

Reference for Factory- Built Housing Definitions/Classifications

Prepared by Bismarck Mandan Board of REALTORS®

Sources: Countrywide Correspondent Lending & Gate City Bank

<p>Modular Homes</p>	<ul style="list-style-type: none"> • Composed of factory-built modules that are transported to the home site and assembled. • Built to the state building code requirements of the state in which it is to be installed. • Conforms with industrialized building codes, Building Officials and Code Administrators (BOCA), and local zoning requirements • A blue BOCA tag must be displayed. The tag is typically found inside the home in one of the following locations: <ul style="list-style-type: none"> - Main electrical panel - Kitchen cabinet - Bedroom closet <p>These homes are factory-built in two or more sections in accordance with state and local building codes and are transported to the property site for final assembly. While a modular home may be transported on a steel undercarriage, the undercarriage is not a permanent structural component. The undercarriage is usually removed when the house is placed on the foundation. This type of housing is built to meet the same code specifications as site-built homes. Modular homes are required to be on a foundation.</p>
<p>Panelized Home</p>	<ul style="list-style-type: none"> • Building in which panels, such as a whole wall with windows, doors, wiring and outside siding are factory-built, and then are transported to the site and assembled. • Built to the local building codes of the jurisdiction in which it is permanently located. • A blue BOCA tag must be displayed. The tag is typically found inside the home in one of the following locations: <ul style="list-style-type: none"> - Main electrical panel - Kitchen cabinet - Bedroom closet
<p>Manufactured Home</p>	<ul style="list-style-type: none"> • One-family dwelling unit • Characteristics of site-built housing • Legally classified as real property • Built on a permanent chassis • Built and installed under the Federal Manufactured Home Constructions and Safety Standards (HUD Code) established June 15, 1976. • A red HUD tag with a stamped serial number must be attached to the exterior of the home. The red tag is the manufacturer's guarantee that the home was built to conform to HUD's code. <p>These homes are residential structures built on a steel undercarriage with the wheel assembly necessary for transportation in one or more sections to a permanent location. The wheel assembly is removed when the residential structure is placed on a permanent foundation, but the steel undercarriage remains intact as a necessary structural component.</p> <p>Additional Comment: <u>Manufactured homes will have a Title showing ownership.</u></p>
<p>Mobile Home</p>	<ul style="list-style-type: none"> • Built prior to June 15, 1976 before the HUD code went into effect. • Supported by a chassis and is not permanently attached to the site. • Mobile homes are not required to display a HUD tag (red or blue) indicating conformance with the HUD building standard. <p>Additional Comment: <u>Mobile homes will have a Title showing ownership.</u></p>