

...into reality.

Come see our homes.

Climb the steps, pause on the front porch, and step through the door. As a voice for our members, the Kentucky Manufactured Housing Institute (KMHI), wants you to know the pride and enthusiasm our members and their teams bring to each step in building your home. So, when you are looking for quality, good design, and livability customized to your needs, come see our homes.

The ultimate American dream — choosing your own house and making it a home. The single most important purchase you will make in your lifetime. We welcome you to take some time and use this information to become your own home expert.

Imagine the home your family wants with all of the features you never thought you could afford. Choose:

- Spacious floor plans
- Living rooms with built-in entertainment centers
- Full dining rooms
- Gourmet kitchens with name-brand appliances
- Elegant bedrooms with walk-in closets and dressing areas
- Tiled bathrooms with recessed tubs and whirlpools

Today, with factory built homes, you can afford the amenities you want.

Let's get serious. It is not enough for a house to be attractive, well priced, and available within your timeframe. You will want assurance of good quality, safety, and function.



The terms: factory built home, manufactured home, and modular home, do not describe any particular style of home, they are descriptions of a process for building homes. New technology and practices have enhanced architectural design, durability, safety, wind resistance, energy efficiency, ventilation, and installation procedures.

What's the difference in factory built homes? A manufactured home is a home built to the standards of the Federal Manufactured Home Construction and Safety Standards Act of 1974, as amended. A modular home is a home built to the state or local building codes of the jurisdiction where the home is going to be sited. Both share the benefits of being constructed in modern, technologically advanced, production facilities.

There is a wide range of beautiful factory built home designs. These homes are single or multi-story. There are styles of homes compatible with any type of neighborhood or lot configuration. The KMHI's members can help you choose a design to fulfill your family's needs within the dimensions of your building lot. Completed and landscaped, the factory built home is visually just like any other home in the neighborhood. Throughout Kentucky, these homes are serving families and retirees, in starter homes, in expansive estates, on rural acreage, and in traditional residential neighborhood lots.



What are the benefits to building homes in a factory?

The homes are built by a supervised team, consistently working together in a secure, climate controlled environment. Constructing homes inside a building allows the use of automated and technologically advanced systems and machinery unavailable to builders on an open site. The crews, tools, and materials are protected from theft and weather damage. All aspects of construction are continually inspected by multiple inspectors. All of this translates into homes built on time with high levels of quality control. There are major benefits to buying a home built in a factory.

Why is this cost effective?

These homes contain high quality materials and fixtures. The competitive prices and savings come from high volume purchasing power and delivery to indoor storage at one location. These are savings that even high volume site builders envy.

Home, the feel of comfort, and privacy. A place to gather all that you cherish, to meet the special needs of your family.

How do I increase the long term value of my home?

There has been a significant increase in the energy efficiency of many factory built homes. Look for efficient heating, cooling and water heating systems, plus, high levels of insulation. This initial investment will provide you with substantial savings on your monthly energy bills. Many of the homes come equipped with Energy Star rated appliances.

Can my entire home be qualified for an Energy Star label awarded by the Environmental Protection Agency?

Many manufactured and modular home producers offer Energy Star versions of their homes. In addition to the significant energy savings these homes provide, they also provide a level of comfort for their owners not found in many homes. Homeowners can expect to save on their utility bills and have a higher resale value when they decide to sell their home.

Become an educated home buyer.

The Kentucky Manufactured Housing Institute has great sources of information to answer all of your questions. Start at the KMHI's web site, www.kmhi.org. Look for *Serving Kentucky*. You will find a map of Kentucky with lists (names, phone numbers and addresses) in your area for:

- Home retailers and builders
- Communities
- Home maintenance service and suppliers
- Home manufacturers serving Kentucky
- Other resources to help you buy or live in a factory built home

These are professionals that can give you the support you need to make responsible decisions.



We know that you want value for your housing dollars and an asset for your financial future.

You can choose from a variety of financing options.

If you finance your land and home together, you may be eligible for a conventional mortgage at standard loan rates. These permanently sited manufactured homes appreciate in value at comparable rates with other types of housing in the surrounding area. Some families choose to site their homes in a community on leased land. These homes may be financed as personal property.

Typical terms for manufactured home loans:

New homes, with a 5%-10% down payment and terms up to 30 years, can be purchased as a land and home package with a real estate mortgage.

Previously owned homes can be purchased with a 5%-10% down payment and terms up to 25 years. In many cases where land is owned by the homeowner, homes are sold as real property and a real estate mortgage can be obtained. (Actual terms will vary from lender to lender.)

Federal Housing Administration, Department of Veterans Affairs, (better known as FHA and VA loans) and Kentucky Housing Corporation insured loans are options available to many purchasers of factory built homes.



Welcome to homeownership in Kentucky!

The Kentucky Manufactured Housing Institute (KMHI) is a trade association for the manufactured and modular housing industries. These industries provide safe, affordable, and comfortable housing for Kentuckians of all ages, races, educational levels, ethnic backgrounds, and income levels.

The Kentucky Manufactured Housing Institute supports their members in maintaining their training, education, and certifications. The people who design, build, install, sell, and finance homes have access to the best industry practices available.



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Manufactured and Modular Homes

Today's
factory built
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