



Mobile and Modular Homes: What Are The Differences?¹

These types of houses are factory-built and generally differ in how much of the construction occurs at the factory. The greater the work at the factory, the less is the need for labor where the home will be located.

Mobile home—(also called “manufactured home” or “HUD code home”) is one that is built entirely at a factory and usually requires hook-up of utilities and certain appliances on delivery. A two-story mobile home generally requires more assembly on site. Today’s mobile home may be installed on a temporary or a permanent foundation and could be considered real property by the local property appraiser. The mobile home owner should consult with his or her insurance company to determine if the mobile home qualifies for real property insurance. On installation, a mobile home’s wheels and axles may be removed, but the chassis must stay in place. A mobile home must be built in accordance with federal U.S. Department of Housing and Urban Development (HUD) code that supersedes state or local building codes. To be acceptable in Florida, a mobile home must bear the HUD label and be secured with anchor tie-downs as specified in section 320.8325, Florida Statutes, and installed by a mobile home installer certified by the Department of Highway Safety and Motor Vehicles.

Modular home—is one that is built in sections (modules) at a factory and assembled on site. A modular home may also require finishing work (such as carpet, paint, appliances) on site, and it may have multiple stories. A modular home must be designed, permitted, built, and inspected in accordance with the Florida Building Code (FBC) and installed on a permanent foundation designed and built specifically for that home. To be acceptable in Florida, a modular home must bear the insignia of the Florida Department of Community Affairs (DCA) on the inside of the cover of the home’s electrical panel and be installed by a contractor licensed by the Construction Industry Licensing Board to build site built homes.

Different, but related, types of homes include:

Panelized home—is one for which whole wall panels are built at the factory and connected or installed on site. A panelized home must be designed, permitted, built, and inspected in accordance with the Florida Building Code.

Pre-cut home—is one for which the building materials for that home are cut and sized at a factory and assembled on site. A pre-cut home must be designed, permitted, built, and inspected in accordance with the Florida Building Code.

¹*DISCLAIMER – This piece is intended to give the reader only general factual information current at the time of publication. This piece is **not** a substitute for professional advice and should not be used for guidance or decisions related to a specific design or construction project. This piece is not intended to reflect the opinion of any of the entities, agencies or organizations identified in the materials and, if any opinions appear, are those of the individual author and should not be relied upon in any event. Applicable to 2004 Florida Building Code.*

Cautions:

- On site components or additions (such as foundations, garages, or porches) are likely to require separate and different approval by the local building department.
- Review, inspection, and approval from more than one government agency may be required for any of these types of homes, and advance planning is very important.
- Design and construction professionals generally must be licensed for this work, and your ability to obtain final approvals, financing, insurance, or protection from liability may depend on the use of properly licensed persons.

Government Agencies/Offices:

Department of Community Affairs/Florida Building Commission: 850-487-1824 / www.floridabuilding.org

Florida Department of Highway Safety and Motor Vehicles: 850-617-2000 / www.hsmv.state.fl.us

Florida Department of Business and Professional Regulation: 850-487-1395 / www.myflorida.com/dbpr/

U.S. Department of Housing and Urban Development: 800-245-2691 / www.huduser.org

U.S. Environmental Protection Agency (EPA) and U.S. Department of Energy ENERGY STAR Program: 888-782-7937 / www.energystar.gov

Your county or municipal building department (please see the government section of your telephone book—look under “building,” “plans,” “inspections,” or “zoning.”)

Other Resources:

Harvard Joint Center for Housing Studies: www.jchs.harvard.edu

Manufactured Housing Institute:

www.manufacturedhousing.org

mHousing.com: www.mhousing.com

modularcenter.com: www.modularcenter.com

The Dwell Home:

www.thedwellhome.com/index.html

Florida Manufactured Housing Association:

www.fmha.org

Don't know where to go for an answer to a specific question?

Contact: Building A Safer Florida, Inc. 1-850-222-2772 or www.buildingasaferflorida.org

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