

THE COMPLETE GUIDE TO BUYING AND SELLING YOUR MODULAR HOME.

# THE **2024** MODULAR HOME BUYER'S GUIDE

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Finding the Right Builder

What Will My  
Modular Home Cost?

Key Advantages of Modular



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MHBA launched the Consumer Awareness Program (CAP) to better educate potential new home buyers. MHBA manufacturer members voluntarily agree to add \$10 per module onto each newly constructed home and we dedicate those funds to marketing the modular home industry. This small increase of revenue provides MHBA with funds to effectively reach thousands of potential new modular homebuyers.

MHBA focuses on educating new homebuyers about the advantages of building a modular home and providing them with access to a vast amount of resources that will showcase MHBA members extensive experience in the industry. Through MHBA, homebuyers will gain access to sample floorplans, be able to find a local builder, and will even be able to request an estimate for their dream home.







# ABOUT MHBA

The mission of the Modular Home Builders Association is to be the primary organization advancing the legislative and regulatory interests of the modular industry in the United States. MHBA strives to increase awareness of the value of modular construction by consumers, suppliers, builders, and government officials; it advocates public policies that make modular building systems available on a cost-effective basis. The MHBA serves as a forum where members, suppliers, and builders work together for the purpose of fostering the exchange of information and innovation in the modular industry.

The Modular Home Builders Association is the only national organization dedicated exclusively to serving the modular home builders and manufacturers. MHBA also advocates at the state and federal level to ensure a fair and competitive playing field for the industry.





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Signature  
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Systems  
**Stories:** 1  
**Bedrooms:** 3.5  
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# WHAT IS MODULAR CONSTRUCTION?

There are hundreds of thousands of families living in modular homes today. Each year, another 10,000-20,000 homes are constructed for sale, rent, or investment. Given that modular homes are constructed from the same materials and built to the same codes, they are virtually indistinguishable from their traditional site-built counterparts once permanently affixed on site.

If you are like many home buyers today, you might be a little confused over the terms used to describe different types of home. Let's start with the term "traditional" home. When you see a home described in this way, it simply means that the home was built the "traditional" way that homes have historically been built. A home buyer works with



**Builder:** SICA Modular  
**Location:** Seaside Park, New Jersey

a general contractor to design their new home, the contractor gets the permits, hires subcontractors, orders the materials, the materials are shipped to the home site where the construction BEGINS. (We have simplified it a bit here for this article, but those are the basic steps). This method is also referred to as "site-built,"

stick-built," or "conventional." This is the way most homes are built in the United States, but it is NOT the most efficient or effective way to build a home!

Unlike site-built homes, there are a full array of processes where the construction begins somewhere other than the home site. In other words, the construction occurs OFFSITE. Your home is either constructed primarily ONSITE (on the final site where your home is located) or OFFSITE (a nearby facility where the construction occurs in a controlled setting).

That is the first distinction. If your home is built offsite, it can be constructed using a number of different processes – modular, manufactured, or panelized for example. Here are the key differences between these processes:

Modular means your home is being constructed in three




**Builder:** SICA Modular  
**Location:** Seaside Park, New Jersey



A circular logo with a dark blue background. The text "BRIGHT" is in a smaller, white, sans-serif font, and "BUILT" is in a larger, bold, white, sans-serif font. Below "BUILT" are three small orange dots followed by the word "HOME" in a smaller, white, sans-serif font.

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# A Better Way to a Better Home

A high-angle, wide shot of a modern, bright living and dining area. The room features light-colored wood plank flooring, white walls, and a two-story ceiling with a balcony. A large, abstract painting with warm tones hangs on the wall. A beige sectional sofa is adorned with patterned and solid-colored pillows. A small round table holds a vase of orange flowers. In the foreground, a wooden dining table is set with a bottle of wine and two glasses. A balcony with a glass railing is visible above.

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dimensional boxes or “modules” at the factory. A modular home is built to the same local building codes (International Residential Code) as a stick-built home. The materials are shipped to the factory where construction of your home BEGINS in the form of larger components. These components (modules) are transported to your home site where your contractor will permanently attach them to each other and to the foundation. Once completed on your site, a modular home is virtually indistinguishable from a stick built home and meets all the same codes and requirements. It is important to note, there is no “modular building code” as homes built in this manner must meet the same local codes where the final home site is located, not where it is constructed.

