

# *Going* **Modular**

What You Need to Know



*The Step by Step  
Guide to Going Modular*

**Contains a Comprehensive Directory  
of Modular Home Manufacturerers**

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## Introduction

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**T**erri winced when she heard the news. Her new neighbors were putting in a modular home, and Terri didn't like this news one bit. Terri glared out the window of her suburban Connecticut home and tightly clutched the cordless phone on which she was talking to another neighbor, Sharon.

*"They're just going to turn this neighborhood into a cardboard box farm," Terri told Sharon, angrily staring at the lot next to her own home. Terri was sure that any modular home would look like an ugly box, an eyesore for the entire neighborhood.*

*For weeks, Terri secretly fumed about her neighbor's choice of housing. Every day she saw the progress being made on the lot. They were pouring a foundation and grading the landscape. The only problem was that Terri assumed the absolute worst about the home that would eventually show up on a truck.*



*“What about our house’s value?” Terri asked her husband one day. He didn’t seem to be as worried as she was, but she was certain this would change when he finally saw the ugly house that was going up next door.*

*Finally the moment of truth came. The trucks started arriving early one morning, several weeks after Terri heard the news. A crane showed up on the site, and Terri watched as they assembled the units, piece by piece, until a house started emerging. Terri soon realized that she’d been wrong this whole time. This house wasn’t a cardboard box and didn’t look like a trailer. This house was a sophisticated ranch style home with shutters, a beautiful roof, and two stories. As the day wore on, Terri’s harsh opinions softened. By the end of the week, the neighbor’s house was finished and Terri was genuinely humbled at the sight of this modern and beautiful home next door.*

What’s the first thing you think of when you think “modular home?” If you’re like many people, you have the common misconception that “modular home” and “trailer” is synonymous. The fact is that manufactured housing, or housing that’s built in a factory off site, has changed dramatically over the years. Gone are the days of boring, poorly made rectangular boxes with shallow roofs. Today’s manufactured homes come with much more variety and quality construction.

If you’re in the market for a new home, you should put modular housing on your list. Modular housing is not only cheaper than on-site construction in many cases, modular homes are manufactured better, save energy, and have higher rates of appreciation over time. In short, there are plenty of reasons why you should consider modular and other manufactured housing.

This book is meant as a guide for the average consumer. You’ll find information about a wide range of topics meant to help you make your decision about whether or not you want to purchase manufactured housing. You’ll read about how to select manufactured housing, the options that are available to you, how to finance your purchase, and the advantages of modular housing in years to come.

# 1 – What is Manufactured Housing?

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“A modular home is the same as a doublewide trailer. Stay away because they’re poorly constructed.”

“Manufactured housing just won’t last like on-site construction.”

“Manufactured homes are only for poor people.”

Have you heard any of these misconceptions? If you’re like many people, you may have the idea that all manufactured housing is the same. You may also assume that the manufacturing industry is the same today as thirty years ago. Today’s manufactured housing industry has taken a dramatic turn. Gone are the days when “manufactured housing” meant “cheap” or “shoddy.” Today’s manufactured homes are stylish, modern, well-built, customizable, and energy efficient.





New advancements and technologies have changed the manufactured housing market tremendously. Several decades ago, a “manufactured home” could only mean one thing, a boxy “trailer” with limited options. Today, manufactured housing has taken on several different flavors. Today’s builder can buy an entire house that’s been pre-manufactured in a climate controlled factory, or he or she can simply buy pre-manufactured parts. There are so many options available to the home buyer today.

New technologies and a dramatic shift in the manufactured housing market have created new and different types of manufactured housing. Below, we outline several of these options, including HUD code housing, on and off-panel modular homes, and manufactured panels. This will show you the full range of possibilities available from today’s manufactured housing industry.

## ***HUD Code Housing***

The demand for cheap housing in this country gave rise to what were we now call “manufactured homes” or simply HUD code housing. Once simply called “mobile homes” or “trailers,” HUD code homes have changed dramatically over the years to meet customer demand for better quality and more options. Over time, the “double wide” and “tripe wide” began appearing on the market, along with the two story HUD code home. These options allowed customers to purchase homes that looked like traditional “stick built” homes, or homes that are built on-site by a contractor.

These HUD code homes, however, have several advantages that stick built homes don’t have. First and foremost is price. HUD code housing give consumers the advantage of their own homes for very low cost and require a much smaller down payment that purchasing an established stick built home or building a new home. Buying a HUD code home can cost about half of what building a new home would cost. These homes also offer customization and quality manufacturing, assuming you purchase from a quality manufacturer. Some past manufacturers created cheaply manufactured HUD code homes, giving many the impression that all HUD code homes were poorly built.

HUD code houses are built on a permanent steel undercarriage in a factory. These look like long steel beams with intermittent beams crossing the home's width. This undercarriage is permanent and cannot be removed from the home. These homes can be put on foundations or basements, but you must purchase a home that is basement and foundation ready to do this. Otherwise the home will sit on a blocking system, not anchored to a foundation. A wheel assembly is used for transportation and is removed during installation of the home.

## ***Modular Housing***

There are two types of modular housing: on-frame and off-frame. The difference is just as the terms sound. On-frame modular homes are built on a steel frame, much like a HUD code home. Off-frame homes, however, are built without this steel undercarriage. There are several differences between the two types of modular homes.

On-frame modular homes were a design of the HUD code building industry. Instead of building these homes to the federal HUD codes, on-frame modular manufacturers decided to take a step further and design their homes for local and state inspection laws. This means that on-frame modular manufacturers could get a piece of the manufactured housing market by attracting customers that wanted better quality and more customization from a manufactured home. These homes are almost like a hybrid between a quality off-frame modular home and a HUD code home. These homes can also be placed in areas where zoning restricts HUD code homes.

Off-frame modular homes are different. These homes have been built without a steel undercarriage underneath and, as such, must be anchored to a foundation. Off-frame modulars are meant to look a lot like regular stick built homes. They come with many of the same features, are anchored to foundations, can support basements, and can generally take on the characteristics of stick built housing like high pitched roofs, second stories, and more. Off-frame modulars are "true" modular homes and are what most people talk about when they say "modular home."

The biggest benefit of modular housing is the amazing amount of customization available to the consumer. Modular homes are built in a factory from floor plans the customer has picked out or created with the help of the manufacturer. Once the customer picks or creates their perfect floor plan, the home is built in a climate controlled factory. When construction is complete, the manufacturer will ship the home, often in sections, to the customer's ready site. The home will then be installed on the foundation and finishing construction will complete the process. On-frame modular homes can sometimes have their frames removed which increases the resale value of the home.

Modulars are so useful and versatile that many different brands and manufacturers have cropped up to meet the demands of the customer, including niche and premium brands. Some home manufacturers have begun specializing in high-end and stylish modular homes, and the options are limitless. A modular home can be built for one bedroom to 10 or more and the limits of modular construction are being tested every day. The style and quality conscious customer can purchase modular designs from famous architects that use both high style and function. Modular homes are built at many different price points, making them perfect for the budget-conscious and the style-conscious alike.

### ***Panelized Building***

Many contractors have discovered that their jobs become much easier with the help of pre-manufactured parts. The result is the large and diverse panelized building industry. Today's builders of all kinds of construction use pre-built parts to save time and money on construction. Builders can use pre-built cabinets, shower and tub fixtures, and pre-hung doors and windows to save time in construction. Panelized building takes this pre-built process one step further.

Panelized construction generally involves wall sections which are installed to an existing home site. Large sections of walls are built in a factory setting. These sections are then shipped to the buyer's building site where the panels or wall sections are secured to the rest of the frame and finished, as needed. These parts can be full walls but can also be

roof structures, framing structures, and just about any part of a house that can be prebuilt and shipped to a location. Builders will use panelized construction to save time on construction.

Wall panels come in two types. The most common type is the one-sided open-sided system. In this type, the exterior part of the wall is finished in the factory. The interior, however, is left open. This way, the contractor can install wires, pipes, and sheetrock as needed. The second type is the two sided closed-sided system where both the interior and exterior of the wall are finished in the factory. Sometimes these walls are so big that a crane is needed to install them.

Panelized building is appealing to the do-it-yourself builder or any contractor that wants to save valuable time on building. Because panels are built in a factory under strict quality control, their construction is sturdy. Building with panels also saves on materials waste. Because they are stringently built to code in the factory, they can be a good choice for those who live in areas with strict building codes. Also, because of the number of panel options, a builder can order an entire house package in panels, or a single wall, depending on the builder's needs.

## ***Building Codes and Inspection***

The term "inspection" can be pretty confusing considering that you'll be getting several different inspections on the house from different people. This section deals with state and local inspections done by nonpartisan groups to ensure that all homes are up to the building codes in state and local law. An inspection from your manufacturer is not the same thing. These inspections are to check for possible damage and to ensure the house is in good working order as part of the warranty on the house. A building code inspection is to check the structure to make sure no building codes are being violated.

In HUD code homes or manufactured homes, building codes apply a little differently. In these types of homes, the codes are set by federal law, as dictated by HUD. This is why building standards for manufactured homes are different from standards held to stick built homes. HUD code homes are inspected by the third party in the factory, under the

guise of the manufacturer. Because the inspection is dictated by HUD, this inspection will apply anywhere in the country.

Modular homes that are built on frames are subject to state and local building codes as opposed to HUD code homes which follow HUD code. The difference is that state and local building codes are generally more stringent. Modular homes, both on and off frame, are inspected in the factory to make sure they meet the necessary codes. These inspections are done by a third party, so a modular home has already been inspected before the home arrives at the customer's site. Because of quality concerns, many manufacturers will build modular homes above code standards to ensure quality and integrity during shipping.

Last, homes using panelized building inspected on site. While they are built in a factory, to code, their entire structure will need to be inspected on site when the home is finished. This inspection is done by a local official. If you have any questions about building codes and how modular homes follow these codes, ask the manufacturer about their quality and building standards and how these fit in with building codes in your area.

## 2 – The Building Process

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**T**oday's manufactured homes are generally built with the emphasis of quality construction. This chapter will introduce you to the process of manufacturing a modular home. More information on specific builders and specific housing options will appear in later chapters.

### *The Factory*

One advantage of using a factory to build housing is the controlled climate. A home built outside will

be exposed to the elements for months on end until the roof and all walls can be protected from the elements. The problem is that harsh sunlight, moisture, and varying temperatures can have a negative impact on the materials making them weaker and more susceptible to problems like mold and insects. Factory built homes are built inside in controlled temperatures. When the home finally goes outside, the home is already sealed and protected from the elements.



Factory built homes are also built using highly specialized employees who specialize in specific areas of home building. This creates a system of close quality control. On site contractors will use builders who can work in several areas of home building. In a factory, specialized builders can quickly become experts in their area of building, and close quality control ensures that homes are built to high quality standards.

Much like stick built homes, the manufacturer will start from the ground up when building modular homes. First the floor is put down. Because the floor isn't anchored to anything and must support the weight of the entire structure during shipping, extra care is taken to make sure floor joists and floor boards are placed correctly. Next the walls are put up and insulated after any wiring or plumbing is added. Finishing sheetrock is then placed on the inside. Finally the exterior and roof is finished, followed by any additions to the interior like appliances, cabinets, and trim. When everything is done, the separate units are shipped to the site on flat bed trucks, ready to be installed by cranes to the customer's ready foundation.

Factories exist all over the country because of the cost associated with shipping modular homes. For this reason, many regional manufacturers will only deliver their homes to certain states in the region. Other manufacturers have more than one factory to serve customers in that region. If you live near or are planning to visit a city with a modular manufacturer, most will allow tours of their factory. If you're the sort of person who wants to check out a company thoroughly before using their products, this is a good way to do just that.

## ***Shipping***

One of the reasons modular homes are so resilient is because of shipping concerns. Shipping can be long and stressful for the modular home. Unless the customer happens to live right next to the factory, the parts of the modular home will have to be shipped for miles and miles. This means going on possibly rough roads, up and down hills, and at high speeds. Because of this, modular manufacturers typically use 20 to 30% more lumber than a stick built home, along with more sturdy construction methods to make sure the houses will hold up.

Shipping will cost the homeowner around \$8 to \$15 per mile, though this number varies according to where the homeowner's site is located and the type of home they have purchased. When working on your budget for a modular home, you'll need to take these shipping costs into account. Your manufacturer should give you all the details on the costs to ship your home and how this will affect the total cost of your home.

Modular homes are built in units rather than as a whole. This is done to make shipping easier. Each modular home will have several long, rectangular units that are built separately from each other and then loaded onto flatbed trucks. You've probably seen these trucks on the highway before. They're hard to miss because they're probably moving very slowly with a large, yellow "oversized load" banner on the back and front. These trucks take the pieces directly to the customer's ready lot where they will be assembled.

