Inc.

Models produced:

Mobile homes. (latest available information)

STUART MOBILE HOMES, INC.

P.O. Box 8, Hwy. #121-57, Grapevine, Tx. 76051. In business since 1964. Richard A. Stuart, pres.

Models produced:

Mobile homes. (latest available information)

STUDEBAKER SOUTHERN, INC.

RR #3, Box 805, Lake Wales, Fl. 33853. Ph: AC 813-638-1915. In business since 1968. H. S. Studebaker, pres.; H. R. Studebaker, p.a.; J. V. Rabberman, s.m.; Jas. H. Phillips, plt. mgr.

Models produced:

12'wide: 36' 1 bdrm \$4525-\$4795; 52' 1-2 bdrm \$5860-

\$6525; 60' & 64' 1-3 bdrm \$6525-\$7995.

Special Units: Classrooms, commercial & custom models.

STYLE-MAR HOMES

(Div. Rockwin Corp.) P.O. Box 30, Delmar, Al. 35551. Ph: AC 205-486-5287. In business since 1967. B. F. Harrison, pres.; Jas. E. Teas, g.m.; Josh Dobbs, s.m.; H. B. Burleson, p.a.; Willis Sauls, plt. mgr. & prod. mgr.

Models produced:

12'wide: 56' 2 bdrm \$4514; 60' & 65' 2-3 bdrm \$4839-\$6027.

SUNCOASTER MOBILE HOMES, INC.

9190 Unerton Rd., Largo, Fl. 33540. Ph: AC 813-584-1131. In business since 1958. Jesse W. King, pres.

Models produced:

Mobile homes. (latest available information)

SUN-DANCER, INC.

P.O. Box 95, Noel, Mo. 64854. Ph: AC 417-475-3115. In business since 1968. Guy E. Deaton, pres.; Lew Richardson, g.m.; Joe Fischer, s.m.; Buddy Peck, p.a.; Frank Cory, plt. supt.

Models produced:

12'wide: 50', 56' & 60' 2 bdrm \$4395-\$5295; 65' 2-3 bdrm \$5995.

SUNHOME MFRS., INC.

6212 17th St. E., Bradenton, Fl. 33505. Ph: AC 813-755-3771. In business since 1959. Geo. A. Robinson, pres. & s.m.; C. M. Boardman, g.m.; Karl K. Kerwood, p.a.; Donald Howard, plt. mgr. & plt. supt.

Models produced:

12'wide: 38', 42', 48' & 50' 1 bdrm \$6462-\$7290; 52' & 56' 1-2 bdrm \$7380-\$8691; 60' 1-3 bdrm \$7830-\$8980; 64' 1-3 bdrm \$8835-\$9285.

Doublewide Units: 20'wide: 45' & 50' 2 bdrm \$10,125-\$10,800; 55' & 60' 3 bdrm \$11,475-\$12,150. 24'wide: 32', 36', 40', 44', 48', 50', 52', 56' & 60' 1-2 bdrm \$9,234-\$14,418.

Special Units: Custom models.

SYLVAN HOMES, INC.

Box 68, Topeka, In. 46571. Ph: AC 219-593-2406. In business since 1968. John C. Shea, pres.; Robt. Mabry, s.m.; Robt. Lantz, p.a.

Models produced:

12'wide: 50' 2 bdrm; 60' & 65' 2-3 bdrm.

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TANGLEWOOD MOBILEHOME MFG. CO.

(Div. Matkin-Hamric, Inc.) 1305 S. Key Ave., P.O. Box 911, Lampasas, Tx. 76650. Ph: AC 512-556-5841. In business since 1969. Bill Matkin, pres.; Ben Hamric, exec. v.p. & g.m.

Models produced:

14'wide: 64' 2-3 bdrm \$8995-\$9395.

★ TAYLOR HOMES

(Div. Troy Lumber Co.) 110 Leslie St., Troy, Nc. 27371. Ph: AC 919-576-6411. In business since 1957. Fred L. Taylor, pres.; David A. Whitesell, g.m.; Harry B. Lewis, Jr., s.m.; Jas. Dailey, plt. supt.; Bob Thompson, p.a. **Branch: Southern Pines, Nc. 28387,** P.O. Box 1290, Norman Black, plt. mgr.; Harry B. Lewis, s.m.; Walter Powers, p.a.

Models produced:

10'wide: 44' 2 bdrm \$3295.

12'wide: 44' & 47' 2-3 bdrm \$3995-\$4295; 51' 2 bdrm \$4495; 56' 2-3 bdrm \$4995-\$5295; 57' 3 bdrm \$5395;

60' 2-4 bdrm \$5495-\$6995; 65' 2-3 bdrm \$6950.

Doublewide Units: 20'wide: 44' & 50' 3 bdrm \$7095-\$7495.

Expandable Rooms: 4' x 10' tip-out lvg \$225-\$350.

Special Units: Classrooms, 60' x 12'wide dormitories & duplex apts, commercial & custom models.

TECHNICAL DIMENSIONS, INC.

1803 Field House Ave., Elkhart, In. 46514. Ph: AC 219-524-1023. In business since 1965. Roy Swartz, pres.

Models produced:

Mobile homes. (latest available information)

★ TEK HOMES

Rte. 3, Elkhart, In. 46514. Ph: AC 219-293-7551. In business since 1969. Alex Seskin, pres.; Edw. Wagonsomer, g.m.; Ed Kelley, s.m.; Ken Maher, p.a.; Tad Davis, plt. mgr.

Models produced:

12'wide: 40', 50' & 60' 2 bdrm \$4000-\$6500; 65' 3 bdrm \$6000-\$7000.

14'wide: 60' 2 bdrm \$6500-\$7000; 65' 3 bdrm \$7500-\$8000.

Doublewide Units: 22'wide: 36' 2 bdrm \$8500-\$9000. 24'wide: 48' & 60' 3 bdrm \$9500-\$12,000.

Special Units: Relocatable homes, sec. housing, two-story, commercial & custom models.

★ TIDWELL IND., INC.

P. O. Box 417, Haleyville, Al. 35565. Ph: AC 205-486-7511. In business since 1969. Don Tidwell, pres.; Frank Stidham & Vernon Berry, prod. mgr's.

BRANCHES: Haleyville, Al. 35565. Dolphin Homes, Carl Barton, plt. mgr.; Don Fox, s.m.; Jack Long, p.a. **Bear Creek, Al. 35543.** Marion Homes, Larry Tidwell,

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MOBILE HOME/RECREATIONAL VEHICLE DEALER

Manufacturers Mobile Homes

mgr.: C. W. Bradley, s.m.; Royce Sanders, p.a.

Models produced:

12'wide: 60' 2-3 bdrm \$5000-\$5200; 65' 2 bdrm \$6050-\$6500.

TOPAZ IND., INC.

3401 Etiwanda, Mira Loma, Ca. 91752. Ph: AC 714-685-7449. In business since 1969. Richard K. Ehrlich, pres.; Chas. Perrot, g.s.m.; George Kiefer, p.a.; Bill Poindexter, prod. mgr.

Double wide Units: 24'wide: 60' 2 bdrm \$13,500.

TOPPER HOMES, INC.

RR #2, White Pigeon, Mi. 49099. Ph: AC 616-483-7691. In business since 1962. Harry Psimos, pres.; Russ Mann, s.m.; Doyle Rosson, p.a.; Bernie Van Ness, plt. mgr. & plt. supt.

Models produced:

12'wide: 52' 1 bdrm; 60' & 62' 2 bdrm; 66' 3 bdrm.

TOURITE MOBILE HOME MFG. CO., INC.

2720 Bryan, Ft. Worth, Tx. 76104. Ph: AC 817-926-0226. In business since 1963. Mearl O. Korstad, pres.

Models produced:

Mobile homes. (latest available information)

TOWN & COUNTRY MOBILE HOMES, INC.

912 First-Wichita National Bank Bldg., P.O. Box 5003, Wichita Falls, Tx. 76307. Ph: AC 817-723-5523. In business since 1955. Barry Donnell, pres.; J. A. Beaty, exec. v.p.; Wayne Calhoun, dir. sls.

BRANCHES: **Chandler, Az. 85224**, P.O. Box 459, 400 E. Ray Rd., Ph: AC 602-963-7392, Marvin Birdsong, plt. mgr.; Bruce Case, s.m.; Ed Everett, p.a. **Verona, Ms. 38879**, P.O. Box 364, Lee Industrial Park, Hwy. 45 S., Ph: AC 601-566-7281, John T. Capps, plt. mgr.; Robt. C. Master, s.m.; Jas. L. Hamilton, p.a.; Frank Berry, plt. supt. **Lawton, Ok. 73501**, 502 Douglas St., P.O. Box 1309, John Mitchell, plt. mgr.; Bill Foster, s.m.; Ed Fry, p.a.; Otha Lambert, plt. supt. **Sumter, Sc. 29150**, P.O. Box 1509, Ph: AC 803-775-4346, Wm. J. Teel, plt. mgr.; Rudy Wiggs, s.m.; John Sluss, p.a.; Richard Eron & Jack Clazon, plt. supt.'s. **Wichita Falls, Tx. 76301**, 1911 Shepard Access Rd., Ph: AC 817-723-6671, Wayne Calhoun, plt. mgr.; Bill Marston, s.m.; Don Hunt, p.a.

Models produced:

12'wide: 40' & 50' 2 bdrm; 44' & 52' 1-2 bdrm; 55' & 59' 2-3 bdrm; 57' 3 bdrm; 60' & 64' 2-4 bdrm.

14'wide: 64' 2 bdrm; 68' 2-3 bdrm.

Doublewide Units: 24'wide: 44' & 48' 2-3 bdrm; 56' 2 bdrm.

Special Units: Split-level 12'wide: 64' 3-4 bdrm.

TOWNCRAFT HOMES DIV.

(Townsend Lumber Co., Inc.) 729 E. St., Lake Wales, Fl. 33853. Jack Townsend III, chm. bd. & pres.

Models produced:

Mobile homes. (latest available information)

TRADEWINDS MOBILE HOME MFG., INC.

6021 142nd Ave. N., Clearwater, Fl. 33516. Ph: AC 813-531-5881. In business since 1968. Chas. E. Shingler, pres. & g.m.; Dale Ashworth, s.m.; David Short, p.a.; Donald Fisher, plt. mgr.

Models produced:

12'wide: 50' 1-2 bdrm \$7000-\$9000; 62' 2 bdrm \$7500-\$9000.

Doublewide Units: 24'wide: 36', 40', 44' & 48' 2 bdrm \$9000-\$14,000.

TRAVELAND, INC.

W. Washington, Box 303, Osceola, In. 46561. Ph: AC 219-674-8809. In business since 1969. Gene R. Monson, pres.

Models produced:

Mobile homes. (latest available information)

*TRAVEL-LINE ENTERPRISES

955 Miner Rd., Elkhart, In. 46514. Ph: AC 219-264-3127. In business since 1967. Chas. Jackman, pres.; D. R. McBride, s.m.; Pat Dilozenzo, p.a.; Mel Hyman, plt. supt.

Models produced:

8'wide: 28' & 33' 1 bdrm \$3545-\$3875; 35' 1-2 bdrm \$3995-\$4075.

Expandable Rooms: 4' x 8' tip-out available on 33' & 35' models \$350.

TRAVEL HOMES CORP.

1320 S. Graham Rd., Saginaw, Mi. 48603. Ph: AC 517-799-5570. In business since 1930. Robt. T. Meneely, pres.; Frank Y. Reiter, head p.a.; H. B. Thayer, s.m.; Archie W. Fobear, plt. supt.

Models produced:

12'wide: 62' 2-3 bdrm \$7800-\$9025.

TREMONT MFG. CO., INC.

P.O. Box 28, Tremont, Ms. 38876. Ph: AC 601-652-3386. In business since 1968. Chas. Coburn, pres.

Models produced:

Mobile homes. (latest available information)

TRIPLE M HOMES, INC.

P.O. Box K, Haleyville, Al. 35565. Ph: AC 205-486-5232. In business since 1969. Chas. J. Ellis, Jr., bd. chm.; Dennis Kinnan, pres.

Models produced:

Mobile homes. (latest available information)

TROPICANA MOBILE HOMES, INC.

3310 US 19 N., Clearwater, Fl. 33515. Ph: AC 813-784-1425. In business since 1965. Richard R. Hennig, pres. & p.a.; Robt. D. Stetler, s.m.; W. Kincade, plt. mgr.

Models produced:

12'wide: Custom models in all lengths.

Doublewide Units: 20', 22' & 24'wide custom models in all lengths.

*TROTWOOD TRAILERS, INC.

11 N. Broadway, Trotwood, Oh. 45426. Ph: AC 513-837-4181. In business since 1932. J. B. Flora, pres.; J. R. Duncan, g.m.; Wm. R. Pawlak, s.m.; Virginia Cassel, p.a.; Curt Flora, plt. mgr.

Models produced:

12'wide: 36', 41' & 43' 1 bdrm \$5600-\$5800; 52' 1-2 bdrm \$7250-\$7650; 60' 2-3 bdrm \$7950-\$8250; 68' 3 bdrm \$8500-\$8750.

Expandable Rooms: 7' x 12' & 7' x 14' roll-out lvg. \$600-\$620.

TRULOVE HOMES, INC.

612 E. Railroad St., Pearson, Ca. 31642. Ph: AC 912-422-3285. In business since 1969. Murl Trulove, pres.; Jake Hand, s.m.; Omer C. Peterson, p.a.; Ferrell Tyler, plt. supt.

Models produced:

12'wide: 50' 2 bdrm; 60' 2-3 bdrm; 64' 3 bdrm.

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MOBILE HOME/RECREATIONAL VEHICLE DEALER

RECREATIONAL VEHICLE

Mobile Homes

TWIN LAKES MFG. CO., INC.

(Sub. Key Co.) 950 Coachman Rd. N., Clearwater, FL 33518. Ph: AC 813-442-8148. In business since 1959. H. L. Marion, pres. & plt. mgr.; Paul B. Kelley, s.m.; Ed Camenzind, p.a.; Ken Fletcher, plt. supt.

Branch: Tampa, Fla.

Models produced:

12'wide: 50', 52' & 56' 1 bdrm; 55' & 60' 2 bdrm; 61', 64' & 65' 3 bdrm.

Doublewide Units: 24'wide: 46' & 50' 2 bdrm.

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ULTIMA HOMES, INC.

111 Boston Ave., W. Pittston, Pa. 18643. Ph: AC 717-655-1292. In business since 1969.

Models produced:

Mobile homes. (latest available information)

*UNITED STATES MOBILE HOMES, INC.

(Sub. Fuqua Homes, Inc.) 1004 E. Ave., Henderson, Ne. 27536. Ph: AC 919-492-1151. Dale L. Miller, pres.; Guerdon T. Wolfe, v. chm.; Robt. N. West, dir. oper.; Norman Swisher, sls. coord.; Ronald J. Benedict, sec. treas. Jack B. Robertson, g.m.; Albert H. Brown, s.m.; Macy Foster, p.a.; Mac A. Wilson, prod. mgr.

BRANCHES: **Auburndale, FL 33823,** P.O. Box 608, Ph: AC 813-967-4402, Chas. E. Weeder, g.m.; Roger Rotroff, s.m.; Larry Howard, p.a.; Wayne Finley, prod. mgr. **Alsotia, La.,** Ph: 2721, 2731, 2741, Jas. W. Price, g.m.; Richard L. Rogers, s.m.; Raymond G. Dickerson, p.a.; Huey P. Toney, prod. mgr. **Bend, Or. 97701,** 2561 E. Fourth St., Ph: AC 503-382-4252, Wm. K. Martin, g.m.; Wesley Whitaker, s.m.; Nathan Duvel, p.a.; Louis Trippel, prod. mgr.

Models produced:

12'wide: 40'-65' 2-3 bdrm \$4000-\$7000.

Doublewide Units: 55' 3 bdrm \$8500-\$11,000.

UTAH MOBILE HOMES

(Div. Vista Intl. Corp.) 2450 W. 5th S., Salt Lake City, Ut. 84110. AC: 801-363-5775. In business since 1960. Layton P. Ott, pres.; J. E. Lehnerr, v.p. & g.m.; Marion Meendenhall, plt. mgr.; C. E. Wood & Jack T. Sorenson, s.m.; Andrew Wenta, plt. supt.

Models produced:

12'wide: 45' 1 bdrm; 51' & 55' 2 bdrm; 60' & 64' 2-3 bdrm.

Doublewide Units: 20'wide: 43' 2 bdrm; 45' 3 bdrm; 51' 2-3 bdrm. 24'wide: 43' 2 bdrm; 45' 3 bdrm; 51' & 60' 2-3 bdrm.

V

*VAGABOND MOBILE HOMES

(Div. Guerdon Ind., Inc.) P.O. Box 1259, Louisville, Ky. 40201. (For personnel & models produced see Guerdon Ind., Inc. individual listing.)

BRANCH: Chino, Ca.

