



**What is a factory built home?  
Where to buy a factory built home.**



## Welcome Home

**B**uying a new home is very exciting and will probably be your family's largest investment decision. Of course, you'll want to be able to purchase the home you want while staying within your budget.

Factory built housing insures you a quality home at a price you can afford. Factory built homes are built in factories, thereby controlling the cost of building the home. Additionally, adverse weather conditions do not delay construction. The ability to strictly control all facets of the construction adds up to you paying less for much more house. These homes offer all the quality and amenities of the traditional site-built house at a fraction of the price.

**M**any renters are surprised to find that they can buy a manufactured home for the same amount as their rent payments. Plus, the money you use to pay your home mortgage is building a future for you and your family...it's building equity!

As you look over the model homes at the retail sales center, you will find that these homes already come complete, offering all of the newest appliances and exciting features that make a home special. You may choose to add your special touches, like a fireplace in the living room or a whirlpool in the master bathroom. When choosing the options, you have plenty of flexibility to create your dream home.

To find a retailer near you click on the "Find a Home" tab on our website: [www.pmha.org](http://www.pmha.org)



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## *What is a Manufactured Home?*

A manufactured home is built on a permanent chassis, the homes are constructed entirely in a factory with federal standards enforced by the Department of Housing and Urban Development (HUD). The federal agency regulates the home's design and construction, strength and durability, transportability, fire resistance, energy efficiency and quality control. It also sets tough performance standards for heating, plumbing, air-conditioning, thermal and electrical systems. The HUD code pre-empts local building codes and are sold by licensed retailers.



Manufactured homes are delivered to the home site in 1,2, or 3 sections. Flooring, cabinetry, fixtures, appliances and plumbing have been installed at the factory. If the home has multiple sections, the sections are joined at the site, with minimal finish work completed by a licensed installer, such as the joining of carpet and connection of utilities. Multi-section homes are available with floor

space ranging from 1,200 square feet to over 2,400 square feet. A manufactured home may be placed on private property or in a manufactured home community and with today's styling, they are often hard to distinguish from site-built housing.



## *What is a Modular Home?*

Modular homes like manufactured homes are also factory built. They begin as components and are designed, engineered and assembled in a controlled factory environment. The components are joined at the building site and the home is completed by a builder. Modular homes must meet codes regulated by state and local agencies, the

same way in which site-built homes are regulated. In Pennsylvania, it is referred to as the International Residential Building Code.

Modular homes can be one-or two-story dwellings and are delivered to the home site in two or more sections, sometimes as the shell of a home. Part of the interior work is accomplished at the factory, but most of the interior and exterior finish work is completed by the builder at the home site. The interior amenities installed at the home site are governed by local codes. Modular homes are placed on private property.



## Installing Your New Home

Before you sign your purchase contract, make sure the following 6 items are included in your installation agreement.

1. Transporting your home - The retailer will usually handle transporting the home to its home site - as long as the roads are adequate. Have your retailer inspect the site ahead of time.
2. Building a foundation - If you are placing your home on your own property, you can choose from a number of foundation types: concrete block, metal or treated wood piers; a concrete slab; or a full basement. Talk with your retailer and have him check the local building code to see which method applies. Also, consult your lending institution for any stipulations they may have on your loan.
3. Leveling your home - Make sure the home is placed level to equally distribute its weight. Do a walk through right after the home is placed, 60 days and 90 days afterwards, due to settling of the foundation.
4. Anchoring to the foundation - The home needs to be made secure by anchoring according to the manufacturers instructions. This must be done by a professional and in accordance with the building code.
5. Finishing your home - Again, do a walk through and make sure everything is finished to your satisfaction.
6. Connecting utilities - Connection to water, electricity, gas, and sewer should be included in the installation price. If not your retail center can assist you in having these items completed.



### Did you know that:

- Modular housing was one of the fastest growing segments of home construction from 2002-2005, growing by over 20% in those three years.
- A government study conducted after Hurricane Andrew found that modular homes performed better than their conventionally-built counterparts.
- Modular homes actually use more materials in them than site-built homes due to the factory-built construction technique and transportation requirements.
- Over 70% of the homes built in Sweden are factory-built homes. A large portion of homes built in other European countries and Japan are also modular.
- Modular homes can help builders significantly cut overhead, which means saving time and money, and increasing profitability and production.
- What does this mean for you? Use factory-built construction!

## *Financing Your Manufactured Home*

Today's buyer of both new and existing manufactured homes may choose from a wide array of financing options. Some financial institutions offer an entire menu of lending programs. The house can be financed as personal property, on leased land, in a manufactured home community or on a privately owned site. Buyers who desire to acquire land in conjunction with the home can finance the land and home together. Properly financed, the purchase of a manufactured home will lead to equity building for the homeowner.



