

Manufactured Homes Versus All Others

Summary and Recommendation

The paragraphs and accompanying photos below describe the differences between manufactured homes, modular homes, and kit homes. Stick-built homes were not covered in this review. Based primarily on how HUD, FHA, USDA, Fannie Mae and Freddie Mac treat manufactured homes versus stick-built, modular and kit homes for financing, we need to modify the input sheet to show:

In the Property Type section:

Single Family (all types EXCEPT manufactured)

Manufactured (*remove Prefab/Modular*) **Provide Link to description**

Manufactured Homes

Other names used for manufactured homes: single-wide, double-wide, mobile, HUD homes.

This is the term used by HUD to identify a specific type of home construction. **These homes are appraised differently than all other types of homes using Fannie Mae Form 1004C/Freddie Mac Form 706.** FHA and USDA loans require the same forms. At least one manufactured home comparable sale must be included in the sales analysis.

A manufactured home is any home that is factory-built in the U.S. to the HUD Title 6 construction standards (commonly known as 'the HUD-code'). The HUD-code took effect June 15, 1976. A HUD-coded home will display documentation called the Certification Label and the Data Plate. The red Certification Label (sometimes called the HUD Label) can be located on the tail end of each transportable section (usually left front and right rear) of the home. The Data Plate will be located inside the home, usually on the inside of the door under the kitchen sink (but sometimes located on the back of a bedroom closet door). Regulation states that the Data Plate be affixed inside the home on or near the main electrical breaker box, or other readily visible/accessible location. This plate is an 8.5" x 11" sheet listing the manufacturer's name, model number, date of manufacture, VIN numbers, serial numbers of the heating/cooling units and appliances, roof load limits, and These documents are extremely important; as per the HUD Title 6 regulation removal is illegal. Removal could hinder the buying, selling, financing, or insuring of a manufactured home; they are not replaceable.

Manufactured homes are built in one or more sections in a factory. The sections are complete with floors, walls, ceilings, exterior siding, lighting, and electrical connections. Heating and air condition systems along with all ordered appliance are included. The sections are mounted on multi-axled chassis' and transported via truck to the building site. The sections are placed on and permanently attached to a poured concrete or block foundation. The axles and trailer hitch are removed. The sections are joined down the middle. Garages, deck, and porches are then attached to the assembled sections, usually by local contractors.

Identifying a manufactured home. The roof has a shorter pitch. The interior walls are usually panels with color coordinated vertical strips. The ceiling is almost always vaulted down the middle. Rare exceptions: drywalled walls and drywalled flat ceilings. Gross living areas for two section (i.e, double-wide) homes usually range from 1,040 sf (26' x 40') to 1,872 sf (26' x 72'). By law, the exterior

Certification Labels are attached to the ends of each section. Sometimes they are missing due to installation of new exterior siding. Sometimes the interior Data Plate is missing.

In auditor records, the State Land Use Code is 560 – Manufactured Home/Permanent Foundation. Manufactured homes built before June 15, 1976 are considered personal property. In order for the home to be converted to real property, title must be inactivated through the county Clerk of Common Pleas and the Recorder's office.



Certification Label

DATA PLATE

Manufacturer: Redman Homes, Inc.
Address: Box 95, Tupelo, MS 38801

Date of Manufacture: 10-11-50
Plan Number: 112a
HUD No: PPS 22238-59
Manufacturer's Serial Number and Model UCC Designation: 11204676
Design Approval by (D.A.P.A.): PPS

The manufacturer certifies to the best of the manufacturer's knowledge and belief that this manufactured home has been inspected in accordance with the requirements of the Department of Housing and Urban Development and is constructed in conformance with the Federal Manufactured Home Construction and Safety Standards in effect on the date of manufacture. See Data Plate.

COMPLIANCE CERTIFICATE

The factory installed equipment includes:

Equipment	Manufacturer	Model Designation
For heating	Colson	
For cooling	Colson	
Refrigerator	Colson	
Water heater	Colson	
Washer	Colson	
Dishwasher	Colson	
Garbage disposal	Colson	
Exhaust fan	Colson	
Smoke detector	Colson	