*VALIANT MOBILE HOMES, INC.

(Div. Wickes Co.) 3300 W. Franklin, Elkhart, In. 46514.

Ph: AC 219-524-1609. In business since 1962. Robt. Courtney, pres.; Wm. VanDerBerg, s.m.; Hugh Taylor, plt. mgr.; Bill Carlson & Bill Blackburn, p.a.s; Chuck Witham, prod. mgr.

Branch: Thomasville, Ga. 31792, Buck Rummel, plt. mgr.; Lamar Butler, p.a.

Models produced:

10'wide: 45' 1-2 bdrm \$3495.

12'wide: 45', 50' & 55' 1-2 bdrm \$3995-\$5995; 60' & 65' 2-3 bdrm \$5495-\$7495.

Special Units: Duplex & commercial models.

VALLEY HOMES CORP.

12801 Day Rd., Mishawaka, In. 46544: AC 219-255-8066. In business since 1969. Donald E. Coveyhouse, pres.

Models produced:

Mobile homes. (latest available information)

VEGAS MFG. CO.

(The Commodore Corp.) 8712 W. Dodge Rd., Suite 4000, Omaha, Nh. 68114. Ph: AC 402-393-5000. In business since 1952. Meyer Katzman, chm. bd.; Daniel Katzman, pres.; Morley Zipursky, exec. v.p.; John W. King, sr. v.p. mktg.; Ray Isard, v.p. pur.

Plant: Compton, Ca. 90224, Chuck Spoor, plt. mgr.; Don Thomas, s.m.; Norman Murray, p.a.

Models produced:

24'wide models.

VIKING-EDGEWOOD CORP.

2100 E. Orangewood, Anaheim, Ca. 92806. Ph: AC 714-633-3692. In business since 1933. John A. Dussault, pres.; Gordon H. Rogers, g.m.; Al Luma, p.a.; Dick Whalen & Robt. Mead, reg. s.m.s; Don Kleinberg, plt. supt.

Models produced:

12'wide: 60' 1-2 bdrm.

Doublewide Units: 20'wide: 57' 2 bdrm; 60' 1-3 bdrm.

24'wide: 60' 1-3 bdrm.

VILLA WEST MOBILE HOMES

(Golden West Mobile Homes) 130 N. Magnolia Ave., Fullerton, Ca. 92636. Jerry Golden, chm.; Herschel Swanson, s.m.; Wallace Gordon, plt. mgr.; Geo. Reischman, p.a.

Models produced:

Doublewide Units: 20'wide: 45' 1 bdrm; 51' & 55' 2 bdrm; 57' & 60' 2-3 bdrm. 24'wide: 60' 2-3 bdrm.

VILLAGE HOMES, INC.

629 E. Commercial St., Springfield, Mo. 65803. Ph: AC: 417-866-4361. In business since 1969. Henry Janss, pres. & p.a.; Bob Smith, g.m., plt. mgr. & plt. supt. John Vaughn, s.m.

Models produced:

12'wide: 60' 2 bdrm \$5000-\$5500.

*VINDALE CORP.

5045 N. Main St., Dayton, Oh. 45415. Ph: AC 513-278-0691. In business since 1946. Paul S. Riedel, pres.

BRANCHES: **Tallahassee, FL 32304,** 642 Dale Mabry Dr., Dan Riedel, plt. mgr.; Tony Feudrich, p.a. **Brookville, In. 47012,** Mill St., Paul Carver, plt. mgr. **Brookville, Oh. 45309,** 630 Hay Ave., Gary Adamson, plt. mgr.; M. Bonfilioux, p.a.

Subsidiary: Crossland Homes. (See individual listing.)

Models produced:

12'wide: 53' 1 bdrm; 60' 2 bdrm; 63' 2-3 bdrm.

Doublewide Units: 24'wide: 49' 3 bdrm; 56' 2 bdrm; 64' 3 bdrm.

Expandable Rooms: 14' x 7' expandable lvg.

Special Units: Sectional & relocatable housing, banks & commercial models.

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VENTURES - Mobile Homes

★VINTAGE HOMES, INC.

3379 Peachtree Rd., N.E., Atlanta, Ga. 30326. Ph: AC 404-261-5173. In business since 1965. J. A. Smithson, pres.; Harrell Ringold, sm; Ray Lundy, p.a.

Branches: **Sanford, Fl. 32771**, P.O. Box 1898, Fred Key, plt. mgr.; Leon Pilgrim, s.m.; Fred Clatham, p.a. **Gainesville, Ga. 30501**, P.O. Box 1015, Bill Thacker, plt. mgr.; Guerry Key, s.m.; Carl Cosper, p.a. **Hutchinson, Ks. 67501**, P.O. Box 1786, Gerald Davis, plt. mgr.; Jim Hogan, s.m.; Carl Hoyt, p.a. **Clarksdale, Ms. 38614**, **Breckenridge, Tx. 76024**, P.O. Box 632, Dug Grimes, plt. mgr.; Jim Bennett, s.m.; Norman Morrison, p.a.

Models produced:

12'wide: 56' 2 bdrm \$5500; 60' & 65' 2-3 bdrm \$6000-\$6500.

VIRGINIA HOMES MFG. CORP.

Hwy. 58 E., Boynton, Va. 23917. Ph: AC 703-738-7301. In business since 1969. R. T. Arnold, pres.; U. H. Harris, g.m.; Johnny Thompson, s.m.; Norfleet Harris, p.a.

Models produced:

10'wide: 40' 1-2 bdrm; 50' 2 bdrm.

12'wide: 40', 44' & 50' 1-2 bdrm \$3295-\$4700; 60' 2-4 bdrm \$5193-\$5023.

Doublewide Units: 24'wide: 48' 3 bdrm \$8900; 60' 4 bdrm \$10,500.

★ VISION HOMES, INC.

P.O. Box 1043, Portland, In. 47371. Ph: AC 317-728-9308. In business since 1969. Fred H. Lindsay, pres. & g.m.; R. B. Stamper, g.s.m.; Richard E. Lance, p.a.; Al Gik, s.m.; Raymond P. Riendeau, plt. supt.

Models produced:

12'wide: 50' 1-2 bdrm; 60' 1-3 bdrm.

Doublewide Units: 24'wide: 46' 2-3 bdrm.

W

WALKER IND., INC.

N. Salisbury St., P.O. Box 337, Rockwell, Nc. 21838. Ph: AC 704-279-9390. In business since 1965. Oliver Walker, pres.

Models produced:

Mobile homes. (latest available information)

WARRIOR CORP.

(Sub. Montgomery Homes, Inc.) Haleyville, Al. 35565. Joel A. Montgomery, pres.

Models produced:

Mobile homes. (latest available information)

WAYSIDE HOMES, INC.

600 E. Watauga, Saginaw, Tx. 76079. Ph: AC 817-232-2000. In business since 1968. Wm. Norris, pres.

Models produced:

Mobile homes. (latest available information)

WELLINGTON TRAVELERS, INC.

704 E. Ave., Wellington, Tx. 79095. Ph: AC 806-447-2586. In business since 1969. Kenneth Maxwell, pres., g.s.m. & plt. mgr.; Dean Maxwell, s.m. & p.a.; Leroy Wallace, plt. supt.

Models produced:

8'wide: 35' 1-2 bdrm \$3395-\$3495.

WHEELER IND., INC.

8143 E. 11th St., Tulsa, Ok. 74112. Ph: AC 918-TE5 3366. In business since 1968. Richard O. Wheeler, pres.

Models produced:

Mobile homes, classrooms & commercial models. (latest available information)

WHITLEY MFG. CO., INC.

P.O. Box 496, S. Whitley, In. 46787. Ph: AC 219 723-5131. In business since 1945. F. R. Bratton, pres.; Bob Stump, g.m.

Models produced:

Special Units: Commercial model 8'wide: 23'-46'; 10' wide: 36'-60'; 12'wide: 46'-60'; doublewide units: 8'-10'-12': 60'.

WHITMIRE & ALLEN, INC.

200 N. First St., P.O. Box 1067, Lake Wales, Fl. 33853. P's; AC AC 813-676-1461. In business since 1967. Quinten J. Whitmire, pres.

Models produced:

Mobile homes, relocatable homes & two-story models. (no information submitted)

WICK BUILDING SYSTEMS, INC.

400 Walter Rd., Mazomanie, Wi. 53560. Ph: AC 608-795-2261. John Wick, pres.

Divisions: Artercraft of Ga., Artercraft of New England, Artercraft of Texas, Artercraft of Wisconsin, Budger Homes, Marshfield Homes.

(See individual listings)

WILLIAMS MOBILE HOME MFG. CO., INC.

1911 W. Division St., Arlington, Tx. 76010. Ph: AC 817-CR5-1911. In business since 1968. DeWitt J. Williams, Jr., pres.

Models Produced:

Mobile homes. (latest available information)

WINCHESTER HOMES CORP.

P.O. Box 309, Williston, Sc. 29853. Ph: AC 803-266-7456. Norman M. Smith II, pres.; Winchester Smith III, g.m. & p.a.; Tom W. Smith, s.m.; J. A. Scott, Jr., plt. mgr. & prod. mgr.

Models produced:

12'wide: 45' 2 bdrm \$2850-\$2895.

★WINDSOR MOBILE HOMES, INC.

Box 337, Bristol, In. 46507. Ph: AC 219-848-4625. In business since 1958. Richard E. Anderson, pres. & s.m.; Jas. Reed, p.a.; K. Schott, plt. mgr.

Models produced:

12'wide: 55' 2 bdrm \$6800; 60', 63' & 65' 2-3 bdrm \$7500-\$7900.

WINSLOW HOMES, INC.

Box 526, Arley, Al. 35541. Ph: AC 205-384-6031. In business since 1968. Lou Huggins, pres.

Models produced:

Mobile homes. latest available information)

★ WINSTON HOMES

(Div. Winston Ind., Inc.) P.O. Box 167, Addison, Al. 35540. Ph: AC 205-747-1516. In business since 1965. Paul Woodberry, pres.; Walter Abercrombie, plt. mgr.; Jim Long, s.m.; Jack Phillips, p.a.

Models produced:

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VENTURECRAFT

MOBILE HOMES

12'wide: 43' & 56' 2 bdsm. 60' & 65' 2-3 bdsm \$3400-\$6500.

*WINSTON IND., INC.

(Sub. Electronics Capital Corp.) P.O. Box 347, Double Springs, AL 35553. Ph: AC 205-489-5056. In business since 1964. Paul Woodberry, pres.

Divisions: Ashbridge Homes, Benton Homes, Crimson Homes, Inc., Fontana Homes, Kentland Homes, Marriott Homes, Monterey Mobile Homes, Inc., Salem Homes, Sherwood Homes, Winston Homes. (See individual listings.)

*G. T. WOLFE MOBILE HOMES, INC.

(Sub. Furqua Homes, Inc.) 14286 E. Sixth St., Corona, Ca. 91720. Ph: AC 714-735-1150. Dale L. Miller, pres.; Guerdon T. Wolfe, v. chm.; Robt. N. West, dir. oper.; Norman Swisher, sls. coord.; Ronald J. Benedict, sec-treas.; C. F. Edmundson, g.m.; David Gladfely, s.m.; Larry Davis, p.a.; Daniel Stanko, Sr., prod. mgr.

BRANCHES: Chino, Ca. 91710, Chino Airport, Hangar 1. Ph: AC 714-735-1150. Neil C. Whitridge, g.m.; Darrell Wickstrom, s.m.; Danny Stanko, Jr., p.a.; V. A. La-Freuerie, prod. mgr. Marysville, Ca. 95901, Melody Lane & Arboga Rd., Ph: AC 916-742-8204. Thos. E. Harris, g.m.; Stanley Biggs, s.m.; Roland Kauti, prod. mgr.; Norman Whittaker, p.a.

Models produced:

12'wide: 40'-60' 1-3 bdsm \$4000-\$6500.

Doublewide Units: 40'-63' 2-4 bdsm \$6000-\$15,000.

WORLD WIDE HOME MFG., INC.

518 J St., Marysville, Ca. 95901. Ph: AC 916-742-6986. In business since 1969. Rex Blado, pres.; Jack Jackson, v.p.

Models produced:

12'wide & doublewide units.

Y-Z

YELLOW HAMMER IND., INC.

P.O. Box 98, Haleyville, AL 35565. Rex Whalen, pres.

Models produced:

Mobile homes. (latest available information)

ZIMCO HOUSING CORP

(Sub. Zimmer Homes Corp.) 1407 S. W. 8th St., P. O. Box 1604, Pompano Beach, FL 33061. Ph: AC 305-943-8500. In business since 1968. Paul H. Zimmer, chm. bd.; Bernard T. Budd, pres.; Roger Williams, v.p. pur.; David B. Curland, v.p.; John H. Wilcox, v.p. & g.m.; Chas. Duke, s.m.; Chas. Mogish, plt. mgr.; Wm. Tierney, p.a.

Models produced:

Special Units: Sectional housing 22'wide: 46' & 55' 2-3 bdsm.

ZIMMER HOMES CORP.

777 S. W. 12th Ave., Pompano Beach, FL 33060. Ph: AC 305-943-7600. Paul H. Zimmer, chm. bd.; Bernard T. Budd, pres.; David B. Curland, v.p.; Roger Williams, v.p. pur.

Subsidiaries: Cavalier Homes, Inc., Cross Hill Mobile Homes, Inc., Namco Ind., Inc., Princess Homes, Inc., Zimco Housing Corp. (See individual listings.)

Models produced:

10'wide: 45' 2 bdsm.

12'wide: 45', 50' & 52' 2 bdsm; 60' & 65' 2-4 bdsm.

Doublewide Units: 22'wide: 46' 2-3 bdsm; 54'8" 3 bdsm.

Special Units: Sectional housing.

VENTURECRAFT

MOBILE

ATCO IND., LTD.

1243-48th Ave., N.E., Calgary, Alberta, Can. Ph: AC 403-276-1101. In business since 1965. R. D. Southern, pres.

Models produced:

Mobile homes. (latest available information)

BILTRITE MOBILE HOMES

2403 London Rd., Sarnia, Ont., Can. Ph: AC 519-337-8511. In business since 1954. Harry & Leo Payne, partners.

Models produced:

Mobile homes. (latest available information)

*BOISE CASCADE MOBILE & RECREATIONAL PRODUCTS

(Div. Boise Cascade Corp.) 61 Perimeter Park E., Atlanta, Ga. 30341, USA. Ph: AC 404-458-3241. In business since 1962. Jack Clayton, g.m. product group; R. M. Swaffield, gen. mktg. dir.; John Geary, g.m. Canadian Div.

BRANCHES: Lethbridge, Alberta, Can., Kenyon

Field, Hanger No. 6, P.O. Box 760, D. Gilbert, s.m.

Penticton, British Columbia, Can., P.O. Box 430, 955

Timmins St., D. Kyle, s.m. **Hensall, Ont., Can.,** D.

Morpheus, s.m. **St. Jerome, Que., Can.,** P.O. Box

365, 1000 Rue de l'Industrie, R. Lessard, s.m.

Models produced:

Mobile homes, classrooms & commercial models.

BREMONT ENTERPRISES, INC.

507 Juge-Guihault St., Joliette, Que., Can.

Models produced:

Mobile homes. (latest available information)

CARAVEL COACH CO.

15 Jutland Rd., Toronto, Ont., Can. Ph: AC 416-255-7192.

In business since 1963. C. Wragge, pres.

Models produced:

Travel trailers. (latest available information)

CHAMPLAIN MOBILE HOMES, INC.

91 Montee St. Luc, St. Jean, Que., Can. Ph: AC 514-348-4796. In business since 1963. Lorrain Remillard, pres.

Models produced:

Mobile homes. (latest available information)

COMMODORE MOBILE HOMES, LTD.

(The Commodore Corp.) 8712 W. Dodge Rd., Omaha, Nk. 68114 USA. Ph: AC 402-393-5000. In business since 1952. Meyer Katzman, chm. bd.; Daniel Katzman, pres.; Morley Zipursky, exec. v.p.; J. C. Forman, exec. v.p. southern div.; John W. King, sr. v.p. mktg.; Ray Isard, v.p. pur.

PLANT: Calgary, Alberta, Can. Ph: AC 403-238-

5828 (Aird.) Bill Giddy, plt. mgr.; Nick Stasiewicz, s.m.

D. Campbell, p.a.

Models produced:

12'wide mobile homes.

