

Additional Views on H.R. 2139, "FHA Manufactured Housing Loan Modernization Act of 2007"

H.R. 2139 includes several important reforms to the Title I manufactured housing program, which will encourage greater private sector participation and increase the availability of FHA loans for manufactured housing. The manufactured housing industry has evolved in the last decade to deliver a higher quality product that saves as much as 25 percent of development costs associated with traditional single-family homes.

During the markup of H.R. 2139, the Committee adopted an amendment I offered directing the Government Accountability Office (GAO) to assess how the Secretary of Housing and Urban Development utilizes the FHA manufactured housing loan insurance program and other programs administered by HUD to mitigate the risks to manufactured housing residents and communities resulting from tornadoes.

Every year, an average of 800 tornadoes sweep across the United States, resulting in 80 deaths, more than 1,500 injuries, and millions of dollars in property damage. One of nature's most powerful and violent storms, large tornadoes often record wind speeds in excess of 250 miles per hour. These natural catastrophes can strike with little warning, forcing communities to confront a loss of infrastructure, and, unfortunately, a loss of life. In my home state of Alabama in early March, eight people were killed, including students, when a powerful tornado ripped through a high school.

Many residents of homes have a place to go in the event of a tornado, whether it is a basement or an interior room. Manufactured housing residents do not have a basement and they often do not have an interior room. Despite rapid advances in tornado warning technologies, residents of manufactured housing communities often do not have adequate access to proper shelter. In 2003, I authored legislation authorizing communities to use Community Development Block Grant (CDBG) monies to construct or improve tornado-safe shelters located in manufactured housing parks. Unfortunately, this authority is not used often enough.

As we improve the Title I manufactured housing loan program, it is important that Congress do everything in its power to ensure that residents of manufactured housing communities have adequate protection from natural catastrophes such as tornadoes.

H.R. 2139 will facilitate greater access to manufactured housing, and my amendment will help to ensure that residents of manufactured housing communities can acquire sufficient resources to prepare and protect their families from the next tornado.

SPENCER BACHUS.