## ***On Site***

When the trucks arrive, the building can begin. In some cases, the home can be ready in as little as one day, so the installation process is short, meaning the homeowner can move in sooner than with a traditional stick built house. When the separate units arrive, they are hoisted by crane into place on the foundation. If there's a second story, the units are stacked and attached accordingly. Once all the pieces are in place, the home is ready to be finished.

The finishing touches on a home are the extra construction jobs needed to complete the look and structure of the home. For example, high pitched roofs are very popular among modern homes and are available to modular customers as a way to give the home aesthetic appeal. Roofs that have a high pitch are hard to transport, so the roof is incomplete. When the home is installed on the foundation, your builder will then go about setting up the roof. Sometimes the roof will have to be finished by roofing contractors.

Other on site additions include garages, porches, landscaping, chimneys, stairs, and basement access. As you interact with your builder during the whole installation



process, your builder will become aware of what additions are needed to the home to make construction complete. If your home is two stories or has a basement, the builder knows that stairs must be installed. If the roof is incomplete, the builder knows to complete this part of construction. If you want any additions that aren't part of the home itself, talk with your builder beforehand and let him or her know about these additions and whether you plan on hiring outside contractors to do these jobs.

### 3 – The Modular Home Difference

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**W**hy would anyone want to purchase a modular home? This is an important question to ask yourself if you're considering building a new home. You want to be sure that whatever home you decide to build or purchase, you're making the right decision in terms of quality, affordability, and energy efficiency. There are plenty of reasons why modular housing excels over traditional stick built homes. Below, you'll find some of the advantages of modular homes and how these advantages can work for you.

#### ***Sturdy Construction***

One of the greatest benefits of purchasing a modular home is the sturdy construction. If you're building modular housing, remember that every single piece of housing must be shipped to the customer and this can be taxing on anything being shipped. Stick built homes are built on site, so they aren't built to withstand challenges like shipping.



Modular homes, on the other hand, are built to withstand shipping and this is why modular homes have so many advantages over stick built homes.

First, more lumber is used in the construction of modular homes than stick built homes, about 20 to 30% more. Also, modular home manufacturers use traditional fasteners like screws and nails, along with glue to make the construction sturdier. Modular homes are built in the factor to meet or exceed the building codes of your particular area. Modular homes are also built by specialists who can ensure quality on each part of the manufacturing process. Much like Henry Ford was able to standardize the manufacture of automobiles, home manufacturers can use this same process to insure consistent quality in their product.

## ***Energy Efficiency***

In today's Earth-conscious economy, more and more consumers are looking for ways to become "greener." These consumers realize that saving energy is not only good for the planet in the long run, these efforts are also good for the bottom line. Fuel efficient cars save on the cost of gas which makes owning them an incentive for the consumer. Efficient houses are also good for the consumer. Not only do they reduce greenhouse gas emissions, they also lower monthly energy bills, which will help offset the cost of the house. Modular homes are notorious for being energy efficient.

One of the reasons for being energy efficient is the building process. Because modular homes are built strong for shipping purposes, this makes them tighter and more resistant to outside air. Your manufacturer will probably also use plenty of insulation and other techniques to increase the efficiency of the home, so you can ask your dealer or representative when you purchase your home. Many manufacturers and builders are Energy Star approved to build more energy efficient housing. To find a list of these certified manufacturers maintained by the Environmental Protection Agency, go to [EnergyStar.gov](http://EnergyStar.gov).



## ***Cost Savings and Luxurious***

One of the major advantages for most people is the amount of money they can save by buying a modular home. In some estimates, the buyer can save up to 30% off of the cost of traditional building techniques for the same house. Typically the consumer will save about 10 to 15% off of on-site construction. Manufacturers can pass savings on to the customer because of their building systems. By using assembly line manufacturing, manufacturers can save money on labor while minimizing waste. By buying materials in bulk, manufacturers can save money on materials costs. Since the house is less labor intensive to build, meaning the customer can also save money on labor. These savings are passed on to the customer, giving customers the incentive to buy manufactured housing.

## ***Time Savings***

Building with manufactured parts, whether you've purchased manufactured panels or an entire house, is a tremendous time saver which is attractive to many customers. With stick built homes, the entire building process must go in a certain order. First the

foundation must be set and poured before anything else can be built. Then the frame can be built. Harsh weather conditions can prevent builders from building for days or weeks at a time, extending the time needed to build the house. With manufactured housing, these problems are reduced or eliminated. Because the houses are built indoors, there aren't any weather concerns and your home can be built even during a rainy season. Also, site preparation can take place at the same time as building, further shortening the amount of time needed for completion. Finally, modular homes can be put up in a matter of days, making modular homes an attractive option for someone who wants to move in right away.

## ***Resale***

Some people mistakenly assume that manufactured homes won't keep their value over time. While this is true for HUD code homes and certain on-frame modular homes, off-frame modular homes installed on foundations keep their value much like stick built homes. Often, modular homes will retain value better than stick built homes because of the quality construction. Also, resale value is dependent on geography, so if you have any questions about modular resale value, you should consult a local real estate agent. In general, though, off-frame modular homes will appreciate in value over time just as stick built homes would.

## ***Firm Pricing***

Imagine this scenario: you want to build your own stick built home and have already obtained financing. You have a lot picked out and a general idea as to your floor plan. Now you have to find a contractor to build. When you contact the contractors, they'll give you an estimate as to your cost to build. As time goes on, though, this estimate may not hold up. Bad weather, increased materials prices, and other problems can push up the price of building the house so that, by the end, your estimate and your actual cost are very different.

In that same situation, let's say that you purchased a modular home. When you contact your modular home dealer, he or she will give you an estimate on price. After

negotiation and finalization of the deal, the manufacturer begins building the home in a climate controlled factory. Even if weather gets bad and material costs go up, the manufacturer will adhere to the sticker price already given to you. By the time your house has been built, the price you pay will be the same as the price quoted to you, making budgeting a lot easier.

## ***Neighborhood Appeal***

Last and certainly not least, modular homes are being designed today to closely resemble stick built homes. In the early days of the industry, manufactured homes all had a fairly distinguishable look. These houses were long and rectangular with low pitched roofs and little in the way of character or originality. While this satisfied the market for some, these homes didn't have a broad appeal, nor did anyone want to put these boxy structures up in nice neighborhoods.

Today's modular homes, however, have benefitted from greater technology and engineering. Computers aid engineers in creating innovative designs and then applying them to modular manufacturing techniques. Simply flipping through a catalog of any modular manufacturer will tell you that today's modular homes are nothing like the old, boxy styles of yore. Modular homes can be put on basements, can have high pitched roofs and attics, can be manufactured with porches and garages, and can have any number of design elements to create curb appeal for the house. All of these attractive elements are called neighborhood appeal.

## 4 – Your New Home in 10 Easy Steps

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### *Step 1: Determine Your Budget*

**1** The first thing you need is to know exactly how much you can afford to pay for a new home. This lets you know which manufacturers and which modular home models you can consider for your new home. Remember that you'll have to pay a down payment, shipping fees, closing costs, interest, insurance, and more. You'll also have the cost of the lot on which you put your home as well as the cost of contracting to run utilities to the lot, as well as pouring a foundation.

In order to determine your budget, you can use one of several online calculators to determine how much you can afford to pay each month and how much you can spend overall for your home. See the section on financing later in this book for more information on determining your budget.

### *Step 2: Pick Your Home*

**2** Next, you'll want to make a list of all your needs for your new home. Do you have space requirements? Do you require a certain style? What features must your new home have, and which features are you willing to give up in a compromise? Keep a running list of all of these features, and be sure to consider all of the aspects of the house. How many floors? What square footage? What roof style? What configuration? What construction materials? Which floor plan?

You'll also have to pick a manufacturer. Part of this decision will be made for you depending on where you live. Some parts of the country are better served by modular home manufacturers than others. A quick search online will tell you which manufacturers deliver to your state and which do not. Of these, you can begin to look at various floor plans and configurations. Keep the manufacturer's reputation in mind. You'll learn more about choosing a builder and floor plan in later chapters. When you've finally decided, you can proceed with financing and/or purchasing your home which will then be built in a factory, ready to be sent to your ready site.



### ***Step 3: Pick Your Location***

**3** This may be a simple step for some, harder for others. You'll need to determine where the house is actually going to sit. Some buyers already have a lot while some will want to buy a plot of land in addition to a house. Talking to a real estate agent who is familiar with the area will answer a lot of questions about purchasing an undeveloped lot, including the local market value and trends in pricing.

### ***Step 4: Location Inspection and Planning***

**4** When you purchase a modular home, you'll be working with a contractor who will make sure the entire process runs smoothly and the process of setting up a site is done correctly. There are plenty of on-site considerations: access to roads, utilities, and sidewalks; geographical location; and current condition of the plot. Your contractor will then let you know what needs to be done to prepare the site. Will you need to have the land graded? How will you hook up utilities? Will you need to pour sidewalks or prepare for other add-ons like decks and garages?

### ***Step 5: Utilities and Site Preparation***

**5** The next step is actually preparing the site for the arrival of your new home. This work will be done under the guidance of your contractor. You'll need to pour a foundation, connect utilities, install a septic system, and more depending on your home and site. Your contractor will let you know what needs to be done and how long this work will take.

### ***Step 6: Shipping***

**6** Your manufacturer will then ship your home to you on one or more flatbed trucks, generally for about \$8 to \$15 a mile. Your modular home has been built to withstand the trauma of shipping. If any shipping damage occurs, this will be covered by the warranty you have on the home. Your modular home won't be complete on the truck, especially if you requested residential features like high pitched roofs.



### ***Step 7: Installation***

**7** The installation process comes next after the home is shipped to your ready site. Your modular home will be lifted off of the trucks by crane and carefully placed on top of your foundation. Unlike houses built on-site, your modular home will be put up in one day. If you have several units as part of the home, these units will need to be hoisted by crane and placed as well. Soon your home will be on a foundation and ready for finishing touches.

### ***Step 8: Additional Construction***

**8** When the installation is complete, you'll probably have some finishing work to be done. If you elected to have a high pitched roof, for example, this will have to be done after installation on the site since these roofs wouldn't withstand shipping. Some people may elect to have the entire roof built on site, while some choose a hinged system on a prebuilt roof. Also, if you're going to add amenities like a garage or deck, you'd do this after installation. Additional construction may be needed to ensure the home is sitting level and that there have been no shifts or problems as a result of shipping.

### ***Step 9: Final Inspection***

**9** When final construction is done, the manufacturer will probably want a final inspection on the house. This final inspection is for the protection of both parties and ensures that everything is up to code, structurally sound, and without defect. This inspection should be very thorough, including the interior and exterior. Windows, doors, trim, cabinets, chimneys, floors, fixtures, and more should all be checked. If any damage has occurred, your manufacturer will let you know how and when these problems will be fixed, since they are covered under warranty.

### ***Step 10: Enjoy Your New Home!***

## 5 – Finding and Building Your Modular Home

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**F**inding and building just the right home can be challenging and sometimes overwhelming. With such a diverse market and growing technologies, picking from the many choices available can take time and effort. Think of your purchase this way: you're taking the next step towards your dream home. Because of all of these options, you have the opportunity to make a home that's truly unique, all in a lot less time than building a house on-site.

Most people are excited about this part of the process. Unlike all the paperwork of financing, this is the part of the process where you can be your most creative. Now's the time when you not only choose a manufacturer, but also choose a floor plan, a look, a builder, and a general identity to your home. This part of the process finally lets you express yourself through your home. The possibilities are nearly limitless.



## *Choosing a Style and Design*

Now that you have a budget in mind, you can begin to form your idea of housing to that budget. Certainly we'd all love to build huge homes with all the amenities, but most can't afford to do that. Starting with your ideal home with all the bells and whistles can be a good place to get ideas, even if you can't afford this home. With this starting point, you can begin to pare down your options and find solutions.

Make a list of your wants and needs. Each homebuyer is different. Some people need a one story home while others may only want a single story. Some buyers must have an attic while others would be pleased to have one. Only you can determine which characteristics are wants and which are needs. Keep a running list, because this will help you determine your style and floor plan. You'll also benefit from having a housing style and floor plan in mind before choosing a manufacturer. This way, you can choose the manufacturer based on their knowledge and experience with your style of house.

Remember that many structural elements will add additional cost and time onto the project. If you want a garage that's not part of your home's package, for example, you'll probably need to budget \$10,000 to \$20,000 more dollars for the structure, paving, and installation of the garage. If you want to add elements not in the original floor plan like decks and patios, this will add extra time and cost as well. High pitched roofs with attics will also require more time to install, though the cost is generally included in the cost of the home.

As you go through the offerings of various manufacturers, you'll get an idea about each manufacturer's specialty and style offerings. If you're unsure as to what style house you want, looking at predesigned models can help you make this decision. If you're like many and already have a picture of your dream home, a custom built home may be for you. If you already have a floor plan in mind, your manufacturer might be able to make the design, or may find a way to modify the design for modular construction.

