

Mobile, Modular and Manufactured Homes

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Have you ever wondered or been asked by a buyer exactly what the difference is between a "modular" home and a "mobile" home? You may also hear the terms "manufactured home" or "pre-fab home". These terms seem to be catch-all phrases to encompass anything that is not a "stick-built" house, which is the builder's lingo for a home that is built from scratch on a piece of property, and not in a factory.

So what exactly is the difference? After researching the different types of alternative-built homes, I've discovered the answer. And, my findings might surprise you!

In my quest to understand these different housing types, I contacted Robert Fanelli, the President of Riverview Homes, Inc. in Vandergrift, Pennsylvania. With forty years of experience in selling both types of

homes, Robert provided me with insight into the alternative housing business and explained that it basically boils down to semantics.

"Over our 40-year history, Riverview Homes has sold mobile homes, manufactured homes, modular homes, two stories, sectional homes, single-wides, trailers, double trailers, triple-wides, double-high, etc.", he begins. "In the end what we have really sold is either a home built to the HUD (Department of Housing and Urban Development) building code or to a State building code. In Pennsylvania, we build single family homes to the IRC (International Residential Code). In Pennsylvania, modular homes are built to the IRC and manufactured homes or mobile homes are built to the HUD code."

Wikipedia defines a similar difference. It says that typically a modular home is built to local state or council code, so it can actually have a different construction standard depending on the state in which it will be placed. Modular homes built for final placement in a hurricane-prone area can have additional bracing built in to make it more safe. Surprisingly, it says that after FEMA studied the destruction done by Hurricane Andrew, **they concluded that modular and masonry built homes fared better than any other construction!**

Wikipedia further notes that pre-manufactured, pre-fab, or mobile homes are built in factories, transported by tractor-trailer to the home site, (often rural) and contain hidden trailer frames, axles, wheels and tow-hitches beneath the underpinning.



Mobile Homes - The two major sizes of mobile homes are single-wide (18 feet or less width and 90 feet or less in length); and double-wide (which are 20 feet or more wide and 90 feet long). Double-wides are usually two units which are joined together at the site. Mobile homes can even go up to a triple-wide size and above, if desired.

Again, they reiterate that mobile homes are governed by National standards (the US Department of Housing and Urban Development, or HUD) and not state or local building codes. That may explain why many cities do not allow mobile homes to be built inside the city limits, since they may not be up to code for the area. Mobile homes were actually an offshoot from camping trailers, which became popular in the 50's and 60's.



I posed the question to my Allstate Insurance agent, who sells both **South Carolina mobile home insurance** as well as regular **homeowners insurance in Myrtle Beach**. His industry provides additional distinction between a modular home and a mobile home. He stated that a modular home is frameless and uses a deed to convey title, whereas a mobile home has a title similar to a car, and has the framework mentioned above. There seems to be little room to quibble with the insurance agency!

Different Opinions - In his explanation, Mr. Fanelli goes on to say that the problem is not that they or their customers don't know what they are buying or selling, but how the other entities involved in the

construction process define the product.

He asks, "What does the lender consider a modular? What does the insurance agent consider a mobile home? What does the Zoning Officer define a manufactured home as? You would think this would not be a problem, but I am here to say that all of these people have different answers and they are defined not by the law or by building codes, but by personal experience. For example, the Banker who will not finance a mobile home, but will finance a modular; and the only requirement to be a modular is that the home is on a basement! This happens all the time."

He adds, "With all of this being said, the homes that we are building, either modular or HUD code, are the most competitive product we have ever fielded. Any option, design or appearance, you can get with a traditional stick-built home you can get with a modular or a HUD. [mobile home]"

"Whatever you want to call them, the house is a HUD code home or an IRC code home. These codes are not as different as one might imagine. In fact the HUD code can be more restrictive than the IRC in some cases. Most of the stereotypical differences that people quote all the time are just not true. HUD code homes can go on a basement. Modular homes can be built on a frame that stays with the home. HUD code homes do have drywall and higher roof pitches. Modular and HUD code homes can both be financed - including the ground with a mortgage. Both are built in a factory, and transported to the home site. And even stick-built homes use factory-built parts like roof and floor trusses."

Mr. Fanelli's website has photos and comprehensive information about mobile and **modular homes in PA**. If you're interested in learning more, go to www.RiverviewHomesInc.com and take a look.

As usual, I've received an advanced education about this type of housing, just out of curiosity. It was hard to grasp and made for a rather difficult subject to write about.

Thanks go to Robert Fanelli and his expertise that helped a great deal, and to my friend Tim Fish, who patiently explained some of the terminology. He sees an occasional modular **home for sale in Albuquerque**, too.

*Robert Fanelli is the President of **Riverview Homes, Inc.** Riverview was founded in 1970, and has its corporate office at 2623 River Road, Vandergrift, PA, 15690. Mr. Fanelli can be reached at rfanelli@riverviewhomesinc.com. Learn more about Riverview Homes at www.RiverviewHomesInc.com.*



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