

MOBILE, MANUFACTURED, AND MODULAR HOUSING: WHAT'S THE DIFFERENCE?

Spring 2019

	Factory-Built			Stick-Built
	Mobile	Manufactured	Modular	
Construction Standard	No required standards; sometimes built to voluntary industry standards Constructed before 1976	Required national HUD standards (effective 1976)	Local or state building code standards	Local or state building code standards
Where Constructed	Structure, interior finishes, and most appliances manufactured or installed in factory	Structure, interior finishes, and most appliances manufactured or installed in factory	Some sections, including plumbing and electrical systems, manufactured off-site; supplemented with on-site construction, including foundation	Constructed and built on-site using unassembled materials
Mobility & Permanence	Transported to site with attached chassis and wheels, then placed on foundation; seldom, if ever, moved	Transported to site with attached chassis and wheels, then placed on foundation; seldom, if ever, moved	Transported to site by trailer and often lifted into place by crane	Construction materials delivered to site for permanent assembly
Financing	Not eligible for conventional mortgage financing; typically financed with personal or "chattel" loan	Eligible for conventional mortgage financing if on land owned by borrower or under long-term lease; otherwise, financed with personal or "chattel" loan	Eligible for conventional mortgage financing	Eligible for conventional mortgage financing
WV distinctions	Factory built homes constructed before 1976; not held to HUD standards; antiquated term for manufactured homes	Built after 1976; subject to required national HUD standards	Factory built home transported to site; must conform to local or state building code standards	Traditional family home; must conform to local or state building code standards