## *Choosing a Manufacturer*

There are several factors to consider when choosing a manufacturer. Below you'll see a list of some of these considerations. When you call or go to dealerships, be sure and take lots of notes and take home as much literature as you can. This will help you keep the various companies separate in your mind.

- **Location of factory:** Manufacturers are a regional business because of shipping concerns. Because a home's manufacturer has to ship such large items, the factory has to be located fairly close to the site where the home will be placed. This means that many regional manufacturers will only deliver in their region. A manufacturer is no good to you if they can't deliver to your state, so be sure and check where your manufacturer delivers.
- **Reputation of company:** Reputation and the home building industry go hand-in-hand. Nobody wants to suffer through a contractor doing poor work, and no one wants to live in a modular home that's built cheaply. Also, you'll want to find a manufacturer that understands your needs and offers you a fair price for the home you purchase. Checking up on the manufacturer and builder is an essential part of getting your money's worth. You can order a report through the Better Business Bureau to check on any possible complaints. You can see if they have membership in local, regional, or national business organizations like the Chamber of Commerce. Also, ask your dealer or manufacturer for referrals to other customers who will tell you how they really feel about their modular home.
- **Range of houses offered:** Not every customer is looking to buy the same home in the same price range. The modular customer is ever-changing, and so are the products offered by the modular manufacturers. Some manufacturers specialize in budget-priced modules while some deal in multi-million dollar homes. The range of your budget will determine which manufacturer will best suit your needs. For more information about various manufacturers, see the resources section of this book or check out the accompanying directory of manufacturers.

- **Membership in professional organizations:** Professional organizations like the National Association of Home Builder's (NAHB) Systems Builders Council. By joining these organizations, members must abide by a code of ethics and standards. When contacting manufacturers, ask which, if any, professional organizations they are members of.
- **Recommendations:** Word-of-mouth recommendations are one of the best ways to find quality builders and manufacturers. Your dealer can give you referrals. If you have friends and family who have modular home experience, ask them about the service and quality of their manufacturer and builder. You can also find local housing inspectors. Give them a call and ask them which manufacturers and builders they recommend. Inspectors see many homes, so they probably have a few favorites in mind.
- **Geographical location:** If you look at the resources section at the end of this book, you'll notice that the vast majority of modular manufacturers are located either in the south or on the east coast region of the country. Simply put, modular homes are much more popular in these regions and are far less common in the west, with the midwest being somewhere between the two. If you live in the West, your options are less than if you live on the east coast or in the south.

## ***Factors in Construction***

While modular homes are prebuilt in a factory, this doesn't mean that there isn't any construction involved once the home arrives on site. While a new modular home won't require nearly the amount of on-site manpower as a stick built home, there will probably be some finishing construction that needs to be done. Because of the difference in the work required to install and finish a modular home, you'll want to choose a builder or contractor with modular experience.

There are different definitions to describe the various positions of the people you'll work with and hire on your modular home purchase. Some of these positions may

overlap depending on the company and modular home you choose. A dealer is a person who works with a manufacturer and sells homes or panels directly to the customer. A dealer works much like a new car dealer. That dealer sells products for the manufacturer, but maintains his or her own business. HUD code homes must be sold through dealers because of a federal regulation. Modular homes and panels can be purchased through dealers, or they can be purchased directly from the factory. These instances are less common. Most of the time, a “factory direct” home purchase is a clever marketing ploy rather than a statement of fact.

A builder is someone who actually oversees the on-site construction of a modular home. The builder or contractor is the one who makes sure all the important on-site construction jobs are finished, like making sure the foundation is ready, finishing the roof, and more. The builder is the one actually responsible for hiring contractors to finish these tasks. If you purchase a modular or panels “factory direct” in order to save money, you’ll probably lose out on the services offered by qualified builders through a dealership in order to get that low price. If you’re uncomfortable with the building plans and don’t want to be your own contractor, make sure the manufacturer can offer you a builder’s services. Manufacturers generally won’t allow customers to be their own builders unless they have some expertise in building already.

When you purchase a manufactured home, you’ll often get a local builder as part of the package. For example, if you purchase your home from a modular dealer, the dealer probably has a builder or builders on staff to take care of these needs for you. However, the do-it-yourself inclined customer may choose to do his or her own contracting and hiring to save money. This is especially true of penalized components. If you’d like a comprehensive list of available contractors in your area, check [Modulars.com](http://Modulars.com), a website devoted to giving modular purchasers a source for quality information about dealers and financing in their area.

## ***Finding a Contractor or Builder***

If you hire your own contractors or builders, there are many factors to consider when looking for the most qualified personnel. Finding a contractor is a lot like finding the

right manufacturer for your home. You'll want to check on the contractor's former customers and reputation in order to find one that works.

- **Check references:** Former customers are one the best ways to check out potential contractors and builders. Good contractors will be happy to make a few names available for you. Contact these individuals and businesses and ask simple, direct questions. Was the contractor knowledgeable? Were they prompt and courteous? Would you use them again in the future? Amazingly, some people fail to check references which could leave you disappointed with your contractor in the future.
- **Ask for referrals:** Referrals can help you find a contractor, if you're having trouble. They'll also help you find quality builders and contractors. Ask friends and family for recommendations. Call homeowners, churches, or businesses who have recently renovated to see how they enjoyed their contractors. You can also get referrals online from sites like [Modulars.com](http://Modulars.com), which give you the names of qualified builders in your area.

## ***Site Considerations***

The main attraction of modular housing to some people is that they already own pieces of land on which they would like to build a house. For these individuals, selecting a lot location is a no-brainer. For those that don't have a lot, you'll want to find and purchase one. This is a fairly easy job with the help of a good real estate agent. Be sure and shop around and inspect each piece of property in person. Never purchase land sight unseen because major problems can occur when you don't know the surroundings.

When you inspect various lots, ask your real estate agent about features of the land. Also ask about easements for utilities and roads. Some people have been roped into purchasing landlocked parcels of land without any roads or utilities access, making the land essentially useless. When you see a lot of land, look around and ask yourself if you would enjoy living there. Being happy with your location is a big part of being satisfied by your modular home purchase.

## ***Warranties***

Every new modular or manufactured purchase will come with a warranty of some kinds. Just like other manufactured goods, these warranties are a guarantee from the factory that their workmanship is first rate. Some companies will use more limited warranties than others. Some will have a flat five year warranty, while other companies vary the warranty based on the component of the house. For example, drywall may only be covered for a few years while structural components like trusses will have a 10 year warranty. Since each manufacturer has different warranty structures, make this part of any questions you pose to the manufacturer.



## 6 – Financing Your Modular Home

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**N**ow that you've found a quality builder and the home you love, you'll have to find financing for your dream home. The good news is that financing modular homes is no more difficult than financing a stick built home or buying a home already built. You still have plenty of options and companies from which you can get financing.

### *What Home can You Afford*

The first step you must take before obtaining financing is to decide how much you can realistically afford to pay. Remember that, if you pay with financing, you'll have to put down a down payment. You'll also have closing costs and interest to pay for, as well, adding to the total cost of the home. There are several facets you'll want to consider when deciding how much you can afford to spend. Your credit score will determine what kind of interest rate you can get on a mortgage. Your monthly income will determine how much you can spend. The amount of cash you have for a down payment will also impact the terms of your loan and what house you can afford.



Your credit rating can have a large impact in how much you can afford since the better your credit rating, the lower your interest rate. The lower your interest rate, the lower your monthly payments will be. A credit score of over 700 will qualify you for most mortgages. A score over 750 is considered excellent and will qualify you for the best interest rates. If you don't know your credit score, there are several ways you can check for free. The three major credit bureaus, Experian, TransUnion, and EquiFax, are all required by U.S. law to provide you with a free credit report once per year. Even if you know your credit score, use this free opportunity to your advantage to check for any inaccuracies or problems in your report. To get your free credit score, you can go to [AnnualCreditReport.com](http://AnnualCreditReport.com) or call 1-877-322-8228 to request this report.

Your monthly income will also be an important consideration to determine how much you can afford. Generally you'll be paying around 30 to 35% of your monthly income as mortgage payment. If you make \$5,000 a month, your mortgage payment should be no more than \$1,750 a month, for example. To find out how much you can spend on a mortgage, consider using one of several online mortgage calculators to give you a rough estimate of how much you can afford. Several calculators can be found at

<http://realestate.yahoo.com/calculators> that tell you how much you can afford each month, how much house you can afford, and lets you compare various terms and rates.

### ***Budget Worksheet***

The chart below is a simple calculator to decide how much you'll have to pay for a modular home. While this isn't an all-inclusive list, this worksheet will give you the general idea as to your expenses. Ask about each of these expenses when talking to a dealer because he or she will let you know which of these costs you must cover and which are covered as part of the purchase of the home.

Expense		Estimated Cost
Land*		
House		
	Quoted Manufacturer's Price	
	Additions (porch, garage, deck, etc.)	
	Finishing Work (roofing, siding, etc.)	
Site		
	Permits	
	Foundation	
	Utilities	
	Landscaping/Paving	
Installation		
	Equipment (cranes, trucks, etc.)	
	Contractors/Builders	
Shipping**		

\*Land costs are dependent on the lot you purchase and where that lot is located. Real estate agents can help you find local lot prices. If you already own a lot, leave this blank.

\*\*Estimate shipping costs at around \$8.00 to \$15.00 per mile. Actual shipping may vary. Contact the manufacturer for more precise shipping costs.

## ***Down Payments***

Your down payment will be a significant factor as to what house you can afford to buy. A few short years ago, lenders were allowing people to get modular home financing for as little as 1 to 3% of the total cost of the house. The downturn in the mortgage market has forced these lenders to reconsider their lending practices, however. Expect at least a 5% down payment, with typical down payments ranging up to 20% of the home's cost.

Private mortgage insurance, or PMI, is dependant largely on the amount of your down payment. PMI is insurance the lender takes out if there is a possibility that the borrower could default on the loan. The less the amount of your down payment, the more likely you are to pay PMI. Each lender is different. Some may require PMI to up to a 20% down payment. Others only up to 10%. PMI can be expensive and may put some homes out of reach for the borrower. Keep this cost in mind when putting a down payment on the house.

## ***Construction Loans***

Since you're actually "building" house when you buy a new modular home, you might want to consider a construction loan as opposed to a traditional mortgage. A construction loan works much the same way, but with a few difference. First, your access to money is a little different in a construction loan. Second, you have the option of spending the money as you see fit, since you control the funds yourself and can write checks against the balance of the loan. Since you might qualify for a traditional mortgage as well as a construction loan, you'll probably want to explore both possibilities when shopping around for financing.

One type of construction loan is the single close loan. In these types of loan, the borrower only pays closing costs and fees one single time. During construction of the house, the funds are given to the borrower to pay for construction-related costs. During construction, the borrower pays interest on the loan. When construction is complete, the loan becomes a traditional mortgage, and the borrower can finally close on the loan.

In the double close construction loan, the process is a little different. The bank will lend the borrower two different loans. The first loan is an interest-only loan that the borrower will use to build the house. The borrower will close on this loan in preparation for a second loan, the full mortgage loan. In this setup, there are two separate loan processes, including two applications and two sets of closing costs. These types of loans cost more and offer little as an advantage over single close loans.

## ***Closing Costs***

Closing costs are one of those necessary evils of the lending industry. Closing costs are actually amounts of money paid to finalize a loan and generally have to do with all the fees associated with paperwork, appraisal, and more. Specifically, closing costs can include the fee to appraise a property, lawyer's fees, title fees and title insurance, credit report fees, and more. Closing costs, in general, add about 3 to 6% to your loan amount. Some banks will charge considerably more for their closing costs, and some manufacturer's financing departments will also have very high interest rates as part of their financing. If this is the case, try and negotiate down to a more reasonable closing cost.

## ***Finding the Best Rate***

Whether the housing market is up or down, you can still get a good rate on a home loan if you put in some time and effort to shop around. The problem is that some people miss this crucial step or don't bother to take the time and effort to shop for the best financing. This could end up costing the homeowner tens of thousands of dollars over the life of the loan. Shopping for a good deal is an important part of finding the best rate possible.

Most of the housing manufacturers will probably offer you financing as part of their sales pitch. This is understandable since financing can be a lucrative business for these builders. Unfortunately, financing directly from the manufacturer could cost you thousands extra in fees or cost you tens of thousands in higher interest rates. The best way to spend less is to look at other lenders before financing through the manufacturer.

Unfortunately, every time you apply for a loan, your credit score goes down slightly, approximately two points. This won't make much of a difference if you apply to two or three different lenders. If you apply to ten or more, however, this can make much more of an impact. Take into consideration your creditworthiness before applying for a loan. If your credit score is good enough to warrant you a low interest rate, you should keep searching for that rate. Don't buy a house with financing you feel is unfair for your credit score. Even a 1% increase in interest will cost you about \$17,000 over the life of a 30 year loan.