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MOBILE HOME/RECREATIONAL VEHICLE DEALER

18th Annual Survey/1969

MOBILE HOME FINANCING

Experience of Lenders in
Financing Mobile Homes

MOBILE HOMES MANUFACTURERS
ASSOCIATION

18th Annual Survey/1969

MOBILE HOME FINANCING

Experience of Lenders in Financing Mobile Homes
Based on a Survey of Financial Institutions

Contents

3/Comments

4/Shipments by Sizes

5/Manufacturing and Distribution

6/Mobile Home Shipments to Dealers

7/Retail Financing

8/Financing the Mobile Home Park

10/Survey on Consumer Financing

Questionnaire

11 to 19/1968 Survey Findings

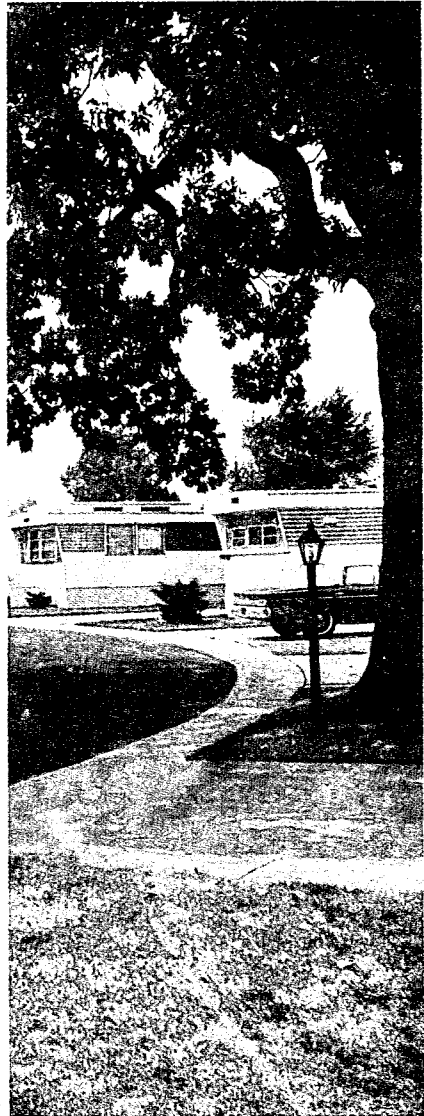
The Annual Survey is published
by the Mobile Homes Manufacturers Association,
20 North Wacker Drive, Chicago, Illinois 60606
Telephone: AC 312/263-0313
Copyright 1969 Mobile Homes Manufacturers Association

For 18 years the Mobile Homes Manufacturers Association has conducted a survey on the retail financing of mobile homes. This year the report is based on a survey of 197 banks and finance companies whose cooperation we most sincerely appreciate. In addition to the experience in the financing of retail sales, it contains comments on mobile home park financing.

Richard C. Mitchell, *Director*
Land Development Division
Mobile Homes Manufacturers Association

Joseph F. Shaw, *Chairman*
Banking Committee
Mobile Homes Manufacturers Association
Senior Vice President
Michigan National Bank
Grand Rapids, Michigan

October, 1969



All photos: Kings Way Estates, Waukegan, Ill.

Comments on the Industry

The mobile home industry continued its remarkable growth during 1968, and indeed the first three months of 1969 show a 50% increase over the first three months of the record 1968 year. Production for this year is expected to reach 400,000 homes.

A greatly increased demand for retail financing has been adequately met. The average number of loans outstanding, as given by reporting lenders, did not increase appreciably in 1968 (2,079) as compared to 1967 (2,020). It would appear, therefore, that more financial institutions have begun financing the retail sale of mobile homes. This has been confirmed by the increased requests for information received by the Association from financial institutions.

Very shortly, federally chartered savings and loan associations will enter the retail financing of mobile homes. It would seem then, that in spite of the increasing demand for money, the industry will have adequate retail financing facilities.

The 12 feet wide home (see page 4) continues to dominate sales, with the average retail price rising slightly to \$6,000. Double-wide and expandable homes show a regular gain in popularity. These homes, with their higher prices, have brought forth requests for longer term financing, perhaps to 12 years. A partial survey of the finance industry would indicate that this will be a coming trend.

Housing, in the low and medium price range, is one of the most critical problems facing the nation today. The mobile home industry is already meeting a part of this challenge. It has the capability of going much further towards this goal, with the production of sectionalized homes, townhouses, and ultimately high-rise apartments. In fact, if the housing needs of the country are to be met, the homes, in whatever shape, must come out of a factory.

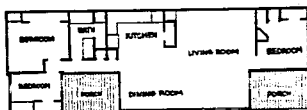
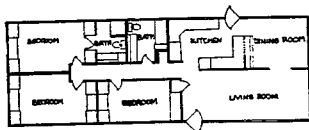
As the cost of on-site construction rises, the opportunity for factory-built housing, both mobile homes and those designed to be a part of the real estate, will take over an ever-increasing share of the housing market. In 1968 mobile homes alone represented 90% of the single family homes priced under \$15,000. All signs point towards a continuing growth of the industry, as a whole, and of mobile homes in particular.

The need for financing this amount of housing will be very great, whether it is done by private industry, government, or a combination of both. This will be the greatest single barrier to reaching the suggested housing goals.

Shipments by Sizes



12-Wides 85.9%

Expandables and
Double Wides } 11.8%

Manufacturers shipments of mobile homes to dealers classified by width and length

	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968
6-WIDES										
29 ft. and under	13.9%	7.1%		.75%	.50%	.2%	.3%	.3%	.2%	*
30-34 ft.	.4	.5	.5%	.75	.78	.6	.3	.1	*	.1%
35-39 ft.	3.9	1.1	.5	.75	.22	.1	.1	.1	.1	—
40-44 ft.	1.7	.5	.2	*	*	*	*	*	*	—
45 ft. and over	1.0	.2								
TOTAL 6-Wides	20.9%	9.5%	1.9%	2.0%	1.8%	.9%	.8%	.5%	.3%	.1%
10-WIDES										
34 ft. and under	.3%	.2%	.7%	.4%	.1%	.2%	.1%	.1%	.1%	*
35-39 ft.	2.5	1.8	1.2	.4	.3	.3	.2	.2	.1	.1%
40-44 ft.	4.9	4.1	2.4	.9	1.0	.9	1.6	2.7	1.5	.6
45-49 ft.	20.4	13.3	8.1	6.1	5.1	6.0	7.7	4.8	1.2	.4
50-54 ft.	31.0	43.9	41.0	34.0	35.7	30.3	17.0	9.2	2.2	.7
55-59 ft.		26.5	41.4	28.3	28.0	19.0	10.8	4.4	.9	.3
60 ft. and over	.7	.3	2.6	3.1	3.1	3.9	3.2	1.3		.1
TOTAL 10-Wides	78.1%	90.5%	96.1%	72.7%	73.3%	59.8%	41.3%	24.8%	7.3%	2.2%
12-WIDES										
54 ft. and under				.5%	.8%	5.2%	14.0%	25.4%	31.9%	28.9%
55-59 ft.				1.8	1.9	7.1	11.0	8.6	7.0	4.8
60-64 ft.				2.3	3.4	9.8	19.0	29.6	41.6	46.0
65 ft. and over				.4	.3	.3	1.1	1.7	3.6	6.2
TOTAL 12-Wides				5.0%	6.4%	21.1%	45.1%	65.3%	84.1%	85.9%
EXPANDABLES & DOUBLE WIDES										
39 ft. and under				.3%	.2%	.3%	.3%	.4%	.1%	.3%
40-44 ft.				.7	.5	1.3	.8	.7	1.2	1.6
45-49 ft.				1.9	1.9	.5	.6	.5	.6	.9
50-54 ft.				8.8	6.0	5.4	4.4	2.6	2.1	2.4
55-59 ft.				7.6	8.1	7.4	4.7	3.0	1.7	2.0
60 ft. and over				1.0	2.1	3.2	1.9	2.4	2.6	4.6
TOTAL Expandables and Double Wides				20.3%	18.8%	18.2%	12.7%	9.6%	8.3%	11.8%
TOTAL MOBILE HOMES (U.S.A.)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	129,500	103,700	90,200	118,000	150,640	218,470	191,228	217,200	249,380	317,930

* Less than 1/10 of 1%

Manufacturing and Distribution

Analysis of Manufacturers' Shipments

During 1968, 98% of all production was shipped to dealers.

	1964	1965	1966	1967	1968
Estimate of exports and factory sales	4,600	5,570	5,400	4,750	6,490
Shipments to dealers in the United States	<u>191,320</u>	<u>216,470</u>	<u>217,300</u>	<u>240,360</u>	<u>317,950</u>
Total Production	195,920	222,040	222,700	245,110	324,440

Mobile Home Production Centers

During 1968, a total of 400 factories produced 10 or more mobile homes; 16 additional factories built fewer than 10 homes each. Mobile home factories are located in every region of the United States and in 37 of the 50 states.

Certain areas are important production centers as shown here:

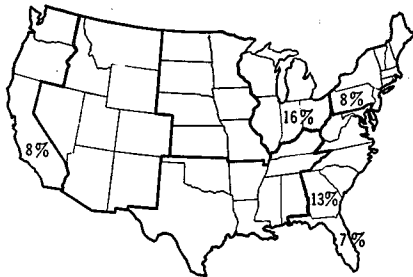
Region	1964		1965		1966		1967		1968	
	Homes	%	Homes	%	Homes	%	Homes	%	Homes	%
NORTHEAST (Conn., Me., Mass., N.H., N.J., N.Y., Pa., R.I., Vt.)	16,470	8	20,090	9	20,012	9	24,531	10	27,553	8
EAST NORTH CENTRAL (Ill., Ind., Mich., Ohio, Wis.)	70,130	36	68,170	31	62,912	28	67,307	27	82,270	25
WEST NORTH CENTRAL (Iowa, Kans., Minn., Mo., Nebr., N.D., S.D.)	18,100	9	18,920	8	19,488	9	21,363	9	29,574	9
SOUTH ATLANTIC (Del., D.C., Fla., Ga., Md., N.C., S.C., Va., W.Va.)	39,840	20	52,530	24	56,843	26	65,755	27	87,103	27
SOUTH CENTRAL (Ala., Ark., Ky., La., Miss., Okla., Tenn., Texas)	24,360	13	34,570	16	36,618	16	38,246	16	54,595	17
MOUNTAIN (Ariz., Colo., Idaho, Mont., Nev., N.M., Utah, Wyo.)	6,300	3	7,000	3	7,550	3	7,453	3	12,269	4
PACIFIC (Calif., Ore., Wash., Alaska, Hawaii)	<u>20,720</u>	<u>11</u>	<u>20,760</u>	<u>9</u>	<u>19,277</u>	<u>9</u>	<u>20,458</u>	<u>8</u>	<u>31,075</u>	<u>10</u>
	195,920	100%	222,040	100%	222,700	100%	245,110	100%	324,440	100%

Major Production States

Five states accounted for 52% of the mobile homes produced during 1968. They are:

	1964	1965	1966	1967	1968
Michigan	22,699	17,330	14,251	18,601	—
Indiana	41,489	43,490	41,254	40,249	52,979
California	19,254	18,930	17,242	16,621	25,309
Georgia	19,312	25,300	25,938	32,950	43,683
Pennsylvania	16,392	19,760	19,647	24,363	27,390
Florida	—	—	—	—	21,029

Courtesy of Elinck and Lavigne, Inc.



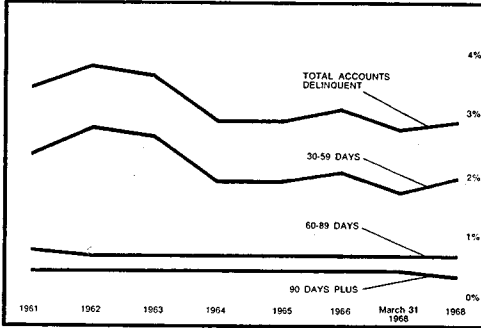
Mobile Home Shipments to Dealers

	1964	1965	1966	1967	1968
NORTHEAST	21,566 Homes	25,649 Homes	28,563 Homes	30,343 Homes	37,283 Homes
Connecticut	859	1,109	1,104	1,273	1,315
Maine	1,101	1,692	1,885	1,775	2,685
Massachusetts	974	1,293	1,239	1,433	1,716
New Hampshire	1,027	1,336	1,429	1,674	1,715
New Jersey	1,680	1,291	1,558	1,251	1,544
New York	8,039	9,103	9,183	10,122	11,031
Pennsylvania	7,053	8,658	10,652	11,142	13,552
Rhode Island	216	349	241	259	216
Vermont	557	818	1,290	1,393	1,608
EAST NORTH CENTRAL	32,677 Homes	40,558 Homes	41,751 Homes	39,925 Homes	51,946 Homes
Illinois	6,784	8,907	8,332	7,703	9,238
Indiana	6,726	8,439	8,316	6,932	8,250
Michigan	8,190	10,075	11,737	12,248	16,112
Ohio	8,056	9,341	8,711	8,649	11,428
Wisconsin	2,921	3,795	4,655	4,393	5,908
WEST NORTH CENTRAL	17,665 Homes	17,985 Homes	19,033 Homes	23,434 Homes	27,707 Homes
Iowa	1,473	1,861	2,116	2,528	2,656
Kansas	3,040	3,206	3,296	4,009	4,668
Minnesota	2,759	3,039	3,936	4,937	6,230
Missouri	5,208	5,171	5,331	5,935	8,413
Nebraska	1,719	1,474	1,458	2,455	2,353
North Dakota	1,413	1,837	1,376	1,558	1,325
South Dakota	1,843	1,707	1,510	1,991	1,900
SOUTH ATLANTIC	47,450 Homes	48,973 Homes	49,812 Homes	60,784 Homes	78,178 Homes
Delaware	1,532	1,436	1,538	1,803	1,820
Florida	14,168	13,457	14,193	16,732	25,012
Georgia	7,700	9,199	9,379	11,560	16,109
Maryland	2,901	1,806	2,092	2,096	2,275
North Carolina	8,619	8,545	8,884	11,790	14,616
South Carolina	4,300	4,908	5,221	6,603	7,632
Virginia and District of Columbia	7,554	7,497	6,501	6,139	6,715
West Virginia	1,566	2,126	1,914	1,921	2,999
SOUTH CENTRAL	32,189 Homes	43,835 Homes	39,578 Homes	47,682 Homes	67,812 Homes
Alabama	3,661	5,701	6,755	7,521	8,304
Arkansas	3,742	4,044	3,257	3,982	4,872
Kentucky	3,342	4,733	4,287	4,325	5,270
Louisiana	4,867	7,672	4,304	5,004	6,943
Mississippi	3,020	4,529	4,454	4,295	5,543
Oklahoma	2,439	2,858	2,432	3,290	4,601
Tennessee	4,135	5,995	6,265	5,348	7,850
Texas	6,680	8,302	7,833	13,917	24,420
MOUNTAIN	15,335 Homes	15,855 Homes	14,559 Homes	15,581 Homes	20,424 Homes
Arizona	3,702	3,348	2,970	2,913	4,949
Colorado	3,370	3,385	3,469	4,572	4,773
Idaho	1,502	1,988	1,721	1,701	2,126
Montana	2,090	2,345	2,342	2,476	2,379
Nevada	1,623	1,217	1,176	912	2,065
New Mexico	1,532	2,012	1,824	1,594	2,526
Utah	883	757	784	686	781
Wyoming	831	803	673	727	823
PACIFIC	23,427 Homes	22,589 Homes	23,051 Homes	21,350 Homes	33,396 Homes
California	15,655	13,904	13,306	10,828	19,287
Oregon	4,253	4,920	4,919	4,351	5,975
Washington	3,999	3,775	4,826	6,211	8,134
ALASKA	812 Homes	1,016 Homes	553 Homes	1,242 Homes	1,204 Homes
TOTAL U.S.A.	191,320 Homes	216,470 Homes	217,300 Homes	240,360 Homes	317,950 Homes

Courtesy of Elrick and Lavidge, Inc.

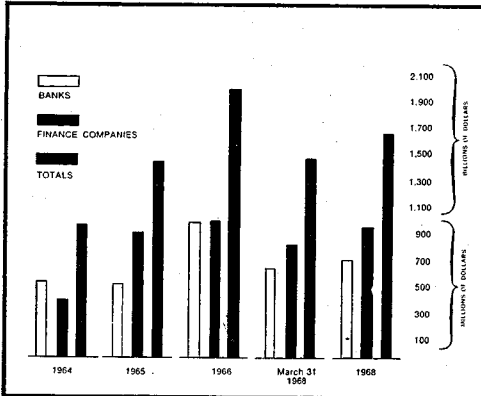
Retail Financing

Delinquency Trends



Sales of mobile homes have increased steadily over the years, with but little change in delinquency rates. Mobile home buyers have consistently honored their obligations, reflecting the facts that they are pleased with their homes, and that we are dealing with a basic necessity of life—shelter.

Comparison Chart of Outstandings Held by Financing Sources



The outstanding balances reported by banks and sales finance companies remain in about the same ratio. It is of interest to note that there was no great increase in the figures of the reporting lenders. Total amounts outstanding, number of loans outstanding, and the average dollar amount at risk on each loan remained relatively stable in 1968.

With sales having increased by 32% from 1967 to 1968, it would appear that a number of banks that formerly did not finance mobile home sales have come into the picture. Very shortly the federally chartered savings and loan associations will be authorized to make mobile home loans. This will bring about still further diffusion of loans, and will assure the continued availability of both dealer inventory and retail sales financing.

