



Contact: Michigan Manufactured Housing Association  
Phone: (517) 349-3300  
John Lindley, President & CEO  
[jlindley@mmhrvca.org](mailto:jlindley@mmhrvca.org)

## Frequently Asked Questions (FAQ)

OKEMOS, Mich., June 2022—The Michigan Manufactured Housing Association (MMHA) answers some common questions about manufactured and modular homes.

### **Why do manufactured and modular homes cost less than site-built homes?**

Manufactured and modular home builders are able to purchase construction materials, fixtures, and appliances in large quantities to lower costs and improve efficiencies. Building homes in a secure, factory setting can help eliminate costly delays due to weather conditions, damaged materials, vandalism and theft. Additionally, because of the streamlined process these factories have perfected, manufactured and modular homes can be completed efficiently with on-site trades.

### **What is the inspection process for manufactured and modular housing?**

Construction is continually inspected to ensure a manufactured home meets the standards of the Federal Housing and Urban Development (HUD) code and modular homes meet the standards of the State of Michigan Residential Building Code (the same code used for site-built homes). Each home is engineered and inspected to meet wind safety standards and energy efficiency requirements.

### **Can I customize a manufactured or modular home to make it my own?**

Manufactured and modular homes have many beautiful options available to the consumer to define style and allow for great individuality in home design. Select from spacious, open floor plans, vaulted ceilings, gourmet kitchens, mud rooms, smart-home technology, walk-in closets, fireplaces, name-brand appliances, whirlpool tubs, and other upgrades. In addition, available exterior designs are compatible with almost any neighborhood and may include covered porches, decks, and garages.

### **Where can I find floor plan samples and pricing information?**

Contact a home retailer for pricing and floor plans. To find a retailer near you, visit [www.michhome.org](http://www.michhome.org), click “Find your home,” select “Home retailer” then one of the “Home retailer” categories. You can also search retailers by zip code, where you will find a detailed list with their addresses, directions to their sales centers, phone numbers, websites, and information about communities.

### **Do I have to finance my home through a retailer?**

Financing can often be arranged by your retailer. However, if you prefer, you may choose to finance your home through an outside lender such as a bank, credit union or, in the case of modular homes on private property, a mortgage company. For a list of lenders who specialize in manufactured and modular home financing, visit [www.michhome.org](http://www.michhome.org), click “Find your home” and select “Installers and other businesses” category, then select the checkbox next to “Lenders” in the list of business categories.

**I want to purchase a manufactured or modular home and place it on private property. How should I begin the process?**

Your home retailer can help you find property (if you don't already own land) and will be familiar with local zoning requirements for single-family homes in the area. Zoning regulations deal with the use, location, size, shape, height, and setbacks required for a structure, and sometimes address the architectural features of a home. Your retailer will ensure the home you purchase is in compliance, and will also arrange for transporting and setting the home on your property.

**When can I move into my new home?**

More quickly than you might think! Financing (either a mortgage or a loan) usually takes a few weeks for all types of homes. Then, community placement has the fastest move-in timeframe. A model home in a community could be available almost immediately, while a special-order home placed in a community could be ready in under a year. A modular home on private property with a basement and other site improvements could take longer, but still much faster than the average to build a custom home completely on site.

**What warranty coverage is offered on the home, transportation and installation?**

All new home manufacturers offer a written warranty that should cover structural workmanship, factory-installed plumbing, heating and electrical systems, and factory-installed appliances. Manufacturer warranties usually do not cover installation and transportation of the home, but you may be able to get this coverage through your retailer or contractor. Appliance manufacturers may also provide separate warranties.

**Who handles the home installation and setup?**

A licensed installer should arrange for any site improvements, including a basement or crawlspace if your home is going on a private lot. Your home retailer will refer you to a professional in your area. Manufactured Home Installer and Repairer Licenses are issued by the U.S. Department of Housing and Urban Development (HUD) and the Michigan Department of Licensing and Regulatory Affairs (LARA). The **HUD Installer License** allows a licensee to install new manufactured homes on their first set and does not cover or regulate previously occupied homes. The **LARA Installer and Repairer License** allows licensee to set up, install, and repair previously occupied manufactured homes. In order to become licensed, installers must meet a variety of strict criteria, including experience and education requirements, and completion of a HUD-approved training program.

**Where can I find general information about manufactured and modular housing?**

The official site of the Michigan Manufactured Housing Association (MMHA), [www.michhome.org](http://www.michhome.org) is a comprehensive source for information on all aspects of the manufactured housing lifestyle.

The Michigan Manufactured Housing Association (MMHA) is a nonprofit trade association representing the manufactured and modular home industry in Michigan. MMHA works to improve the image of manufactured housing by educating consumers, media and government about the quality, affordability, design and beauty of the homes. It also works to protect the interests of the industry and the owners of manufactured homes. For more information about manufactured housing, visit [www.michhome.org](http://www.michhome.org), contact MMHA, 2222 Association Drive, Okemos, MI 48864-5978; 517.349.3300.

###