First, go to local banks where you can talk to an actual person. Make sure they have some experience with modular financing, or ask to speak to someone who does. When dealing with local banks, you have someone to talk to which can be a big asset to some. Those who are more technologically inclined can get rate quotes online. [Modulars.com](http://Modulars.com), a website devoted to modular-related professionals, has listings for lending institutions for every state in the country. Check this database to find possible lenders who are experienced and knowledgeable about modular lending.

## 7 – Modular Housing Variety

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**M**odular homes are no longer relegated to being boxy, unsightly homes. While modular homes still fit the bill as affordable housing for some families, many builders have realized that there are other options for the modular home buyer who's looking for more than just an affordable home. These niche customers are more demanding, and many manufacturers are stepping up to fill the need for these types of homes.





## ***Upscale Design***

Customers who want more in the way of design, space, and function can opt to go with one of many modern and luxury modular home manufacturers. Modular manufacturers have found a market of customers that desire function and beauty from their homes, but also want to added benefits of modular construction. Customers interested in luxury homes should examine the potential benefits of buying from upscale designers as opposed to building a stick built home on-site. By buying modular, the customer still garners the same benefits of lower-priced modular homes: savings of time, energy efficiency, and quality construction are just a few.

Each year, living and housing magazines will host competitions for innovative home design. Notably, two magazines have shown an emphasis on modular manufacturing techniques, notably *Southern Living* and *Dwell* magazines. Both have run competitions in their pages to find the best, most innovative modular designs. *Dwell's* winners have been energy-efficient wonders of modern design, using an unconventional mix of materials like wood and steel to enhance the look while providing energy savings. *Southern Living's* contest winners have been grand southern-style estates with large, wraparound porches and effortless, classical style. These contests show that modular building practices can be utilized with style and function for any customer.

Upscale modular manufacturers want to appeal to a wide variety of customers who all want different things from their homes, ranging from old-world class to urban modern design. Traditionalists will enjoy the availability of grand chateaus, high pitched roofs, spires, ample garages, and all the amenities. The modern and green crowd will appreciate the modern design and energy savings available from more modern manufacturers and architectural firms. A few of these companies can be found in the Resources section towards the end of this book.

## ***Log Homes***

Despite years of advancement in building technology, consumers keep going back to the simple elegance of log homes. When the typical American thinks about log homes, they

probably imagine small log cabins. They might imagine Abraham Lincoln and his famous childhood inside a log cabin or the intrepid trappers that ventured into the American West to seek their fortunes in the untamed wilderness. Historically, we think of log homes for their rugged functionalism. After all, settlers could build them from local materials. They withstood harsh winters and summers and, through the years, could last and last.

Today's log home buyer can take advantage of the simple beauty and rustic styling of a log home, all without having to sacrifice energy savings or amenities. Today's log home manufacturers are catering to a much different market. Log homes can be purchased by the vacation home builder who wants a rustic-looking cabin or home with deluxe features like large kitchens, big windows, vaulted ceilings, and customizable floor plans. These same buyers can also buy a log home for their primary residence, meaning the charming look will last year round.

There are plenty of companies that specialize in the modular and precut log home business. These companies appeal to the do-it-yourselfer and the hands-off consumer as well. Many log home manufacturers will provide the customer with precut logs and instructions, giving the consumer the option of building his or her own house by hand. This option appeals to many customers who have always dreamed of building their own home and have the experience to do so. These customers also benefit from saving time finding and cutting their own logs, so the owner/builder can move into their new log home sooner.

The more hands-off approach is also available to the customer who wants to log home without the hassle of self-building. These customers can buy entire log home kits, including framing, logs, windows, and more. The customer will then hire contractors to build and finish the home, much like any other construction project. The benefit is that the customer can now enjoy their log home in a relatively short period of time. The pre-manufactured home saves time on the build, and the high quality materials ensure quality for the future.

There are several manufacturers that can answer your questions about pre-manufactured and pre-cut log homes, if you're considering this option. Many of these companies offer customizable designs and will work with customers to provide the dream log home. Barna Log Homes of Georgia ([BarnaLogHomes.com](http://BarnaLogHomes.com)) offers stunning designs and customizable floor plans. AmerLink ([AmerLink.com](http://AmerLink.com)) provides custom floor plans, and beautiful design, and an emphasis on green building materials and techniques. Lastly, Spirit Cabins ([SpiritCabins.com](http://SpiritCabins.com)) offers customers cabins and custom homes, as well as commercial and materials-only options, depending on the customer's needs.

## ***Green Modular Homes***

The market for green, ecologically-friendly products is rapidly growing. Today's customer understands the benefits of green living: not only can the customer feel good about using fewer resources, the customer will experience savings on their energy bills. Modular housing lends itself well to green construction techniques. Because modular homes can be build with sturdy construction with an eye on quality control, modular homes can be tighter and more efficient.

The green modular home can be found in many different styles and price points, from the budget-conscious consumer to the luxury home buyer. Many modular manufacturers proudly display their Energy Star approval rating and tout the energy savings of their designs. For the average consumer, this can spell lowered energy costs in the long run, making these houses even more affordable. Over time, the lowered energy costs will offset the cost of the home, making energy efficient builders an attractive option. If energy efficient homes are a factor for you, ask your manufacturer if they've been Energy Star approved, or have any other third party certification for energy efficiency.

Customers interested in making significant investments in Earth-friendly design can buy homes from any number of superefficient modular manufacturers and architects. These companies not only use construction techniques to increase energy efficiency, they'll also use building techniques and materials that are more eco-friendly. Some modular

manufacturers will use optional solar paneling on the roof to manufacture green energy. Some will use eco-friendly materials like recycled rubber and plastics for insulation and building material. Eco friendly houses can be designed with natural heating and cooling in mind as well, with southern-facing windows to naturally heat in the winter and basement air circulation to naturally cool in the summer.

## 8 – Resources

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### *Manufacturers*

**B**elow, we've provided a list of the top 10 modular manufacturers in the county, along with a brief description of their offerings and contact information. For a more thorough list of manufacturers, please see the manufacturing directory that accompanies this book. Also, be sure to check [Modulars.com](http://Modulars.com) for more information on finding the perfect manufacturer.

1. **Champion Homes**, Auburn Hills, MI: [ChampionHomes.net](http://ChampionHomes.net). Champion Homes is by far the country's largest manufactured housing company. They have many different brands under their label, so their houses can range from more budget-conscious to mid-range in terms of price, and Champion dealers can be found nearly nationwide.
2. **Clayton Homes**, Maryville, TN: [Clayton.net](http://Clayton.net): Warren Buffet recently purchased Clayton Homes because of this company's potential for growth. Clayton deals in low to mid-priced homes as well as manufactured housing. Clayton serves the entire country.
3. **Muncy Homes**, Muncy, PA: [MuncyHomesInc.com](http://MuncyHomesInc.com): Muncy Homes deals exclusively on the east coast and deal in low to mid-priced homes. Muncy Homes also builds custom homes.
4. **Palm Harbor Homes**, Addison, TX: [PalmHarbor.com](http://PalmHarbor.com): Palm Harbor deals only in southern and western states. They offer different brands of homes to fit different needs and have modular homes for mid-level price points. Palm Harbor also does customized homes.
5. **Ritz-Craft Corp.**, Mifflinburg, PA: [Ritz-Craft.com](http://Ritz-Craft.com): Ritz-Craft offers mid-priced modular homes with an emphasis on energy savings. Ritz-Craft also builds multi-

family homes. Ritz-Craft covers many states, mostly on the east coast, southern, and Midwestern states.

6. **Excel Homes**, Camp Hill, PA: ExcelHomes.com: Excel offers customers a wide array of customization and upgrade options, allowing the customer the opportunity to live in a home that's truly theirs. Excel offers homes on the east coast and some Midwestern states.
7. **Pleasant Street Homes**, Middlebury, IN: PleasantStreetHomes.com: Pleasant Street offers more than one brand which, combined, covers the Midwest and eastern states. Pleasant Street offers customizable mid-range homes.
8. **Professional Building Systems**, Middleburg, PA: PBSModular.com: PBS offers modular homes under two series, one that's more affordable and one that's upgraded with more room and features. PBS serves the east coast area.
9. **Crestline Homes**, Laurinburg, NC: CrestlineHomes.com: Crestline operates in the southeast and provides customers with mid and upper-range housing as well as multi-family dwellings.
10. **R-Anell Housing Group**, Denver, NC: R-Anell.com: R-Anell offers uniquely style homes in mid to upper price ranges. They also emphasize green building techniques. Their website also offers a customizable home feature as well as many resources.

## ***Premium Manufacturers***

Here we've listed only three of the many premium modular manufacturers on the market. These builders are exemplary and show the possibilities that modular homes have to offer.

1. **Haven Homes**, Linthicum, MD: HavenHomes.com: Haven offers upscale design and customization to match. Their website is worth a look if for nothing more than to see the seemingly limitless possibilities that modulares can offer. Haven Homes serves the south and east coast areas of the country.
2. **Modern Modular**, Brooklyn, NY: Modern-Modular.com: Modern Modular is proof positive of what manufacturers and builders can accomplish using stylish, modern design along with green building techniques with emphasis on quality. Modern Modular specializes in stylish modulares designed by a group of architects. Their website allows you to look through homes based on the architect that created them, giving the customer a sense of connection to style and personality.
3. **Resolution: 4 Architects**, New York, NY: RE4A.com: Resolution: 4 is another modern architecture firm that uses high style and has made their foray into the prefabricated building industry. Resolution: 4 offers highly customizable designs with a great emphasis on style, along with quality and energy efficiency.

## ***Manufacturers Directory***

### **Admiration Builders**

Division of Four Seasons Housing  
11333 CR 2  
Middlebury, IN 46540

**Phone:** 574-825-9999

**Fax:** 574-825-6716

**Website:** <http://www.admirationbuilders.com>

**Serving the following States:** IA IL IN KY MI MO OH WI WV

**Factory Locations:** Middlebury, IN

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### **Adrian Homes**

P.O. Box 266  
Adrian, GA 31002

**Phone:** 478-668-3232

**Fax:** 478-668-4943

**Website:** <http://www.adrianhomesmfg.com>

**Serving the following States:** FL GA NC SC

**Factory Locations:** Adrian, GA

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### **Advanced Systems Homes**

**Toll Free:** 800-444-9652

**Website:** <http://www.advancedsystemshomes.com>

**Serving the following States:** KS MO OK

**Factory Locations:** Chanute, KS



**All American Homes LLC.**

Part of Coachmen  
1418 S. 13th Street  
Decatur, IN 46733

**Phone:** 260-724-9171

**Toll Free:** 866-299-0680

**Fax:** 260-724-8987

**Website:** <http://www.allamericanhomes.com>

**Serving the following States:** AL AR CO FL GA IA IL IN KS KY LA MD MI MN MO MS MT  
NC ND NE NM NY OH OK PA SC SD TN TX UT VA WI WV WY

**Factory Locations:** Decatur, IN – Dyersville, IA – Milliken, CO – Rutherfordton, NC –  
Zanesville, OH

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**Alouette Homes**

Quebec, Canada

**Phone:** 450-539-3100

**Fax:** 450-539-0335

**Website:** <http://www.maisonlouette.com>

**Serving the following States:** MA ME NH VT

**Factory Locations:** Quebec, Canada

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**Alternative Modular Homes**

470 Main Street  
Routes 26 & 121  
Oxford, ME 04270

**Phone:** 207-539-4800

**Website:** <http://www.alternativemodularhome.com>

**Serving the following States:** MA ME NH

**Factory Locations:** Pennsylvania

**American Standard Building Systems Inc**

**Toll Free:** 800-888-4908

**Fax:** 276-638-3983

**Website:** <http://www.ownerbuildersolutions.com>

**Serving the following States:** NY VA

**Factory Locations:** Martinsville, VA

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**Apex Homes Inc.**

7172 Route 522

Middleburg, PA 17842

**Phone:** 570-837-2333

**Toll Free:** 800-326-9524

**Fax:** 570-837-2346

**Website:** <http://www.apexhomesinc.com>

**Serving the following States:** CT DE MA MD ME MI NC NH NJ NY OH PA RI SC VA VT WV

**Factory Locations:** Middleburg, PA and Richland, GA

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**AvisAmerica**

**Toll Free:** 800-233-3052

**Website:** <http://www.avisamerica.com>

**Serving the following States:** CT DE KY MA MD MI NC NH NJ NY OH RI TN VA VT WV

**Factory Locations:** Avis, PA

**Barvista Homes**

390 Mountain View Rd.  
Johnstown, CO 80534

**Phone:** 970-532-4257

**Fax:** 970-532-4328

**Website:** <http://www.barvistahomes.com>

**Providing Modular Homes and Buildings in:** AZ CA CO ID KS MT NE NM NV UT WY

**Factory Locations:** Johnstown, CO

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**Benchmark Industries**

**Toll Free:** 800-833-4096

**Fax:** 937-833-5268

**Website:** <http://www.benchmark-homes.com>

**Providing Modular Homes and Buildings in:** IL IN KY MI OH PA

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**Britco Homes**

PO Box 298  
Milner BC Canada V0X 1T0

**Phone:** 604-888-2000

**Fax:** 604-888-2086

**Website:** <http://www.britco.com>

**Serving the following States:** AZ CA CO ID NM NV OR UT WA

**Factory Locations:** Agassiz BC Canada and Penticton BC Canada

**Burlington Homes of Maine**

620 Main Street  
Oxford, ME 04270

**Phone:** 207-539-4406  
**Toll Free:** 800-255-5218  
**Fax:** 207-539-2900

**Website:** <http://www.burlingtonhomes.com>

**Serving the following States:** CT MA ME NH NY RI VT

**Factory Locations:** Oxford, ME

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**Cappaert Manufactured Housing**