#### **Manufactured home**

– Unlike modular homes, a manufactured home is one that

is built to the federal Housing and Urban Development (HUD) Code. This is a national code that preempts local codes. Homes built to the HUD code are sometimes referred to as “mobile homes” or by the slang name “trailers.” These homes are designed and constructed to meet a niche of buyers seeking “affordable housing” options. As such, a manufactured home generally costs much less than a modular or stick built home. **WORD of CAUTION:** If you want a modular home and facing budget concerns, be aware that some builders may steer you towards a manufactured home as a lower cost solution. There are several companies that build both modular and manufactured homes.

**Panelized** – similar to modular in that these homes are built to the local IRC code. But unlike modular, a panelized home is built wall by wall and shipped

to the site, instead of in boxes or modules. Transportation costs are often more favorable, but this method requires more on-site work.

**Prefab** is a marketing or slang term, short for the word “prefabricated.” This simply means that the home or parts of it were prefabricated before they arrived at the site. Roof trusses are a great example of prefabrication in homes. Many people in the industry, particularly in the west, have embraced the term “prefab” in an effort to move away from other terms they deem to be less desirable.

**Summary:** If you are still confused remember this one key point to ask your contractor –what code will my home be built to? If the answer is something other than your local building code (typically a version of the International Residential Code), chances are you are not getting a modular home.



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# BENEFITS FOR HOME OWNERS

## Variety

Today's technology has allowed modular manufacturers to build almost any style of house, from a simple ranch to a highly customized contemporary.

## Custom Design

The building process begins in the design phase. Our modular producers use state-of-the-art design technology that aid them in customizing floor plans and

producing drawings and material requirement lists.

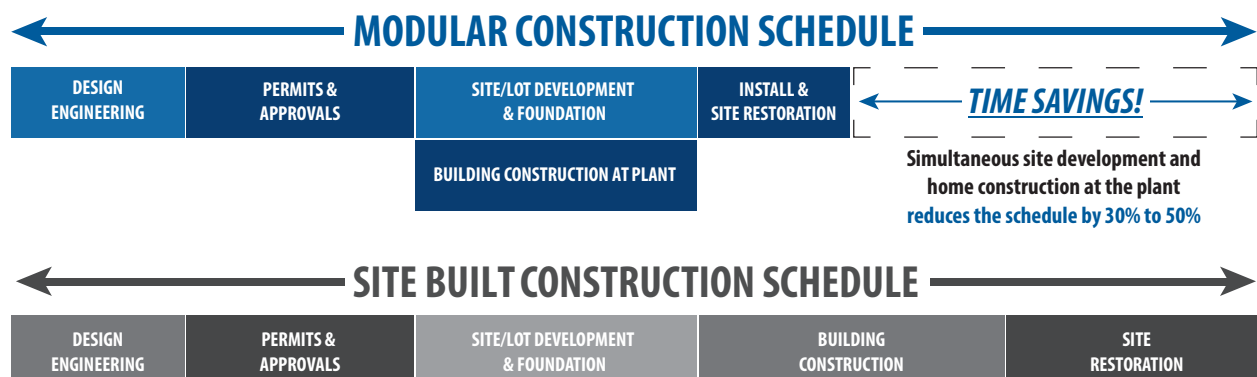
## Attention to Codes & Standards

Modular homes are built to the same codes and standards as conventional stick built homes. A quality control process provides complete assurance that a home has been inspected for code compliance and workmanship. In-plant inspectors as well as independent

agencies inspect the home on behalf of our state and local governments.

## Expedited Process

Efficiency begins with modern factory assembly line techniques. A modular home travels to workstations where all the building trades work as a team. Work is never delayed by weather, subcontractor no shows or missing materials.





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# KEY ADVANTAGES OF MODULAR

A modular home is built to the same codes and standards and uses the same materials as a conventional site built home.

You have as many choices in home styles and layouts with modular construction as well. As such, the cost to build a modular home is comparable to a site built home.

Given these similarities, here are a few key reasons to choose

modular when building your new home:

## **Speed to occupancy –**

Assuming a similar timeline for the permitting process, you will be able to move into your new home much sooner using modular construction. That's because a majority of the actual construction is occurring at the same time the foundation and site work is being done. With

conventional site built, once the foundation is ready the home construction BEGINS. With modular construction, your home may be substantially completed by the time the foundation is ready. By having simultaneous work sites, you may be able to move into your home months sooner! This can be critical at a time when material and labor availability and costs are so uncertain.