Financing the Mobile Home Park

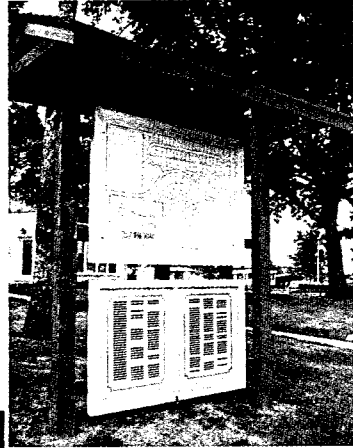
With mobile home production predicted to reach 400,000 homes in 1969, it follows that there *must* be a proportionate increase in the number of mobile home park spaces. The interest shown by prospective developers indicates that this will be true, and that the land development will keep pace. As a part of this great interest in land development, we see numerous changes in the industry being made.

The new mobile home park developer is now more likely to be experienced in other types of land use. He is sophisticated in his approach to the problems involved. Since he is looking at his proposed project through the eyes of an investor, rather than that of an owner/operator, the projects being built involve larger acreages and more spaces.

There are two major obstacles to creating a new park, the first of which is zoning.

1. Zoning

Because many communities are realizing that a well planned mobile home park may be the only solution to



low cost housing, they are taking a more receptive attitude toward mobile homes. The Mobile Homes Manufacturers Association has worked extensively with zoning problems, and has given much valuable aid and assistance to developers in their approach to zoning boards.

2. Financing

The second major hurdle in building a park is that of financing. Under present circumstances interest rates are high, with participation in revenue a frequent requirement to obtaining funds. This has been true for some time in apartment and other real estate developments. Interest costs are like any construction cost and must be considered in the economic feasibility of the project.

The recent changes in the Federal Housing Administration regulations now make it possible to use their services in guaranteeing loans. The new regulations make the following changes:

1. Maximum Insurable Loans:

The lesser of:

- a. \$725,000
- b. 90% per space, which may be increased up to \$2600 in any geographical area where the Commissioner finds cost levels so justify.

2. Mortgage Term & Amortization Provisions:

The term may not be appreciably in excess of $\frac{3}{4}$ of the remaining economic life of the project. The time may not exceed 39 years and three months.

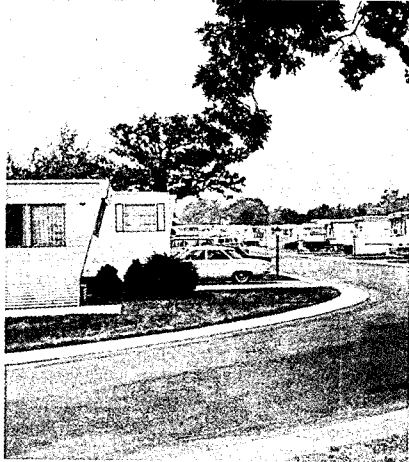
It has been pointed out that the need for additional park space for mobile homes is very great, and that we are beginning to get increased acceptance among city fathers in this use of land. Public acceptance is brought out by the increased sale of this type home, and the fact that over five million families are already enjoying mobile homes. Further, the interest of land developers is increasing each day. The next step is the necessity to obtain larger amounts of financing to complete this growth. While the climate is good for profitable operation of mobile home parks, this is not to say that due caution should not be used in approaching this business.

Assuming that land, properly zoned, is available, then the marketability of that location must be determined.

In most cases, a market feasibility study should be made by someone familiar with the industry. (1) Careful consideration must be given to access to community facilities, including transportation, (2) the location must be comparatively free of surrounding nuisances, (3) the design plan must be physically attractive to tenants, and adaptable to the terrain, and (4) the prospective rental income must provide adequate return on investment.

Keeping these points in mind we might reasonably expect operating expenses ranging between 35% and 40%, thus giving a cash flow of at least 60% of income — adequate to carry a 75% to 80% mortgage. Net return on a 20% investment should range from 18% to 25%.

Under present conditions it is difficult to consider interest expense, but the cost of money, like the cost of concrete sewer pipe, or any other expense, must be considered in the rents charged and the overall feasibility of the project.



1968 Survey Retail Financing of Mobile Homes

Elrick and Lavidge, Inc., compiled the summary presented on pages 11 to 19 from replies to the questionnaire below received from banks and finance companies. Only those replies with complete answers were utilized in the final summarization.

Questionnaire

Survey questionnaire consumer financing of mobile homes December 31, 1968

A. **OUTSTANDING:** Number of Accounts _____ Average Amount Per Account \$ _____

B. **DELINQUENT INSTALMENT LOANS:** (As of December 31, 1968)

A delinquent account is any account having an instalment past due for 30 days or more.

	*Number of Accounts	**Percent of Total
1. 30 - 59 days	_____	_____
2. 60 - 89 days	_____	_____
3. 90 days and over	_____	_____

*Number of Accounts—show total number of accounts with instalments 30, 60 and 90 days past due.

**Percent of Total—Ratio of total 30, 60 and 90 day delinquents to total number of accounts outstanding.

C. **MATURITIES:**

1. What percent of contracts on new Mobile Homes purchased in 1968 exceed 60 months maturity _____
2. What percent of contracts on used Mobile Homes in 1968 exceed 60 months maturity _____
3. What percent of contracts outstanding on new Mobile Homes in 1968 exceed 60 months maturity _____
4. What percent of contracts outstanding on used Mobile Homes in 1968 exceed 60 months maturity _____
5. What percent of contracts purchased in 1968 had maturities of 10 years _____

D. **AGREEMENTS:**

1. Do you require recourse agreement with dealers? . . . Yes _____ No _____
2. Do you require repurchase agreement with dealers? . . . Yes _____ No _____

E. Number years' experience in mobile home financing . . . _____

F. Did repossession increase in 1968? Yes _____ No _____

G. Have you increased your retail finance charges in the past 12 months? Yes _____ No _____

How much? 1/2% _____ 3/4% _____ 1% _____

Amount of Paper Outstanding and Number of Accounts

TABLE 1A

Totals as of December 31, 1964-1965-1966, March 31, 1968 and December 31, 1968

	1968	March 31, 1968	1966	1965	1964
Reporting Institutions	197	185	247	247	255
Dollar Amount	\$1,670,209,975	\$1,495,862,889	\$2,071,461,809	\$1,449,600,977	\$962,277,660
Average	\$ 4,076	\$ 4,003	\$ 4,446	\$ 3,880	\$ 3,682
Accounts Outstanding	409,697	373,731	465,916	373,559	261,646

TABLE 1B

Outstandings financed by banks and finance companies

BANKS	1968	March 31, 1968	1966	1965	1964
Reporting Institutions	189	175	233	231	242
Dollar Amount	\$713,652,556	\$662,853,994	\$996,627,060	\$639,759,949	\$546,890,374
Average	\$ 3,965	\$ 3,867	\$ 4,907	\$ 3,556	\$ 3,486
Accounts Outstanding	179,954	171,424	203,119	151,769	157,229
FINANCE COMPANIES					
Reporting Institutions	8	10	14	16	13
Dollar Amount	\$956,557,419	\$833,008,895	\$1,074,834,749	\$909,841,028	\$415,386,286
Average	\$ 4,131	\$ 4,118	\$ 4,090	\$ 4,102	\$ 3,978
Accounts Outstanding	231,554	202,307	262,797	221,790	104,417

TABLE 1C

December 31, 1968 outstandings by institutions classified according to volume outstanding

	Reporting Institutions	Accounts Outstanding	Dollar Amount Outstanding	Average Per Account
Total	197	409,697	\$1,670,209,975	\$4,076
Under \$300,000	72	2,606	7,203,012	2,764
\$300,000 to \$1,499,000	50	10,980	39,794,040	3,624
\$1,500,000 to \$2,999,000	25	13,244	54,238,700	4,095
\$3,000,000 to \$5,999,000	14	15,855	62,092,694	3,916
\$6,000,000 to \$12,999,000	13	29,000	122,758,422	4,233
\$13,000,000 to \$20,000,000	7	28,461	111,799,917	3,928
\$20,000,000 and over	16	309,551	1,272,323,190	4,110

1968 Survey Retail Financing of Mobile Homes

Instalment Delinquencies

TABLE 2A

Totals as of December 31, 1964-1965-1966, March 31, 1968, and December 31, 1968

	1964	%	March 31, 1968	%	1966	%	1965	%	1964	%
Reporting Institutions	197	100.0	188	100.0	247	100.0	247	100.0	253	100.0
Accounts Outstanding	409,697	100.0	373,731	100.0	463,816	100.0	373,559	100.0	261,446	100.0
Accounts Delinquent	11,765	2.9	10,209	2.7	14,628	3.1	10,848	2.9	7,563	2.9
30-59 Days	8,275	2.0	6,484	1.7	9,617	2.1	7,181	1.9	4,985	1.9
60-89 Days	2,349	.6	2,318	.6	4,103	.6	2,087	.6	1,854	.6
90 Days Plus	1,141	.3	1,407	.4	1,909	.4	1,580	.4	1,022	.4

TABLE 2B

By banks and finance companies

	1964	%	March 31, 1968	%	1966	%	1965	%	1964	%
BANKS										
Reporting Institutions	189	100.0	175	100.0	233	100.0	231	100.0	242	100.0
Accounts Outstanding	178,143	100.0	171,424	100.0	203,119	100.0	151,769	100.0	157,229	100.0
Accounts Delinquent	4,938	2.8	4,405	2.6	6,120	3.0	4,610	3.0	4,873	3.0
30-59 Days	3,548	2.0	2,891	1.7	4,039	2.0	2,916	1.9	3,068	2.0
60-89 Days	837	.5	775	.5	1,234	.6	887	.6	928	.6
90 Days Plus	553	.3	739	.4	847	.4	807	.5	677	.4
FINANCE COMPANIES										
Reporting Institutions	8	100.0	10	100.0	14	100.0	16	100.0	13	100.0
Accounts Outstanding	231,554	100.0	202,307	100.0	262,787	100.0	221,790	100.0	104,417	100.0
Accounts Delinquent	6,827	3.0	5,804	2.9	8,509	3.2	6,238	2.8	2,890	2.8
30-59 Days	4,727	2.0	3,593	1.8	5,578	2.1	4,265	1.9	1,917	1.9
60-89 Days	1,512	.7	1,543	.8	1,869	.7	1,200	.5	628	.6
90 Days Plus	588	.3	668	.3	1,062	.4	773	.4	345	.3

Instalments Delinquent 30 Days or More as of December 31, 1968

TABLE 2C

Delinquent accounts by institutions classified according to volume outstanding

	Reporting Institutions	Accounts Outstanding	%	Delinquencies							
				Accounts Delinquent	%	30-59 Days Accounts	%	60-89 Days Accounts	%	90 Days Plus Accounts	%
Total	197	409,697	100	11,765	2.9	8,275	2.0	2,349	.6	1,141	.3
Under \$300,000	72	2,606	100	130	5.0	94	3.2	24	.9	22	.8
\$300,000 to 1,499,000	50	10,580	100	377	3.4	212	1.9	90	.8	75	.7
\$1,500,000 to 2,999,000	25	13,244	100	343	2.6	231	1.7	78	.6	34	.3
\$3,000,000 to 5,999,000	14	15,855	100	280	1.8	233	1.5	34	.2	13	.1
\$6,000,000 to 12,999,000	13	29,000	100	628	2.1	426	1.4	110	.4	92	.3
\$13,000,000 to 20,000,000	7	28,451	100	600	2.1	471	1.6	66	.2	63	.2
\$20,000,000 and over	16	329,551	100	9,407	3.0	6,618	2.1	1,947	.6	842	.3

Proportion of Outstandings Delinquent 30 Days or More as of December 31, 1968

TABLE 3A

Delinquencies by banks and finance companies

	TOTAL				BANKS				FINANCE COMPANIES			
	Reporting Institutions	%	Accounts Outstanding	%	Reporting Institutions	%	Accounts Outstanding	%	Reporting Institutions	%	Accounts Outstanding	%
Total	197	100.0	409,697	100.0	189	100.0	178,143	100.0	8	100.0	231,554	100.0
0%	54	27.4	3,852	.9	54	28.5	3,852	2.2				
1/2% or less	8	4.1	11,994	2.9	8	4.2	11,994	6.7				
1/2% to 1%	14	7.1	31,181	7.6	13	6.9	19,710	11.1	1	12.5	11,471	5.0
1% to 1 1/2%	14	7.1	42,484	10.4	13	6.9	10,184	5.7	1	12.5	32,300	14.0
1 1/2% to 2%	17	8.6	113,978	27.8	16	8.5	25,578	14.4	1	12.5	88,400	38.2
2% to 3%	23	11.7	22,532	5.5	23	12.2	22,532	12.6				
3% to 4%	17	8.6	29,377	7.2	17	9.0	29,377	16.5				
4% to 5%	13	6.6	98,580	24.1	10	5.3	38,957	21.9	3	37.5	59,623	25.7
5% to 7%	12	6.1	51,003	12.5	10	5.3	11,243	6.3	2	25.0	39,760	17.1
7% to 9%	5	2.5	2,378	.6	5	2.6	2,378	1.3				
9% to 11%	6	3.1	743	.2	6	3.2	743	.4				
11% to 13%	8	4.1	945	.2	8	4.2	945	.5				
13% to 15%	2	1.0	508	.1	2	1.0	508	.3				
15% and over	4	2.0	142	*	4	2.1	142	.1				

* Less than one-half of 0.1%

TABLE 3B

Delinquencies by institutions classified according to volume outstanding

	Total Institutions	%	Under \$300,000	%	\$300,000 to \$1,499,999	%	\$1,500,000 to \$2,999,999	%	\$3,000,000 to \$5,999,999	%	\$6,000,000 to \$12,999,999	%	\$13,000,000 to \$20,000,000	%	\$20,000,000 and over	%
	Reporting Institutions	%	Accounts Outstanding	%	Accounts Outstanding	%	Accounts Outstanding	%	Accounts Outstanding	%	Accounts Outstanding	%	Accounts Outstanding	%	Accounts Outstanding	%
Total	197	100.0	72	100.0	50	100.0	25	100.0	14	100.0	13	100.0	7	100.0	16	100.0
Reporting Institutions	197	100.0	72	100.0	50	100.0	25	100.0	14	100.0	13	100.0	7	100.0	16	100.0
Accts. Outstanding	409,697	100.0	2,606	100.0	10,980	100.0	13,244	100.0	15,855	100.0	29,000	100.0	28,461	100.0	309,551	100.0
0%	54	27.4	43	59.7	8	16.0	3	12.0								
Accts. Outstanding	3,852	.9	916	35.1	1,345	12.2	1,591	12.0								
1/2% or less	8	4.1			3	6.0	1	4.0	2	14.3	1	7.7	1	14.3		
Accts. Outstanding	11,994	2.9			1,093	9.9	408	3.1	3,653	23.0	1,848	6.4	4,992	17.5		
1/2% to 1%	14	7.1			2	4.0	4	16.0	2	14.3	2	15.4	1	14.3	3	18.7
Accts. Outstanding	31,181	7.6			272	2.5	2,219	16.8	1,897	12.0	4,666	16.1	1,917	6.8	20,210	6.5
1% to 1 1/2%	14	7.1			4	8.0	4	16.0	4	28.6	1	7.7			1	6.3
Accts. Outstanding	42,484	10.4			637	5.8	1,936	14.6	4,467	28.2	3,144	10.8			32,300	10.5
1 1/2% to 2%	17	8.6	1	1.4	6	12.0	1	4.0	1	7.1	4	30.7	2	28.6	2	12.5
Accts. Outstanding	112,978	27.8	55	2.1	1,194	10.9	619	4.7	1,305	8.2	11,180	38.5	6,472	22.7	93,153	30.1
2% to 3%	23	11.7	4	5.6	10	20.0	3	12.0	3	21.4			1	14.3	2	12.5
Accts. Outstanding	22,532	5.5	196	7.5	2,591	23.6	1,678	12.7	2,467	15.6			5,924	20.8	9,676	3.1
3% to 4%	17	8.6	4	5.6	2	4.0	4	16.0			3	23.1	2	28.5	2	12.5
Accts. Outstanding	29,377	7.2	400	15.3	287	2.6	2,323	17.5			4,474	15.4	9,156	32.2	12,737	4.1
4% to 5%	13	6.6	2	2.7	4	8.9	2	8.0			1	7.7			4	25.0
Accts. Outstanding	98,580	24.1	189	7.2	668	6.1	62	7.2			1,811	6.2			94,950	30.7
5% to 7%	12	6.1	3	4.2	4	8.0	1	4.0	2	14.3					2	12.5
Accts. Outstanding	51,003	12.5	249	9.6	1,347	12.3	16	6.2	2,066	13.0					46,525	15.0
7% to 9%	5	2.5	2	2.7	1	2.0	1	4.0			1	7.7				
Accts. Outstanding	2,378	.6	49	1.9	211	1.9	41	1.8			1,877	6.6				
9% to 11%	6	3.1	3	4.1	3	6.0										
Accts. Outstanding	743	.2	142	5.5	601	5.5										
11% to 13%	8	4.1	5	6.9	3	6.0										
Accts. Outstanding	945	.2	211	8.1	734	6.7										
13% to 15%	2	1.0	1	1.4			1	4.0								
Accts. Outstanding	508	.1	57	2.2			51	3.4								
15% or over	4	2.0	4	5.6												
Accts. Outstanding	142	*	142	5.5												

