UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 10-Q

X QUARTERLY REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

For the quarterly period ended June 28, 2003

OR

TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

Commission File Number 0-22684

UNIVERSAL FOREST PRODUCTS, INC.
(Exact name of registrant as specified in its charter)

Michigan	38-1465835
(State or other jurisdiction of incorporation or organization)	(I.R.S. Employer Identification Number)
2801 East Beltline NE, Grand Rapids, Michigan	49525
(Address of principal executive offices)	(Zip Code)

Registrant's telephone number, including area code (616) 364-6161

NONE
(Former name or former address, if changed since last report.)

Indicate by checkmark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes X No

Indicate by checkmark whether the registrant is an accelerated filer (as defined by Rule 12b-2 of the Exchange Act). Yes X No

Indicate the number of shares of each of the issuer's classes of common stock, as of the latest practicable date:

Class	Outstanding as of June 28, 2003
Common stock, no par value	17,738,188

INDEX

UNIVERSAL FOREST PRODUCTS, INC.
CONSOLIDATED CONDENSED BALANCE SHEETS
(Unaudited)

(in thousands, except share data)

	June 28, 2003	December 28, 2002	June 29, 2002
ASSETS			
CURRENT ASSETS:			
Cash and cash equivalents	$ 16,139	$ 13,454	$ 18,020
Restricted cash equivalents		1,383	
Accounts receivable (net of allowances of $3,123, $2,427 and $2,137)	200,033	105,217	178,017
Inventories:			
Raw materials	78,071	83,557	46,920
Finished goods	88,671	82,449	91,079
	166,742	166,006	137,999
Other current assets	4,944	8,037	3,425
TOTAL CURRENT ASSETS	387,858	294,097	337,461
OTHER ASSETS	6,401	6,738	6,334
GOODWILL	124,395	126,299	120,569
NON-COMPETE AND LICENSING AGREEMENTS (net of accumulated amortization of $3,331, $2,463 and $1,965)	7,463	4,516	5,014
PROPERTY, PLANT AND EQUIPMENT:			
Property, plant and equipment	347,685	328,499	303,622
Accumulated depreciation and amortization	(136,408)	(125,355)	(114,945)
PROPERTY, PLANT AND EQUIPMENT, NET	211,277	203,144	188,677
TOTAL ASSETS	$ 737,394	$ 634,794	$658,055
LIABILITIES AND SHAREHOLDERS' EQUITY			
CURRENT LIABILITIES:			
Short-term debt	$ 1,679	$ 1,758	$ 2,001
Accounts payable	110,001	57,515	90,904
Accrued liabilities:			
Compensation and benefits	32,053	36,610	31,368
Other	15,747	6,463	18,427
Current portion of long-term debt and capital lease obligations	6,271	6,495	19,025
TOTAL CURRENT LIABILITIES	165,751	108,841	161,725
LONG-TERM DEBT AND CAPITAL LEASE OBLIGATIONS, less current portion	255,975	235,319	219,675
DEFERRED INCOME TAXES	12,656	13,328	10,315
MINORITY INTEREST	7,818	7,040	7,020
OTHER LIABILITIES	9,345	5,832	6,344
TOTAL LIABILITIES	451,545	370,360	405,079
SHAREHOLDERS' EQUITY:			
Preferred stock, no par value; shares authorized 1,000,000; issued and outstanding, none			
Common stock, no par value; shares authorized 40,000,000; issued and outstanding, 17,738,188, 17,741,982 and 17,906,447	17,738	17,742	17,906
Additional paid-in capital	83,936	82,139	81,913
Deferred stock compensation	1,424	1,434	1,501
Retained earnings	183,178	164,221	152,782
Accumulated other comprehensive earnings	1,627	299	275
	287,903	265,835	254,377
Employee stock notes receivable	(2,054)	(1,401)	(1,401)
TOTAL SHAREHOLDERS' EQUITY	285,849	264,434	252,976
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	$ 737,394	$ 634,794	$ 658,055

See notes to consolidated condensed financial statements.

UNIVERSAL FOREST PRODUCTS, INC.
CONSOLIDATED CONDENSED STATEMENTS OF EARNINGS
(Unaudited)

(in thousands, except per share data)

	Three Months Ended		Six Months Ended	
	June 28, 2003	June 29, 2002	June 28, 2003	June 29, 2002
NET SALES	$ 552,463	$ 504,944	$ 908,082	$ 846,600
COST OF GOODS SOLD	473,721	436,321	777,536	726,700
GROSS PROFIT	78,742	68,623	130,546	119,900
SELLING, GENERAL AND ADMINISTRATIVE EXPENSES	46,697	41,345	86,885	79,143
EARNINGS FROM OPERATIONS	32,045	27,278	43,661	40,757
OTHER EXPENSE (INCOME):				
Interest expense	3,958	3,047	7,745	5,955
Interest income	(84)	(52)	(131)	(165)
Gain on sale of assets		(1,082)		(1,082)
	3,874	1,913	7,614	4,708
EARNINGS BEFORE INCOME TAXES AND MINORITY INTEREST	28,171	25,365	36,047	36,049
INCOME TAXES	10,458	9,400	13,249	13,373
EARNINGS BEFORE MINORITY INTEREST	17,713	15,965	22,798	22,676
MINORITY INTEREST	(551)	(611)	(1,136)	(1,240)
NET EARNINGS	$ 17,162	$ 15,354	$ 21,662	$ 21,436
EARNINGS PER SHARE - BASIC	$ 0.97	$ 0.86	$ 1.22	$ 1.19
EARNINGS PER SHARE - DILUTED	$ 0.94	$ 0.82	$ 1.19	$ 1.14
WEIGHTED AVERAGE SHARES OUTSTANDING	17,741	17,884	17,735	18,047
WEIGHTED AVERAGE SHARES OUTSTANDING WITH COMMON STOCK EQUIVALENTS	18,193	18,705	18,222	18,865

See notes to consolidated condensed financial statements.

