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MOBILE HOME EDITORIAL COMMENT

Fostering home ownership has long been an objective of national policy--as well it should be. However, that objective never has been tested any more severely than now.

Ours is increasingly an era of contrasts. While many home owners are radiating in the light of exploding housing values, others are watching their dreams of owning a house fade into the sunset.

People who own homes enjoy rapid appreciation. Their home is their hedge against inflation. People who cannot afford either to buy or own a home watch as their rent money rushes down a rat-hole. They are consumed alive by inflation.

People who can afford to buy a home are rewarded by tax breaks. People who cannot afford a home, by not getting a tax break, are effectively penalized for their poverty.

The most seriously afflicted in our society are young families, minorities, single-parent families and retired persons.

Many would settle for basic housing--but even that eludes their grasp.

As chairman of the House Task Force on Home Ownership, I am committed to do something about the affordability of housing--a problem that has recently come into view, but which has been nagging our nation for years.

The Task Force has conducted five regional field hearings throughout the country and is now amid a series of eight intensive seminars, designed to probe deeply into various aspects of the housing affordability equation.

One of the most promising areas I am exploring is the field of innovative housing. Certainly, the manufactured housing industry will play a large role in this area. I am counting on it.

In its lowest common denominator, housing affordability means giving consumers options that fit their pocketbook.

There is no question in my mind that the federal government, which must begin to reduce and ultimately eliminate deficit spending, cannot pay the entire freight of housing all Americans decently and safely. Therefore, we must rely on the ingenuity and innovation of American industry.

As the selling price of housing has doubled in just over the decade, we must concentrate our efforts on finding ways to reduce costs and produce more housing. That's a big order.

Making it even bigger is that evidence shows Americans continually demand more quality, more conveniences in their housing.

The manufactured housing industry has taken great strides in demonstrating that housing with amenities can be produced at affordable prices. Frankly, I have been impressed by many of the manufactured houses I have seen.

But the manufactured housing industry suffers from government policies and regulations that discriminate against it, based on the assumption that manufactured houses are somehow inferior.

That attitude has got to stop.

Furthermore, the federal government must be pushed to develop streamlined and realistic standards for manufactured houses-- instead of the hurly-burly bunch of standards that now are in force.

Discriminatory mortgage insurance regulations also need to be removed. By not allowing the purchasers of manufactured houses to enjoy the full benefit of FHA mortgage insurance limits and terms, many would-be homebuyers are frozen out of home ownership. For them, there are no other options.

I don't want to oversell the eventual contributions of my Task Force, which will finish its work later this year and report to the 96th Congress early next year. The housing affordability issue is not a single issue, but a series of issues. There is no single cure, no panacea.

But I can assure you that we will not offer up milquetoast recommendations or skirt the central issues. The simple fact is we need more housing, especially housing in the lower income ranges. Market conditions, for a variety of reasons--from high land costs to bloated interest rates--make that type of low-cost housing the most difficult to provide, despite the demand.

I am personally committed to do all I can to see that home ownership does not become a hollow hope for many Americans. And, I believe your industry is a key to helping me deliver on that commitment.