* Less than one-half of 0.1%

1968 Survey Retail Financing of Mobile Homes

Maturities Exceeding 60 Months on Mobile Home Contracts OUTSTANDING in 1968

TABLE 4A

NEW mobile home contracts outstanding by banks and finance companies

	Total	%	Banks	%	Finance Companies	%
Reporting Institutions	171	100.0	167	100.0	4	100.0
Accts. Outstanding	158,770	100.0	105,728	100.0	53,042	100.0
0%	38	22.2	38	22.7		
Accts. Outstanding	2,054	1.3	2,054	1.9		
Under 25%	22	12.9	21	12.6	1	25.0
Accts. Outstanding	15,191	9.5	3,720	3.5	11,471	21.6
25% to 49%	20	11.7	19	11.4	1	25.0
Accts. Outstanding	8,867	5.6	8,432	8.0	435	.8
50% to 74%	24	14.0	24	14.4		
Accts. Outstanding	17,093	10.8	17,093	16.2		
75% and over	67	39.2	65	38.9	2	50.0
Accts. Outstanding	115,565	72.8	74,429	70.4	41,136	77.6

TABLE 4B

USED mobile home contracts outstanding by banks and finance companies

	Total	%	Banks	%	Finance Companies	%
Reporting Institutions	168	100.0	164	100.0	4	100.0
Accts. Outstanding	153,019	100.0	99,977	100.0	53,042	100.0
0%	89	53.0	89	54.3		
Accts. Outstanding	15,851	10.4	15,851	15.9		
Under 25%	54	32.1	51	31.1	3	75.0
Accts. Outstanding	95,363	62.3	44,132	44.1	51,231	96.6
25% to 49%	15	8.9	15	9.1		
Accts. Outstanding	8,377	5.5	8,377	8.4		
50% to 74%	7	4.2	7	4.3		
Accts. Outstanding	25,602	16.7	25,602	25.6		
75% and over	3	1.8	2	1.2	1	25.0
Accts. Outstanding	7,826	5.1	6,015	6.0	1,811	3.4

Maturities Exceeding 60 Months on Mobile Home Contracts PURCHASED in 1968**TABLE 5A****NEW mobile home contracts purchased by banks and finance companies**

	Total	%	Banks	%	Finance Companies	%
Reporting Institutions	192	100.0	184	100.0	8	100.0
Accts. Outstanding	400,970	100.0	168,418	100.0	231,554	100.0
0%	42	21.9	42	22.8		
Accts. Outstanding	1,948	.5	1,948	1.1		
Under 25%	20	10.4	19	10.3	1	12.5
Accts. Outstanding	3,544	1.0	3,509	2.1	435	.2
25% to 49%	6	3.1	6	3.3		
Accts. Outstanding	776	.2	776	.5		
50% to 74%	24	12.5	22	12.0	2	25.0
Accts. Outstanding	140,266	35.0	19,566	11.5	120,700	52.1
75% and over	100	52.1	95	51.6	5	62.5
Accts. Outstanding	254,036	63.3	143,617	84.8	110,419	47.7

TABLE 5B**USED mobile home contracts purchased by banks and finance companies**

	Total	%	Banks	%	Finance Companies	%
Reporting Institutions	188	100.0	181	100.0	7	100.0
Accts. Outstanding	311,733	100.0	168,978	100.0	143,184	100.0
0%	98	52.1	98	54.1		
Accts. Outstanding	17,703	5.7	17,703	10.5		
Under 25%	50	26.6	46	25.4	4	57.1
Accts. Outstanding	136,334	43.7	43,405	25.8	92,929	64.9
25% to 49%	17	9.1	15	8.3	2	28.6
Accts. Outstanding	89,672	28.8	50,918	30.2	38,754	27.1
50% to 74%	13	6.9	13	7.2		
Accts. Outstanding	39,152	12.6	39,152	23.2		
75% and over	10	5.3	9	5.0	1	14.3
Accts. Outstanding	28,872	9.2	17,401	10.3	11,471	8.0

1968 Survey Retail Financing of Mobile Homes

Maturities Exceeding 60 Months on Mobile Home Contracts OUTSTANDING in 1968

TABLE 8A

NEW mobile home contracts outstanding by institutions classified according to volume

	Total	%	Under \$300,000	%	\$300,000 to \$1,499,999	%	\$1,500,000 to \$2,999,999	%	\$3,000,000 to \$5,999,999	%	\$6,000,000 to \$12,999,999	%	\$13,000,000 to \$20,000,000	%	\$20,000,000 and Over	%
Reporting Institutions	171	100.0	67	100.0	47	100.0	28	100.0	12	100.0	7	100.0	5	100.0	8	100.0
Accts. Outstanding	158,710	100.0	2,560	100.0	10,275	100.0	12,244	100.0	12,859	100.0	13,815	100.0	20,297	100.0	84,729	100.0
0%	38	22.2	34	50.7	3	6.4	1	4.0								
Accts. Outstanding	2,054	1.3	963	37.6	617	6.0	474	3.6								
Under 25%	22	12.9	11	16.4	9	19.1			1	8.3					1	12.5
Accts. Outstanding	15,191	9.6	520	20.3	2,107	20.5			1,093	7.9					11,471	13.5
25% to 49%	20	11.7	5	7.5	6	12.8	6	24.0	2	16.7	1	14.2				
Accts. Outstanding	8,867	5.6	310	12.1	1,492	14.5	2,956	22.3	2,803	20.2	1,306	9.5				
50% to 74%	24	14.0	6	9.0	8	17.0	3	12.0	3	25.0	3	42.9	1	20.0		
Accts. Outstanding	17,093	10.7	387	15.1	1,460	14.2	1,606	12.1	2,467	17.8	6,604	47.8	4,569	22.5		
75% and over	67	39.2	11	16.4	21	44.7	15	60.0	6	50.0	3	42.9	4	80.0	7	87.5
Accts. Outstanding	115,565	72.8	380	14.9	4,599	44.8	8,208	61.9	7,496	54.1	5,905	42.7	15,728	77.5	73,249	86.5

TABLE 8B

USED mobile home contracts outstanding by institutions classified according to volume

	Total	%	Under \$300,000	%	\$300,000 to \$1,499,999	%	\$1,500,000 to \$2,999,999	%	\$3,000,000 to \$5,999,999	%	\$6,000,000 to \$12,999,999	%	\$13,000,000 to \$20,000,000	%	\$20,000,000 and Over	%
Reporting Institutions	168	100.0	89	100.0	44	100.0	23	100.0	13	100.0	7	100.0	5	100.0	7	100.0
Accts. Outstanding	152,019	100.0	2,870	100.0	9,546	100.0	12,285	100.0	14,859	100.0	13,815	100.0	20,297	100.0	78,747	100.0
0%	89	53.0	58	84.1	17	38.6	10	43.5	4	30.8						
Accts. Outstanding	15,851	10.4	1,903	74.0	3,494	36.6	5,515	44.5	4,539	33.7						
Under 25%	54	32.1	10	14.5	18	40.9	9	39.1	6	46.1	4	57.1	3	60.0	4	57.1
Accts. Outstanding	95,363	62.3	636	24.8	3,729	39.1	4,509	35.4	6,845	46.7	7,910	57.3	12,410	61.1	59,325	74.4
25% to 49%	15	8.9	1	1.4	8	18.2	2	8.7	3	23.1	1	14.3				
Accts. Outstanding	8,377	5.5	31	1.2	2,209	23.1	1,385	11.2	2,875	19.6	1,877	13.6				
50% to 74%	7	4.2					2	8.7			1	14.3			2	25.6
Accts. Outstanding	25,602	16.7					976	7.9			2,217	16.0	7,887	38.9	14,522	18.2
75% and over	3	1.8			1	2.3					1	14.3			1	14.3
Accts. Outstanding	7,826	5.1			115	1.2					1,811	13.1			5,900	7.4

Maturities Exceeding 60 Months on Mobile Home Contracts **PURCHASED** in 1968

TABLE 7A

NEW mobile home contracts purchased by institutions classified according to volume

	Total	%	Under \$300,000	%	\$300,000 to \$1,499,000	%	\$1,500,000 to \$2,999,000	%	\$3,000,000 to \$5,999,000	%	\$6,000,000 to \$12,999,000	%	\$13,000,000 to \$20,000,000	%	\$20,000,000 and over	%
Reporting Institutions	192	100.0	71	100.0	48	100.0	25	100.0	14	100.0	12	100.0	7	100.0	15	100.0
Accts. Outstanding	400,970	100.0	2,588	100.0	10,509	100.0	13,244	100.0	15,855	100.0	25,856	100.0	28,461	100.0	304,457	100.0
0%	42	21.9	39	54.9	2	4.2	1	4.0								
Accts. Outstanding	1,948	.5	1,005	38.8	469	4.5	474	3.6								
Under 25%	20	10.4	11	15.5	8	16.7			1	7.2						
Accts. Outstanding	3,944	1.0	549	21.2	2,302	21.9			1,093	6.9						
25% to 49%	6	3.1	3	4.2	3	6.2										
Accts. Outstanding	776	.2	163	6.3	613	5.8										
50% to 74%	24	12.5	3	4.2	9	18.7	4	16.0	3	21.4			3	42.9	2	13.3
Accts. Outstanding	140,266	35.0	164	6.4	1,562	14.9	2,211	16.7	2,896	18.3			12,733	44.7	120,700	39.6
75% and over	100	52.1	15	21.2	26	54.2	20	80.0	10	71.4	12	100.0	4	57.1	13	86.7
Accts. Outstanding	254,036	63.3	707	27.3	5,563	52.9	10,559	79.7	11,666	74.8	25,856	100.0	15,728	55.3	183,757	60.4

TABLE 7B

USED mobile home contracts purchased by institutions classified according to volume

	Total	%	Under \$300,000	%	\$300,000 to \$1,499,000	%	\$1,500,000 to \$2,999,000	%	\$3,000,000 to \$5,999,000	%	\$6,000,000 to \$12,999,000	%	\$13,000,000 to \$20,000,000	%	\$20,000,000 and over	%
Reporting Institutions	188	100.0	71	100.0	46	100.0	24	100.0	14	100.0	12	100.0	7	100.0	14	100.0
Accts. Outstanding	311,733	100.0	2,588	100.0	10,080	100.0	12,836	100.0	15,855	100.0	25,856	100.0	28,461	100.0	216,057	100.0
0%	98	52.1	65	91.5	19	41.3	9	37.5	4	28.6	1	8.3				
Accts. Outstanding	17,703	5.7	2,117	81.8	3,867	38.4	5,027	39.2	4,939	31.1	1,753	6.8				
Under 25%	50	26.6	6	8.5	19	41.3	9	37.5	5	35.7	4	33.3	3	42.8	4	28.6
Accts. Outstanding	136,334	43.7	471	18.2	4,192	41.6	5,051	39.4	5,797	36.6	9,201	35.6	12,410	43.6	99,212	45.9
25% to 49%	17	9.1			4	8.7	3	12.5	2	14.3	2	16.7	2	28.6	4	28.6
Accts. Outstanding	89,672	28.8			1,378	13.7	1,290	10.0	2,244	14.2	3,817	14.8	8,164	28.7	72,779	33.7
50% to 74%	13	6.9			2	4.3	1	4.2	2	14.3	3	25.0	2	28.6	3	21.4
Accts. Outstanding	39,152	12.5			228	2.2	351	2.7	1,778	11.2	7,186	27.8	7,887	27.7	21,722	10.1
75% and over	10	5.3			2	4.4	2	8.3	1	7.1	2	16.7			3	21.4
Accts. Outstanding	28,872	9.3			415	4.1	1,117	8.7	1,097	6.9	3,899	15.0			22,344	10.3

1968 Survey Retail Financing of Mobile Homes

Maturities of Ten Years on Mobile Home Contracts PURCHASED in 1968

TABLE 8A

Mobile home contracts purchased by banks and finance companies

	Total	%	Banks	%	Finance Companies	%
Reporting Institutions	182	100.0	184	100.0	8	100.0
Accts. Outstanding	401,228	100.0	169,674	100.0	231,554	100.0
0%	122	63.5	120	65.2	2	25.0
Accts. Outstanding	113,492	28.3	73,732	43.4	39,760	17.2
Under 25%	57	29.7	51	27.7	6	75.0
Accts. Outstanding	270,462	67.4	78,668	46.4	191,794	82.8
25% to 49%	5	2.6	5	2.7		
Accts. Outstanding	8,853	2.2	8,853	5.2		
50% to 74%	5	2.6	5	2.7		
Accts. Outstanding	6,077	1.5	6,077	3.6		
75% and over	3	1.6	3	1.7		
Accts. Outstanding	2,344	.6	2,344	1.4		

TABLE 8B

Mobile home contracts purchased by institutions classified according to volume

	Total	%	Under \$300,000	%	\$300,000 to \$1,499,000	%	\$1,500,000 to \$2,999,000	%	\$3,000,000 to \$5,999,000	%	\$6,000,000 to \$12,999,000	%	\$13,000,000 to \$20,000,000	%	\$20,000,000 and Over	%
Reporting Institutions	182	100.0	70	100.0	48	100.0	25	100.0	14	100.0	12	100.0	7	100.0	15	100.0
Accts. Outstanding	401,228	100.0	2,563	100.0	10,792	100.0	13,214	100.0	15,835	100.0	25,856	100.0	28,461	100.0	304,457	100.0
0%	122	63.5	66	94.3	35	71.4	7	28.0	5	35.7	4	33.3	1	14.3	4	26.7
Accts. Outstanding	113,492	28.3	2,177	84.9	8,208	76.1	3,676	29.3	6,942	43.8	9,840	38.1	4,569	16.1	77,880	25.6
Under 25%	57	29.7	3	4.3	12	24.5	4	56.0	7	50.0	7	58.4	4	57.1	10	66.7
Accts. Outstanding	270,462	67.4	367	14.3	2,257	20.9	7,679	57.9	7,169	45.2	13,200	51.0	16,983	59.7	222,811	73.2
25% to 49%	5	2.6			1	2.1	2	8.0			1	8.3	1	14.3		
Accts. Outstanding	8,853	2.2			185	1.7	80	6.5			2,816	10.9	4,992	17.5		
50% to 74%	5	2.6			1	2.0	1	4.0	2	14.3					1	6.6
Accts. Outstanding	6,077	1.5			142	1.3	45	3.2	1,744	11.0					3,766	1.2
75% and over	3	1.6	1	1.4			1	4.0					1	14.3		
Accts. Outstanding	2,344	.6	19	.8			408	3.1					1,917	6.7		

Comparative Repossession Trends

By banks and finance companies

	1968		1967		1966		1965		1964	
	Total	%	Total	%	Total	%	Total	%	Total	%
Reporting Institutions	193	100.0	185	100.0	247	100.0	247	100.0	253	100.0
Repossessions Increased	30	15.5	42	22.7	66	27.5	63	25.5	56	23.0
No Increase	163	84.5	143	77.3	179	72.5	184	74.5	195	77.0
Banks	171	100.0	175	100.0	233	100.0	231	100.0	240	100.0
Repossessions Increased	28	15.1	41	23.4	63	27.0	54	23.4	51	21.0
No Increase	157	84.9	134	76.6	170	73.0	177	76.6	189	79.0
Finance Companies	8	100.0	10	100.0	14	100.0	16	100.0	13	100.0
Repossessions Increased	2	25.0	1	10.0	5	35.7	9	56.3	7	54.0
No Increase	6	75.0	9	90.0	9	64.3	7	43.7	6	46.0

1968 Repossession trends by institutions classified according to volume outstanding

	Total	%	Under \$200,000		\$200,000 to \$1,499,999		\$1,500,000 to \$2,999,999		\$3,000,000 to \$5,999,999		\$6,000,000 to \$12,999,999		\$13,000,000 to \$20,000,000		\$20,000,000 and Over	
			Total	%	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
Reporting Institutions	193	100.0	69	100.0	49	100.0	25	100.0	14	100.0	11	100.0	7	100.0	18	100.0
Increased	30	15.5	4	5.8	8	16.3	5	20.0	4	28.6	4	36.4	1	14.3	4	22.2
No increase	163	84.5	65	94.2	41	83.7	20	80.0	10	71.4	7	63.6	6	85.7	14	77.8

Agreements With Dealers

	RECOURSE AGREEMENT REQUIRED		REPURCHASE AGREEMENT REQUIRED	
	Total	%	Total	%
Reporting Institutions	186	100.0	156	100.0
Yes	95	51.6	87	55.8
No	82	44.1	65	41.7
Required with some, not with others	8	4.3	4	2.5

Changes in Retail Finance Charges in 1968

	Total	%
Reporting Institutions	196	100.0
Increased	82	41.8
Did not increase	114	58.2

Number of Years Experience in Mobile Home Financing

	Reporting Institutions	%
Total	185	100.0
1 to 2 years	6	3.2
3 to 4 years	7	3.8
5 to 6 years	11	6.0
7 to 9 years	8	4.3
10 to 14 years	67	36.2
15 years or more	86	46.5

Amount of Increase in Finance Charges in 1968

	Total	%
Reporting Institutions	82	100.0
1/4%	11	13.4
1/2%	54	65.9
3/4%	4	4.9
1%	13	15.9

NFPA No.
501B
1968

USAS
A119.1
1969

UNITED STATES OF AMERICA
STANDARDS INSTITUTE

STANDARD FOR
MOBILE HOMES

**Body and Frame Design and Construction
Installation of Plumbing, Heating, and
Electrical Systems**

\$2.00

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Mobile Homes Manufacturers Association

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National Fire Protection Association

60 Batterymarch Street, Boston, Mass. 02110

Trailer Coach Association

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Mobile Homes Manufacturers Association

The Mobile Homes Manufacturers Association (MHMA) is a non-profit, trade organization to serve the mobile home industry and promote industry growth by providing better tools for successful operation. It is voluntarily supported by manufacturers, suppliers, and related service organizations. It has a Standards Division with field engineering personnel to visit member plants regularly, inspecting units and assisting when necessary in the correction of any deviations from the standards applicable to mobile homes. MHMA Manufacturers must comply with the provisions of this Standard as a condition of membership.