STRUCTURAL DESIGN BASIS CERTIFICATE

Design Basis: Zone 1, Zone 2, Zone 3, Zone 4, Zone 5, Zone 6, Zone 7, Zone 8, Zone 9, Zone 10, Zone 11, Zone 12, Zone 13, Zone 14, Zone 15, Zone 16, Zone 17, Zone 18, Zone 19, Zone 20, Zone 21, Zone 22, Zone 23, Zone 24, Zone 25, Zone 26, Zone 27, Zone 28, Zone 29, Zone 30, Zone 31, Zone 32, Zone 33, Zone 34, Zone 35, Zone 36, Zone 37, Zone 38, Zone 39, Zone 40, Zone 41, Zone 42, Zone 43, Zone 44, Zone 45, Zone 46, Zone 47, Zone 48, Zone 49, Zone 50, Zone 51, Zone 52, Zone 53, Zone 54, Zone 55, Zone 56, Zone 57, Zone 58, Zone 59, Zone 60, Zone 61, Zone 62, Zone 63, Zone 64, Zone 65, Zone 66, Zone 67, Zone 68, Zone 69, Zone 70, Zone 71, Zone 72, Zone 73, Zone 74, Zone 75, Zone 76, Zone 77, Zone 78, Zone 79, Zone 80, Zone 81, Zone 82, Zone 83, Zone 84, Zone 85, Zone 86, Zone 87, Zone 88, Zone 89, Zone 90, Zone 91, Zone 92, Zone 93, Zone 94, Zone 95, Zone 96, Zone 97, Zone 98, Zone 99, Zone 100.

HEATING AND COOLING DESIGN BASIS CERTIFICATE

Design Basis: Zone 1, Zone 2, Zone 3, Zone 4, Zone 5, Zone 6, Zone 7, Zone 8, Zone 9, Zone 10, Zone 11, Zone 12, Zone 13, Zone 14, Zone 15, Zone 16, Zone 17, Zone 18, Zone 19, Zone 20, Zone 21, Zone 22, Zone 23, Zone 24, Zone 25, Zone 26, Zone 27, Zone 28, Zone 29, Zone 30, Zone 31, Zone 32, Zone 33, Zone 34, Zone 35, Zone 36, Zone 37, Zone 38, Zone 39, Zone 40, Zone 41, Zone 42, Zone 43, Zone 44, Zone 45, Zone 46, Zone 47, Zone 48, Zone 49, Zone 50, Zone 51, Zone 52, Zone 53, Zone 54, Zone 55, Zone 56, Zone 57, Zone 58, Zone 59, Zone 60, Zone 61, Zone 62, Zone 63, Zone 64, Zone 65, Zone 66, Zone 67, Zone 68, Zone 69, Zone 70, Zone 71, Zone 72, Zone 73, Zone 74, Zone 75, Zone 76, Zone 77, Zone 78, Zone 79, Zone 80, Zone 81, Zone 82, Zone 83, Zone 84, Zone 85, Zone 86, Zone 87, Zone 88, Zone 89, Zone 90, Zone 91, Zone 92, Zone 93, Zone 94, Zone 95, Zone 96, Zone 97, Zone 98, Zone 99, Zone 100.

Data Plate



Interior showing vaulted ceiling and wall panels



Manufactured home with no attachments



Manufactured home with attached garage and attached front porch

Modular Homes

Other names used for modular homes: pre-fab, factory-built, panelized, systems-built.

Modular homes are sectional prefabricated houses that consist of multiple sections called modules. "Modular" is a method of construction differing from other methods of building. The module sections are constructed at an off-site facility and then delivered to the intended site of use. Construction of the prefabricated sections is completed on site. The prefabricated sections are sometimes lifted and placed on basement walls using a crane, then joined together to make a single building. The modules can be placed side-by-side, end-to-end, or stacked, allowing a wide variety of configurations and styles in the building layout.

Modular homes are built to the same or higher building standards as on-site stick-built homes. The building method is referred to as permanent modular construction. Modular homes are built the same and considered the same as a stick built home. Material for stick built and modular homes are the same. Modular homes are NOT manufactured homes as defined by HUD.

Modular homes are classified as real property. The State Land Use Codes are the same as those for stick-built homes: 510 – 515. Once built, they are indistinguishable from stick-built homes.



Modular Home



Modular Home

Kit Homes

Other names for kit homes: Sears Catalog Homes (1908-1942), log home kits.

Kit homes are similar in that the basic parts are already made and transported to the site for the owner/local contractor to construct, but they require further work versus a modular home to achieve a completed home. Individually numbered parts (studs, plates, exterior siding, roofing material, etc.) are delivered via flatbed trailers and are built with a set of plans from the manufacturer. Electrical panels, wiring, switches, outlets, ductwork, and heating and air conditioning systems are usually acquired locally and installed by licensed contractors.

Kit homes are classified as real property. The State Land Use Codes are the same as those for stick-built homes: 510 – 515. Once built, they are indistinguishable from stick-built homes.



Kit Home



Kit Home