Many buyers arrange financing for manufactured homes through the retailer from whom they buy their home. These retailers maintain business relationships with a number of lending institutions - large national lenders as well as local institutions - and can assist in the preparation and submission of a credit application. Customer also may shop independently for financing with a lender of their choice.

Manufactured homes can be financed as personal property. Even when the home and land are financed together, the home is often secured as personal property and the land as real property. A growing number of buyers are opting to put their homes on land they are purchasing or already own. Traditional manufactured home personal-property lenders have created land and home financing programs designed to accommodate this trend.

Another growing trend for homebuyers is to finance their home and land together as real property using conventional mortgage financing obtained through a traditional mortgage lender.

For a listing of PMHA Member Industry Lenders visit our website [www.pmha.org](http://www.pmha.org) and click on "PMHA Member Lenders".



### *BUYING A HOME*

Visiting a retail home center and seeing a home first-hand is a great way to visualize your new home. The models on display will give you the opportunity to walk through different floor plans in both a single and multi-sectional design.

The sales center professional will be able to explain the many home features that are available such as vaulted ceilings, drywall, fireplaces, walk-in closets and energy efficient heating options such as Propane fuel. Appliances, carpet samples, and fixtures will also be shown to you so that you can pick the style just right for your family.

Your professional sales consultant can also help you find the home that will fit your budget and can often arrange for financing for your new home. Also your retail professional will handle the building of your foundation, do site improvements and make sure your home meets the necessary building codes. He will also oversee the installation and set-up of your home and make sure that you are completely satisfied with your investment.

## **FOUNDATIONS**

Once you have decided on your new home, your next big decision will be what type of foundation suits your home and your lot appropriately. For a manufactured home you have a number of foundation options which one you chose depends on your preference, your budget and your local laws.

Here is some basic information on your choices:

### **FOOTER**

A footer is a concrete slab that extends below ground frost level and supports the home or the walls of the foundation. It prevents the foundation from moving. Footers are used in all types of foundations.

### **BASEMENT**

A basement is a foundation that also creates living or storage space under the home. A basement is 8 to 10 feet high. Basements are made with a poured wall, block wall or a pre-cast wall. In some homes, you'd place utility elements like furnaces, water heaters and electric panels in basements. If you don't construct a basement, those items will need to be placed somewhere in the house.

### **CRAWL SPACE**

A crawl space is a very popular type of foundation that is less expensive to build than a basement. Rather than excavating a hole for additional space under the home, a block wall, usually 4' in height, is extended above grade. The wall is connected below ground to the footer. The look from the outside is similar to the look of a basement, without the extra room for storage, or expense.

### **SLAB**

A slab is another popular choice. Depending upon soil conditions, a professional slab plan may or may not require footers. Stability is maintained by good drainage. A compacted gravel base is the first layer, on top of which concrete is poured. The house is then placed on the slab. A slab may not be available for all types of homes.

### **PIERS**

Piers are the most cost-effective foundation, but are not suitable for all homes. Some jurisdictions do not allow pier foundations. Piers involve drilling holes, usually 18 to 24 inches in girth below-grade, deeper than the frost line in your area. Footers are poured below the frost line. These holes are then filled to ground level with concrete. Then blocks and shims are placed on top of the pier supporting the home.

*In Pennsylvania, the foundation that you chose must be built according to the International Residential Building Code (IRC). The foundation you chose needs to be acceptable to your local code enforcement officer and your mortgage lender. Also check your manufacturers manual and talk with your retailer to determine the type of foundation recommended for your particular home.*

## *On-Site Completion*

Factory-built homes are constructed in a factory as modules of one or more sections, transported to the home site, and placed on the homeowner's foundation system. There are many methods of placing the sections on the foundation and connecting them together.



The number of sections and method of assembly are part of your final cost of the home. Manufacturers provide specific instructions as to how their home should be assembled to perform properly to their individual construction methods. There is no single, correct method that applies to all homes.

A building permit from the local municipality is required under Pennsylvania law. The Building Code Enforcement Official is then required to perform certain inspections prior to issuing a Certificate of Occupancy at the end of construction.



In order for a new manufactured home to be installed in Pennsylvania, a certified installer must be used. Your retailer may provide this service or he will provide you with the names of certified Pennsylvania installers. A list of certified installers can also be obtained by the Pennsylvania

Department of Community and Economic Development ([www.newpa.com](http://www.newpa.com) search installer). If you chose to install the home yourself, or hire your own installer, your retailer will have a form for you to complete which is required by state law.

Modular Homes, which are built entirely under the International Residential Building Code do not require a certified installer.

Again, your retailer is your best source of information on the completion of your new manufactured home.





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