PO Box 820567  
Vicksburg, MS 39182-0567

**Phone:** 601-636-5401  
**Fax:** 601-636-0070

**Website:** <http://www.cappaerthousing.com>

**Serving the following States:** AL AR FL LA MO MS OK TN TX

**Factory Locations:** Vicksburg, MS

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**Cardinal Homes**

525 Barnesville Highway  
Wylliesburg, VA 23976

**Phone:** 434-735-8111  
**Fax:** 434-735-8824

**Website:** <http://www.cardinalhomes.com>

**Serving the following States:** NC SC VA WV

**Factory Locations:** Wylliesburg, VA

**Carolina Building Solutions**

**Toll Free:** 800-749-5203

**Fax:** 704-633-5282

**Website:** <http://www.cbsmods.com>

**Serving the following States:** GA MD NC SC TN VA WV

**Factory Locations:** Salisbury NC

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**Cavalier Homes**

PO Box 300

Addison, AL 35540

**Phone:** 256-747-1575

**Website:** <http://www.cavalierhomebuilders.com>

**Serving the following States:** AL GA MS NC SC TN VA

**Factory Locations:** Addison, AL – Hamilton, AL – Millen, GA – Nashville, NC

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**Cavco Industries Inc.**

1001 N. Central Ave. Suite 800

Phoenix, AZ 85004

**Phone:** 602-256-6263

**Website:** <http://www.cavco.com>

**Serving the following States:** AZ CA CO NM NV UT

**Factory Locations:** Arizona - New Mexico - Texas

**Centara Building Technologies**

9601 Industrial Drive  
Navasota, TX 77868

**Phone:** 936-825-2533

**Fax:** 936-825-2560

**Website:** <http://www.centarabt.com>

**Serving the following States:** TX

**Factory Locations:** Navasota Texas

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**Champion Enterprises**

2701 Cambridge Ct.  
Auburn Hills, MI 48326

**Phone:** 248-340-9090

**Website:** <http://www.championhomes.net>

**Serving the following States:** MI

**Factory Locations:** Nationwide

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**Chariot Eagle**

8100 W Buckeye Road  
Phoenix AZ 85043

**Phone:** 623-936-7545

**Fax:** 623-936-7012

**Website:** <http://www.charioteaglewest.com>

**Serving the following States:** AL AZ CA CO FL GA ID IN ME NC NV VA

**Factory Locations:** Ocala FL Phoenix AZ

**Chelsea Modular Homes**

1 Riverview Dr  
Marlboro NY 12542-5311

**Phone:** 845-236-3311

**Website:** <http://www.chelseamodular.com>

**Serving the following States:** CT MA ME NH NJ NY PA RI

**Factory Locations:** Marlboro NY

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**Chief Industries/BonnaVilla Homes**

PO Box 127 111 Grant Street  
Aurora NE 68818-0127

**Phone:** 402-694-5250

**Fax:** 402-694-5873

**Website:** <http://www.bonnavilla.chiefind.com>

**Serving the following States:** CO IA KS MO MT ND NE SD WY

**Factory Locations:** Aurora NE

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**Clayton Homes**

Part of Clayton Manufactured Homes/CMH  
5000 Clayton Rd.  
Maryville TN 37804

**Phone:** 865-380-3000

**Website:** <http://www.clayton.net>

**Serving the following States:** TN

**Factory Locations:** Countrywide

**Coleman Homes**  
2202 E. Scyene Rd.  
Mesquite TX 75181

**Phone:** 972-733-4740

**Website:** <http://www.colemanhomes.net>

**Serving the following States:** TX

**Factory Locations:** Mesquite TX

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**Colony Factory Crafted Homes**  
Division of Commodore Homes  
PO Box 310  
Shipperville PA 16254

**Phone:** 814-226-9590

**Website:** <http://www.commodorehomes.com/colony.factory.homes>

**Serving the following States:** CT DE MA MD ME NH NJ NY OH PA RI VA VT WV

**Factory Locations:** Shipperville PA

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**Commander Homes**  
Division of Champion Homes  
308 Sheridan Dr  
Topeka IN 46571

**Phone:** 260-593-2970

**Website:** <http://www.commanderhousing.com>

**Serving the following States:** IL IN

**Factory Locations:** Topeka IN



**Commodore Homes of Indiana**

Division of Commodore Homes  
1902 Century Drive  
Goshen IN 46526

**Phone:** 574-534-3067

**Website:** <http://www.commodorehomes.com/commodore.of.indiana>

**Serving the following States:** IA IL IN KS KY MI MO NE OH TN WI

**Factory Locations:** Goshen IN

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**Commodore Homes of Pennsylvania**

Division of Commodore Homes  
PO Box 349  
Clarion PA 16254

**Phone:** 814-226-9210

**Website:** <http://www.commodorehomes.com/commodore.of.pennsylvania>

**Serving the following States:** CT DE MA MD ME NH NJ NY OH PA RI VA VT WV

**Factory Locations:** Clarion PA

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**Commodore Homes of Virginia**

Division of Commodore Homes  
525 Kentuck Road  
Nanville VA 24540

**Phone:** 434-793-8811

**Website:** <http://www.commodorehomes.com/commodore.of.virginia>

**Serving the following States:** NC SC TN VA WV

**Factory Locations:** Nanville VA

**Connecticut Valley Homes**

128 Boston Post Road  
East Lyme CT 06333

**Phone:** 860-739-6913

**Website:** <http://www.ctvalleyhomes.com>

**Serving the following States:** CT RI

**Factory Locations:** Beech Creek Pennsylvania Haven Homes

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**Contempri Homes Industries Inc.**

1000 W. Water Street  
Pinckneyville IL 62274

**Phone:** 618-357-5361

**Fax:** 618-357-6629

**Website:** <http://www.contemprihomes.com>

**Serving the following States:** IA IL IN KY MO TN WI

**Factory Locations:** Scranton PA

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**Crest Homes**

**Toll Free:** 800-927-4567

**Website:** <http://www.cresthomes.com>

**Serving the following States:** CT DE GA IA IL IN KY MA MD ME MI MO NC NH NJ NY OH  
PA RI SC VA VT WV

**Factory Locations:** Milton PA Middlebury IN and Richfield NC.

**Crestline Homes Inc.**  
5880 Crestline Road  
Laurinburg NC 28352

**Phone:** 910-276-0195  
**Fax:** 910-276-7989

**Website:** <http://www.crestlinehomes.com>

**Serving the following States:** GA NC SC TN VA

**Factory Locations:** Laurinburg NC

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**CRM Inc.**  
55 South West Main Street  
Douglas MA 01516

**Phone:** 508-476-9772  
**Fax:** 508-476-9773

**Website:** <http://www.crmmodular.com>

**Serving the following States:** CT MA NH RI

**Factory Locations:** Massachusetts

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**Custom Building Systems LLC.**  
200 Custom Avenue  
Middleburg PA 17842

**Phone:** 570-837-1414  
**Fax:** 570-837-3686

**Website:** <http://www.custombuildingsystems.net>

**Serving the following States:** AL CT DE MA MD ME MI NH NJ NY OH PA RI VA VT WV

**Factory Locations:** Middleburg PA

**Custom Modular Designs LLC**

94B Jefferson Blvd.  
Warwick RI 02888

**Phone:** 401-490-0944

**Fax:** 401-490-0945

**Website:** <http://www.custommodulardesigns.com>

**Serving the following States:** CT MA RI

**Factory Locations:** Avis PA

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**Custom Touch Homes Inc.**

P.O. Box 530  
Madison SD 57402

**Phone:** 605-256-9485

**Fax:** 605-256-9883

**Website:** <http://www.customtouchhomes.com>

**Serving the following States:** CO IA KS MN MT ND NE SD WY

**Factory Locations:** Madison SD

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**Customized Structures Inc.**

272 River Road  
Claremont NH 03743

**Phone:** 603-543-5315

**Toll Free:** 800-523-2033

**Fax:** 603-543-5396

**Website:** <http://www.customizedstructures.com>

**Serving the following States:** CT MA ME NH RI VT

**Factory Locations:** Claremont NH

**Deer Valley Homes**

205 Carriage St  
Guin AL 35563

**Phone:** 205-468-8400

**Fax:** 205-468-0009

**Website:** <http://www.deervalleycorp.com>

**Serving the following States:** AL AR FL GA KY LA MO MS OK TN

**Factory Locations:** Guin and Sulligent Alabama

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**DeLuxe Building Systems Inc.**

**Toll Free:** 800-843-7372

**Website:** <http://www.deluxehomes.com>

**Serving the following States:** CT DE MA MD NH NJ NY PA RI VA VT WV

**Factory Locations:** Berwick PA

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**Design Homes LLC of PA**

11 Edwards Drive  
Bloomsburg PA 17815-8742

**Phone:** 570-752-1001

**Toll Free:** 800-242-5377

**Website:** <http://www.designhomesllc.com>

**Serving the following States:** CT DE MA MD ME MI NC NH NJ NY OH PA RI VA VT WV

**Factory Locations:** Bloomsburg Pennsylvania

**Design Homes Inc. of WI**  
Hwy 35 North  
Prairie du Chien WI 53821

**Phone:** 608-355-0122  
**Toll Free:** 800-627-9443

**Website:** <http://www.designhomes.com>

**Serving the following States:** IA IL KS MN MO ND NE SD WI

**Factory Locations:** Prairie du Chien WI Salix IA

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**Destiny Industries LLC**

**Toll Free:** 866-782-6600  
**Fax:** 229-873-6620

**Website:** <http://www.destinyhomebuilders.com>

**Serving the following States:** AL FL GA LA MS

**Factory Locations:** Moultrie GA

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**Dickinson Homes**  
404 N. Stephenson Ave.  
Iron Mountain MI 49802

**Phone:** 906-774-2186  
**Toll Free:** 800-438-4687  
**Fax:** 906-774-5207

**Website:** <http://www.dickinsonhomes.com>

**Serving the following States:** MI WI

**Factory Locations:** Iron Mountain MI

**Discovery Custom Homes**

**Website:** <http://www.discoverycustomhomes.com>

**Serving the following States:** AR CA FL GA ID IL IN KS KY LA MI NC NV OH OK OR PA SC  
TN TX VA WA

**Factory Locations:** Tempe AZ

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**Dynamic Homes**

525 Roosevelt Ave  
Detroit Lakes MN 56502

**Phone:** 218-847-2611

**Toll Free:** 800-492-4833

**Fax:** 218-847-2617

**Website:** <http://www.dynamichomes.com>

**Serving the following States:** AL IA MN ND NE SD WI

**Factory Locations:** Detroit Lakes MN

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**Epoch Corporation**

**Toll Free:** 877-463-7624

**Fax:** 603-225-8329

**Website:** <http://www.epochhomes.com>

**Serving the following States:** CT MA ME NH RI VT

**Factory Locations:** Pembroke NH

**Excel Homes**

**Website:** <http://www.excelhomes.com>

**Serving the following States:** CT DE GA KY MA MD MI NC NH NJ NY OH PA RI SC VA VT WV

**Factory Locations:** Liverpool PA

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**Fairmont Homes**

502 South Oakland  
Nappanee IN 46550

**Phone:** 574-773-7941

**Website:** <http://www.fairmonthomes.com>

**Serving the following States:** AR CT IA IL IN KY ME MI MN MO NH NY OH PA VT WI WV

**Factory Locations:** Nappanee IN

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**Fleetwood Enterprises**

3125 Myers St.  
Riverside CA 92513

**Phone:** 909-351-3500

**Website:** <http://www.fleetwoodhomes.com>

**Serving the following States:** AL AR AZ CA CO DE FL GA IL MA ME MI NJ NY OH PA VT WI WV

**Factory Locations:** California North Carolina Pennsylvania



**Foremost Industries Inc.**  
2375 Buchanan Trail West  
Greencastle PA 17225

**Phone:** 717-597-7166  
**Fax:** 717-597-5579

**Website:** <http://www.foremosthomes.com>

**Serving the following States:** MD PA VA WV

**Factory Locations:** Greencastle PA

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### **Four Seasons Housing**