UNIVERSAL FOREST PRODUCTS, INC.
CONSOLIDATED CONDENSED STATEMENTS OF CASH FLOWS
(Unaudited)

(in thousands)

	Six Months Ended	
	June 28, 2003	June 29, 2002
CASH FLOWS FROM OPERATING ACTIVITIES:		
Net earnings	$ 21,662	$ 21,436
Adjustments to reconcile net earnings to net cash from operating activities:		
Depreciation	12,202	11,322
Amortization of intangible assets	1,033	587
Deferred income taxes	(1,438)	(251)
Loss (gain) on sale or impairment of property, plant, and equipment	640	(949)
Changes in:		
Accounts receivable	(94,237)	(89,290)
Inventories	(736)	(15,194)
Accounts payable	52,039	43,027
Accrued liabilities and other	11,755	9,598
NET CASH FROM OPERATING ACTIVITIES	2,920	(19,714)
CASH FLOWS FROM INVESTING ACTIVITIES:		
Purchase of property, plant and equipment	(20,689)	(13,481)
Purchase of licensing agreements	(150)	(2,000)
Acquisitions, net of cash received	(187)	(359)
Proceeds from sale of property, plant and equipment	1,147	2,545
Other	1,961	1,094
NET CASH FROM INVESTING ACTIVITIES	(17,918)	(12,201)
CASH FLOWS FROM FINANCING ACTIVITIES:		
Net borrowings of notes payable and revolving credit facilities	26,437	71,827
Repayment of long-term debt	(6,167)	(7,557)
Proceeds from issuance of common stock	873	716
Distributions to minority shareholder	(633)	(585)
Dividends paid to shareholders	(798)	(806)
Repurchase of common stock	(2,029)	(36,547)
NET CASH FROM FINANCING ACTIVITIES	17,683	27,048
NET CHANGE IN CASH AND CASH EQUIVALENTS	2,685	(4,867)
CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	13,454	22,887
CASH AND CASH EQUIVALENTS, END OF PERIOD	$ 16,139	$ 18,020
SUPPLEMENTAL SCHEDULE OF CASH FLOW INFORMATION:		
Cash paid during the period for:		
Interest	$ 7,610	$ 5,973
Income taxes	1,472	2,308
NON-CASH INVESTING ACTIVITIES:		
Non-compete agreements in exchange for future payments		$ 216
Non-compete agreements with Chairman of the Board in exchange for future payments	$ 856	
Stock exchanged for employee stock notes receivable	887	300

See notes to consolidated condensed financial statements.

A. BASIS OF PRESENTATION

The accompanying unaudited, interim, consolidated, condensed financial statements (the "Financial Statements") include our accounts and those of our wholly-owned and majority-owned subsidiaries and partnerships, and have been prepared pursuant to the rules and regulations of the Securities and Exchange Commission. Accordingly, the Financial Statements do not include all of the information and footnotes normally included in the annual consolidated financial statements prepared in accordance with accounting principles generally accepted in the United States. All significant intercompany transactions and balances have been eliminated.

In our opinion, the Financial Statements contain all material adjustments necessary to present fairly our consolidated financial position, results of operations and cash flows for the interim periods presented. All such adjustments are of a normal recurring nature. These Financial Statements should be read in conjunction with the annual consolidated financial statements, and footnotes thereto, included in our Annual Report to Shareholders on Form 10-K for the fiscal year ended December 28, 2002.

Certain reclassifications have been made to the Financial Statements for 2002 to conform to the classifications used in 2003.

B. COMPREHENSIVE INCOME

Comprehensive income consists of net income and foreign currency translation adjustments. Comprehensive income was approximately $18.2 million and $15.0 million for the quarter ended June 28, 2003 and June 29, 2002, respectively. During the six months ended June 28, 2003 and June 29, 2002, comprehensive income was approximately $23.0 million and $21.2 million, respectively.

C. EARNINGS PER COMMON SHARE

A reconciliation of the changes in the numerator and the denominator from the calculation of basic EPS to the calculation of diluted EPS follows (in thousands, except per share data):

	Three Months Ended 06/28/03			Three Months Ended 06/29/02		
	Income (Numerator)	Shares (Denominator)	Per Share Amount	Income (Numerator)	Shares (Denominator)	Per Share Amount
NET EARNINGS	$17,162			$15,354		
EPS - BASIC						
Income available to common stockholders	17,162	17,741	$0.97	15,354	17,884	$0.86
EFFECT OF DILUTIVE SECURITIES						
Options		452			821	
EPS - DILUTED						
Income available to common stockholders and assumed options exercised	$17,162	18,193	$0.94	$15,354	18,705	$0.82

	Six Months Ended 06/28/03			Six Months Ended 06/29/02		
	Income (Numerator)	Shares (Denominator)	Per Share Amount	Income (Numerator)	Shares (Denominator)	Per Share Amount
NET EARNINGS	$21,662			$21,436		
EPS - BASIC						
Income available to common stockholders	21,662	17,735	$1.22	21,436	18,047	$1.19
EFFECT OF DILUTIVE SECURITIES						
Options		487			818	
EPS - DILUTED						
Income available to common stockholders and assumed options exercised	$21,662	18,222	$1.19	$21,436	18,865	$1.14

Options to purchase 863,073 shares of common stock at exercise prices ranging from $19.75 to $36.01 were outstanding at June 28, 2003, but were not included in the computation of diluted EPS for the quarter and six months ended June 28, 2003 because the options' exercise prices were greater than the average market price of the common stock during the period and, therefore, would be antidilutive.

Options to purchase 110,000 shares of common stock at exercise prices ranging from $26.49 to $36.01 were outstanding at June 29, 2002, but were not included in the computation of diluted EPS for the quarter and six months ended June 29, 2002 because the options' exercise prices were greater than the average market price of the common stock during the period and, therefore, would be antidilutive.

D. GOODWILL AND OTHER INTANGIBLE ASSETS

On June 28, 2003, non-compete assets totaled $7.9 million with accumulated amortization totaling $2.7 million, and licensing agreements totaled $2.9 million with accumulated amortization totaling $0.6 million.

Estimated amortization expense for intangible assets as of June 28, 2003 for each of the five succeeding fiscal years is as follows (in thousands):

2003	$ 674
2004	1,633
2005	1,477
2006	1,302
2007	781
Thereafter	1,596

The changes in the net carrying amount of goodwill for the quarter ended June 28, 2003 are as follows (in thousands):

Balance as of December 28, 2002	$126,299
Final purchase price allocation	(2,810)
Foreign currency translation effects and other, net	906
Balance as of June 28, 2003	$124,395

E. BUSINESS COMBINATIONS

Acquisitions completed in 2002 and 2003 were not significant to the operating results individually nor in aggregate, and thus pro forma results are not presented.

The purchase price allocations for the composite manufacturing plant of Quality Wood Treating Co., Inc. ("Quality") and J.S. Building Products, Inc., both acquired in the fourth quarter of 2002, were completed during the second quarter in accordance with Statement of Financial Accounting Standards ("SFAS") No. 141, Business Combinations.