National Fire Protection Association

The National Fire Protection Association (NFPA) is a non-profit technical and educational organization to promote the science and improve the methods of fire protection. Organized in 1896, the Association has a broad-scale standards-making program to aid in its objective to reduce loss of life and destruction of property by fire. The Association publishes the standards developed under its aegis in pamphlet editions (such as this) and in what is known as the National Fire Codes (a ten-volume compilation annually updated, totaling approximately 7,000 pages). For full information about the Association and for a list of its publications, write to the Association's Headquarters.

Trailer Coach Association

The Trailer Coach Association represents the manufacturers of mobile homes and recreational vehicles, dealers and suppliers in the Western States while drawing its members from all sections of the country. Founded in 1936, the Association sponsors mobile home and recreational vehicle shows in the major western cities and has research programs dedicated to advance the proper use of mobile homes and recreational vehicles. It has a Standards Department which works with the enforcing officials in the various Western States to encourage compliance with the recommendations contained in this standard. The Trailer Coach Association currently has a staff of 18 and a membership of 742.

United States of America Standards Institute

The United States of America Standards Institute (USASI) is the national coordinating institution for voluntary standardization in the U.S.A. through which organizations concerned with standardization may cooperate in recognizing, establishing and improving standards in this country. Approval of a standard by the Institute is based on a consensus of those essentially concerned with its scope and provisions. The Institute has a Member Body Council, a Consumer Council, and a Company Member Council. The Member Body Council is composed of non-profit technical, professional, scientific, trade, or other membership associates, societies, or organizations which are of national scope and recognition. The Mobile Homes Manufacturers Association, the National Fire Protection Association, and the Trailer Coach Association are Member Bodies of the USASI.

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United States of America
Standard for Mobile Homes
Body and Frame Design and Construction Requirements
and the
Installation of Plumbing, Heating and Electrical Systems
USA Standard A119.1 — 1969

NFPA No. 501B — 1968

This Edition of Standard on Mobile Homes

This Standard has been developed by a USA Standards Committee on Mobile Homes and Travel Trailers sponsored jointly by the Mobile Homes Manufacturers Association, the National Fire Protection Association, and the Trailer Coach Association. Personnel of the Committee are listed on pages A119.1-2 and A119.1-3. It has been approved by all three sponsoring organizations and approved by the United States of America Standards Institute under date of January 27, 1969. Action on behalf of the NFPA took place at the NFPA Annual Meeting, May 20-24, 1968, at Atlanta, Georgia. Tentative Interim Amendment No. 1-1968 has also been processed in accordance with NFPA procedures concerning paragraphs 10.7, 10.10 and 10.11 of Part IV and this Amendment appears on page A119.1-106.

Origin and Development of Standard on Mobile Homes

This Standard replaces the American Standard Installations of Plumbing, Heating, and Electrical Systems in Mobile Homes (A119.1-1963) and the NFPA Standard for Fire Prevention and Fire Protection in Mobile Homes and Travel Trailers (NFPA No. 501B-1964). The formation of this Committee under the aegis of the United States of America Standards Institute (formerly American Standards Association) combined the activities of the former ASA A119.1 Committee and the NFPA Committee on Trailers and Trailer Courts and resulted from action taken by the Boards of Directors of the three sponsoring organizations, with the approval of the ASA, in 1964. The principal changes made in this text as compared with the 1963 edition of A119.1 are indicated by vertical marginal rules opposite the affected paragraphs.

Committee on Mobile Homes and Travel Trailers

Corrected to July 1, 1968

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Standard for Mobile Homes

Body and Frame Design and Construction Requirements and the Installation of Plumbing, Heating and Electrical Systems

USA Standard A119.1 — 1969
NFPA No. 501B — 1968

TABLE OF CONTENTS

Foreword	6
Part I Body and Frame Design and Construction Requirements	8
1. Introduction	8
2. Scope	8
3. Basic Principles	9
4. Definitions	9
5. General Requirements	10
6. On Site Structural Design Requirements	12
7. Construction	15
8. Design Considerations	18
9. Tests	18
10. Structural Design Requirements for In-transit Conditions	19
Table I Accepted Engineering Practice Standards	22
Appendix I Equipment and Procedures for Determining Effective Flexural Rigidity (EI)	24
Appendix II Test Procedure for Roof Rafters or Roof Trusses	29
Appendix III	31
Part II Plumbing Systems	32
1. Introduction	32
2. Scope	32
3. Basic Principles	33
4. Definitions	34
5. General Requirements	39
6. Materials — Quality and Weight	40
Table II Standards for Plumbing System Components	41
7. Joints and Connections	45
8. Traps and Cleanouts	45
9. Plumbing Fixtures	48
10. Hangers and Supports	51
11. Water Distribution System	51
Table 2 Minimum Size Tubing and Pipe for Water Distribution Systems	55
12. Drainage Systems	56
13. Vents and Venting	59
Table 3 Distance of Fixture Trap from Vent	61
14. Test and Inspection	61
Part III Heating Systems	63
1. Introduction	63
2. Scope	63
3. Definitions	64

4. Fuel Supply Systems	66
5. Piping Systems	69
Table 4 Sizing Gas Piping Systems	72
6. Heat-Producing Appliances	77
Table 5 Minimum Metal Thickness for Ducts	79
Table 6 Maximum Allowable Static Pressures in Supply Duct Systems	79
Appendix to Part III — Applicable Standards	81
Part IV Electrical Systems	84
1. Introduction	84
2. Scope	84
3. Definitions	84
4. General Requirements	89
5. Materials and Equipment	89
6. Receptacle Outlets Required	89
7. Branch Circuits Required	90
8. Calculations for Lighting and Appliance Load	91
9. Disconnecting Means and Branch Circuit Protective Equipment	93
10. Power-Supply Assembly	94
11. Wiring Methods	96
12. Under Chassis Wiring (Exposed to Weather)	97
13. Switch and Receptacle Plates	97
14. Conductors in Outlet Boxes	98
15. Painting of Wiring	98
16. Polarization	98
17. Connection to Terminals and Splices	99
18. Wall Switches	99
19. Receptacle Outlets	100
20. Lighting Fixtures	100
21. Wiring of Expandable Units and Dual Units	101
22. Outdoor Outlets, Fixtures, Air-Cooling Equipment, Etc.	101
23. Grounding	102
24. Electrical Testing	104
25. Electrical Marking	105
Tentative Interim Amendment No. 1-1968	106

Standard for Mobile Homes
BODY AND FRAME DESIGN AND CONSTRUCTION
REQUIREMENTS AND THE INSTALLATION OF PLUMBING,
HEATING AND ELECTRICAL SYSTEMS

USA Standard A119.1 — 1969
NFPA No. 501B — 1968

Foreword

This USA Standard has been developed by the USA Committee on Mobile Homes and Travel Trailers (A119) of the USA Standards Institute. The USA Committee is sponsored jointly by the Mobile Homes Manufacturers Association, 20 North Wacker Drive, Chicago, Illinois 60606; the National Fire Protection Association, 60 Batterymarch Street, Boston, Massachusetts 02110; and the Trailer Coach Association, 1340 West Third Street, Los Angeles, California 90017. A roster of the personnel of the Committee which developed this Standard appears herein. The Committee membership is inclusive of those having a substantial interest in the subject as consistent with the Bylaws of the USA Standards Institute.

Subcommittees handle the detail technical work with one Subcommittee responsible for each of the "Parts" of the Standard. A number of specialists have served on these Subcommittees who are not members of the USA Committee. The sponsors wish to acknowledge with appreciation their cooperation and assistance in the development of this text.

In conformance with USA Standard Institute policy, the USA Committee responsible for this work is a standing committee which will periodically review this Standard in an effort to keep the information up to date. Anyone interested is invited to make recommendations for revisions to the Chairman and Secretary of the Committee.

This USA Standard for Mobile Homes (A119.1-1969) replaces the American Standard Installations of Plumbing, Heating, and Electrical Systems in Mobile Homes (A119.1-1963) and the NFPA Standard for Fire Prevention and Fire Protection in Mobile Homes and Travel Trailers (No. 501B-1964). Currently work is proceeding on the development of a USA Standard for Recreational Vehicles and standards covering mobile home parks and recreational vehicle parks. The American Standard Installations of Plumbing,

Heating and Electrical Systems in Travel Trailers (A119.2-1963) and the NFPA Standard for Fire Protection in Trailer Courts (NFPA No. 501A-1964) may be used as reference material pending the updating of both texts.

The participation of the National Fire Protection Association as a sponsor of this project is administrative and undertaken in the sole interest of safety to life and property from fire and allied hazards. Some portions of this Standard cover areas outside the scope of NFPA's normal sphere of activity but are of interest and concern to the other sponsors and to users of mobile homes. The NFPA Board of Directors has authorized the Association's participation with the understanding that its responsibility extends only to those areas within its scope.

Part I

Body and Frame Design and Construction Requirements

1. Introduction

1.1 Those members of the engineering profession and others associated with the design, manufacturing and quality control of mobile home construction have been aware of the need for standards leading to the providing of healthful and safe housing with complete living facilities, arranged and equipped to assure suitable living conditions.

1.2 Much of the material in Part I has been taken from, or is based on, nationally recognized standards for construction including those issued by the Federal Housing Administration, the Building Officials Conference of America, Inc., the Southern Building Code Congress, and the New York State Division of Housing and Community Renewal.

2. Scope

2.1 This standard covers the minimum requirements for materials, products, equipment and workmanship needed to assure that the Mobile Home will provide (a) the structural strength and rigidity, (b) the protection against corrosion, decay, insects and other similar destructive forces, (c) reasonable protection against the hazards of fire and windstorm, (d) resistance to the elements, (e) durability and economy of maintenance as set forth in the provisions of this Standard.

2.2 This standard is not intended as a design specification or an instruction manual for untrained persons.

2.3 Wherever existing standards and this standard differ, the requirements of the latter shall apply.

2.4 This standard has been prepared with the emphasis on performance as opposed to its being a specification standard. The provisions of this standard are not intended to prevent the use of any material, appliance, installation, device, arrangement, or method of construction not specifically prescribed herein, provided any such alternative has been approved or listed. An enforcement agency may approve any such alternative if it finds the proposed design is satisfactory for the purpose intended and if the material, appliance, installation, device, arrangement, and

method of work offered is, for the purpose intended, at least the equivalent of that prescribed in this Standard in quality, strength, effectiveness, durability, safety, and for the protection of life and health. An enforcement authority may require that satisfactory evidence or proof be submitted to substantiate any claims that may be made regarding the use of any such alternative.

3. Basic Principles

3.1 The principles of this standard are given as basic goals in the construction of mobile homes, which will also serve as guide lines for the understanding of this standard. These principles will serve to define the intent of this standard when considerations arise which are not covered in the body of the standard.

Principle No. 1. To provide safe, healthful and comfortable living facilities with adequate storage space and economy of maintenance.

Principle No. 2. To provide adequate natural light and ventilation.

Principle No. 3. To provide structural strength and rigidity sufficient for design loads, both in transit and on site.

Principle No. 4. To provide adequate running gear and hitch for safe transportation of the mobile home.

Principle No. 5. To provide equipment designed and installed for safety of operation, ease of service, and adequate for the intended use.

Principle No. 6. To provide installed materials of adequate specification to resist deterioration.

Principle No. 7. To provide against the entrance of water and winds at all joints, connections, and openings in exterior surfaces.

Principle No. 8. To provide arrangement of habitable spaces for fire and health safety.

4. Definitions

4.1 **Accepted Engineering Practice.** The regulations, specifications and standards listed in Table I (Accepted Engineering Practice Standards) shall be deemed to represent accepted engineering practice in respect to materials, equipment, systems or method of construction.

4.2 Habitable Room. A room or enclosed floor space arranged for living, eating, food preparation and sleeping purposes (not including bathrooms, water closet compartments, laundries, pantries, foyers, hallways, and other accessory floor spaces).

4.3 Loads.

4.3.1 Dead Load. The weight of all permanent construction including walls, floors, roof, partition, and fixed service equipment.

4.3.2 Live Load. The weight superimposed by the use and occupancy of the mobile home, including wind load and snow load, but not including dead load.

4.3.3. Wind Load. The lateral or vertical pressure or uplift on the mobile home due to wind blowing in any direction.

4.4 Hurricane and Windstorm Resistive Mobile Home. A mobile home which meets the added wind design load and anchorage requirements of Section 6.

4.5 Mobile Home. A vehicular, portable structure built on a chassis and designed to be used without a permanent foundation* as a dwelling when connected to indicated utilities.

5. General Requirements

5.1 Minimum Requirements. The design and construction of a mobile home shall conform with the provisions of this standard. Requirements for any size, weight, or quality of material modified by the terms of "minimum," "not less than," "at least," and similar expressions are minimum standards. The manufacturer or installer may exceed these standards provided such deviation does not result in any inferior installation or defeat the purpose and intent of this standard.

5.2 Workmanship. All construction methods and workmanship shall be in conformance with accepted engineering practices to insure durable, livable, and safe housing.

5.3 Structural Analysis. The strength and rigidity of the component parts and/or the integrated structure shall be determined by engineering analysis *or* by suitable load tests to simulate the actual loads and conditions of application that occur both in transit and on site. However, tests for flexural rigidity shall be made of each different design in accordance with Section 6 of this Part.

*The phrase "without a permanent foundation" indicates that the support system is constructed with the intent that the mobile home placed thereon will be moved from time to time at the convenience of the owner.

5.4 Design Approval Procedure. Approval of plans, specifications, and completed mobile homes by the authority having jurisdiction under the provisions of this standard shall be accomplished by a certificate of compliance from a firm or organization acceptable to the authority having jurisdiction, by a registered professional engineer or architect, or by a nationally recognized testing laboratory.

5.5 Hurricane and Windstorm Resistive Design. Only mobile homes which meet the requirements of Section 6 may be designated "Hurricane and Windstorm Resistive". No similar designation which would imply hurricane or windstorm resistance shall be used when the home does not meet these requirements.

5.6 New Materials and Methods. Any new material or method of construction not provided for in this standard and any material or method of questioned suitability, proposed for use in the manufacture of the structure, shall nevertheless conform in performance as outlined in 5.1 of this Part. All test specimens and construction samples shall be representative of the materials, workmanship and details used in actual practice.

5.7 Acceptability of Materials. Compliance with applicable provisions of prescribed Standards (Table I), except as otherwise prescribed in this standard, shall constitute compliance with this standard. Deviations from applicable provisions of prescribed Standards (Table I) when they meet the performance requirements of this standard shall constitute compliance with the standard.

5.8 Structural Requirements. The mobile homes shall be designed and constructed as a completely integrated structure capable of sustaining the design load requirements of this standard and shall be capable of transmitting these loads to properly designed piers or foundation without causing an unsafe deformation or abnormal internal movement of the structure or its structural parts. (See 6.2 of this Part). For in-transit condition, the integrated structure shall be capable of transmitting the loading specified to the wheel assembly, which in turn shall be designed to safely transmit these loads to the ground. (See 10.1 of this Part).

5.9 Allowable Design Stress. The design stresses of all materials shall conform to accepted engineering practice. The use of materials not identified as to strength or stress grade shall be limited to the minimum allowable stresses under accepted engineering practice.

