

Manufactured? Modular? Stick Built? Mobile? Doublewide?

By Janet Riggs, Appraiser

It is all so confusing, BUT OH SO IMPORTANT.

How do you tell the difference?

Manufactured – Many people used to call these Modular homes, but that is incorrect. These homes are also sometimes called doublewides. A **manufactured home** is built in a factory (usually in 2-3 days) to less stringent National building codes and they have **HUD plates** (called Certification Label) mounted on both halves of the *outside* of the home. There's a wide range of quality on manufactured homes. They can be paneled, wallboarded and even drywalled. The type of materials does not determine what type of home it is.

A **manufactured home** should also have an 8.5x11 document (called Data Plate) mounted *inside* the home in a closet or kitchen cabinet or inside the electrical panel box. This will tell the date of manufacture, who manufactured it, what Wind Zone and Snow Load it was built to, etc. Both of these items are **required** to get financing.

If you know it is a **manufactured home**, and it does not have the **HUD plates**, (new siding installed over the plates or plates removed, it would be a good idea to start the process of getting this info. I've heard some information for the plates can be obtained from the BMV (Bureau of Motor Vehicles). Check the [HUD site](#) for further information on obtaining documentation on the tags. *Note: Data Plates/Cert. Labels are only available on homes manufactured after June 15, 1976.*

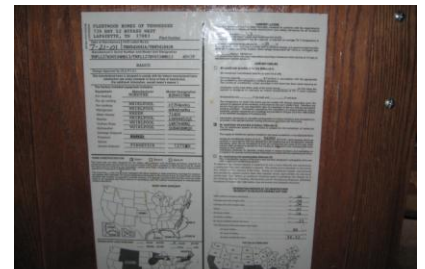
Modular – These homes are built to more stringent State and Local Codes and must have a **State of Indiana SEAL**-- usually located inside the electrical panel box. A **modular home** will NOT have the HUD plates on the outside. A modular home can also have a wide variety of materials and often times a modular may be a 2-story home. Often the code items are how they are constructed so they can't be readily seen. That is why the plates and SEAL are so important. A modular home may also have the 8.5x11 document mounted inside the home. According to one supplier I talked to, a **modular home** may cost **\$10,000 more** than a similar manufactured home. One key thing is modular homes can be comp'd against stick-built homes since there are so few modular homes in this area. Manufactured homes cannot, unless there are absolutely no manufactured home comps.

Mobile Home – These are pretty much as we all know them--single wide trailer homes and they often have a vinyl skirt rather than a concrete block foundation.

Stick Built /Frame on Site– This is a standard built home that is built with lumber (sticks) on site. These have to meet local codes and may be inspected during the building process.



EXTERIOR HUD PLATE,
NUMBERED IN SEQUENCE



INTERIOR CERTIFICATE WITH MFG. INFO

