

# Frequently Asked Questions About Manufactured Homes

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#### What is a manufactured home?

"Manufactured Home" refers to any home built in a factory. Over 300,000 South Carolina families live in a manufactured home. (source: US Census)



# Who controls the quality standards of a manufactured home?

The Department of Housing and Urban Development (HUD) sets strict standards for manufactured home construction. These are safety and construction standards that are more stringent than those set for site-built homes.

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#### What are manufactured homes like?

Manufactured homes are packed full of quality components & modern amenities. They can be shipped with top-of-the-line brand name appliances, add-ons like fireplaces, decks, and porches. You can also customize the layout of your new home to fit your budget and lifestyle.

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#### What is the difference between a manufactured home and a modular home?

Manufactured homes are made of the same materials as other houses. The main source of difference between modular and manufactured homes is the code to which they are built. Manufactured homes are built to a federal HUD code, while modular homes are built to meet only state or local building codes.

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# How is a manufactured home different from a site-built home?

A manufactured home is constructed entirely in a controlled factory environment, where the quality of construction is superior to what can be done outdoors. A site-built home is built "on-site" using traditional building techniques that only meet local building codes.

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#### What are the benefits of a factory built home?

- All aspects of the construction process are quality controlled and inspected per HUD's rigorous standards
- The weather doesn't interfere with construction, cause costly delays, and warp or damage building materials.
- Construction materials and appliances are purchased in volume for additional savings.
- Children of homeowners have higher level of achievement in math & reading (source: National Assoc. of Realtors)

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# Are manufactured homes more affordable?

Yes! Manufactured homes provide quality housing for an affordable price. They often cost less than renting, and can offer more square footage and privacy than an apartment. South Carolina has special sales tax incentives to make it feasible to afford highly energy efficient manufactured homes.

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# Where can I put a manufactured home?

It really boils down to where your family wants to be. Access Home can help you find the perfect place for your new home!

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### What kind of financing options are available?

Purchasing a manufactured home can be done with a chattel loan or a mortgage depending on the situation of the buyer and the home. Credit unions, banks, the dealer, the manufacturer are all sources of possible financing.



# Who are the manufactured homes experts in our area?

Access Home! Our leadership team has been working with families and individuals for over 30 years to help them find the home of their dreams. Just call our Housing Consultants at 843-379-3791.