



Manufactured Homes compared to Modular Homes

Many people interested in building their home do not get accurate information when they try to learn the difference between modular and manufactured homes. I would like to help explain the difference between these two options that you may consider when building a home.

Manufactured Homes (mobile, trailer, HUD home):

1. The home is delivered on an integral steel frame (chassis) and must remain on this steel frame forever.
2. There is a permanent identifying plate that has to stay on the home, like a license plate. This is a relic requirement from when it used to be a true mobile home pulled from place to place.
3. HUD homes have low-pitched roofs, typically 3/12 or 4/12, and never more than 6/12, because of architectural design limitations.
4. The quality of the materials is not the same as that of site-built or modular homes in most cases. To keep the cost low, most builders of HUD homes use suppliers that have designed products specifically to be the cheapest that can possibly be built and meet the HUD code.
5. HUD homes are built to a blanket federal code, not your local building codes.
6. In most cases a HUD home will finance more like personal property, similar to a car. In some cases it can be financed as a "Mobile Home on a Permanent Foundation."
7. There is a required disclosure when you sell a manufactured home since it's not the same building code as a site built home or a modular home.
8. Refinancing is more difficult in almost every case, given similar income, credit, and loan amounts.
9. It is difficult to make changes to a manufactured home because it requires a state inspector to review plans and come do site inspections. Since the HUD homes are designed to the minimal structural code allowed in most cases, your options are typically limited to minor changes or side-to-side additions. Two-story additions are uncommon.
10. There are very few two-story manufactured homes, and those that are built have a very simple look to them.

Manufactured/trailer/mobile/HUD homes are in fact cheaper than modular homes as a general rule, and about the same or faster to install than modular homes because of their architectural and structural simplicity. It has been our experience that many people think manufactured home finishes are cheap looking and feeling, and they commonly spend a bunch of money upgrading it to look like a real home. Buyer's usually realize later that the cost comes out to something similar "all-in" like what they would have spent on a modular home, but without the same value creation as is possible when building a modular home.

Modular Homes (Pre-fab, Factory Built Housing):

1. The home is built on wood floor joists or floor trusses above a raised perimeter concrete foundation, just like any other site-built home on a raised foundation. A big difference is that the floor has double rim-joists whereas a site-built home would only have single rim-joists.
2. There is no such obvious permanent plate telling anyone that you are living in a mobile home. The most typical indicator is a sticker that is placed on the inside of a bathroom or kitchen cabinet. This sticker may be removed upon completion of the home.
3. The roof pitch can be pretty much whatever you want it to be. You can build a flat roof, a 2/12 or 3/12 Spanish style roof, a standard 5/12 or 6/12 ranch, and even up to a 12/12 Cape Cod or Lodge style roof. Multiple gables, hips, and roof pitches are possible.
4. The quality and performance of the home's structure generally exceeds that of a site built home and is much, much stronger than a manufactured home.
5. Modular homes are built to the same state and local building codes as site built homes.
6. The construction loan finances a modular home just like a site built home.
7. There is no disclosure required at the time of sale since the modular home is just a different route to building a Single-family residence, not a different type of home. Feel free to verify with this with your state Department of Real Estate if you don't believe us.
8. Refinancing is the same process as with a site-built home.
9. It is not hard to make changes to plans. Many of our homes have been custom designed for our clients, and are specific to their needs, the configuration of their lot, and the requirements of the local jurisdiction.
10. Wood-framed modular homes can be two stories or three stories. Four story modular buildings are possible in low seismic and wind conditions. We can ship modular buildings for apartments and condominiums up to twelve (12) stories worldwide, built to the appropriate commercial building code.

A regular site-built home typically has 2" x 4" exterior walls, even in many fancy neighborhoods. Modular homes have 2" x 6" exterior walls standard, better than most site-built homes and almost all manufactured homes. If you want to buy a home that is built almost as fast as a manufactured home but holds its value and looks like a regular stick-built home, you want a Cutting Edge Homes modular home.

Isaac Lassiter
Cutting Edge Homes Inc.
270 East Douglas Ave.
El Cajon, CA 92020
(877) 280-6496
<http://www.cuttingedgehomes.net>