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**Greater Durability** – modular homes are constructed in a controlled setting, then transported to your site and assembled to make up your home. Because one six sided module is placed adjacent to (beside or above) another six sided module, the final result is a very durable structure with wall, ceiling, and floor assemblies often much more robust than with site built construction. In fact, FEMA studied modular, site built, and homes after Hurricane Andrew devastated Florida. In their findings FEMA noted that the module to module assembly performed favorably to site built homes. In addition to greater durability, the module to module configuration also reduces room to room noise transmission.

**Greater Energy Efficiency** – The aforementioned module to module assembly creates a much tighter building envelop.



Gaps around outlets and other openings can be sealed in the factory before being delivered onsite. Furthermore, the buildings envelop can be tested at the factory to ensure your home meets or exceeds energy requirements

with any necessary adjustments made BEFORE you move in!

**More Environmentally Friendly Construction** – A

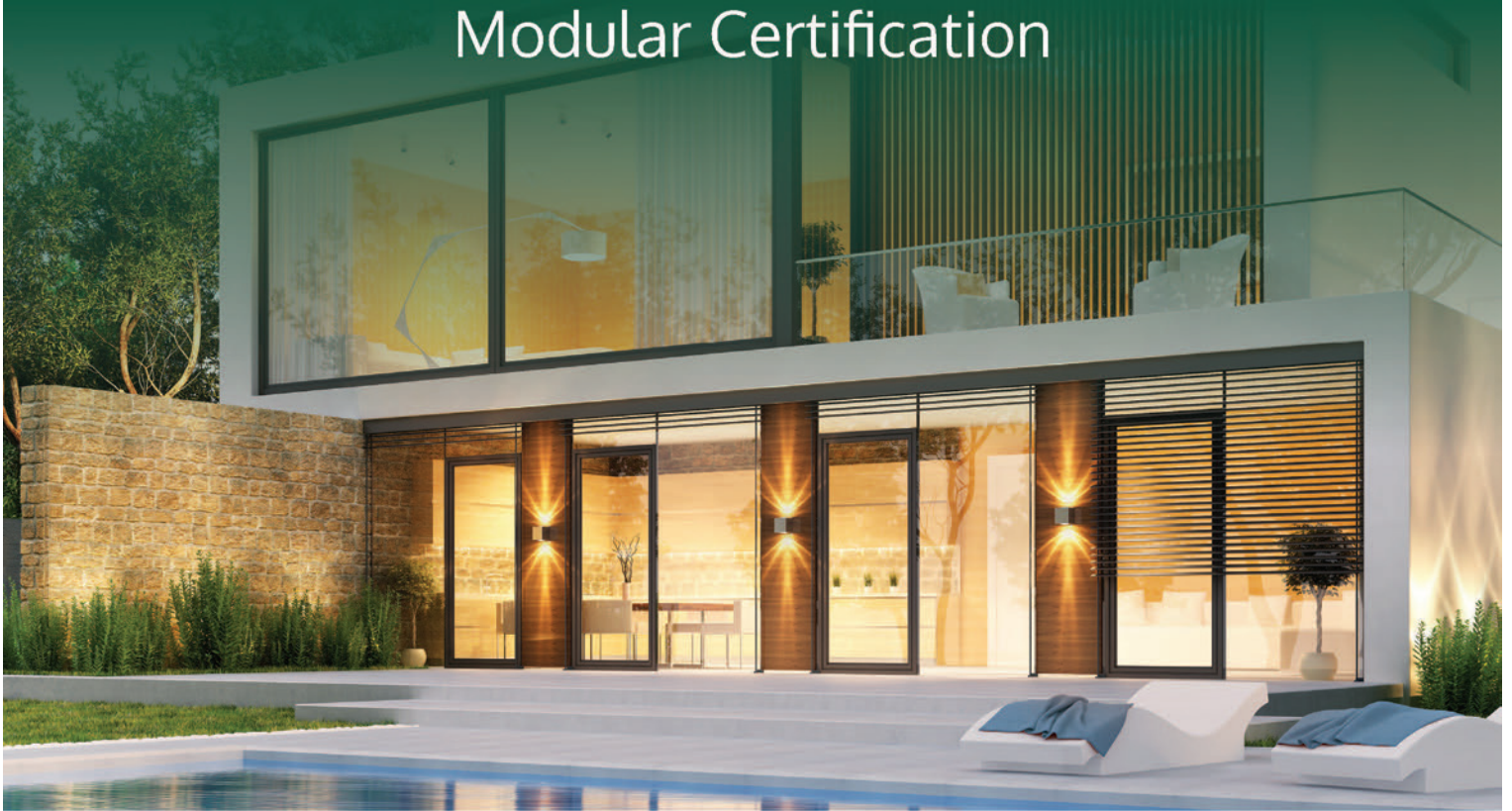
staggering four tons of material waste is sent to our landfills for each and every 2,000 sf home constructed on site. This inefficient practice is not sustainable and must be addressed. With modular construction, factories order materials in bulk for multiple homes, and use any excess material to either brace and reinforce the home (leading to even greater durability) or for use on the next home constructed. As much as 90% of new home construction waste can be diverted from our landfills using modular construction. Given these two choices, why wouldn't you pick the option that is faster, more durable, more energy efficient, and more environmentally friendly?







