



ENERGY SERIES: What Are the Differences Between Mobile and Modular Homes?

Mobile and modular homes are factory-built and generally differ in how much of the construction occurs at the factory. The greater the work at the factory, the less labor is needed where the home will be located.

Mobile Homes

A mobile home (also called “manufactured home” or “HUD code home”) is one that is built entirely at a factory and usually requires hook-up of utilities and certain appliances on delivery. A two-story mobile home generally requires more assembly on site. Today’s mobile home may be installed on a temporary or a permanent foundation and could be considered real property by the local property appraiser. The mobile home owner should consult with his or her insurance company to determine if the mobile home qualifies for real property insurance. On installation, a mobile home’s wheels and axles may be removed, but the chassis must stay in place. A mobile home must be built in accordance with U.S. Department of Housing and Urban Development (HUD) code that supersedes state or local building codes.

Modular homes

A modular home is one that is built in sections (modules) at a factory and assembled on site. A

modular home may also require finishing work (such as carpet, paint, appliances) on site, and it may have multiple stories. A modular home must be designed, permitted, built, and inspected in accordance with the building code for the state where it is installed and a permanent foundation designed and built specifically for that home.

Different, but related, types of homes include:

Panelized home-Whole wall panels are built at the factory and connected or installed on site.

Pre-cut home-Building materials for that home are cut and sized at a factory and assembled on site.

Cautions:

- On site components or additions (such as foundations, garages, or porches) are likely to require separate and different approval by the local building department.
- Review, inspection, and approval from more than one government agency may be required for any of these types of homes, and advance planning is very important.

Design and construction professionals generally must be licensed for this work, and your ability to obtain final approvals, financing, insurance, or protection from liability may depend on the use of properly licensed persons.

Developed as part of the NASULGC/DOE Building Science Community of Practice. The factsheet editors are: Robert "Bobby" Grisso, Extension Engineer, Biological Systems Engineering; Martha A. Walker, Ph.D, Community Viability Specialist, Central District; and John Ignosh, Area Specialist, Biological Systems Engineering.

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