

MODULAR OR MANUFACTURED HOME

The Assessor frequently gets requests from owners to change the classification of their 'purged mobile home' or 'mobile home' to 'modular'. The classification is usually problematic for the owner when it comes time to refinance or sell their home. Is there really a difference?

YEAR BUILT OR MANUFACTURED

In August 1982, HUD changed the description of a mobile home manufactured after June 15, 1976 to "Manufactured Home". Homes manufactured prior to June 15, 1976 are still considered "mobile homes".

If the mobile home was built before June 15, 1976, it may not be eligible for most types of financing. Some loan companies will not accept manufactured homes and most will not consider mobile homes, but many will actually finance modular homes.

MODULAR HOME - If the home is a modular built after 1971, it should have a tag called a "Factory Built Unit Certification" attached. This certifies that it has been built to the requirements of the Universal Building Code (UBC), which is the same requirement of stick-built homes. **Such UBC stickers are typically found under the kitchen sink.**

MANUFACTURED HOME - If a home was built after June 15, 1976, a HUD tag may be found on the rear of the unit or the rear of each of the units if it is a double-wide home. **HUD TAGS INDICATE THAT THIS IS INDEED A MANUFACTURED HOME built to HUD Standards & Safety Requirements.**

If the HUD tag cannot be found and you know it was built after June 15, 1976, the home may have new siding. If the new loan will be FHA, FHA guidelines require some siding removal so that a picture may be taken of the tag. If the tag is not found, original siding may have been removed. An inspection of the crawl space or foundation may reveal **two large metal beams running the length of each of the units, which indicates it is a manufactured home.** These **metal beams support the axles, wheels and hitch** and, they support the units permanently and cannot be removed. If you see metal beams, it is likely a **MANUFACTURED HOME**.

Modular homes are transported to the site in sections and are NOT dependent on I-beams, which are typically removed after delivery. Floor joists with **no metal beams** indicate that the home is a MODULAR. **NOTE: if HUD tags are present, it is still a manufactured home regardless of the floor/foundation structure.**

FOUNDATIONS: Sometimes an engineering certification is required to establish whether a foundation is "permanent" or merely situated on the ground. **Manufactured homes rely on metal beams, which must be supported by blocks and/or piers on footers,** poured to acceptable standards. It may have a perimeter foundation that is simply a skirting.

Modular homes will not have I-beams and must have a perimeter foundation of block or poured concrete. The weight of the unit must be on the perimeter with secondary floor support situated throughout, which is typically block or 4x4s on footers.

SUMMARY: LOOK BENEATH THE HOME FOR BEAMS AND AT THE EXTERIOR FOR TAGS

- Manufactured home weight is supported by metal beams
- Modular home weight is on the perimeter foundation like a site/stick-built home
- Exception: some modular models may have a permanent atypical metal chassis (not the norm)