

Classification of Housing Types

The following are types of common housing models, classified by construction methods.

Stick-built Home

A stick-built home is a wooden house constructed entirely or largely on its permanent location site rather than in a factory. This term is used to contrast dwellings as mobile homes or modular homes that are assembled in a factory and then transported to the site entirely or mostly complete.

Stick-built homes also include houses that are built using a more traditional method of home building rather than a modular type. The term “sticks” refers specifically to the structure of the walls and roof.

System-built Home

The term system-built home refers to homes built through some type of systemized construction process. Unlike stick-built homes that are constructed on-site, this automated home building process achieves higher levels of quality and efficiency. System-built homes also include concrete homes, log homes, panelized homes, and modular homes.

Modular Home

Modular homes, a type of system-built homes, are prefabricated homes built in one or more sections, known as modules, away from harsh weather conditions and inside a climate controlled production facility. The cube-shaped modules are then delivered to their intended site of use. Using a crane, the modules are set and affixed onto the building’s permanent foundation, joined together, and made weather-tight to make a single building. The modules can be arranged in a variety of configuration and styles, such as side-by-side, end-to-end, or stacked.

Depending on the complexity of the home and its configuration, modular homes can be built and installed within 30 to 90 days. The speed and efficiency of modular building systems attracts both homeowners and builders. Since the home is not built on the construction site, the structure can be built at the same time that the foundation is being poured and other site work is completed. This reduces the overall time of the construction loan, saving the homeowner money in interest payments.

More about modular homes:

- Are known for their design flexibility, energy efficiency, and quality construction.
- Require different construction methods for manufactured and mobile homes.
- Do not have axles or a frame, and typically are transported to their site by means of flatbed trucks.

- Must conform to all local building codes for their proposed use, while manufactured homes are required to conform to federal codes governed by HUD.
- Can be built on a steel frame (referred to as on-frame modular) considered to be modular homes, rather than mobile homes.
- Can reside on permanent foundations and appreciate over time at the same rate as site-built homes.

Manufactured Home

Manufactured homes also are prefabricated housing built in a factory and then transported to the permanent site. Manufactured homes may be single- or multi-section.

The term is defined by federal law (Code of Federal Regulations, 24 CFR 3280): “Manufactured homes are built as dwelling units of at least 320 square feet in size with a permanent chassis to assure the initial and continued transportability of the home.”

The requirement to have a wheeled chassis permanently attached differentiates manufactured homes from other types of prefabricated homes, such as modular homes.

The Manufactured Housing Institute’s National Communities Council distinguishes among several types of factory-built housing: manufactured homes, modular homes, panelized homes, pre-cut homes, and mobile homes. Manufactured homes are subject to federal building code administered by HUD (Federal Manufactured Home Construction and Safety Standards).

Mobile Home

A mobile home is a movable or portable dwelling, built on a chassis without a permanent foundation, and intended for year-round living.

A mobile home is formally defined as “a detached residential dwelling unit designed for transportation after fabrication on streets or highways on its own wheels or a flatbed or other trailer, and arriving at the site where it is to be occupied as a dwelling complete and ready for occupancy except for minor and incidental unpacking and assembly operations, location on jacks or other temporary or permanent foundations, connections to utilities, and the like. A travel trailer is not to be considered a mobile home.”

Despite formal definitions that distinguish modular homes from mobile homes, the terms “modular home,” “mobile home,” and “trailer” are still commonly interchanged in the United States.

Mobile homes and the land used for mobile home purposes have seen increasing demand due to their general affordability and construction efficiency. Regulations governing their sale, lease, utilities, and locations also have increased.

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