

# Mobile vs. Modular Homes: What Are The Differences?<sup>1</sup>

Both types of houses are built in a factory and transported to the site of installation; but differ significantly in the code/standard to which they are constructed, i.e. HUD vs. FBC.

**Mobile homes**—commonly referred to by the sales industry as “manufactured homes”, are built to the U.S. Department of Housing and Urban Development (HUD) standards; are usually installed on temporary foundations (concrete pads, dry-stacked blocks and tie-downs); are usually not considered real property; and generally depreciate in value similar to an automobile. Insurance rates will generally be higher for mobile homes, especially in Florida. This industry is regulated in Florida by the Department of Highway Safety and Motor Vehicles (DHSMV). Upon installation, a mobile home’s wheels and axles may be removed, but the integral chassis must stay in place. To be acceptable in Florida, a mobile home must bear the HUD label and be installed by a mobile home installer licensed by DHSMV.

**Modular homes**—are designed, built, permitted and inspected to the Florida Building Code (FBC), and must be installed on permanent foundations (e.g., poured footers, stem walls & poured piers or engineered slabs, just like site built homes) that are designed and built specifically for that home by a contractor licensed by the Department of Business & Professional Regulation (DBPR). It is a violation of Florida Statutes for a mobile home installer to install a modular home. To be acceptable in Florida, a modular home must bear the insignia of the Florida Department of Community Affairs (DCA) on the inside of the cover of the home’s electrical panel. They are considered real property when installed on a permanent foundation, and insured as such.

NOTE: A few modular manufacturers continue to produce their homes on a mobile home type chassis (called “on-frame” construction, which is allowed in the FBC) and transport them on wheels and axles just like mobile homes; as opposed to most who construct [without the chassis] on typical floor joist type construction and transport the modules on a flat bed trailer, lifting them into place onsite with a crane. No matter the method of construction, the modular home must be installed by a licensed contractor on a permanent foundation, as specified in chapter 428.4 FBC.

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Different, but related, types of homes include:

**Panelized homes**—are constructed with whole wall panels built at the factory and installed on site. A panelized home must be designed, permitted, built, and inspected in accordance with the Florida Building Code.

**Pre-cut homes**—commonly referred to as “kit homes” are cut and sized at a factory and assembled on site by the owner or a contractor. A pre-cut home must be designed, permitted, built, and inspected in accordance with the Florida Building Code.

*<sup>1</sup> DISCLAIMER – This is intended to give the reader only general factual information current at the time of publication, is **not** a substitute for professional advice, and should not be used for guidance or decisions related to a specific design or construction project. This is not intended to reflect the opinion of any of the entities, agencies or organizations identified in the materials.*

**Cautions:**

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

**Government Agencies/Offices:**

Department of Community Affairs (DCA) 850-487-1824 / [www.floridabuilding.org](http://www.floridabuilding.org), click on the “Manufactured Buildings” icon.

Florida Department of Highway Safety and Motor Vehicles: 850-488-8600 / [www.hsmv.state.fl.us](http://www.hsmv.state.fl.us)

Florida Department of Business and Professional Regulation: 850-487-1395 / [www.state.fl.us/dbpr/](http://www.state.fl.us/dbpr/)

U.S. Department of Housing and Urban Development: 800-245-2691 / [www.huduser.org](http://www.huduser.org)

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

Local building departments (consult the government section of your telephone book—look under “building,” “plans,” “inspections,” or “zoning.”)

**Other Resources:**

The Modular Building Institute: [www.mbinet.org/](http://www.mbinet.org/)

modularcenter.com: [www.modularcenter.com](http://www.modularcenter.com)

Manufactured Housing Institute: [www.manufacturedhousing.org](http://www.manufacturedhousing.org)

Florida Manufactured Housing Association: [www.fmha.org](http://www.fmha.org)

Building A Safer Florida, Inc. toll-free 1-866-881-3221 or [www.buildingasaferflorida.com](http://www.buildingasaferflorida.com)