The total purchase price for the real estate, equipment, inventory and intangible assets of the composite plant was approximately $14.7 million, allocating $10.1 million to net assets,

$2.3 million to non-compete agreements, $0.5 million to a licensing agreement, and $1.8 million to goodwill.

The total purchase price for J.S. Building Products, Inc. was $4.1 million, allocating $2.9 million to net assets and $1.2 million to goodwill.

F. EMPLOYEE STOCK NOTES RECEIVABLE

Employee stock notes receivable represents notes issued to us by certain employees to finance the purchase of our common stock. Directors and executive officers (including equivalent positions) do not, and are not allowed to, participate in this program.

G. STOCK-BASED COMPENSATION

As permitted under SFAS No.123, Accounting for Stock-Based Compensation, ("SFAS 123"), we continue to apply the provisions of APB Opinion No. 25, Accounting for Stock Issued to Employees, which recognizes compensation expense under the intrinsic value method. Had compensation cost for the stock options granted and stock purchased under the Employee Stock Purchase Plan in the first quarter and first six months of 2003 and 2002 been determined under the fair value based method defined in SFAS 123, our net earnings and earnings per share would have been reduced to the following pro forma amounts (in thousands, except per share data):

	Three Months Ended		Six Months Ended	
	June 28, 2003	June 29, 2002	June 28, 2003	June 29, 2002
Net Earnings:				
As reported	$ 17,162	$ 15,354	$ 21,662	$ 21,436
Deduct: compensation expense - fair value method	(379)	(346)	(758)	(665)
Pro Forma	$ 16,783	$ 15,008	$ 20,904	$ 20,771
EPS - Basic:				
As reported	$0.97	$0.86	$1.22	$1.19
Pro forma	$0.95	$0.84	$1.18	$1.15
EPS - Diluted:				
As reported	$0.94	$0.82	$1.19	$1.14
Pro forma	$0.94	$0.82	$1.17	$1.13

H. COMMITMENTS, CONTINGENCIES, AND GUARANTEES

We are self-insured for environmental impairment liability through a wholly owned subsidiary, UFP Insurance Ltd., a licensed captive insurance company. We own and operate a number of facilities throughout the United States that treat lumber products with chemical preservatives. In connection with the ownership and operation of these and other real properties, and the disposal or treatment of hazardous or toxic substances, we may, under various federal, state and local environmental laws, ordinances and regulations, be potentially liable for removal and remediation costs, as well as other potential costs, damages and expenses. Insurance reserves have been established to cover remediation activities at our Union City, GA; Stockertown, PA; Elizabeth City, NC; and Schertz, TX wood preservation facilities. Additionally, a reserve is in place to cover the removal of lead and asbestos containing material from property we purchased in Thornton, CA.

Including amounts recorded in our captive insurance company, we reserved amounts totaling approximately $1.9 million and $2.4 million on June 28, 2003 and June 29, 2002, respectively, representing the estimated costs to complete remediation efforts.

As part of its re-registration process and in response to allegations by certain environmental groups that CCA poses health risks, the EPA has been conducting a scientific review of CCA, a wood preservative we use to extend the useful life of wood fiber. In April of 2003, the EPA announced the re-registration of CCA preservative for certain industrial and commercial uses. The manufacturers of CCA preservative agreed to voluntarily discontinue the registration of CCA for certain residential applications by December 31, 2003. All of our facilities are presently capable of using a new preservative to treat wood products. We expect that all of our treating facilities will be using this new preservative on or before January 1, 2004, except those facilities which may treat with CCA for allowed industrial and commercial applications.

In addition to the EPA review, an environmental group petitioned the Consumer Products Safety Commission ("CPSC") to ban the use of CCA treated wood in playsets. On February 7, 2003, the CPSC issued a staff report on its study of the risks of children playing on treated playsets. The study does not recommend removal of product, and proposes the CPSC take no further action until the EPA concludes its assessment. The EPA has previously stated that CCA treated lumber does not pose an unreasonable risk to human health.

We have been requested by a customer to defend it from purported class action lawsuits filed against it in Florida and Louisiana. The complaints allege that CCA treated lumber is defective. While our customer has charged us for certain expenses incurred in the defense of these claims, we have not formally accepted liability of these costs. In February 2003, the judge in the Florida case denied the plaintiff's motion for certification of the class. In June 2003, the judge allowed the plaintiffs to amend their complaint and again reiterated that he would not certify a class in this case.

We, along with others in the industry, were previously named as a defendant in the purported class action lawsuit in Louisiana. We have been dismissed from this litigation.

Subsequent to quarter end, we were advised of another purported class action filing in Texas, where a customer of ours is named as the sole defendant. To date, no classes have been certified in any of the pending actions.

In addition, various special interest environmental groups have petitioned certain states requesting restrictions on the use or disposal of CCA treated products. The State of Maine has prohibited the manufacture and sale of CCA products after October 15, 2003. The Company does not presently sell product in Maine. The wood preservation industry trade groups are working with the individual states and their regulatory agencies to provide an accurate, factual background which demonstrates that the present method of uses and disposal is scientifically supported.

On June 28, 2003, we were parties either as plaintiff or a defendant to a number of lawsuits and claims arising through the normal course of our business. In the opinion of management, our consolidated financial statements will not be materially affected by the outcome of these legal proceedings.

On June 28, 2003, we had outstanding purchase commitments on capital projects of approximately $9.4 million.

We provide a variety of warranties for products we manufacture. Historically, warranty claims have not been material.

In certain cases we jointly bid on contracts with framing companies to supply building materials to site-built construction projects. In some of these instances we are required to post payment and performance bonds to insure the owner that the products and installation services are completed in accordance with our contractual obligations. We have agreed to indemnify the surety for claims made against the bonds. Historically, we have not had any claims for indemnity from our sureties. As of June 28, 2003, we had approximately $22.0 million in outstanding performance bonds which expire during the next three to eighteen months.

We have entered into operating leases for certain assets that include a guarantee of a portion of the residual value of the leased assets. If at the expiration of the initial lease term we do not exercise our option to purchase the leased assets and these assets are sold by the lessor for a price below a predetermined amount, we are required to reimburse the lessor for a certain portion of the shortfall. These operating leases will expire periodically over the next five years. The estimated maximum aggregate exposure of these guarantees is less than $350,000.

On June 28, 2003, we had outstanding letters of credit totaling $29.5 million, primarily related to certain insurance contracts and industrial development revenue bonds.

In lieu of cash deposits, we provide irrevocable letters of credit in favor of our insurers to guarantee our performance under certain insurance contracts. We currently have irrevocable letters of credit outstanding totaling approximately $11.2 million for these types of insurance arrangements. We have reserves recorded on our balance sheet, in accrued liabilities, that reflect our expected future liabilities under these insurance arrangements.