## Your Trusted Source for Modular Certification



ICC NTA, a member of the International Code Council Family Solutions, is a trusted source of modular certification that offers multiple solutions for today's challenges to support the safe use of off-site construction.

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# MODULAR HOMES

## FAQ

### **What Is a Modular Home?**

Simply put, a modular home is a home built using modular construction. Modular construction occurs off-site and inside a facility rather than at the property where the home will be permanently located. Sections of the home, known as modules, are constructed inside the facility and then transported to the property

and assembled. Once the modules are assembled, a modular home looks like any other house.

Modular homes are different from manufactured homes, sometimes called mobile homes. Manufactured homes are built on a permanent steel frame and moved using wheels and axles on that steel frame. Because the steel frame is integral to its construction, a manufactured home can be moved to another location. Unlike manufactured homes, a home built with modular construction is transported on a

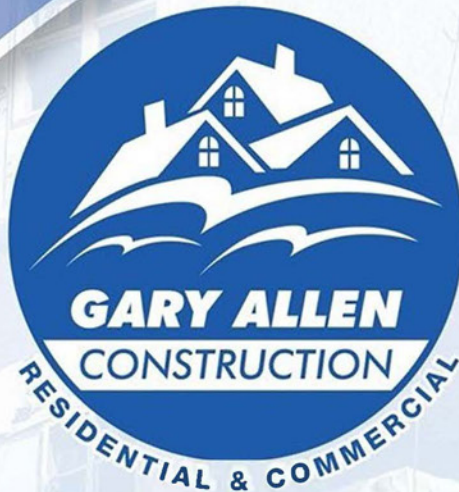
carrier. Once it is on the property, it is moved off of the carrier onto a foundation and assembled. The home becomes permanent to the property.

### **How Long Does It Take to Set a Modular Home on a Foundation?**

A common question asked by people unfamiliar with homes built using modular construction involves how these custom homes are erected and affixed to the permanent foundation. The process of affixing each module to the permanent foundation and







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### **Gary Allen Modular construction makes us Greener, Faster, Smarter, Period!**

The factory controlled process utilizes untainted building materials, generates less waste, and creates fewer site disturbances. This process also allows simultaneous construction on site, ie: demo, foundation, and excavation work, thus shortening construction schedules while reducing weather delays allowing projects to be completed in potentially half the time of traditional construction. This process creates a safer work environment in the factory and on-site. Period!

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joining the modules together is known as a “set.”

A modular home is built on a reusable carrier. The home is delivered to the site with large trucks called toters. Before the home is delivered, the home’s foundation will already be complete. The home will either be set with a crane or rolled onto the foundation using a beam system. The builder will use the method most appropriate given the type of home, the site, and the type of foundation.

Typically, a modular home set will begin in the morning. The set crew will arrive, inspect the site, help place the crane on the site in the ideal location, and begin working to position the modules near the crane in the order they will be set. Because a modular home is built on jigs in a factory, it is perfectly square. Most foundations, on the other hand, are built on site and may not be perfectly square. This is a normal part of installation of a modular home. The set crew will adjust for these minor imperfections and determine the optimal placement of each module. Once the home is set, it will be secured to the foundation and the modules will be permanently joined together.