**Toll Free:** 800-547-5011

**Website:** <http://www.fourseasonshousing.com>

**Serving the following States:** AZ DE IA IN KS KY MO PA WY

**Factory Locations:** Middlebury IN

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### **Franklin Homes**

**Toll Free:** 800-332-4511

**Fax:** 256-331-2203

**Website:** <http://www.franklinhomesusa.com>

**Serving the following States:** AL AR FL GA IL IN KS KY LA MO MS NC OK SC TN TX

**Factory Locations:** Russellville AL

**Fuqua Homes MO**

Part of Fuqua Inc.  
P O Box 394  
Boonville MO 65233

**Phone:** 660-882-3411  
**Toll Free:** 800-777-3896

**Website:** <http://www.fuquahomes-mo.com>

**Serving the following States:** AR CO IA IL IN KS MN MO NE OK SD WI WY

**Factory Locations:** Boonville MO

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**Fuqua Homes OR**

Part of Fuqua Inc.  
20495 Murray Rd.  
Bend OR 97701

**Phone:** 541-382-4252  
**Toll Free:** 800-336-0874  
**Fax:** 541-382-3066

**Website:** <http://www.fuquahomes.com>

**Serving the following States:** CA ID MT NV OR UT WA

**Factory Locations:** Bend OR

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**Future Home Technology Inc.**

33 Ralph Street  
Port Jervis NY 12771

**Phone:** 845-856-9033  
**Toll Free:** 800-342-8650  
**Fax:** 845-858-2488

**Website:** <http://www.futurehometechnology.com>

**Serving the following States:** NJ NY PA

**Factory Locations:** Port Jervis NY

**General Housing Corporation**

**Toll Free:** 800-351-3664

**Website:** <http://www.genhouse.com>

**Serving the following States:** MI

**Factory Locations:** Bay City MI

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**Genesis Homes**

**Toll Free:** 877-523-7791

**Fax:** 248-340-7761

**Website:** <http://www.genesishomes.com>

**Serving the following States:** AZ CA CO FL ID IL MI NC NM NY OH PA SC UT VA

**Factory Locations:** Claysburg PA Berthoud CO Chandler AZ Topeka IN Bartow FL Lake City FL Lillington NC Burleson TX Silverton OR

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**Giles Industries**

Part of Clayton Manufactured Homes/CMH

405 S. Broad Street

New Tazewell TN 37825

**Phone:** 423-626-7243

**Toll Free:** 800-844-4537

**Fax:** 423-626-6919

**Website:** <http://www.gilesindustries.com>

**Serving the following States:** AL AR DE GA IL KY LA MO MS NC OH OK SC TN VA WV

**Factory Locations:** New Tazewell TN

**Golden West Homes**

**Toll Free:** 800-628-4443

**Website:** <http://www.goldenwesthomes.com>

**Serving the following States:** CA OR

**Factory Locations:** Albany OR Perris CA

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**Grafton Homes**

1175 Airport Road  
Fairmont WV 26554

**Phone:** 304-534-7500

**Toll Free:** 866-284-5344

**Website:** <http://www.buildgh.com>

**Serving the following States:** MD PA VA WV

**Factory Locations:** Grafton WV

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**Guerdon Enterprises LLC**

5556 South Federal Way  
Boise ID 83716

**Phone:** 800-473-3586

**Fax:** 208-336-9269

**Website:** <http://www.guerdon.com>

**Serving the following States:** CA CO ID MT NV OR UT WA WY

**Factory Locations:** Boise ID

**Guildcrest Homes**

P.O. Box 10  
Morewood ON CANADA K0A 2R0

**Phone:** 613-448-2349  
**Toll Free:** 800-249-1432  
**Fax:** 613-448-3464

**Website:** <http://www.guildcrest.com>

**Serving the following States:** CT NH NY VT

**Factory Locations:** Morewood Ontario Canada

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**Hallmark Homes**

PO Box 1810  
Charlestown RI 02813

**Phone:** 401-364-2200

**Website:** <http://www.hallmarkmodularhomes.com>

**Serving the following States:** AL CT DE FL GA KY LA MA MD ME MS NC NH NJ NY OH PA  
RI SC TN VA VT WV

**Factory Locations:** Pennsylvania North Carolina

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**HandCrafted Homes LLC**

**Toll Free:** 877-424-4321  
**Fax:** 252-430-6662

**Website:** <http://www.handcraftedhomes.com>

**Serving the following States:** NC

**Factory Locations:** Henderson North Carolina

**Hart Housing Group**  
1025 Waterford Street  
Wakarusa IN 46573

**Phone:** 219-862-4461

**Website:** <http://www.harthousing.com>

**Serving the following States:** IA IL IN KS KY ME MI MN MO NE NY OH PA SD TN WI WY

**Factory Locations:** Wakarusa IN

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**Haven Homes**  
554 Eagle Valley Road  
Beech Creek PA 16822

**Phone:** 570-962-2111

**Fax:** 570-962-3181

**Website:** <http://www.havenhomes.com>

**Serving the following States:** CT DE FL GA MA MD NC NH NJ NY OH PA RI SC VA VT WV

**Factory Locations:** Pennsylvania and South Carolina

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**Heckaman Homes**  
2676 E. Market Street  
Nappanee IN 46550

**Phone:** 574-773-4167

**Fax:** 574-773-2546

**Website:** <http://www.heckamanhomes.com>

**Serving the following States:** IL IN MI OH

**Factory Locations:** Nappanee IN

**Heritage Homes**  
1320 E 7th [East Hwy 35]  
Wayne NE 68787

**Phone:** 402-375-4770  
**Toll Free:** 800-759-2782

**Website:** <http://www.heritagehom.com>

**Serving the following States:** CO IA KS MN MO NE SD WY

**Factory Locations:** Wayne NE

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**Hi-Tech Housing Inc.**  
19319 County Road 8  
Bristol, IN 46507

**Phone:** 574-848-5593  
**Fax:** 574-848-5472

**Website:** <http://www.hi-techhousing.com>

**Serving the following States:** IL IN MI

**Factory Locations:** Bristol IN

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**Holly Park Homes**  
Part of IBS LLC  
51700 Lovejoy Drive  
Middlebury, IN 46540

**Phone:** 574-825-4206  
**Toll Free:** 866-427-4676  
**Fax:** 574-825-6106

**Website:** <http://www.holly-park.com>

**Serving the following States:** IA IL IN MI MO OH WI

**Factory Locations:** Middlebury, IN

**Homes of Merit**

Division of Champion Homes  
PO Box 2097  
Lake City FL 32056

**Phone:** 386-755-3073

**Fax:** 386-752-9560

**Website:** <http://www.homes-of-merit.com>

**Serving the following States:** AL FL GA SC

**Factory Locations:** Bartow FL Lake City FL

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**Hoopa Modular Building**

4415 Dogwood Lane  
Redding CA 96003

**Phone:** 530-625-4551

**Toll Free:** 866-344-4623

**Website:** <http://www.hoopamodular.com>

**Serving the following States:** AZ CA

**Factory Locations:** Hoopa/Redding CA

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**Horton Homes**

101 Industrial Blvd.  
Eatonton GA 31024

**Phone:** 706-485-8506

**Website:** <http://www.hortonhomes.com>

**Serving the following States:** AL AR FL GA KY LA MS NC SC TN TX VA WV

**Factory Locations:** Eatonton GA



**Huntington Homes**  
334 Fassett Rd.  
East Montpelier VT 05651

**Phone:** 802-479-3625

**Website:** <http://www.huntingtonhomesvt.com>

**Serving the following States:** CT MA ME NH NY RI VT

**Factory Locations:** East Montpelier VT

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**Indiana Building Systems**  
Division of Pleasant Street Homes LLC  
51700 Lovejoy Drive  
Middlebury IN 46540

**Phone:** 574-825-4206  
**Toll Free:** 866-427-4676  
**Fax:** 574-825-6106

**Website:** <http://www.indianabuildingsystems.com>

**Serving the following States:** IL IN MI MO OH WI

**Factory Locations:** Middlebury IN

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**Integrity Building Systems**  
2435 Housels Run Road  
Milton PA 17847

**Phone:** 570-522-3600  
**Fax:** 570-522-0074

**Website:** <http://www.integritybuild.com>

**Serving the following States:** CT DE MA MD NJ NY PA VA WV

**Factory Locations:** Milton PA

**Irontown Homes**

2202 S. Mountain Vista Lane  
Provo UT 84606

**Phone:** 801-375-7486

**Toll Free:** 877-849-1215

**Fax:** 801-375-8399

**Website:** <http://www.ironthomes.com>

**Serving the following States:** AZ CA CO ID MT NM NV OR UT WA WY

**Factory Locations:** Provo UT

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**Jacobsen Homes**

**Toll Free:** 800-843-1559

**Website:** <http://www.jachomes.com>

**Serving the following States:** FL GA

**Factory Locations:** Safety Harbor Florida

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**Karsten Company**

**Toll Free:** 800-826-0150

**Fax:** 503-769-6022

**Website:** <http://www.thekarstenco.com>

**Serving the following States:** AR AZ CA CO ID KS LA MT NM NV OK OR TX UT WA WY

**Factory Locations:** Albuquerque New Mexico Breckenridge Texas Sacramento California and Stayton Oregon.

**KBS Building Systems**  
300 Park Street  
South Paris ME 04281

**Phone:** 207-739-2400  
**Fax:** 207-739-2223

**Website:** <http://www.kbshomes.com>

**Serving the following States:** MA ME NH VT

**Factory Locations:** Maine

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**Keiser Industries**  
56 Mechanic Falls Road  
Oxford ME 04270

**Phone:** 207-539-8883  
**Fax:** 207-539-4446

**Website:** <http://www.keisermaine.com>

**Serving the following States:** ME

**Factory Locations:** Maine

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**Kintner Modular Homes Inc.**  
608 SR 6W  
Tunkhannock PA 18657

**Phone:** 570-836-9755  
**Fax:** 570-836-9748

**Website:** <http://www.kmhi.com>

**Serving the following States:** PA

**Factory Locations:** Pennsylvania

**Kit Homebuilders West**

PO Box 250  
Caldwell ID 83606-0250

**Phone:** 208-454-5000

**Fax:** 208-455-3274

**Website:** <http://www.kitwest.com>

**Serving the following States:** CA CO ID MT NV OR UT WA WY

**Factory Locations:** Caldwell ID

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**Laurel Creek Homes**

**Toll Free:** 877-369-4602

**Website:** <http://www.laurelcreekhomes.com>

**Serving the following States:** AZ CA CO ID MT NM NV OR UT WA

**Factory Locations:** California

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**Liberty Homes**

1101 Eisenhower Dr. N.  
Goshen IN 46527

**Phone:** 574-533-0431

**Website:** <http://www.libertyhomesinc.com>

**Serving the following States:** AL AR CA CO FL GA IA ID IL IN KS KY LA ME MI MN MO MS  
MT ND NE NH NJ NM NY OH OK OR PA UT VA WA WI WY

**Factory Locations:** Alabama Indiana Kansas North Carolina Oregon Wisconsin

**Magnolia Homes**  
982 Rundell Road  
Gering NE 69341

**Phone:** 308-436-3131

**Website:** <http://www.magnoliahomes.biz>

**Serving the following States:** CO NE SD UT WY

**Factory Locations:** Gering NE

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**Manis Custom Builders**  
16620 Airbase Road  
Maxton NC 28364

**Phone:** 910-844-1105

**Fax:** 910-844-1106

**Website:** <http://www.maniscustombuilders.com>

**Serving the following States:** GA NC SC TN VA

**Factory Locations:** North Carolina

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**Manorwood Homes**  
Division of Commodore Homes  
46 Pleasant Valley Road Route 443 East  
Pine Grove PA 17963

**Phone:** 570-345-0387

**Website:** <http://www.manorwoodhomes.com>

**Serving the following States:** CT DE MA MD ME NC NH NJ NY OH PA RI VA VT WV

**Factory Locations:** Pennsylvania

**Manufactured Housing Enterprises**

09302 SR #6  
Bryan OH 43506

**Phone:** 419-636-4511

**Website:** <http://www.mheinc.com>

**Serving the following States:** OH

**Factory Locations:** Bryan OH

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**Marlette Homes**

**Toll Free:** 800-398-0234

**Website:** <http://www.marlettehomes.com>

**Serving the following States:** CA ID MT NV OR UT WA WY

**Factory Locations:** Herndon VA

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**Mascot Homes**

3809 Sunset Blvd.  
West Columbia SC 29169

**Phone:** 803-794-4725

**Website:** <http://www.mascothomesinc.com>

**Serving the following States:** GA NC SC TN VA WV

**Factory Locations:** West Columbia SC

**Mod-U-Kraf Homes Inc.**

Part of Coachmen  
P. O. Box 573  
Rocky Mount VA 24151

**Phone:** 540-483-0291

**Fax:** 540-483-2228

**Website:** <http://www.mod-u-kraf.com>

**Serving the following States:** DE GA KY MD NC OH PA SC TN VA WV

**Factory Locations:** Rocky Mount VA

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**Modular Building Innovations LLC**