We are required to provide irrevocable letters of credit in favor of the bond trustees for all of the industrial development revenue bonds that we have issued. These letters of credit guarantee principal and interest payments to the bondholders. We currently have irrevocable letters of credit outstanding totaling approximately $18.3 million related to our outstanding industrial development revenue bonds. These letters of credit have varying terms but may be renewed at the option of the issuing banks.

Our wholly owned domestic subsidiaries have guaranteed the indebtedness of Universal Forest Products, Inc. in certain debt agreements, including the 1994 Senior Notes, Series 1998-A Senior Notes, Series 2002-A Senior Notes and our revolving credit facility. The maximum exposure of these guarantees is limited to the indebtedness outstanding under these debt arrangements and this exposure will expire concurrent with the expiration of the debt agreements.

We did not enter into any new guarantee arrangements during the second quarter of 2003 which would require us to recognize a liability on our balance sheet.

MANAGEMENT'S DISCUSSION AND ANALYSIS OF FINANCIAL CONDITION AND RESULTS OF OPERATIONS

Included in this report are certain forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. The forward-looking statements are based on the beliefs and assumptions of management, together with information available to us when the statements were made. Future results could differ materially from those included in such forward-looking statements as a result of, among other things, the factors set forth below and certain economic and business factors which may be beyond our control. Investors are cautioned that all forward-looking statements involve risks and uncertainty.

RISK FACTORS

WE ARE SUBJECT TO FLUCTUATIONS IN THE PRICE OF LUMBER. We experience significant fluctuations in the cost of commodity lumber products from primary producers (the "Lumber Market"). A variety of factors over which we have no control, including government regulations, environmental regulations, weather conditions, economic conditions and natural disasters, impact the cost of lumber products and our selling prices. While we attempt to minimize our risk from severe price fluctuations, substantial, prolonged trends in lumber prices can negatively affect our sales volume, our gross margins and our profitability. We anticipate that these fluctuations will continue in the future.

OUR GROWTH MAY BE LIMITED BY THE MARKETS WE SERVE. Our sales growth is dependent, in part, upon the growth of the markets we serve. If our markets do not achieve anticipated growth, or if we fail to maintain our market share, financial results could be impaired.

The manufactured housing industry is currently hampered by market conditions, including a high rate of repossessions and tightened credit policies. Significant lenders who previously provided financing to consumers of these products and industry participants have either restricted credit or exited the market. A continued shortage of financing to this industry could adversely affect our operating results.

Our ability to achieve growth in sales and margins to the site-built construction market is somewhat dependent on housing starts. If housing starts decline significantly, our financial results could be negatively impacted.

We are witnessing consolidation by our customers. These consolidations will result in a larger portion of our sales being made to some customers and may limit the customer base we are able to serve.

A SIGNIFICANT PORTION OF OUR SALES ARE CONCENTRATED WITH ONE CUSTOMER. Our sales to The Home Depot comprised 33% of our total sales in the first six months of 2003.

OUR GROWTH MAY BE LIMITED BY OUR ABILITY TO MAKE SUCCESSFUL ACQUISITIONS. A key component of our growth strategy is to complete business combinations. Business combinations involve inherent risks, including assimilation and successfully managing growth. While we conduct extensive due diligence and have taken steps to ensure successful assimilation, factors beyond our control could influence the results of these acquisitions.

WE MAY BE ADVERSELY AFFECTED BY THE IMPACT OF ENVIRONMENTAL AND SAFETY REGULATIONS. We are subject to the requirements of federal, state and local environmental and occupational health and safety laws and regulations. There can be no assurance that we are at all times in complete compliance with all of these requirements. We have made and will continue to make capital and other expenditures to comply with environmental regulations. If additional laws and regulations are enacted in the future, which restrict our ability to manufacture and market our products, including our treated lumber products, it could adversely affect our sales and profits. If existing laws are interpreted differently, it could also increase the financial cost to us. Several states have proposed legislation to limit the uses of CCA treated lumber. (See "Environmental Considerations and Regulations.")

SEASONALITY AND WEATHER CONDITIONS COULD ADVERSELY AFFECT US. Some aspects of our business are seasonal in nature and results of operations vary from quarter to quarter. Our treated lumber and outdoor specialty products, such as fencing, decking and lattice, experience the greatest seasonal effects. Sales of treated lumber, primarily consisting of Southern Yellow Pine ("SYP"), also experience the greatest Lumber Market risk (see "Historical Lumber Prices"). Treated lumber sales are generally at their highest levels between April and August. This sales peak, combined with capacity constraints in the wood treatment process, requires us to build our inventory of treated lumber throughout the winter and spring. This also has an impact on our receivables balances, which tend to be significantly higher at the end of the second and third quarters. Because sales prices of treated lumber products may be indexed to the Lumber Market at the time they are shipped, our profits can be negatively affected by prolonged declines in the Lumber Market during our primary selling season. To mitigate this risk, programs are maintained with certain vendors and customers that are intended to decrease our exposure. These programs include those materials which are most susceptible to adverse changes in the Lumber Market. Vendor programs also allow us to carry a lower investment in inventories.

The majority of our products are used or installed in outdoor construction activities; therefore, short-term sales volume, our gross margins and our profits can be negatively affected by adverse weather conditions. In addition, adverse weather conditions can negatively impact our productivity and costs per unit.

WE WILL BE CONVERTING TO A NEW PRESERVATIVE TO TREAT OUR PRODUCTS IN THE THIRD AND FOURTH QUARTERS OF 2003. In February 2002, the manufacturers of CCA preservative agreed with the EPA to voluntarily discontinue the registration of CCA for certain residential applications by December 31, 2003. As a result, 19 of our 21 wood preservation facilities will convert to an alternate preservative in the third and fourth quarters of 2003. The necessary capital investments for this conversion were made in 2002. We are coordinating with our chemical suppliers and customers to insure an orderly transition and minimize risks associated with chemical efficiencies and inventory levels of products treated with CCA preservative. In addition, we estimate the new preservative will increase the cost and sales price of our treated products by up to 20%. While we expect that this transition will not have a material impact on our operations, certain factors, such as consumer acceptance, may adversely affect our planned transition to this new preservative.

When analyzing this report to assess our future performance, please recognize the potential impact of the various factors set forth above.