5.10 Alternate Test Procedures. In the absence of listed and prescribed Standards, the manufacturer shall develop or cause to be developed necessary tests to demonstrate the structural properties and the significant characteristics of the method employed. Such tests shall be made by a recognized testing organization or may be made and certified to by the manufacturer. Copies of the test results shall be kept on file by the mobile home manufacturer.

6. On Site Structural Design Requirements

6.1 Design Dead Loads. Design dead loads shall be the actual dead load (see 4.3.1 of this Part) supported by the structural assembly under consideration.

6.2 Design Live Loads. The design live loads shall be as specified in 6.3, 6.4, 6.6, 6.8, and 6.9 of this Part and shall be considered to be uniformly distributed. Pier spacings on which the design is based shall be specified by the manufacturer on the manufacturer's certificate.

6.3 Wind Loads and Snow Loads. When one of the components of the live load is wind or snow load, unit stresses may be increased in accordance with standard engineering practice, but not to exceed the amounts specified herein.

6.3.1 Standard Wind.

Horizontal	15 lb/ft ²
Vertical (horizontal projection)	9 lb/ft ² uplift
Vertical Downward	See 6.4 Roof Loads

6.3.2 Hurricane Wind. Mobile homes which are designated "Hurricane and Windstorm Resistive" shall be designed for the following wind loads.

Horizontal	25 lb/ft ²
Vertical (horizontal projection)	15 lb/ft ² uplift
Vertical Downward (See 6.4 Roof Loads)	30 lb/ft ²

6.4 Roof Loads. Flat, curved and pitched roofs shall be designed to resist the following live loads, applied downward on the horizontal projection:

- NORTH ZONE: 30 lb/ft² (including wind and snow loads) and normal unit stresses may be increased by 15%.
- MIDDLE ZONE: 20 lb/ft² (including wind and snow loads) and normal unit stresses may be increased by 25%.

HURRICANE ZONE: 30 lb/ft² (including wind and snow loads) and normal unit stresses may be increased by 33-1/3%.

See Appendix III for Zone Map of U.S.A.

The Manufacturer's Certificate posted in the mobile home (Paragraph 7.5.1 of this Part) shall state which of these structural zones of the U.S.A. the mobile home has been designed for; and the certificate shall show a reproduction of the zone map in Appendix III at no less than half scale.

6.5 Fastening of Structural Systems. Roof framing shall be securely fastened to wall framing, walls to floor structure, and floor structure to frame to secure and maintain continuity between the floor and frame (if provided), so as to resist wind overturning and sliding as imposed by design loads in 6.3.1 of this Part. (Directions for anchorage shall accompany all mobile homes.)

6.5.1 HURRICANE AND WINDSTORM RESISTIVE MOBILE HOMES shall have over-the-roof ties with provisions for distributing the load of these ties, and provisions for the attachment of anchors so as to resist wind overturning and sliding as imposed by the design loads in 6.3.2 of this Part.

6.6 Walls. The walls shall be of sufficient strength to withstand vertically, the maximum roof load requirements as defined in 6.3.1, 6.3.2, and 6.4 of this Part, without exceeding the deflections as specified in 6.9. The connections between bearing walls, floor, and roof framework members shall be fabricated in such a manner as to provide support for the material used to enclose the mobile home and to provide for transfer of all lateral and vertical loads to the floor and frame foundation.

6.7 Interior Partition. Whenever an interior partition is designed to serve as a secondary structural member, it shall be constructed with values adequate for the purpose intended.

6.8 Floors. Floor assemblies shall be designed in accordance with accepted good engineering practice to support a uniform live load of 40 lb/sq. ft., plus the dead load of the materials. In addition (but not simultaneously), floor shall be able to support a 200-pound concentrated load on a 2-inch diameter disc at the most critical location with a maximum deflection not to exceed 1/8 inch relative to floor framing.

6.9 Design Load Deflections. When a structural assembly is subjected to total design live and dead loads, the deflections shall not exceed the following:

Floor	L/240
Roof and Ceiling	L/180 (see Appendix II)
Sidewalls	L/180

Where L = the clear span between supports.

6.10 Ultimate Load Tests. Every structural assembly shall be capable of sustaining its dead load plus superimposed live loads equal to $1\frac{3}{4}$ times the required live loads for a period of 12 hours without failure. Failure shall be considered rupture, fracture, or residual deflections which are greater than the limits set in 6.9 of this Part.

6.11 Basic Structural Integrity. Basic structural integrity shall be determined by the method described in Appendix I. Effective flexural rigidity of the complex mobile home structure is the basis of this requirement.

(a) For forward loading this is expressed mathematically as follows:

$$(\overline{EI})_f = 36 L_f^3 (P/y)_f: \text{lb-in}^2 \quad (1)$$

where:

E = Modulus of elasticity

I = Moment of inertia

$(EI)_f$ = Effective flexural rigidity for forward span

L_f = Forward span length in feet between supports

$(P/y)_f$ = Forward spring rate, lb-in

The minimum values for acceptable performance are given in Figure 1, Appendix I.

(b) For rear loading the following shall apply:

$$\frac{1}{2} (\overline{EI})_r = \frac{575}{2} L_r^3 (P/y)_r [1 + L_f/L_r]: \text{lb-in}^2 \quad (2)$$

where:

$(EI)_r$ = Effective flexural rigidity for rear span

L_r = Rear span length, ft.

$(P/y)_r$ = Rear spring rate, lb-in.

The acceptable value for $\frac{1}{2} (\overline{EI})_r$ should be within ± 30 percent of $(\overline{EI})_f$.

7. Construction

7.1 Weather Resistance. Exterior covering shall be of moisture and weather resistive materials attached with corrosion resistant fasteners to resist wind and rain. Metal coverings shall be of corrosion resistant materials.

7.2 Condensation Resistance. Spaces within outside walls and ceilings shall be ventilated and/or shall be provided with corrosion resistant vapor type barriers on the warm side of the walls and ceilings or other means shall be used to avoid condensation within these structures.

7.3 Interior Surfaces. In all habitable spaces, interior exposed ceiling, wall, and partition surfaces shall be faced with materials whose flame-spread classification shall not exceed Class C as defined in Section 6-2114 of the Code for Safety to Life from Fire in Buildings and Structures, NFPA No. 101-1967, (flame spread at more than 75 but not more than 200) when tested by the Standard Method of Test for Surface Burning Characteristics Building Materials (USAS A2.5-1963, ASTM E84-67, UL 723-1960, NFPA No. 255-1966). All wall and partition surfaces shall be capable of resisting horizontal load of not less than five pounds per square foot.

7.4 Vermin Resistance. Exterior surfaces shall be effectively sealed so as to prevent the entrance of rodents.

7.5 Heat Loss. The total calculated heat loss of the living unit at the outdoor design temperature as certified in 7.5.1 of this Part shall not exceed the following:

a. 50 Btu/hr sq. ft. of the total floor area, or 375 Btu/hr lineal ft. of the perimeter of the space to be heated to 70°F, whichever is the greater.

b. For electrically heated mobile homes 0.184 watts/hr. sq. ft., F (temperature difference), (0.628 Btu/hr, sq. ft., F), and not to exceed 40 Btu/hr, sq. ft. of floor area, whichever is less.

c. The minimum total resistance factors (R) of the wall, ceiling and floor shall never be less than the following:

Type of Fuel Use for Heating	Wall	Ceiling	Floor
Gas or Oil	5.5	8.2	5.5
Electric	6.5	13.0	12.0

The total "R" value is obtained by adding the insulation "R" value together with the "R" value of mobile home construction. Typical mobile home construction "R" values, excluding framing, have been calculated to be: Sidewalls R=2.0; Floor and ceiling R=3.0. These

CERTIFICATE The manufacturer of this Mobile Home _____, hereby certifies:	
1) Model No. _____ Mobile Home is designed to meet the Heat Loss Requirements of USA Standard A119.1 (Section 7.5) which provides that heat loss does not exceed: (Check one)	
a) 50 Btu per sq. ft. of floor area b) 40 Btu per sq. ft. of floor area if electrically heated c) 375 Btu per lineal ft. of outside wall	
with an indoor average temperature of 70°F at no more than 15 mph wind velocity and the following outdoor design temperatures:	
_____°F with storm sash _____°F without storm sash	
2) The _____ Furnace installed (Make and Model Number)	
in this Mobile Home has the capacity of maintaining a 70°F average inside temperature, at wind velocities of no more than 15 mph, with an outdoor temperature of:	
_____°F with storm sash _____°F without storm sash	
The liability of the manufacturer of the furnace _____ (Name)	
_____ is limited to the printed warranty for the (Address)	
furnace, furnished herewith, to the purchaser.	
_____ (Manufacturer)	
_____ (Address)	

Figure 2

typical R values are to be calculated using all component materials and spaces as outlined in the latest edition of the ASHRAE Handbook of Fundamentals (see footnote).

7.5.1 The mobile home manufacturer shall permanently affix a certificate (see Figure 2) to an interior surface of the home that is readily visible to the home owner. The certificate shall specify the following:

a. The lowest outdoor design temperature at which the mobile home heat loss complies with Paragraph 7.5.*

(1) With storm sash.

(2) Without storm sash.

b. The lowest outdoor temperature at which the installed furnace will maintain a 70°F. temperature inside the home with or without storm sash.

*Outdoor design temperature may be found in the "Handbook of Fundamentals" of the American Society of Heating, Refrigerating and Air-Conditioning Engineers, 345 East 47th St., New York, N.Y. 10017. (Price: \$12.00 Members; \$20.00 Non-Members). In the 1967 volume this information may be found in Chapter 22, "Weather Data and Design Conditions".

7.5.2 Wall, floor, and ceiling cavity "R" and "U" factors shall be calculated as outlined in the latest edition of the ASHRAE Handbook of Fundamentals.*

7.5.3 Framing Heat Loss. For the purpose of heat loss calculations, the following stud areas shall be assumed:

- Wall — 20% of net wall area (less windows)
- Ceiling — 5% of total ceiling area
- Floor — 10% of net floor area (less duct area)

The following "U" factors shall be used when calculating stud heat loss:

Structure	"U" Factor	"R" Factor
Wall (1½ stud)	.32	3.12
Wall (2½ stud)	.23	4.35
Wall (3½ stud)	.18	5.55
Ceiling	.23	4.35
Floor	.32	3.12

7.5.4 Ventilation Heat Loss. The following shall be used to estimate ventilation heat loss:

Outdoor Design Temperature—F	Ventilation Allowance—Btu/hr
40°	3330
30°	4440
20°	5550
10°	6660
0°	7780
–10°	8880
–20°	10000
–30°	11110
–40°	12200

7.5.5 Duct Heat Loss. The supply duct heat loss shall be calculated separately using the actual duct surface area and the actual thickness of insulation between the duct and outside of the mobile home. If there is an air space of ½ inch or less, the heat duct shall be assumed in contact with the insulation. If there is an air space of over ½ inch between the duct and the insulation, no

*Available from the American Society of Heating, Refrigerating and Air-Conditioning Engineers, 345 East 47th St., New York, N.Y. 10017. (Price: \$12.00 Members; \$20 Non-Members.)

special heat loss need be calculated — if the cavity in which the duct is located is assumed to be at 70°F. The average temperature inside the supply duct shall be assumed to be at least 130°F for the purpose of calculation.

8. Design Considerations

8.1 Light and Ventilation. Adequate provisions shall be made for light and ventilation in accordance with the following:

8.1.1 Habitable Rooms. Habitable rooms shall be provided with windows or doors whose total glass area is not less than 10 percent of the floor area. An area equivalent to not less than 5 percent of the floor area shall be available for unobstructed ventilation. In addition, if the ventilation area in the kitchen is less than 3 square feet, a fan with a minimum rated capacity of 100 CFM shall be provided in the kitchen.

8.1.2 Bathroom. The light and ventilation in the bathroom shall comply with Paragraph 8.1.1. In addition, if the ventilation area is less than 1½ square feet, a fan with a minimum rated capacity of 25 CFM shall be provided.

8.2 Ceiling Height. The minimum ceiling height in the main structure of the mobile home shall be not less than 7 feet, 0 inch. Any habitable area of greater than 50 square feet, but considered as a secondary structure shall have a minimum ceiling height of 6 feet, 4 inches.

8.3 Exits. Mobile homes shall have a minimum of two exterior doors located remote from each other. Doors shall be designed for exterior use, and in no case be less than 24 inches wide. Exterior doors shall permit opening from the inside by the simple operation of a single knob or lever.

9. Tests

9.1 General. Unless based on accepted engineering design (see 5.3 of Part I) for the use indicated, all new mobile home materials, equipment, systems or methods of construction not provided for in this standard, shall be subjected to the tests specified in 5.10 of Part I.

9.2 Structural Integrity. Basic structural integrity as defined in 6.11 of Part I shall be determined by tests as described in Appendix 1. This may be accomplished by the manufacturer or by a recognized testing organization.

9.3 Heat Loss. Heat loss shall be determined by accepted engineering methods or tests to assure compliance with the requirements of 7.5 of Part I.

10. Structural Design Requirements for In-transit Conditions

10.1 Chassis Assembly. The chassis assembly in conjunction with the mobile home structure shall be designed and constructed so as to be capable of sustaining the dead load plus 3 pounds per square foot floor load and the superimposed dynamic load resulting from over the road movement. (See 6.11 of Part I). The design shall be such as to insure rigidity and structural integrity of the complete mobile home structure and to insure against unsafe deformation or exceeding the allowable stresses of the materials that make up the assembly. All metal surfaces shall be protected against corrosion with an approved paint or other approved protective means.

10.1.1 Hitch Assembly. The hitch assembly which includes the "A" frame and coupling mechanism shall be rigidly constructed and securely fastened to the main structure to assure safe and adequate transfer of the maximum load between the mobile home and the hitch assembly.

10.1.2 Coupling Mechanism. The coupling mechanism which is normally of the socket type shall be securely fastened to the "A" frame in such a manner as to assure safe and adequate transfer of maximum loads including impact loads between the mobile home and hitch assembly and the towing vehicle. Couplings must be equipped with a manually operated mechanism so adapted as to prevent disengagement of the unit while in operation. In addition to this positive locking mechanism the coupling shall be so designed that it can be disconnected regardless of the angle of the mobile home to the towing vehicle. With the mobile home parked on level ground, the center of the socket of the coupler shall not be less than 20 inches nor more than 26 inches from the ground level.

10.2 Running Gear Assembly. The running gear assembly which includes springs, spring hangers, axles, bearings, wheels, brakes, rims and tires with their related hardware shall be designed in accordance with accepted engineering practice to adequately sustain the designed loads, as indicated in Paragraph 10.1, and provide for the mobility of the mobile home. The subject assembly shall transmit the mobile home load to the ground without causing unsafe deformation or internal movement of any of the

mobile home structural parts. The location of the running gear assembly in relation to the over-all length of the mobile home and its total weight including all its contents shall be such as to provide sufficient hitch weight to assure good and safe towing and braking qualities. Hitch weight should not be less than 12 per cent of the total weight of the mobile home nor more than 25 per cent. This hitch loading can normally be obtained by locating the running gear approximately $2/3$ of the total chassis length to the rear of the front end.

10.2.1 Spring and Spring Hangers. Spring assemblies and hangers, shackles, bushings, and mounting bolts shall be capable of withstanding all the design loads as outlined in Paragraph 10.1 without exceeding maximum allowable stresses as set forth in the SAE Handbook† published by the Society of Automotive Engineers. Full recognition must be given both to operating stress and to fatigue life in determining the suitability of any spring suspension system. The capacity of the spring system shall be such as to assure that under maximum load conditions sufficient clearance will be maintained between tire and wheel well to provide for unimpeded wheel and tire movement.

10.2.2 Axles. Axles shall be manufactured in accordance with accepted standards to a degree of accuracy that will assure proper fit of bearings and brake mountings. The number of axles used will depend upon the total load to be carried by the undercarriage and the maximum load carrying capacity of the axle as specified by the axle manufacturer.

10.2.3 Hubs and Bearings. Hubs and bearings shall be provided in accordance with design load requirements as described in Paragraph 10.1. Bearings shall be manufactured to specific standards so as to insure interchangeability with replacement parts. Provisions for proper lubrication with properly applied seals shall be provided in accordance with good engineering practice.

10.2.4 Wheels and Rims. Wheels and rims shall be furnished and installed in accordance with the load requirements (Paragraph 10.1), the recommended practices contained in the latest edition of the Yearbook* of The Tire & Rim Association, and the recommendations of the wheel and rim manufacturer.

†Available from the Society of Automotive Engineers, 485 Lexington Ave., New York, N.Y. 10017 (Price \$25.00 List).

*Available from the Tire and Rim Association, Inc., Command Building, 34 N. Hawkins Ave., Akron, Ohio 44313 (Price: \$3.75).

