



How To Recognize a Manufactured Home

Manufactured homes are built to conform to the Manufactured Home Construction and Safety Standards (HUD Code), rather than conforming to building codes at their individual destinations. Today's manufactured homes come in many shapes and styles, and often do not resemble a typical single or doublewide mobile home. Here are some tips to help homebuyers recognize manufactured housing.

Difficulty: Easy **Time Required:** Varies **What You Need:** Flashlight

Here's How:

1. A manufactured home should have a metal tag on the exterior of each of its transportable sections. Walk around the structure, looking for a small, red metal identification plate. If it's not there, look for holes that indicate something might have been removed.
2. If you cannot find a tag locate the electrical panel box inside the home and open its door. Look for a data plate, which contains details about the home, including its date of manufacture. If the plate is not there, look in kitchen cabinets and bedroom closets. (Modular homes have data sheets, with references made about building inspections--which wouldn't be included for manufactured housing.)
3. Go back outside and look underneath the home. Manufactured homes are built on a non-removable steel chassis, which should be visible underneath. 'Double wide' manufactured homes are assembled from two units joined lengthwise, usually where the roof peaks.
4. Manufactured homes arrive on their own wheels. Can you see where wheels were attached? Are they still there?
5. Look again at the ends of the structure. Is there a vertical trim piece that indicates where two segments have been pieced together? Can you see where a 'tongue' might have been bolted to the structure? (Holding the 'trailer hitch' used to pull it to the home site.)
6. Are interior walls made from drywall or paneling? It's by no means a sure identification, but many manufactured homes (especially older homes) do not contain drywall.
7. Manufactured homes often have less of a roof pitch than a 'stick built' home. Keep in mind that manufactured structures vary in design, and newer homes in the manufactured category may look very much like modular or site-built houses.
8. If you still aren't sure, ask for a property disclosure from the homeowner. The owner or listing agent should verify (in writing) what type of structure it is.

Tips:

1. Manufactured homes are built to conform to the same code, no matter where they will be delivered. Modular homes and site-built homes are both built to conform to all local building codes at their final destinations.
2. Not all lenders will grant mortgages for manufactured homes. And if they do, there may be specific requirements. Some do not make loans for singlewide manufactured homes. Some will not grant a loan for a home that is not on a permanent foundation. Manufactured housing qualifies for FHA and VA loans.
3. Many homebuyers purchase manufactured housing as part of a land-home package.
4. Some communities and housing developments have restrictions against manufactured housing. Some deeds may forbid you to place a manufactured home on land, even if there are many manufactured homes surrounding the parcel. Get the facts before you purchase land for a manufactured home.
5. If the home's identification plate is missing, HUD can retrieve historical information from details on the interior data plate. If both items are missing, you may need to gather prior financing history from the current owners in order to complete your own financing.



From Janet Wickell, Your Guide to Home Buying / Selling.

Differences Between Modular Homes and Manufactured Homes

Know the Differences Before You Buy a Home

When you are buying a home, you will hear the terms site built, modular home, and manufactured home. It's important to understand how these structures differ, no matter whether you are purchasing an existing home or plan to build on a vacant lot that is subject to restrictions.

Site Built Homes

- Built from the ground up; built entirely at the home site.
- Conforms to all state, local or regional codes where the home is located.
- Often called a 'stick-built' home.
- A well-built, cared for site-built home generally increases in value over time (location plays a key role).

Modular Homes

- Modular homes are built in modules at a factory.
- Modulars are built to conform to all state, local or regional building codes at their destinations.
- Modulars are transported to the home site on truck beds, then joined together by local contractors.
- Local building inspectors check to make sure the structure meets requirements and that finish work is done properly.
- Modular homes are *sometimes* less expensive per square foot than site built homes.
- A well-built modular home should have the same longevity as its site-built counterpart, increasing in value over time.

Manufactured Homes

- Formerly referred to as mobile homes or trailers.
- Manufactured homes are built in a factory.
- Conform to a Federal building code, called the HUD code, rather than to building codes at their destinations.
- Homes are built on a non-removable steel chassis.
- Sections are transported to the home site on their own wheels.
- Multi-part units are joined at their destination.
- Segments are not always placed on a permanent foundation (more difficult to re-finance).
- Building inspectors check the work done locally (electric hook up, etc.) but are not required to approve the structure.
- Manufactured housing is generally less expensive than site built and modular homes.
- Manufactured homes often decrease in value over time.

What Do the Differences Mean to You? Restrictive Covenants and Deed Restrictions

- Communities generally have no restrictions against traditional, site built homes. Many developments do set minimum size requirements, and stipulate you must build a home that conforms to the guidelines of an Architectural Review Committee.
- Most developments allow modular homes. I have found a few that don't, but in those cases the restrictions were imposed because of an ongoing confusion between the definitions of modular and manufactured housing.
- Restrictive covenants and deed restrictions sometimes exclude manufactured homes. Investigate restrictions thoroughly before purchasing land for a manufactured home.