HISTORICAL LUMBER PRICES

The following table presents the Random Lengths framing lumber composite price for the six months ended June 28, 2003 and June 29, 2002:

	Random Lengths Composite Average $/MBF 2003	Random Lengths Composite Average $/MBF 2002
January	$278	$297
February	295	317
March	277	339
April	283	323
May	278	312
June	303	302
Second quarter average	$288	$312
Year-to-date average	$286	$315
Second quarter percentage decrease from 2002	(7.7%)	
Year-to-date percentage decrease from 2002	(9.2%)	

In addition, a SYP composite price, which we prepare and use, is presented below. Sales of products produced using this species comprise up to 50% of our sales volume.

	Random Lengths SYP Average $/MBF	
	2003	2002
January	$387	$410
February	394	434
March	392	464
April	410	457
May	385	408
June	384	383
Second quarter average	$393	$416
Year-to-date average	$392	$426
Second quarter percentage decrease from 2002	(5.5%)	
Year-to-date percentage decrease from 2002	(8.0%)	

IMPACT OF THE LUMBER MARKET ON OUR OPERATING RESULTS

We generally price our products to pass lumber costs through to our customers so that our profitability is based on the value-added manufacturing, distribution and services we provide. As a result, our sales levels (and working capital requirements) are impacted by the lumber costs of our products.

Our gross margins are impacted by both (1) the relative level of the Lumber Market (i.e. whether prices are higher or lower from comparative periods), and (2) the trend in the market price of lumber (i.e. whether the price of lumber is increasing or decreasing within a period or from period to period). Moreover, as explained below, our products are priced differently. Some of our products have fixed selling prices, while the selling prices of other products are indexed to the reported Lumber Market with a fixed dollar adder to cover conversion costs and profits. Consequently, the level and trend of the Lumber Market impact our products differently.

Below is a general description of the primary ways in which our products are priced.

- Products with fixed selling prices. These products include value-added products such as decking and fencing sold to do-it-yourself/retail ("DIY/retail") customers, as well as trusses, wall panels and other components sold to the site-built construction market. Prices for these products are generally fixed at the time of the sales quotation for a specified period of time or are based upon a specific quantity. In order to maintain margins and eliminate or reduce any exposure to adverse trends in the price of component lumber products, we attempt to lock in costs for these sales commitments with our suppliers. Also, the time periods and quantity limitations generally allow us to reprice our products for changes in lumber prices from our suppliers.

- Products with selling prices indexed to the reported Lumber Market with a fixed dollar "adder" to cover conversion costs and profits. These products include treated lumber, remanufactured lumber and trusses sold to the manufactured housing industry. For these products, we estimate the customers' needs and carry anticipated levels of inventory. Because lumber costs are incurred in advance of final sale prices, subsequent increases or decreases in the market price of lumber impact our gross margins. For these products, our margins are exposed to changes in the trend of lumber prices.

Changes in the trend of lumber prices have their greatest impact on those products that have significant inventory levels with low turnover rates. This particularly impacts treated lumber, which comprises almost twenty-five percent of our total annual sales. In other words, the longer the period of time that products remain in inventory, the greater the exposure to changes in the price of lumber. This exposure is less significant with remanufactured lumber, trusses sold to the manufactured housing market and other similar products, due to the higher rate of inventory turnover.

In addition to the impact of Lumber Market trends on gross margins, changes in the level of the market causes fluctuations in gross margins when comparing operating results from period to period. This is explained in the following example, which assumes the price of lumber has increased from period one to period two, with no changes in the trend within each period.

	Period 1	Period 2
Lumber cost	$300	$400
Conversion cost	50	50
= Product cost	350	450
Adder	50	50
= Sell price	400	500
Gross margin	12.5%	10.0%

As is apparent from the preceding example, the level of lumber prices does not impact our overall profits, but does impact our margins. Gross margins are negatively impacted during periods of high lumber prices; conversely, we experience margin improvement when lumber prices are relatively low.

BUSINESS COMBINATIONS

We completed the following business combinations and asset acquisitions in fiscal 2002, which were accounted for using the purchase method.

Seller`s Name	Acquisition Date	Business Description
Quality Wood Treating Co., Inc. ("Quality")	November 4, 2002	One facility in Prairie du Chien, WI which produces EverX composite decking. We also entered into an exclusive treating services agreement with Quality.
J.S. Building Products, Inc.	September 9, 2002	One facility in Modesto, CA which manufactures engineered roof trusses for the site-built construction market.
Inno-Tech Plastics, Inc. ("Inno-Tech") - Entered into exclusive licensing agreement and acquired certain assets.	April 10, 2002	One facility in Springfield, IL which manufactures "wood alternative" products.
Pinelli-Universal S. de R.L. de C.V. ("Pinelli") - Purchased additional 5% interest.	January 15, 2002	One facility in Durango, Durango, Mexico which manufactures molding and millwork products.

RESULTS OF OPERATIONS

The following table presents, for the periods indicated, the components of our Consolidated Condensed Statements of Earnings as a percentage of net sales.

	For the Three Months Ended		For the Six Months Ended	
	June 28, 2003	June 29, 2002	June 28, 2003	June 29, 2002
Net sales	100.0%	100.0%	100.0%	100.0%
Cost of goods sold	85.7	86.4	85.6	85.8
Gross profit	14.3	13.6	14.4	14.2
Selling, general, and administrative expenses	8.5	8.2	9.6	9.3
Earnings from operations	5.8	5.4	4.8	4.9
Interest, net	0.7	0.6	0.8	0.7
Gain on sale of assets	0.0	(0.2)	0.0	(0.1)
	0.7	0.4	0.8	0.6
Earnings before income taxes and minority interest	5.1	5.0	4.0	4.3
Income taxes	1.9	1.9	1.5	1.6
Earnings before minority interest	3.2	3.1	2.5	2.7
Minority interest	(0.1)	(0.1)	(0.1)	(0.2)
Net earnings	3.1%	3.0%	2.4%	2.5%

NET SALES

We engineer, manufacture, treat, distribute and install lumber, composite, plastic, and other building products for the DIY/retail, site-built construction, manufactured housing, industrial and other markets. Our strategic sales objectives include:

- Diversifying our end market sales mix by increasing sales of specialty wood packaging to industrial users and engineered wood products to the site-built construction market. Engineered wood products include roof trusses, wall panels and floor systems.

- Increasing sales of "value-added" products. Value-added product sales consist of fencing, decking, lattice and other specialty products sold to the DIY/retail market, specialty wood packaging, engineered wood products, and "wood alternative" products. Although we consider the treatment of dimensional lumber with certain chemical preservatives a value-added process, treated lumber is not presently included in the value-added sales totals. Wood alternative products consist primarily of composite wood and plastics.