10.2.5 Tires. Tires installed on mobile homes shall be capable of safely carrying all design loads, due consideration being given to anticipated usage.

10.2.6 Brakes. Brakes used shall be manufactured to accepted and listed standards and installed in accordance with the brake manufacturers recommendations. They shall be of the proper size, type, number and design, with method of actuation to adequately meet the stopping distance performance standards herein prescribed.

10.2.6.1 Acceptance Standards. Brakes on tractor and mobile homes shall be such that the maximum stopping distance from an initial velocity of 20 MPH shall not exceed 40 feet. (U.S. Department of Transportation Regulations)

10.2.7 Low Voltage Wiring. Electrical wiring between mobile home and towing vehicle shall comply with all applicable requirements of the U.S. Department of Transportation Motor Carrier Safety Regulations.

TABLE I
Accepted Engineering Practice Standards

Aluminum

Aluminum Construction Manual, Specifications for Aluminum Structures	AA-1967
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Steel

Specification for the Design, Fabrication and Erection of Structural Steel for Buildings	AISC-1963
Specification for the Design of Light Gage Cold-Formed Steel Structural Members	AISI-1962
Standard Specifications and Load Tables Open Web Steel Joist	SJI-1966
Code for Arc and Gas Welding in Building Construction	AWS D1.0-66

Wood and Wood Products

Hardboard	USDC CS 251-63
Lumber, Structural Glued Laminated — Inspection Manual for	AITC-200-1963
Softwood Plywood — Construction and Industrial	PS 1-66
Plywood Design Specification (Form No. 66-510)	APA, 1966
Plywood Stressed Skin Panels, Design and Fabrication of (Form No. T64-370)	APA, 1965
Plywood Beams, Design and Fabrication of (Form No. T64-140)	APA, 1964
Plywood Curved Panels, Design and Fabrication of (Form No. F67-1510)	PFS, 1967
Plywood Construction Guide (Form No. 66-450)	APA, 1966
Stress Grade Lumber and Its Fastenings — National Design Specifications for	(N) FPA-1962*
Structural Design Data — Wood	(N) FPA-1957
Timber Construction Standards	AITC-100-1965
Design Specifications for Light Metal Plate Connected Wood Trusses	TPI-66

Unclassified

ASHRAE Guide and Data Book — Handbook of Fundamentals — 1967

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- AA — The Aluminum Association, 420 Lexington Ave., New York, N.Y. 10017
 AISI — American Iron and Steel Institute, 150 East 42nd St., New York, N.Y. 10017
 AISC — American Institute of Steel Construction, 101 Park Ave., New York, N.Y. 10017

*Amended July 1967

- AITC — American Institute of Timber Construction, 1700 K Street, N.W., Washington, D.C. 20006
 APA — American Plywood Association, 1119 A Street, Tacoma, Wash. 98401
 ASHRAE — American Society of Heating, Refrigeration and Air-conditioning Engineers, 345 East 47th Street, New York, N.Y. 10017
 AWS — American Welding Society, 345 East 47th St., New York, N.Y. 10017
 CS — Commercial Standards — available from Sup't. of Documents, U.S. Government Printing Office, Washington, D.C. 20402
 (N)FPA — National Forest Products Association (formerly National Lumber Manufacturers Assn.), 1619 Massachusetts Ave., N.W., Washington, D.C. 20036
 PFS — Plywood Fabricator Service, Inc., 119 A Street, Tacoma, Wash. 98401
 PS — Product Standard — available from Sup't. of Documents, U.S. Government Printing Office, Washington, D.C. 20402
 SJI — Steel Joist Institute, 1346 Connecticut Ave., N.W., Washington, D.C. 20036
 TPI — Truss Plate Institute, P.O. Box 253, Perrine, Florida 33157
 USDC — United States Department of Commerce, Washington, D.C. 20234

Appendix I

Equipment and Procedures for Determining Effective Flexural Rigidity (\bar{EI})

EQUIPMENT

The following is a description of the equipment required to perform a load-deflection test on a mobile home:

Item	Quantity Required	Description
1	2	Hydraulic jack: 5 ton.
2	2	Rear support: Heavy wall steel pipe with bearing plates welded to ends, 8 in. diameter pipe or equivalent may be used.
3	—	Steel shims: As required to level coach when on rear supports.
4	2	Forward supports: 5 ton adjustable screw jacks.
5	1	Tape measure: 50 foot.
6	2	Dial indicator: (3 in. diameter indicators having an overall range of 1 in. and reading down to 0.001 in. is suggested).
7	2	Apparatus stand with adjustable fittings for dial indicator.
8	500 lbs.	Test weight: Almost any material is suitable, such as steel shot in cloth mail bags, or lead shot is ideal for long term use.

PROCEDURE

The recommended procedure for running a load-deflection test at a manufacturers plant is given as follows. The objective of the test is to determine the spring rate, (P/y), of a mobile home. Once the spring rate is known the effective flexural rigidity, (\bar{EI}), can be easily calculated.

Step

Procedure

- (1) Move mobile home to test area. For best results this should be a concrete pad that will provide a firm, non-yielding surface for the forward and rear supports. The area should be selected such that a stable temperature condition can be obtained.
- (2) Jack the running gear clear of the pad and position the rear supports. For two axle systems with an equalizer link, place the support under the equalizer (see Figure 3). For three axle systems position the supports under the forward equalizer link. Spread axle system should be supported at the steel frame midway between the axles. The mobile home should be kept as level as possible.

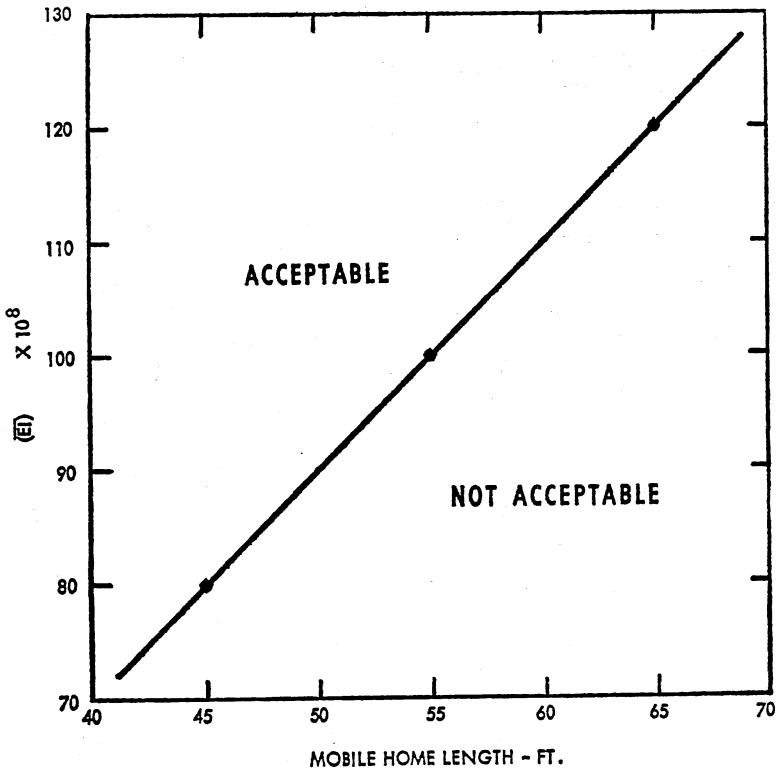


Figure 1

- (3) With the mobile home leveled, position the two forward screw jack supports (see Figure 3). These are brought up hand tight against the steel frame. Once in place, the screw jack fitted to the A-frame shall be retracted.
- (4) Measure the center-to-center distance between forward and rear supports. This dimension, in feet, is L_r in Equation 1-A (see also 6.11 of Part I).
- (5) With L_r known, find the midspan position and scribe a mark on the steel frame on both sides of the mobile home. Also, mark the midspan position inside the mobile home on the floor.

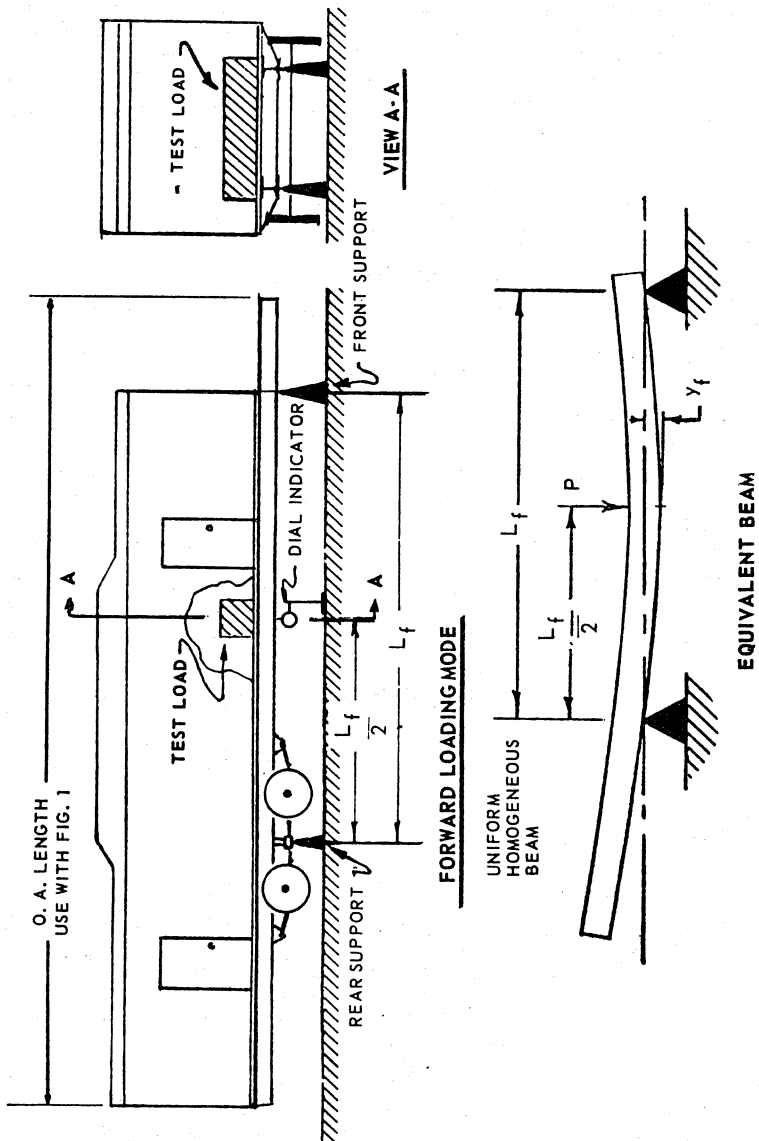


Figure 3

- (6) Position the dial indicators at the midspan locations (see Figure 3). Deflections are required at the steel frame *only*. Preload the dial indicators to any random reading so as to insure good contact between the indicator and the frame. Make sure the apparatus stands supporting the dial indicators are on a flat surface and are weighted down to prevent movement.
- (7) Note and record the initial dial indicator readings. Then, transfer 250 pounds of test weights into the mobile home and place on the floor at midspan such as shown in Figure 3. Note and record dial indicator readings. Apply another 250 pounds of weight and again take deflection readings.
- (8) With above data available plot the load-deflection curves for the mobile home; these should be very close to straight lines. The slope of the load-deflection curve is the spring rate, $(P/y)_t$, for the mobile home in the forward loading mode. Two spring rates will be found, one for each side of the mobile home. The average value should be used to calculate (\overline{EI}) .
- (9) Apply the numerical values for the average forward spring rate, $(P/y)_t$, and span length, L_t , to Equation 1-A to obtain a numerical value for the forward effective flexural rigidity, $(\overline{EI})_t$.

Equation 1-A is as follows:

$$(\overline{EI})_t = 36 L_t^3 (P/y)_t: \text{lb-in}^2 \quad (1-A)$$

Where:

E = Modulus of elasticity

I = Moment of inertia

L_t = Forward span length, ft.

$(P/y)_t$ = Forward spring rate, lb-in.

- (10) A similar procedure can be carried out for the rear loading mode (see Figure 4). Equation 2-A (adjusted) applies. The limited amount of information available suggests that the numerical value for effective flexural rigidity in the rear mode, $\frac{1}{2} (\overline{EI})_r$, should be within ± 30 percent of $(\overline{EI})_t$. Equation 2-A is as follows:

$$\frac{1}{2} (\overline{EI})_r = \frac{575}{2} L_r^3 (P/y)_r [1 + L_t/L_r]: \text{lb-in}^2 \quad (2-A)$$

where:

L_r = Rear span length, ft.

$(P/y)_r$ = Rear spring rate, lb-in.

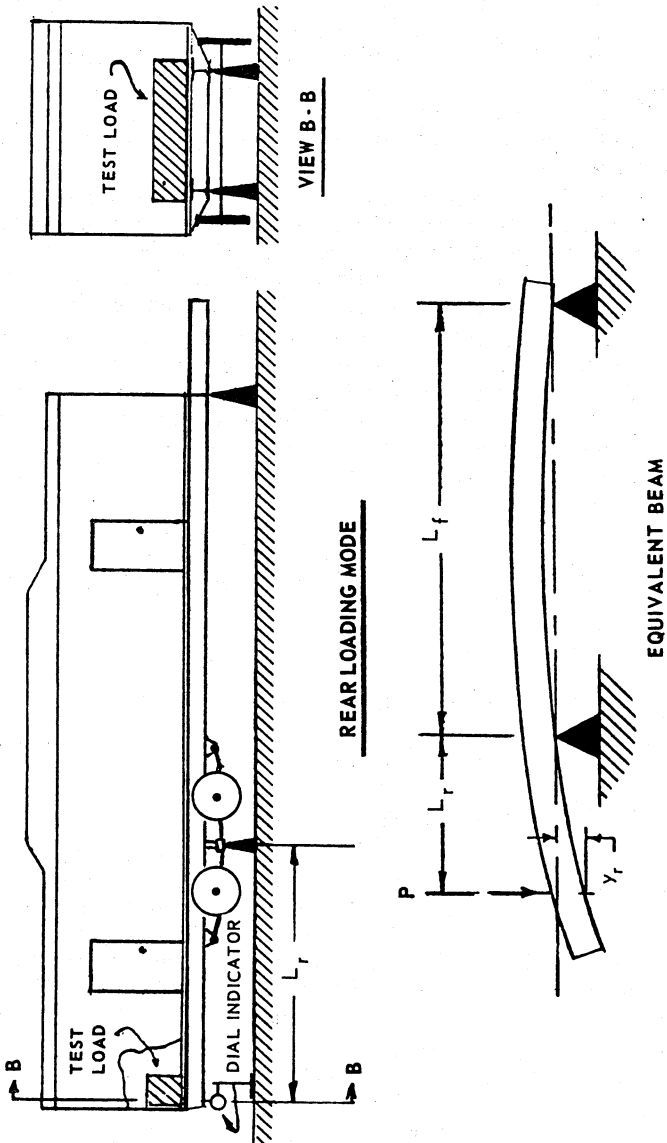


Figure 4

Appendix II

Test Procedure for Roof Rafters or Roof Trusses

GENERAL:

Rafters and trusses may be tested in pairs, sheathed and mounted across supports, or singly in a suitable test facility. When tested in pairs, trusses shall be spaced at the design spacing. Trusses will be mounted on 4 inch by 4 inch supports accurately positioned to give the required clear span distance (L) as specified in the design of the truss. The top chord may be sheathed with the specified design sheathing or with 2 by 4 foot sheets $\frac{1}{4}$ inch plywood. Butting plywood sheets must be separated at least $\frac{1}{8}$ inch. Design sheathing shall be attached with specified design fasteners. Plywood sheathing shall be nailed with 4d nails not closer than 8 inch on center along each top chord. The bottom chord shall be cross tied with 1 x 2 inch stripping not closer than 24 inches on center running perpendicular between trusses.

Rafter and truss deflections will be measured relative to a taut wire running over the supports and weighted at the end to insure constant tension. Deflections will be measured at the 2 quarter points and at midspan. Loading shall be applied to the top chord through a suitable hydraulic system, masonry units or weights to simulate a uniformly distributed load. Load units shall be separated so that arch action does not occur.

TEST PROCEDURE:

1. Noting the drawing, measure and record initial elevation of rafter or truss in test position at no load.
2. Apply load units to the sheathing to equal the full dead load of roof and ceiling. Measure and record the deflections.
3. Maintaining the dead load, add live load in approximate 10 lb./ft² increments. Measure the deflections after each 10 lb./ft² increment. Apply incremental loads at a uniform rate such that approximately $\frac{1}{2}$ hour is required to establish the total design load condition. Measure and record the deflections. The maximum deflection due to design live load (deflection measured in step 3 minus step 2) shall not exceed $L/180$, where L is the clear span measured in same units.
4. Continue to load rafter or truss to dead load plus 1.75 times the design live load. Maintain this loading for 12 hours and inspect truss for failure.
5. Remove superimposed live load and truss shall recover to at least the $L/180$ position within another 12 hours.