The first module usually takes the longest to set. Placement of each module depends on the placement of that first module, so set crews take great care to make sure the first module is precisely where it needs to be.

Homes built with modular construction are highly



engineered and are required to meet both local and standard residential building codes. Most homes are set and completely weather tight in one day. Some more elaborate homes will require a second day or more for completion. Because of the efficiencies in modular construction, the process allows for a completed home under roof in just days.

The entire process of building a home using modular construction generally takes 6-9 months from purchase to occupancy. Depending on the complexity of the home, and any additions like porches or garages, a home built using modular construction can take an additional 6-12 weeks to be move-in ready once set.

### **Can You Put an Addition on a Modular Home?**

Modular is a construction process, not a type of house. Modular construction uses the same grades of lumber and the same

construction components as a local general contractor building a house the traditional way. Homes built using modular construction, therefore, can receive an addition any other traditionally-built home can have.

In fact, many modular home manufacturers offer modular additions that can be added to existing homes, either a home that has been built using modular construction, or a traditionally built house. With an addition using modular construction, the majority of the construction occurs off site and inside a facility. This means homeowners experience less disruption to their daily lives as the construction does not occur in their home. A modular home addition, once complete, appears as a fully integrated part of the home. The most popular type of addition is one that is attached to the side of a home to create additional living quarters, frequently called a mother-in-law suite. Additions can also include additional living





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space, kitchen, or extra bedrooms and bathrooms.

### **Can I Customize My Floorplan to My Needs?**

The quick answer is: absolutely! A common misconception about building a home with modular construction is that you cannot customize the floor plan to fit your needs. Modular doesn't mean picking a floor plan from a catalog. Because a modular home is simply a traditional home built inside a facility, you still have many customization options available to you.

Manufacturers using modular construction will offer a variety of starter floor plans. You can then create customizations that fit your needs within each floor plan. Many manufacturers will also allow you to build a completely customized floor plan.

Building a modular home can give you exactly the home you want. And the process of creating a custom floor plan can be easier than you might imagine.

### **Do Modular Homes Have Thin Walls?**

The exterior walls of a home have several functions. Exterior walls play an important role in providing disaster resistance and energy efficiency. Exterior walls help minimize the air exchange between the outside and inside of your home. In addition, exterior walls provide a sound barrier against all kinds of outside noises.

But how thick are exterior walls? In many areas of the U.S.,

current IRC code calls for 2x6" framing with ½" sheathing on the exterior and ½" drywall on the interior. Modular homes meet standard building codes for your local area. Your modular home should have a standard exterior wall thickness of 6-1/2", but always double check.

As a result of the code requirements, modular homes are just as strong as traditional homes. They can withstand high winds and earthquakes just as well, if not better, since they are also built to be transported.

### **How Do Modular Homes Hold Up During Hurricanes and Tornadoes?**

Homes built using modular construction are becoming a popular choice for many people and families. Choosing modular construction can be a relatively quick and frequently less expensive option. The affordability and faster build time may leave many homeowners wondering if modular homes are durable enough to hold up in hurricanes and tornadoes.

Modular homes have several advantages over traditional, site-built homes. While both construction methods must adhere to the same building codes and meet the same wind, snow, and seismic standards, modular homes have stringent inspections at each stage of construction, ensuring every home is well-built and meets all necessary codes. Conversely, a traditionally-built home receives much fewer inspections, and

sometimes just one at the end of construction.

Modular homes have between 15% - 20% more wood per square foot which increases their sturdiness and ability to stand up to severe weather. In addition, to enhance the stability of each module, many modular home manufacturers both glue and screw the drywall into place.