- Maximizing profitable top-line sales growth while increasing DIY/retail market share.

- Maintaining manufactured housing market share.

The following table presents, for the periods indicated, our net sales (in thousands) and percentage of total net sales by market classification.

	For the Three Months Ended				For the Six Months Ended			
Market Classification	June 28, 2003	%	June 29, 2002	%	June 28, 2003	%	June 29, 2002	%
DIY/Retail...................	$302,613	54.7	$264,656	52.4%	$459,646	50.7	$411,420	48.4%
Site-Built Construction......	101,433	18.4	88,398	17.5	178,137	19.6	156,987	18.6
Manufactured Housing.........	70,208	12.7	81,040	16.0	127,569	14.0	148,401	17.6
Industrial and Other.........	78,209	14.2	70,850	14.1	142,730	15.7	129,792	15.4
Total........................	$552,463	100.0%	$504,944	100.0%	$908,082	100.0%	$846,600	100.0%

Note: In the first quarter of 2003, we reviewed the classification of our customers and made certain reclassifications. Prior year information has been restated to reflect these classifications.

Net sales in the second quarter of 2003 increased 9.4% compared to the second quarter of 2002 resulting from an increase in units shipped of approximately 14%. Overall selling prices decreased as a result of the Lumber Market (see "Historical Lumber Prices"). We estimate that our unit sales increased by 7% as a result of business acquisitions and an exclusive treating services agreement completed after June 29, 2002. Our unit sales out of existing facilities increased by 7% in the second quarter of 2003.

Net sales in the first six months of 2003 increased 7.3% compared to the first six months of 2002 resulting from an increase in units shipped of approximately 11%. Overall selling prices decreased as a result of the Lumber Market (see "Historical Lumber Prices"). We estimate that our unit sales increased by 7% as a result of business acquisitions and an exclusive treating services agreement completed after June 29, 2002. Our unit sales out of existing facilities increased by 4% in the first six months of 2003.

The following table presents, for the periods indicated, our percentage of value-added and commodity-based sales to total sales.

	Three Months Ended		Six Months Ended	
	June 28, 2003	June 29, 2002	June 28, 2003	June 29, 2002
Value-Added...........................	49.0%	47.7%	51.5%	49.7%
Commodity-Based.......................	51.0%	52.3%	48.5%	50.3%

Value-added sales increased 12.6% and 11.1%, respectively, in the second quarter and first six months of 2003, primarily due to increased sales of EverX, engineered wood products, industrial products and other specialty products supplied to the DIY/retail market. Commodity-based sales increased 7.4% and 4.1%, respectively, during the second quarter and first six months of 2003 primarily due to the exclusive treating services agreement we completed in November 2002.

DIY/Retail:

Net sales to the DIY/retail market increased $38.0 million, or 14.3%, in the second quarter of 2003 compared to 2002, primarily due to acquiring a composite manufacturing plant and entering into an exclusive treating services agreement with Quality.

Net sales to the DIY/retail market increased $48.2 million, or 11.7%, in the first six months of 2003 compared to 2002, primarily due to the composite plant acquisition and treating services agreement mentioned above, combined with an increase in unit sales to our largest customer out of existing facilities. The increase in sales out of existing facilities primarily consisted of fencing products.

Site-Built Construction:

Net sales to the site-built construction market increased 14.7% and 13.5% in the second quarter and first six months of 2003, respectively, compared to the same periods of 2002. These increases resulted from acquisitions completed in 2002, a new framing joint venture, and increased sales out of several existing plants.

Manufactured Housing:

Net sales to the manufactured housing market decreased 13.4% and 14.0% in the second quarter and first six months of 2003, respectively, compared to the same periods of 2002. These decreases primarily resulted from a 27% decrease in quarterly and year-to-date industry production.

Industrial and Other:

Net sales to the industrial and other market increased 10.4% and 10.0% in the second quarter and first six months of 2003, respectively, compared to the same period of 2002. These increases resulted from unit sales increases out of several existing facilities, offset partially by a decline in selling prices due to the Lumber Market.

COST OF GOODS SOLD AND GROSS PROFIT

Gross profit as a percentage of net sales increased in the second quarter of 2003 compared to the same period of 2002. Generally, a lower Lumber Market results in an increase in our gross margins. (See "Impact of the Lumber Market on our Operating Results.")

Gross profit as a percentage of net sales increased in the first six months of 2003 compared to the same period of 2002 primarily due to lower overall selling prices and material costs due to the Lumber Market. (See "Impact of the Lumber Market on our Operating Results.") The effect of the lower Lumber Market was partially offset by the effect of inclement winter weather in several regions of the country in February 2003. During this period, we lost 154 production days while missing sales and related profits. Production inefficiencies resulted in unfavorable cost variances totaling $2.5 million which were recorded in cost of goods sold in the first quarter.

SELLING, GENERAL AND ADMINISTRATIVE EXPENSES

Selling, general and administrative expenses as a percentage of sales increased to 8.5% and 9.6% in the second quarter and first six months of 2003, respectively, compared to 8.2% and 9.3% in the same periods of 2002, respectively. These increases were primarily due to the impact of the lower Lumber Market on our selling prices. The dollar increase in our selling, general, and administrative expenses was primarily due to acquisitions and new operations, combined with higher compensation costs resulting from greater headcount related to growth in our business.

INTEREST, NET

Net interest costs increased in the second quarter and first six months of 2003 compared to the same periods of 2002. These increases were due to a higher average debt balance combined with an increase in our average borrowing rates as a result of issuing $55 million of long-term unsecured notes payable in December 2002. The proceeds from the note issuance were used to reduce amounts outstanding under our revolving credit facility, which bears interest at a lower rate.

GAIN ON SALE OF ASSETS

During the second quarter of 2002, we sold our corporate airplane and recognized a gain of $1.1 million on the sale, and entered into an operating lease for a replacement airplane.

INCOME TAXES

Our effective tax rate was 37.1% in the second quarter of 2003 and 2002, and 36.8% in the first six months of 2003 compared to 37.1% in the same period of 2002. Effective tax rates differ from statutory federal income tax rates, primarily due to provisions for state and local income taxes and permanent tax differences. The decrease in our year-to-date effective tax rate was primarily due to a permanent tax difference associated with the effect of minority interest in earnings of a subsidiary.

OFF-BALANCE SHEET TRANSACTIONS

We have no significant off-balance sheet transactions other than operating leases.

