



## What Is a Modular Home?

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

### Home Buying Basics

#### What is a modular home?

Modular homes are built in sections in a factory setting, indoors, where they are never subjected to adverse weather conditions. The sections move through the factory, with the company's quality control department checking them after every step. Finished modules are covered for protection, then transported to your home site. They are placed on a pre-made foundation, joined, and completed by your local builder.

#### How long does it take to build a modular home?

That depends on your design and the manufacturer, but some modular homes can be built in the factory in as little as 1-2 weeks. And since modulars are built indoors, there's never a weather delay. It usually takes another 2-4 weeks for your local builder to complete the home once it delivered to the building site.

#### They sound like mobile homes. Are they the same thing?

Mobile homes, now called manufactured homes, are built to conform to the same federal code, no matter where they will be delivered. That code is called the HUD code.

A modular home conforms to the building codes that are required at the specific location it will be delivered to, and in many cases construction exceeds the required codes.

#### Don't all modular homes look alike?

No, and unless you were there to see the house delivered and assembled, you might not guess it's a modular home. Modular home manufacturers use computer aided design programs to draw plans to your specifications, or to modify one of their standard plans to suit your needs, so nearly any home plan can be turned into a modular home.

It's true that some modulars are very basic and resemble double wide manufactured homes, but the two structures are still built in different ways.

Each manufacturer is different, so be sure to ask questions about flexibility if you would like to design your own home.

#### Will banks finance a modular home?

Yes. Most banks, appraisers, and insurance companies treat modular homes the same way they do site built homes—a house that's constructed entirely on your property. Ask the mortgage brokers and banks in your area to explain how they finance modular homes.

#### Can I save money by building a modular home?

Sometimes. Construction costs for a modular home are sometimes less per square foot than for a similar site-built home. And there are other cost-saving features:

- Many modular homes are very energy efficient, which helps reduce your heating and cooling costs.
- Your home will probably be ready to move into much sooner than if you wait for a builder to construct a house on-site.

Try to visit model homes in your area. If you think modulars are ho-hum, you're in for a pleasant surprise.

## More About Modulars

- [Differences Between Site-Built, Modular & Manufactured Homes](#)
- [Modular Home Manufacturers](#)

## About Manufactured Homes

- [Manufactured Homes FAQ](#)
- [Before You Buy a Manufactured Home](#)
- [How to Identify a Manufactured Home](#)

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