

## MOBILE VS. MANUFACTURED VS. MODULAR HOMES

**Mobile homes** - The term *Mobile Home* is often used interchangeably with the term *Manufactured Home* but in fact they mean quite different things. "Mobile Home" refers to homes built PRIOR to June 15, 1976 when the HUD code governing building standards for factory-built homes was instituted, greatly improving quality standards.

This is the State of California Insignia that is put on Mobile Homes. This is usually hung on the wall in the laundry, hot water heater or furnace room.



**Manufactured homes** - Homes built AFTER June 15, 1976 should, technically, no longer be referred to as *Mobile Homes* but instead are *Manufactured Homes* and are built to a higher standard of quality than yesterday's "*Mobile Homes*".

Manufactured Homes are built entirely in a factory under the federal building code administered by the Department of Housing and Urban Development (HUD). These homes are constructed to meet the Federal Manufactured Home Construction and Safety Standard Act of June 15, 1976. The federal standards regulate manufactured housing design and construction, strength and durability, transportability, fire resistance, energy efficiency and quality. The HUD Code also sets performance standards for the heating, plumbing, air conditioning, thermal and electrical systems. HUD is the only federally-regulated national building code. Each home or segment of a home is labeled with a red tag that is the manufacturer's guarantee the home was built to conform to the HUD code. On-site additions, such as garages, decks and porches, often add to the attractiveness of manufactured homes and must be built to local, state or regional building codes.

Manufactured homes generally come in one-, two- or three-section units and



**CA BRE 01958723** 

their dimensions range from 8 feet or more wide and 40 feet or more long. Manufactured homes can be placed on a basement and include multiwides and expandable manufactured homes. Excluded are travel trailers, motor homes, and modular housing.

Manufactured homes may be on leased land, Fee Simple land ownership which includes Condominium and Planned Unit Developments (PUD) or on acreage.

This is what that the HUD label looks like. The HUD label is usually on the back of the unit near a corner.



**HUD Label** 

This is the decal that the state of California places on manufactured homes. It is called the HCD:





**CA BRE 01958723** 

**Modular homes** - A modular home is manufactured in a production facility and are built in two or more sections in a controlled factory setting that are then transported and assembled on location. The assemble process typically uses a traditional concrete foundation (permanent). Unlike a mobile home, a modular home cannot be moved once built. These homes are treated just like a traditional home you'd buy in a neighborhood. They offer outstanding features, a huge assortment of pre-designed homes, and their price per square foot are sometimes lower than the traditional stick built home.

Modular homes are homes assembled at the building site. Modular homes are built to either local or state building codes as opposed to manufactured homes (sometimes still erroneously referred to as mobile homes) which are also built in a factory but are governed by a federal building code.

Modular homes can be completely customized to meet the home-buyers needs and tastes.

Source: Cheryl Sutcliff, Wells Fargo Home Mortgage Consultant, Encinitas CA 92924