LIQUIDITY AND CAPITAL RESOURCES

Cash flows from operating activities increased in the first six months of 2003 compared to the same period of 2002 by almost $23 million as a result of selling the extra inventory we carried at the end of 2002 and throughout the first quarter from opportunistic buying and poor weather. Seasonality has a significant impact on our working capital during the first six months of the year which generally results in negative or modest cash flows from operations. We expect to experience a substantial decrease in working capital and corresponding increase in cash flows from operations in the third and fourth quarters of 2003. For comparative purposes, we have included the June 29, 2002 balances in the accompanying unaudited consolidated condensed balance sheets.

Due to the seasonality of our business and the effects of the Lumber Market, we believe our cash cycle (days sales outstanding plus days supply of inventory less days payables outstanding) is a good indicator of our working capital management. Our cash cycle increased to 49 days in the first six months of 2003 from 46 days in the first six months of 2002, primarily due to an increase in our days supply of inventory. During the first quarter of 2003, this increase was primarily due to a combination of "opportunity buying" by our purchasing managers at the end of 2002 due to the low level of the Lumber Market and the effect of winter weather on sales. During the second quarter we carried slightly higher levels of inventory primarily due to preparations to convert to a new preservative, slower inventory turnover of our composite manufacturing plant, and the impact of poor weather on our site-built operations. This increase in our days supply of inventory was partially offset by an increase in our payables cycle.

Capital expenditures increased to $20.7 million in the first six months of 2003 compared to $13.5 million in the same period of 2002 as a result of greater spending on expansionary projects. For example, we completed a project to expand the manufacturing capacity of the composite manufacturing plant we purchased in November 2002 and completed construction of three new plants. We expect to spend approximately $19 million on capital expenditures for the balance of 2003, which includes outstanding purchase commitments on capital projects totaling approximately $9.4 million on June 28, 2003. We intend to fund capital expenditures and purchase commitments through a combination of operating cash flow and availability under our revolving credit facility.

We spent approximately $2.0 million to repurchase 123,234 shares of our common stock in the first six months of 2003. We have authorization from the Board of Directors to purchase an additional 1.5 million shares.

On June 28, 2003, we had $80.0 million outstanding on our $200 million revolving credit facility. The revolving credit facility supports letters of credit totaling approximately $27.1 million on June 28, 2003. Financial covenants on our revolving credit facilities and senior unsecured notes include a minimum net worth requirement, a minimum interest coverage test, a minimum fixed charge coverage test, and a maximum leverage ratio. The agreements also restrict the amount of additional indebtedness we may incur and the amount of assets which may be sold. We were within our requirements at June 28, 2003.

ENVIRONMENTAL CONSIDERATIONS AND REGULATIONS

See Notes to Consolidated Condensed Financial Statements, Note G "Commitments, Contingencies, and Guarantees."

CRITICAL ACCOUNTING POLICIES

In preparing our consolidated financial statements, we follow accounting principles generally accepted in the United States. These principles require us to make certain estimates and apply judgments that affect our financial position and results of operations. We continually review our accounting policies and financial information disclosures. There have been no material changes in our policies or estimates since December 28, 2002.

Item 3. Quantitative and Qualitative Disclosures about Market Risk.

We are exposed to market risks related to fluctuations in interest rates on our variable rate debt, which consists of a revolving credit facility and industrial development revenue bonds. We do not currently use interest rate swaps, futures contracts or options on futures, or other types of derivative financial instruments to mitigate this risk.

For fixed rate debt, changes in interest rates generally affect the fair market value, but not earnings or cash flows. Conversely, for variable rate debt, changes in interest rates generally do not influence fair market value, but do affect future earnings and cash flows. We do not have an obligation to prepay fixed rate debt prior to maturity, and as a result, interest rate risk and changes in fair market value should not have a significant impact on such debt until we would be required to refinance it.

Item 4. Controls and Procedures.

(a) Evaluation of Disclosure Controls and Procedures. With the participation of management, our chief executive officer and chief financial officer, after evaluating the effectiveness of our disclosure controls and procedures (as defined in Exchange Act Rules 13a - 15 and 15d - 15) as of June 28, 2003, have concluded that, as of such date, our disclosure controls and procedures were adequate and effective to ensure that material information relating to us and our consolidated subsidiaries would be made known to them by others within those entities in connection with our filing of this second quarter report on Form 10-Q for the quarterly period ended June 28, 2003.

(b) Changes in Internal Controls. There were no significant changes in our internal control over financial reporting (as such term is defined in Rules 13a - 15 and 15d - 15 under the Exchange Act) during the fiscal quarter to which this report relates that have materially affected, or are reasonably likely to affect our internal control over financial reporting.

PART II. OTHER INFORMATION

Item 2. Changes in Securities and Use of Proceeds.

(a) None.

(b) None.

(c) Sales of equity securities in the second quarter not registered under the Securities Act.

	Date of Sale	Class of Stock	Number of Shares	Purchasers	Consideration Exchanged
Stock Gift Program	Various	Common	1,001	Eligible persons	None

Item 4. Submission of Matters to a Vote of Security Holders.

The following matters were voted upon at our Annual Meeting of Shareholders on April 16, 2003.

(1) Election of the following Director for a one year term expiring in 2004:

	For	Withheld
John M. Engler	13,774,217	434,047

Election of the following Director for a two year term expiring in 2005:

Gary F. Goode	14,112,648	95,616

Election of the following Directors for three year terms expiring in 2006:

Dan M. Dutton	14,113,713	94,551
John W. Garside	13,776,042	432,222
Peter F. Secchia	14,080,025	128,239

Other Directors whose terms of office continued after the meeting are as follows:

William G. Currie
Philip M. Novell
Louis A. Smith

PART II. OTHER INFORMATION

Item 5. Other Information.

On May 7, 2003, management sent a notice to our directors and officers informing them that between the dates of May 19, 2003 and July 1, 2003, inclusive, they would be proscribed from trading in our common stock, due to trading limitations in our 401(k) plan, consistent with the restrictions set forth in Section 306(a) of the Sarbanes-Oxley Act of 2002. A copy of this notice is attached as Exhibit 99(e) to this report.

The information contained in the preceding paragraph is being furnished pursuant to "Item 11, Temporary Suspension of Trading Under Registrant's Employee Benefit Plans" of Form 8-K in accordance with the Release No. 33-8216 of the Securities and Exchange Commission.

In the second quarter of 2003, the Audit Committee approved non-audit services to be provided by our independent auditors, Ernst & Young LLP, totaling $62,000.

Item 6. Exhibits and Reports on Form 8-K.