301 County Road #230  
Walsenburg CO 81089

**Phone:** 719-738-1114

**Fax:** 719-738-0473

**Website:** <http://www.modularbuildinginnovations.com>

**Serving the following States:** AZ CO KS NM TX UT WY

**Factory Locations:** Walsenburg CO

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Modular Concepts LLC  
666 Summer Street  
Stamford CT 06901

**Phone:** 203-966-8049

**Fax:** 203-327-5127

**Website:** <http://modularconcepts-llc.com>

**Serving the following States:** CT NJ NY

**Factory Locations:** Pennsylvania

**Modular One LLC**

1884 Mines Road  
Pulaski TN 38478

**Phone:** 931-424-7305

**Fax:** 931-424-7308

**Website:** <http://www.modularone.net>

**Serving the following States:** AL AR FL GA IL KY LA MO MS NC SC TN TX VA WV

**Factory Locations:** Pulaski TN

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**Moduline International**

Division of Champion Homes  
1175 Railway Street  
Penticton BC Canada V2A 6K3

**Phone:** 250-493-0122

**Fax:** 250-493-0133

**Website:** <http://www.moduline.ca>

**Serving the following States:** ID MN MT ND OR SD WA WY

**Factory Locations:** British Columbia Canada

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**MSI of PA Inc.**

1910 N. Old Trail  
Selingsgrove PA 17870

**Phone:** 570-743-2012

**Toll Free:** 888-674-6372

**Fax:** 570-743-2018

**Website:** <http://www.msiofpa.com>

**Serving the following States:** CT MA MD ME MI NC NH NJ NY OH PA RI VA VT WV

**Factory Locations:** Selingsgrove PA



**Muncy Homes**

1567 PA Route 442 East  
Muncy PA 17756

**Phone:** 570-546-2261

**Fax:** 570-546-5903

**Website:** <http://www.muncyhomes.com>

**Serving the following States:** CT DE MA MD ME NH NJ NY PA RI VA VT WV

**Factory Locations:** Muncy PA

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**Nashua Homes**

PO Box 170008  
Boise ID 83717

**Phone:** 208-345-0222

**Fax:** 208-345-1144

**Website:** <http://www.nashuahomesofidaho.com>

**Serving the following States:** AZ CA CO ID MT NV OR UT WA WY

**Factory Locations:** Boise ID

---

**Nationwide Homes**

**Toll Free:** 800-216-7001

**Fax:** 276-666-2537

**Website:** <http://www.nationwide-homes.com>

**Serving the following States:** FL GA KY MD NC OH PA SC TN VA WV

**Factory Locations:** Arabi GA Siler City NC Martinsville VA

**New England Homes Inc.**

**Toll Free:** 800-800-8831

**Fax:** 603-436-8540

**Website:** <http://www.newenglandhomes.net>

**Serving the following States:** ME NH VT

**Factory Locations:** Greenland NH

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**New Era Building Systems**

451 Southern Ave.  
Strattanville PA 16258

**Phone:** 814-764-5581

**Website:** <http://www.new-era-homes.com>

**Serving the following States:** CT DE IL IN MA MD ME MI NC NH NJ NY PA RI SC VA VT WI WV

**Factory Locations:** Strattanville PA

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**Norse Homes**

**Toll Free:** 800-960-7738

**Fax:** 715-532-0660

**Website:** <http://www.norsehomes.com>

**Serving the following States:** MN WI

**Factory Locations:** Ladysmith WI

**North American Housing Corp.**

5724 Industry Lane  
Frederick MD 21704

**Phone:** 301-694-9100

**Fax:** 301-694-7570

**Website:** <http://www.northamericanhousing.com>

**Serving the following States:** DE GA NC NJ PA SC VA WV

**Factory Locations:** Frederick MD

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**Northstar Homes**

3814 South County Road 5  
Loveland CO 80537

**Phone:** 970-667-8830

**Website:** <http://www.northstar-homes.com>

**Serving the following States:** CO KS NE NM UT WY

**Factory Locations:** Loveland CO

---

**Oak Creek Homes**

2450 South Shore Blvd.  
League City TX 77573

**Phone:** 281-334-9706

**Fax:** 281-334-9737

**Website:** <http://www.oakcreekhomes.com>

**Serving the following States:** AR CO LA MS NM OK TX

**Factory Locations:** League City TX

**Oakwood Homes**

**Toll Free:** 800-822-0633

**Website:** <http://www.oakwoodhomes.com>

**Serving the following States:** FL GA NC SC VA

**Factory Locations:** Greensboro NC

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**Oxford Homes Inc**

7 Oxford Homes Lane  
Oxford ME 04270-0679

**Phone:** 207-539-4412

**Toll Free:** 800-341-0436

**Fax:** 207-539-4259

**Website:** <http://www.oxfordhomesinc.com>

**Serving the following States:** ME NH VT

**Factory Locations:** Oxford ME

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**Palm Harbor Homes**

**Toll Free:** 800-456-8744

**Website:** <http://www.palmharbor.com>

**Serving the following States:** AL AR AZ CA CO DE FL GA ID IL IN KY LA MI MS MT NC NM  
NV OH OK OR SC TX VA WA

**Factory Locations:** Arizona North Carolina

**Parti LLC**

740 Winterville Road  
Athens GA 30605

**Phone:** 706-613-1986

**Fax:** 706-613-2002

**Website:** <http://www.parti.us>

**Serving the following States:** AL FL GA NC SC TN

**Factory Locations:** Athens GA

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**Patriot Homes**

307 S. Main St.  
Elkhart IN 46516

**Phone:** 574-524-8600

**Website:** <http://www.patriothomes.com>

**Serving the following States:** AL AR CO DE FL GA IA IL IN KS KY LA ME MI MN MO MS MT  
NE NH NM NY OH OK PA SD TN TX VA VT WI WV WY

**Factory Locations:** Hamilton AL Middlebury IN Waco TX

---

**Penn Lyon Homes Corporation**

**Toll Free:** 800-788-4754

**Fax:** 570-374-6053

**Website:** <http://www.pennlyon.com>

**Serving the following States:** CT DE MA MD NH NJ NY PA RI VA VT

**Factory Locations:** 195 Airport Road Selinsgrove PA

**Pennwest Homes**

Division of Commodore Homes  
4 Pennwest Way State Road 38  
Emlenton PA 16373

**Phone:** 724-867-0047

**Website:** <http://www.commodorehomes.com/pennwest.homes>

**Serving the following States:** CT DE MA MD ME NH NJ NY OH PA RI VT WV

**Factory Locations:** Emlenton PA

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**Pine Grove Homes**

Part of Pine Grove Housing Group  
2 Pleasant Valley Road  
Pine Grove PA 17963

**Phone:** 570-345-2811

**Fax:** 570-345-2676

**Website:** <http://www.pinegrovehomes.com>

**Serving the following States:** PA

**Factory Locations:** Pine Grove PA

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**Pinnacle Building Systems Corp**

**Toll Free:** 888-663-4897

**Fax:** 574-984-0205

**Website:** <http://www.modguys.com>

**Serving the following States:** IA IL IN KY MI MO OH

**Factory Locations:** Middlebury IN

**Pittsville Homes Inc.**  
5094 2nd Avenue South  
Pittsville WI 54466

**Phone:** 715-884-2511  
**Fax:** 715-884-2136

**Website:** <http://www.pittsvillehomes.com>

**Serving the following States:** WI

**Factory Locations:** Pittsville WI

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**Pleasant Valley Modular Homes Inc.**  
Part of Pine Grove Housing Group  
100 Hammersmith Drive  
Pine Grove PA 17963

**Phone:** 570-345-8600  
**Fax:** 570-345-4440

**Website:** <http://www.pvmhi.com>

**Serving the following States:** CT DE MA MD NH NJ NY PA RI VA VT WV

**Factory Locations:** Pine Grove PA

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**PreBesto Homes LLC**  
1530 E. Front Street  
Monroe MI 48161

**Phone:** 734-242-9600  
**Fax:** 734-242-6100

**Website:** <http://www.prebestohomes.com>

**Serving the following States:** IN MI OH

**Factory Locations:** Monroe MI

**Precision Homes Inc.**

**Toll Free:** 800-659-5006

**Fax:** 229-468-3341

**Website:** <http://www.precisionhomes.biz>

**Serving the following States:** AL FL GA MS NC SC

**Factory Locations:** Ocilla GA

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**Pro-built Homes**

20 Industrial Circle  
Mifflintown PA 17059

**Phone:** 717-436-6140

**Toll Free:** 866-436-8677

**Fax:** 717-436-6481

**Website:** <http://www.pro-builthomes.com>

**Serving the following States:** CT DE MA MD ME NC NH NJ NY PA RI VA VT WV

**Factory Locations:** Mifflintown PA

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**Professional Building Systems of NC LLC**

610 West Allenton Street  
Mt. Gilead NC 27306

**Phone:** 910-439-0046

**Fax:** 910-439-4558

**Website:** <http://www.pbsnc.com>

**Serving the following States:** AL FL GA MS NC OH SC TN VA

**Factory Locations:** North Carolina



**Professional Building Systems**

72 East Market St.  
Middleburg PA 17842

**Phone:** 570-837-1424

**Fax:** 570-837-6133

**Website:** <http://www.pbsmodular.com>

**Serving the following States:** NJ NY PA

**Factory Locations:** Pennsylvania and New York

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**R-Anell Homes**

3549 N Highway 16  
Denver NC 28037

**Phone:** 704-483-5511

**Toll Free:** 800-951-5511

**Website:** <http://r-anell.com>

**Serving the following States:** AL FL GA NC SC TN VA WV

**Factory Locations:** Cherryville NC

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**RCM Modular**

28 Rue Industrielle  
Saint-Beno&icirct-Labre Quebec Canada G0M 1P0

**Phone:** 418-227-4044

**Fax:** 418-227-3654

**Website:** <http://www.rcmmodular.com>

**Serving the following States:** CT MA ME NH NY VT

**Factory Locations:** Quebec Canada

**Redman Homes**

**Toll Free:** 800-777-6637

**Website:** <http://www.redmanhomesofindiana.com>

**Serving the following States:** AR IA IL IN LA MI MN MO OH

**Factory Locations:** Chandler AZ Topeka IN Burleson TX

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**Ritz-Craft Corporation**

15 Industrial Park Road  
Mifflinburg PA 17844

**Phone:** 570-966-1053

**Toll Free:** 800-326-9836

**Website:** <http://www.ritz-craft.com>

**Serving the following States:** CT DE FL GA IA IL IN KY MA MD ME MO NC NH NJ NY OH  
PA RI SC TN VA VT WI WV

**Factory Locations:** Mifflinburg PA 4 plants Hamlet NC Jonesville MI

---

**Rochester Homes Inc.**

**Toll Free:** 800-860-4554

**Fax:** 574-223-1655

**Website:** <http://www.rochesterhomesinc.com>

**Serving the following States:** IL IN KY MI OH WI

**Factory Locations:** Rochester IN

**Schult Homes**

Part of Clayton Manufactured Homes/CMH  
PO Box 409  
Plainville KS 67663

**Phone:** 913-434-4617

**Website:** <http://www.schulthomes.com>

**Serving the following States:** AZ IN KS KY MN NC TX

**Factory Locations:** Plainville KS

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**Scotbilt Homes**

PO Box 1189  
Waycross GA 31502

**Phone:** 912-490-7268

**Fax:** 912-490-7276

**Website:** <http://www.scotbilt.com>

**Serving the following States:** AL FL GA LA MS NC SC

**Factory Locations:** Waycross GA

---

**Shamrock Homes**

1201 W. Markley Road  
Plymouth IN 46563

**Phone:** 574-935-5111

**Website:** <http://www.shamrockmodulars.com>

**Serving the following States:** CT IL IN MA MI MO NJ NY OH PA RI WI

**Factory Locations:** Plymouth IN

**Signature Building Systems Inc.**

**Toll Free:** 800-231-8713

**Fax:** 570-774-1010

**Website:** <http://www.signaturecustomhomes.com>

**Serving the following States:** CT DE GA MA MD ME NC NH NY PA SC VA VT WV

**Factory Locations:** Moosic PA St. George SC

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**Silvercrest Western Homes Corp.**

299 North Smith Avenue.

P.O.Box 759

Corona CA 91720

**Phone:** 909-734-6610

**Fax:** 909-737-9043

**Website:** <http://www.silvercrest.com>

**Serving the following States:** AZ CA CO ID MT NM NV OR UT WA WY

**Factory Locations:** Corona CA Woodland CA

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**Simplex Homes Industries**

