



**Tim Williams, Executive Director
Ohio Manufactured Homes Association
Senate Ways and Means Committee
Senate Bill 139 proponent testimony**

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Chairman Terhar, Vice Chair Roegner, Ranking Member Williams and members of the committee, I am Tim Williams, Executive Director of the Ohio Manufactured Homes Association (OMHA). Since 1947 the Association has represented all segments of the manufactured homes industry providing affordable homeownership for 750,000 Ohioans.

Today, I am testifying in support of Senate Bill 139. OMHA appreciates the opportunity to be a part of a bill that encourages people to save for what is the most important and valuable asset they will purchase and own, their home.

Allow me to share some facts about the manufactured housing industry that may help frame the discussion on the bill and show the important need for this bill.

- Manufactured housing provides quality, affordable housing for more than 22 million low and moderate-income Americans.
- The median annual income of manufactured homeowners is slightly more than \$26,000 per year, nearly 50 percent less than that of all homeowners.
- Manufactured housing represents 7.3 percent of all occupied housing units, and 10.3 percent of all occupied single-family detached housing.
- Based on U.S. Census data, the average price per square foot of a manufactured home is \$44, compared to \$94 for a site-built home.
- Unlike site-built homes, manufactured homes are built almost entirely in a controlled manufacturing environment in accordance with federal building codes administered by the Department of Housing and Urban Development (commonly referred to as the “HUD Code”). Homes are transported to the home-sites where they are installed in compliance with federal and state laws.



With the components of the bill seeking to create a First-Time Home Buyer Savings Program coupled with the data shared above, manufactured housing is an affordable option that can be accessed to get a person into first-time homeownership. A common scenario is that a person can purchase a manufactured home and have it placed on a home site, but not necessarily own the land upon which the home is placed. The buyer can rent the space in a community, which can be less expensive than paying for a home and paying for the land to place the home.

Another attractive quality of manufactured homes is the state of the art building process that utilizes green, LEED certified and sustainable materials, while being built in a factory setting, thus ensuring greater quality and a faster build out. Our industry finds that today's home buyers, especially first-time home buyers, are seeking high end finishes and turn-key properties; manufactured homes meet these key buying factors.

At a time in our nation's history when savings account holdings are at critical levels, we appreciate the proposed bill to bring an investment tool created specifically for our state to encourage more saving. Homeownership builds equity, improves credit ratings of owners, produces property taxes for a host of entities and strengthens and stabilizes neighborhoods and communities. We applaud the sponsors for the approach to this issue and urge your support as well.

Mr. Chairman, members of the Committee, thank you for the opportunity to provide support for Senate Bill 139.