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Differences Between Modular Homes and Manufactured Homes

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

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.
- Modulares are built to conform to all state, local or regional building codes at their destinations.
- Modules 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.

Read [More Facts About Modular homes](#)

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.

Read [More Facts About Manufactured homes](#)

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.

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