

Today's Factory-Built Housing



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How can
we help?



Wisconsin Manufacturer Members

Manufactured and Modular Factories

- MidCountry Homes, Dorchester
- Skyline Homes, Lancaster

Modular only Home Factories

- Wisconsin Homes, Marshfield
- Stratford Homes, Stratford

Retailers That Serve Middleton

- ▶ Town & Country Housing, Tim Lima,
715-834-1279
- ▶ Mannie Shapiro, Maplewood
Communities, [\(414\) 484-8339](tel:(414)484-8339)



Factory Built Home

A dwelling unit fabricated in an off-site manufacturing facility to be installed at a building site. A modular home, manufactured home, and prefabricated wall panels are considered factory-built.



Mobile Home

Predecessor of today's manufactured home. Officially, the name changed following the implementation of the HUD Code requirements in 1976. Many people still use the term even though the mobile home of yesteryear bears little resemblance to the manufactured home of today.



Trailer

Slang reference to manufactured or mobile homes, and no longer valid. This term harkens back to the origins of manufactured housing prior to the issuance of the HUD code standards, and when this basic shelter was towed behind an automobile. This term is no longer relevant to today's modern factory-built housing.



Manufactured Home

Manufactured homes are built to the Manufactured Home Construction and Safety Standards Act which was passed by the U.S. Congress and became law on June 15th, 1976. The HUD Code is administered by the U.S. Department of Housing and Urban Development. HUD regulates the design and construction of manufactured homes, formerly known as mobile homes, to a specific performance code. This is called a preemptive code

because it preempts all local building codes for single family dwellings. The Federal program includes the monitoring of third parties involved in the design review and inspection process. Every HUD home has a special label affixed on the exterior of the home, indicating that the home has been designed, constructed, tested, and inspected to comply with the stringent federal standards set forth in the code. No manufactured home may be shipped from the factory unless it complies with the HUD Code and receives a certification label from an independent third party inspector.



CrossMod®

Homes built to HUD code and designed to permanently attach to land, creating a real property asset for traditional mortgage-like lending. CrossMods offer the aesthetics and features typically seen in traditional construction. CrossMod® homes are permanently placed on the foundation once they arrive at the final home site, with key interior and exterior features that include site-built or integrated covered porch, garage or carport, durable cabinets, drywall throughout, energy efficient standards, 5/12 roof pitch, a permanent foundation.



Modular Home

Also called prefabricated homes, factory-built homes, or systems-built home. Modular homes do not have permanently affixed axles or frames, which means they are typically transported to their site on flatbed trucks (off-frame). Sometimes the modular home is transported to the site on their own chassis, which is removed upon arrival at the site (on-frame). Modular homes are not subject to the HUD Code, and instead built to the Wisconsin Uniform Dwelling Code (UDC).



ADU

An accessory dwelling unit (ADU) is a smaller, independent residential dwelling unit located on the same lot as a stand-alone (i.e., detached) single-family home. ADUs go by many different names throughout the U.S., including accessory apartments, secondary suites, and granny flats. ADUs can be converted portions of existing homes (i.e., internal ADUs), additions to new or existing homes (i.e., attached ADUs), new stand-alone accessory structures or converted portions of existing stand-alone accessory structures (i.e., detached ADUs).



Tiny Home

Sometimes referred to as a park model. It is 14' or narrower and 40' or shorter and less than 400 square feet. Park models are not manufactured homes or modular homes. They are a breed of their own, typically built to an RV code and intended for recreational purposes.



Park Model RV



New Designs every day

Duplex and Two Story Coming Soon



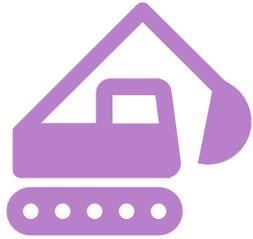
THE FIRST NATIONALLY AVAILABLE, HUD-APPROVED DUPLEX



THE
AnthemTM
BY **CAVCO**

MORE HOMES FOR MORE PEOPLE

Foundations and Additions



Additions Added On Site

Garages

Decks/Entry and Exits



Homes can be:

Placed on a basement or crawlspace

Put on a concrete slab

Built on poured piers

Any other method engineered and approved by the manufacturer

Financing



- ▶ Homes on leased land
 - ▶ Chattel Financing through various lenders
- ▶ Homes on private land can be financed just like any other site-built home
 - ▶ Fannie Mae
 - ▶ Freddie Mac
 - ▶ USDA Rural Development
 - ▶ WHEDA

Financing



Aprox. Pricing April 2024

CrossMod®

\$120-\$140 square foot
builder pricing

Obstacles and Opportunities

- ▶ NIMBYISM - Those type of homes bring “those” type of people
- ▶ Outdated zoning and stereotypes
- ▶ Lack of understanding and knowledge
- ▶ Expensive land
- ▶ Bad credit
- ▶ “Those” people could be a nurse, schoolteacher, firefighter, store clerk, etc....
- ▶ Update zoning to be inclusive of all types of “missing middle” housing
- ▶ Tax credits/CDBG/incentives for developers
- ▶ Credit Counseling
- ▶ Education and pilot programs with one or two homes
- ▶ Partner with non-profits

Keeping it Affordable/ Attainable

Don't require	Don't require 1500 sq. foot homes
Don't require	Don't require large lot sizes and big setbacks
Don't mandate	Don't mandate basements and three car garages
Don't have	Don't have sidewalks on both sides of the street in a subdivision
Don't have	Don't have huge impact fees
Do	Do - Be creative and work together to make housing happen

Wisconsin
Housing Alliance
and it's members
are here to help!



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HOUSING
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THE VOICE OF FACTORY-BUILT HOUSING