(a) The following exhibits (listed by number corresponding to the Exhibit Table as Item 601 in Regulation S-K) are filed with this report:

31(a) Certificate of the Chief Executive Officer of Universal Forest Products, Inc., pursuant to Section 302 of the Sarbanes-Oxley Act of 2002 (18 U.S.C. 1350).

31(b) Certificate of the Chief Financial Officer of Universal Forest Products, Inc., pursuant to Section 302 of the Sarbanes-Oxley Act of 2002 (18 U.S.C. 1350).

32(a) Certificate of the Chief Executive Officer of Universal Forest Products, Inc., pursuant to Section 906 of the Sarbanes-Oxley Act of 2002 (18 U.S.C. 1350).

32(b) Certificate of the Chief Financial Officer of Universal Forest Products, Inc., pursuant to Section 906 of the Sarbanes-Oxley Act of 2002 (18 U.S.C. 1350).

99(a) Pension Blackout Notice

SIGNATURES

Pursuant to the requirements of the Securities and Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

UNIVERSAL FOREST PRODUCTS, INC.

Date: August 8, 2003	By:	/s/ William G. Currie
		William G. Currie
	Its:	Vice Chairman of the Board and Chief Executive Officer
Date: August 8, 2003	By:	/s/ Michael R. Cole
		Michael R. Cole
	Its:	Chief Financial Officer

EXHIBIT INDEX

EXHIBIT NO.	DESCRIPTION
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32(b)	Certificate of the Chief Financial Officer of Universal Forest Products, Inc., pursuant to Section 906 of the Sarbanes-Oxley Act of 2002 (18 U.S.C. 1350).
99(a)	Pension Blackout Notice

EXHIBIT 31(a)

UNIVERSAL FOREST PRODUCTS, INC.

CERTIFICATION

I, William G. Currie, certify that:

1. I have reviewed this report on Form 10-Q of Universal Forest Products, Inc.;

2. Based on my knowledge, this quarterly report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this quarterly report;

3. Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report;

4. The registrant's other certifying officer and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15e and 15d-15e) for the registrant and have:

   a. Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared;

   b. Evaluated the effectiveness of the registrant's disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report, based on such evaluation; and

   c. Disclosed in this report any change in the registrant's internal control over financial reporting that occurred during the registrant's most recent fiscal quarter (the registrant's fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the registrant's internal control over financial reporting; and

5. The registrant's other certifying officer and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrant's auditors and the Audit Committee of registrant's Board of Directors (or persons performing the equivalent function):

a. All significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the registrant's ability to record, process, summarize, and report financial information; and

b. Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant's internal control over financial reporting.

Date: August 8, 2003

/s/ William G. Currie

William G. Currie
Chief Executive Officer

EXHIBIT 31(b)

UNIVERSAL FOREST PRODUCTS, INC.

CERTIFICATION

I, Michael R. Cole, certify that:

1. I have reviewed this report on Form 10-Q of Universal Forest Products, Inc.;

2. Based on my knowledge, this quarterly report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this quarterly report;

3. Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report;

4. The registrant's other certifying officer and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15e and 15d-15e) for the registrant and have:

   a. Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared;

   b. Evaluated the effectiveness of the registrant's disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report, based on such evaluation; and

   c. Disclosed in this report any change in the registrant's internal control over financial reporting that occurred during the registrant's most recent fiscal quarter (the registrant's fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the registrant's internal control over financial reporting; and

5. The registrant's other certifying officer and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrant's auditors and the Audit Committee of registrant's Board of Directors (or persons performing the equivalent function):

a. All significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the registrant's ability to record, process, summarize, and report financial information; and

b. Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant's internal control over financial reporting.

Date: August 8, 2003

/s/ Michael R. Cole

Michael R. Cole
Chief Financial Officer

EXHIBIT 32(a)

CERTIFICATE OF THE
CHIEF EXECUTIVE OFFICER OF
UNIVERSAL FOREST PRODUCTS, INC.

Pursuant to Section 906 of the Sarbanes-Oxley Act of 2002 (18 U.S.C. 1350):

I, William G. Currie, Chief Executive Officer of Universal Forest Products, Inc., certify, to the best of my knowledge and belief, pursuant to Section 906 of the Sarbanes-Oxley Act of 2002 (18 U.S.C. 1350) that:

(1) The quarterly report on Form 10-Q for the quarterly period ended June 28, 2003, which this statement accompanies, fully complies with requirements of Section 13(a) or 15(d) of the Securities Exchange Act of 1934; and

(2) The information contained in this quarterly report on Form 10-Q for the quarterly period ended June 28, 2003 fairly presents, in all material respects, the financial condition and results of operations of Universal Forest Products, Inc.

UNIVERSAL FOREST PRODUCTS, INC.

Date: August 8, 2003

By: /s/ William G. Currie
William G. Currie
Its: Chief Executive Officer

EXHIBIT 32(b)

CERTIFICATE OF THE
CHIEF FINANCIAL OFFICER OF
UNIVERSAL FOREST PRODUCTS, INC.

Pursuant to Section 906 of the Sarbanes-Oxley Act of 2002 (18 U.S.C. 1350):

I, Michael R. Cole, Chief Financial Officer of Universal Forest Products, Inc., certify, to the best of my knowledge and belief, pursuant to Section 906 of the Sarbanes-Oxley Act of 2002 (18 U.S.C. 1350) that:

(1) The quarterly report on Form 10-Q for the quarterly period ended June 28, 2003, which this statement accompanies, fully complies with requirements of Section 13(a) or 15(d) of the Securities Exchange Act of 1934; and

(2) The information contained in this quarterly report on Form 10-Q for the quarterly period ended June 28, 2003 fairly presents, in all material respects, the financial condition and results of operations of Universal Forest Products, Inc.

UNIVERSAL FOREST PRODUCTS, INC.

Date: August 8, 2003

By: /s/ Michael R. Cole
Michael R. Cole
Its: Chief Financial Officer

EXHIBIT 99(a)

Gentlemen,

Due to the change in our profit sharing plan from CIGNA to Wachovia, there will be a short "blackout" period when NO TRADING OF UFP STOCK BY DIRECTORS AND EXECUTIVE OFFICERS WILL BE PERMITTED. This is a result of the new Sarbanes-Oxley law.

The dates for this blackout are May 19 to July 1, 2003.

Thank you for your understanding in this regard. If you have any transactions planned for the second quarter, I recommend you try to complete them prior to the blackout period.

Please call with any questions you may have.

/s/ Matthew J. Missad

Matthew J. Missad
Executive Vice President

MJM:cah