

TEAM ROMINES GUIDE TO MANUFACTURED HOME AFFORDABILITY



Team Romines

Guide to Manufactured Home Affordability



TEAM ROMINES



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Exploring Affordable Manufactured Homes in Tennessee

With ongoing discussions about housing affordability amid rising costs, it's the perfect time to highlight one of the most undervalued options: modern manufactured homes. If the term "mobile home" brings to mind outdated, flimsy trailers, it's time for a refresh. Today's manufactured homes are high-quality, factory-built residences that meet rigorous federal standards for safety, durability, and design—challenging old stereotypes head-on.

The foundation was set in 1976 with the U.S. Department of Housing and Urban Development (HUD) implementing a strict national building code. This has evolved significantly, with the most extensive updates in over 30 years taking effect on September 15, 2025. These revisions include 90 new or revised standards, enabling innovations like multi-unit homes (e.g., duplexes up to four units), improved accessibility features (such as compliant showers), and allowances for modern appliances like tankless water heaters. These changes boost production efficiency, expand design options, and maintain affordability without unnecessary mandates.



Manufactured homes come in different configurations based on the number of sections (or "widths") joined together during setup. These varieties—single-wide, double-wide, and triple-wide—offer options for every budget, family size, and lifestyle. All are built to the same HUD standards, but they differ in size, layout flexibility, and typical features.

Single-Wide: The most compact and affordable option, built as one continuous section for easier transport. Typical dimensions are 12–18 feet wide and 40–80 feet long, providing 500–1,400 square feet. These homes suit singles, couples, or small families, often featuring 1–3 bedrooms and 1–2 bathrooms. Floor plans are efficient and linear, with essentials like an open kitchen-living area, but limited open-concept options due to the narrower width. Great for smaller lots, lower setup costs, and easier relocation if needed.

Double-Wide: The most popular choice, assembled from two sections for a more spacious, home-like feel. Common sizes range from 20–36 feet wide (often 24–32 feet) and 32–80 feet long, delivering 1,000–2,500+ square feet. This allows for 2–5 bedrooms, 2+ bathrooms, and flexible layouts—including open-concept designs, larger kitchens with islands, separate dining areas, and master suites. Double-wide's balance affordability with roominess, making them ideal for growing families or those wanting more living space without jumping to premium pricing.

Triple-Wide (also called multi-section or triple-section): Built from three (or more) sections for maximum space and luxury-like features. These span 30–54 feet wide and 32–80+ feet long, offering 1,600–3,600+ square feet (some even larger). Expect 3–6 bedrooms, multiple bathrooms, expansive living rooms, home offices, or bonus rooms—often resembling site-built homes with grander entryways, multiple gathering spaces, and room for entertaining. Triple-wide's provide the greatest customization but require larger lots, more site prep, and higher overall costs.

STRUCTURAL INTEGRITY



Strong foundation



Wind-resistant roofing



Engineered framing

SAFETY FEATURES



Fire-resistant materials



Egress windows



Smoke detectors

DURABILITY BENEFITS



Low maintenance



Resistance to harsh weather



Long-term reliability

THESE FEDERAL MANDATES MEAN A HOME BUILT TO HUD STANDARDS IN TENNESSEE OFFERS THE SAME RELIABILITY AS ONE ANYWHERE ELSE—DELIVERING PEACE OF MIND AND LONG-TERM VALUE.

Why Today's Manufactured Homes Are Built for Safety and Durability:

The 1976 HUD Code established a nationwide baseline, but the 2025 updates build on it with modern enhancements. Every manufactured home must pass factory inspections and carry a HUD certification label before leaving the production line, ensuring consistent quality regardless of where it's sold or installed.

Key HUD standards guarantee:

- **Structural Strength:** Designed to handle transportation stresses and environmental loads, with updated references for materials.
- **Fire Safety:** Smoke detectors, egress windows, and now enhanced multi-unit fire protections.
- **Plumbing and Electrical:** Safe, durable systems meeting current codes.
- **Accessibility and Innovation:** Recent additions for better shower access and energy-saving features.



Energy Efficiency in Newly Built Manufactured Homes

Modern manufactured homes emphasize practical energy savings, often cutting heating and cooling costs by 20-50% compared to older models or basic-code homes. Factory precision allows superior installation of efficient features that can outperform many site-built houses.

Common elements include:

- High-performance insulation (walls, ceilings, floors) with upgraded R-values, blown-in fiberglass, or spray foam—often exceeding minimum HUD requirements.
- ENERGY STAR-rated appliances, LED lighting, and efficient HVAC like heat pumps or sealed ductwork.
- Low-E double- or triple-pane windows with argon fill to reduce heat transfer.
- Tight envelopes with air sealing and balanced ventilation for comfort and draft reduction.
- Many qualify for ENERGY STAR certification, potentially saving up to 30% on bills versus standard models. While federal energy rules continue to evolve (with the 2026 Affordable HOMES Act prioritizing HUD oversight and cost-effective approaches over mandates), buyers can add upgrades like smart thermostats or solar-ready prep for even greater efficiency. These features lower utilities in Tennessee's humid summers and variable winters while boosting resale value and comfort.





How Do You Actually Pay for a Manufactured Home?

Purchasing a currently installed manufactured home provides quicker move-in and avoids major setup costs like site preparation, foundation work, utilities, transportation, and permits (which can add \$10,000–\$50,000+ for new placement). This route simplifies the process, with lower upfront expenses and faster closing times. Financing focuses on homes on owned land titled as real property (permanently affixed to a compliant foundation per HUD guidelines), qualifying like site-built houses for favorable options:

- **Conventional Mortgages** (Fannie Mae/Freddie Mac, including MH Advantage®): Often 3-5% down (with expansions in 2026 for single-wide's and 2-4 unit/multi-story options), up to 30-year terms, lower rates (starting around 6.75%+ in early 2026), and PMI cancellable at 20% equity.
- **FHA Title II Loans:** Finance home and land together for post-1976 HUD-certified homes on permanent foundations; competitive down payments (around 3.5%).
- **VA Loans** (veterans) and **USDA Loans** (rural areas): Often 0% down under real-property conditions. USDA continues to finance qualifying existing manufactured homes (HUD-compliant, typically under 20 years old, on permanent foundation, meeting size/condition rules) in eligible rural Tennessee areas.