One Simplex Drive

Scranton PA 18504

**Phone:** 570-346-5113

**Toll Free:** 800-233-4233

**Fax:** 570-346-3732

**Website:** <http://www.simplexhomes.com>

**Serving the following States:** CT DE GA MA MD ME NC NH NJ NY PA RI SC VA VT WV

**Factory Locations:** Scranton PA

**Skyline Homes**

2520 By-Pass Road  
Elkhart IN 46515

**Phone:** 574-294-6521

**Toll Free:** 800-348-7469

**Website:** <http://www.skylinehomes.com>

**Serving the following States:** IN OH PA

**Factory Locations:** Multiple factories throughout the US

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**Solitaire Homes**

7605 Nickles Road  
Duncan OK 73533

**Phone:** 580-252-6060

**Fax:** 580-252-6072

**Website:** <http://www.solitairehomes.com>

**Serving the following States:** AZ KS NM OK TX

**Factory Locations:** Texas

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**Southern Energy Homes**

**Toll Free:** 866-896-2737

**Fax:** 256-747-7586

**Website:** <http://www.sehomes.com>

**Serving the following States:** AL GA MS TX

**Factory Locations:** Alabama and Texas

**Southern Structures Inc.**

334 Cypress Rd  
Ocala FL 34472

**Phone:** 352-680-1911

**Fax:** 352-680-1903

**Website:** <http://www.southernstructuresinc.com>

**Serving the following States:** FL GA

**Factory Locations:** Ocala Florida

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**Stratford Homes**

402 South Weber Avenue  
Stratford WI 54484

**Phone:** 715-687-3133

**Toll Free:** 800-448-1524

**Fax:** 715-687-3453

**Website:** <http://www.stratfordhomes.com>

**Serving the following States:** IA ID IL KS MN MO MT NE OR WA WI WY

**Factory Locations:** Chariton IA Rathdrum ID Stratford WI

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**Structural Modulars**

**Toll Free:** 800-216-7849

**Website:** <http://www.smihomes.com>

**Serving the following States:** MD MI NJ OH PA VA WV

**Factory Locations:** Strattanville PA

**Summit Crest**

Division of Champion Homes  
2221 Clayton Lane  
Berthoud CO 80513

**Phone:** 970-532-2632

**Fax:** 970-532-4352

**Website:** <http://www.summitcresthomes.com>

**Serving the following States:** AZ CO ID MO MT NV UT WY

**Factory Locations:** Berthoud CO

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**Sun Building Systems**

Division of Pleasant Street Homes LLC  
#9 Stauffer Industrial Park  
Taylor PA 18517

**Phone:** 570-562-0110

**Toll Free:** 888-740-8218

**Fax:** 570-562-0737

**Website:** <http://www.sunmodular.com>

**Serving the following States:** CT DE MA MD ME NH NJ NY PA RI VA VT WV

**Factory Locations:** Taylor PA

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**Sunscape Homes**

Division of Pleasant Street Homes LLC  
36 Timberlane Drive  
Northeast MD 21901

**Phone:** 410-287-2707

**Fax:** 410-287-6876

**Website:** <http://www.sunscape-homes.com>

**Serving the following States:** CT DE MA MD ME NH NJ NY PA RI VA VT WV

**Factory Locations:** North East MD

**Sunshine Homes**

PO Box 507  
Red Bay AL 35582

**Phone:** 256-356-4427

**Fax:** 256-356-9694

**Website:** <http://www.sunshinehomes-inc.com>

**Serving the following States:** KS MS

**Factory Locations:** Red Bay AL

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**Superior Homes**

715 21st St. SW  
Watertown SD 57201

**Phone:** 605-886-3270

**Toll Free:** 800-283-9945

**Fax:** 605-886-7075

**Website:** <http://www.superiorhomesllc.com>

**Serving the following States:** CO IA MN MT ND NE SD WI WY

**Factory Locations:** Watertown SD

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**Superior Modular Systems**

15134 W. Hunziker Road  
Pocatello ID 83202

**Phone:** 208-238-5858

**Toll Free:** 877-711-5858

**Fax:** 208-238-5757

**Website:** <http://www.superiormods.com>

**Serving the following States:** CO ID MT NV UT WY

**Factory Locations:** Eagle ID



**Taylor Homes**

PO Box 438  
Anderson MO 64831

**Phone:** 417-845-3311  
**Toll Free:** 800-955-3310  
**Fax:** 417-845-6044

**Website:** <http://www.taylorhomes.net>

**Serving the following States:** AR CO IA IL KS MO NE OK UT

**Factory Locations:** Anderson MO

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**Terrace Homes**

1553 11th Drive  
Friendship WI 53934

**Phone:** 608-339-7888  
**Fax:** 608-339-9361

**Website:** <http://www.terracehomes.com>

**Serving the following States:** WI

**Factory Locations:** Friendship WI

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**Fall Creek Homes**

53850 Fall Creek Way  
Elkhart IN 46514

**Phone:** 574-523-1444

**Website:** <http://www.homesbyfallcreek.com>

**Serving the following States:** IN

**Factory Locations:** Elkhart IN

**The Homark Company**  
100 Third Street  
Red Lake Falls MN 56750

**Phone:** 218-253-2777  
**Toll Free:** 800-382-1154  
**Fax:** 218-253-2116

**Website:** <http://www.homark.com>

**Serving the following States:** MN ND SD WI

**Factory Locations:** Red Lake Falls MN

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### **The Home Store**

**Toll Free:** 800-974-1266

**Website:** <http://www.thehomestore.com>

**Serving the following States:** CT MA NH NY RI

**Factory Locations:** Whately MA

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**Timber Creek Homes**  
One Timber Creek Trail  
Stratton NE 69043

**Phone:** 308-276-2478  
**Fax:** 308-276-3471

**Website:** <http://www.timbercreekhomesinc.com>

**Serving the following States:** NE

**Factory Locations:** Stratton NE

**Timberland Homes**

1201 37th NW  
Auburn WA 98001

**Phone:** 253-735-3435

**Toll Free:** 800-488-5036

**Fax:** 253-939-8803

**Website:** <http://www.timberland-homes.com>

**Serving the following States:** ID OR WA

**Factory Locations:** Auburn WA

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**TLC Modular Homes**

1600 S. Roosevelt  
Goldendale WA 98620

**Phone:** 509-773-5055

**Toll Free:** 866-773-5055

**Website:** <http://www.tlcm modularhomes.com>

**Serving the following States:** OR WA

**Factory Locations:** Goldendale WA

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**Unibilt Industries Inc.**

8005 Johnson Station Road  
Vandalia OH 45377

**Phone:** 937-890-7570

**Toll Free:** 800-777-9942

**Fax:** 937-890-8303

**Website:** <http://www.unibilt.com>

**Serving the following States:** IN KY MI OH WV

**Factory Locations:** Vandalia OH

**Valley Quality Homes**

1830 South First St.  
Yakima WA 98903

**Phone:** 509-453-8937  
**Toll Free:** 800-704-2812

**Website:** <http://www.valleyqualityhomes.com>

**Serving the following States:** OR WA

**Factory Locations:** Yakima WA

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**Vantage Pointe Homes Inc.**

1000 West Rokeby Road  
Lincoln NE 68523

**Phone:** 402-423-8821  
**Fax:** 402-423-8661

**Website:** <http://www.vantagepointehomesinc.com>

**Serving the following States:** NE

**Factory Locations:** Rokeby NE

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**Virginia Homes Manufacturing Corp.**

142 Virginia Homes Lane  
Boydton VA 23917

**Phone:** 434-738-6107  
**Fax:** 434-738-6926

**Website:** <http://www.virginiahomesmfg.com>

**Serving the following States:** DE MD NC NJ SC VA

**Factory Locations:** Boydton VA

**Wardcraft Homes**

614 Maple St  
Clay Center KS 67432

**Phone:** 785-632-5664

**Website:** <http://www.wardcraft.com>

**Serving the following States:** CO KS MO NE SD WY

**Factory Locations:** Fort Morgan CO Minden NE Clay Center KS

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**Wausau Homes Inc.**

P.O. Box 8005  
Wausau WI 54402-8005

**Phone:** 715-359-7272

**Toll Free:** 800-735-1812

**Website:** <http://www.wausauhomes.com>

**Serving the following States:** WI

**Factory Locations:** Lakeland GA Corning IA Charleston IL Paulding OH Waverly OH  
Lawrenceburg TN South Hill VA Wausau WI

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**Waverlee Homes**

2039 Bexar Avenue East  
Hamilton AL 35570

**Phone:** 205-921-1887

**Website:** <http://www.waverleehomesinc.com>

**Serving the following States:** AL AR FL GA KY LA MO MS OK TN TX

**Factory Locations:** Hamilton AL

**Westchester Modular Homes Inc.**

30 Reagans Mill Road  
Wingdale NY 12594

**Phone:** 845-832-9400

**Toll Free:** 800-832-3888

**Website:** <http://www.westchestermodular.com>

**Serving the following States:** CT MA ME NH NJ NY PA RI VT

**Factory Locations:** Wingdale NY

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**Wick Building Systems**

2301 East Fourth St.  
Marshfield WI 54449

**Phone:** 715-387-2551

**Fax:** 715-384-5346

**Website:** <http://www.wickmarshfield.com>

**Serving the following States:** IA IL MI MN MO MT ND NE SD WI WY

**Factory Locations:** Marshfield WI

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**Wisconsin Homes**

425 West McMillan  
Marshfield WI 54449

**Phone:** 715-384-2161

**Fax:** 715-387-3627

**Website:** <http://www.wisconsinhomesinc.com>

**Serving the following States:** IA IL MI MN SD WI

**Factory Locations:** Marshfield WI

## Glossary of Terms

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**Builder:** responsible for overseeing the building and completion of modular home construction, including hiring other contractors like roofers or plumbers. Builders are generally associated with the manufacturer, though some choose to hire independent builders.

**Building Codes:** laws created on a local, state, and federal level that dictate the quality of a house's construction. These laws are for the protection of homeowners. HUD code homes are so called because they must only conform to federal HUD standards. State and local standards are generally stricter.

**Closed-Sided Wall System:** a type of panelized construction where both the interior and exterior portions of a wall are finished and ready to install.

**Closing Costs:** miscellaneous, legal, and paperwork costs associated with finalizing a mortgage and are added to the borrower's loan amount. Closing costs include appraisal fees, legal fees, title fees, and more.

**Construction Loan:** a type of loan where the borrower has control over spending the loan on constructing a new home. Construction loans can be used for purchasing and installing a modular home.

**Contractor:** professionals that have expertise over specific aspects of home repair and construction. Examples of contractors include roofing contractors, electricians, plumbers, and more.

**Credit Score:** a number determined by your history with credit cards, utility payment, other loans, and more. Credit scores are controlled by the big three credit reporting agencies. Lenders use this score to determine if you are worthy and able to pay back any loans.

**Dealer:** controls a local office that sells manufactured housing directly to the customer on behalf of the manufacturer, much like car dealerships.

**Down Payment:** a percentage of the amount of any loan amount that is paid in cash, up front, to secure the loan.

**Energy Star Program:** controlled by the Environmental Protection Agency (EPA) that certifies certain manufacturers for using environmentally friendly techniques and producing energy efficient products.

**Foundation:** built out of concrete, is the anchor of a home on which the home is attached.

**HUD code Housing:** once called “trailers” or “mobile homes,” are permanently attached to a steel frame and are an affordable housing option for some.

**Manufactured Housing:** term used to describe any type of housing that is built in a factory before being delivered to the home’s final location.

**Modular Home:** homes that are manufactured in a factory and are more customizable than HUD code homes. Modular homes offer features that make the homes look more like traditional stick built homes.

**Off-Frame Modular:** often called “true” modulares, these homes are built in a factory then delivered to the site where they are installed, generally using a crane, and attached to a foundation. Off-frame modulares are the most customizable form of manufactured housing.

**On-Frame Modular:** a type of hybrid housing that combines characteristics of HUD code housing and off-frame modular homes. On-frame homes offer less customization options and are more affordable than off-frame modulares.

**Open-Sided Wall System:** a type of panelized building material where the exterior portion of the wall is completed and the interior is left unfinished. This facilitates further building like installing wiring and plumbing.



**Panelized Building:** a system manufactured housing where large panels of a home are built in a factory then shipped to the construction site. These panels reduce the amount of time needed for construction.

**Private Mortgage Insurance (PMI):** a type of insurance required by lenders if they feel the borrower might default on their mortgage in the future. Lenders will require PMI based on the amount of the down payment. The larger the down payment, the less likely the lender will be to require this insurance.

**Roof Pitch:** describes the slope of the roof of a house. A low pitch is a shallow roof that is flatter. A high pitch creates a taller roof with more room between the apex of the roof and the top of the house's frame.

**Stick Built Home:** term used to describe traditional homes that are built on site by contractors. Stick built homes are by far the most popular type of new home.

**Zoning Laws:** laws created by local governments that describe which type of buildings can exist in certain zones of the city. For example, a city may outlaw building single family dwellings in business districts.

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