These real-property loans offer better rates and terms compared to other options, supporting long-term affordability and equity building.



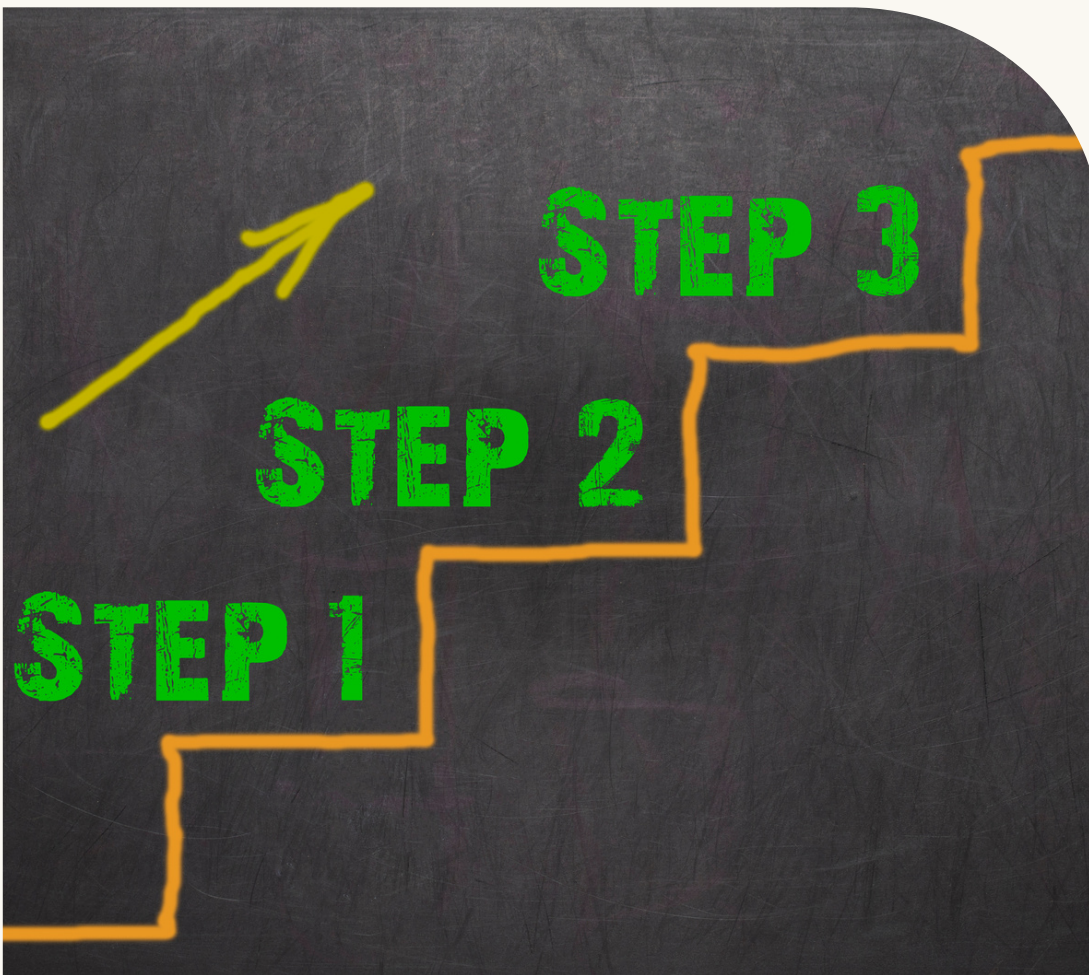
First-Time Homebuyers and Manufactured Homes in Tennessee

For Tennessee first-time buyers (or repeat if qualifying), the Tennessee Housing Development Agency (THDA) makes manufactured homes accessible. The Great Choice Home Loan offers 30-year fixed-rate mortgages (often FHA, VA, USDA, or conventional) and explicitly includes off-site manufactured homes on permanent foundations.

Key details:

- Minimum credit score.
- Required homebuyer education course.
- Income and purchase price limits vary by county.
- Low down payments.
- Great Choice Plus Down Payment Assistance: Deferred \$6,000 second loan (forgivable after 30 years, no payments) or amortizing up to 5% of price (max \$15,000) at main rate.
- Homeownership for Heroes: 0.5% rate discount for veterans, military, first responders, or targeted areas; may waive first-time requirement.

A home qualifies if it is HUD-certified after 1976, permanently affixed, and titled as real property. Visit thda.org to check eligibility, find approved lenders, and start the application process. Many have used these valuable resources for stable ownership in Tennessee.



Your 3-Step Plan to Start Exploring

With updated facts on quality, 2025 HUD innovations, 2026 financing clarity, and the right size variety for your needs, you're ready to act:

1. **Set Your All-In Budget:** Factor in home, land (if buying), site prep, utilities, and closing.
2. **Decide on Your Preferred Lifestyle:** Private owned land for freedom—plus choose single-, double-, or triple-wide based on space needs.
3. **Connect with Specialists:** Reach out to Team Romines for lender referrals, current home and property listings, and expert guidance on Tennessee options.

This straightforward plan helps you search manufactured homes for sale, compare top builders, and discover custom floor plans that fit your vision.

GET IN TOUCH



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