Research shows homes built with modular construction fare even better than a traditionally built home under extreme weather conditions like hurricanes and tornadoes. modular homes outperform traditional homes in extreme weather condition. After Hurricane Andrew in 1992, FEMA commissioned a study comparing site-built homes to both manufactured and modular homes. In their report, called "Building Performance: Hurricane Andrew in Florida," FEMA concluded that modular homes withstood the storm "far better" than site-built housing. "Overall," the report stated, "relatively minimal structural damage was noted in wood-framed modular housing developments. The module-to-module combination of the units appears to have provided an inherently rigid system that performed much better than conventional residential framing. This was evident in both the transverse and longitudinal directions of the modular buildings," according to the report." (Publication number FIA-22, item 3-0180)





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# TIPS TO FIND THE RIGHT MODULAR BUILDER FOR YOU

Once you've made the decision to build your home with modular construction you may begin to ponder how to find the perfect builder who will meet all your needs. If you are feeling overwhelmed by all your choices, this article will help guide you toward the perfect partnership to build your dream home. The more educated you are about the industry, the more questions and details you can get out of your first meeting with your potential builder.

This is a relationship that should be considered very carefully as you will be working closely together for the foreseeable future.

## **Understand What the Builder Will Do for You.**

A modular home builder's primary role is as your project manager and they will be the hub for the design, price and ordering of your home from a trusted manufacturer. Many home builders offer services beyond this scope and can provide a more turn-key experience and handle all aspects of the project from permitting to finishing touches. Other home builders may have a more hands-off approach and guide you toward experienced vendors who will complete your home for you. Whichever approach you would like to take, make sure and ask your modular home builder the process they will use.



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### **Purchase Land and Have Financing Plan in Place.**

Having these important steps completed can make your meeting with your potential builder more productive. Many homes are better suited to certain plots of land and your builder can help guide you in the right direction. Remember your builder will work as the project manager for the building of your dream home so coming in prepared will provide you with the best estimate possible in your initial stage of building. Check out our gallery of homes to better understand which style of home appeals most to you.

### **Research Builder's Experience and Skillset.**

You want an experienced builder who has built the type of home you want. Some builders focus on certain types of home within certain price ranges and some may only build in certain parts of the country while others may build nationwide.

Initial research into your future builder can be simple and easy. A straightforward internet search will show their website, what associations they are members of, and the company's rating with the Better Business Bureau. These are all important factors to consider before setting up an initial meeting.

### **Don't Be Afraid to Ask Questions.**

Your first meeting with your potential builder is critical in setting the stage for the rest of your home building process. This is your first chance to ask all the questions you can think of and get answers that will comfort you through the homebuilding process. Feel free to delve deep into the complete process and ask about each stage of your home. Suggested questions include:

- Is there a set timeline you can follow for your home build?
- Is there any insurance if something should happen while your home is being built in the factory?
- What is the payment plan?
- Who will be your direct contact for the project?
- Are there any warranties on your home?

These general tips are just the first steps in your home building adventure. While it can be intimidating, MHBA members are more than willing to answer any and all questions you may have search our members at [modularhome.org](http://modularhome.org) and start your home building process today!

# MODULAR HOME DEVELOPMENT 101:

## An Interview with Kelly Williams

**K**elly Williams is a developer with over 30 years of experience in the modular construction industry. He has worked extensively with both residential and commercial projects across various companies. Currently, he serves as the Vice President of Business Development at Impact Housing Group, helping expand modular construction efforts while also educating companies about how it differs from traditional construction and its benefits.

Given his experience, we sat down with Williams to discuss why he got into modular construction and the benefits he

sees in it, as well as what most home buyers look for when building a modular home.

### The Draw of Modular

One of the most significant aspects and draws of modular construction is how it differs from traditional construction. When asked about the differences in the building process, Williams mentioned, "A lot of the aspects of the building process are going to be the same, whether it's modular or traditionally built using site construction. You still have to clear the lot, bring utilities to the site, and do the foundation. Where the advantage with modular comes into play is,



Kelly Williams

once those tasks are completed, the process is greatly accelerated because the modules have been built in the factory while all the on-site work is taking place. Then those modules are brought in, assembled on-site, and finished in a matter of days, not months."

Since modular homes are built in a factory, most of the potential delays from outside sources such as weather or no-shows simply do not happen, given that the home is being developed inside a climate-controlled warehouse. This enables modular homes to be constructed at a significantly faster pace than traditional homes, while maintaining a high-quality build with first-rate materials.

### The Three Major Benefits of Modular

With the benefit of a faster build time than traditional construction, we asked Williams what home buyers are most looking forward



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to when deciding to build modular construction. Unsurprisingly, it's the cost-saving benefits that come with the process. Modular construction offers several unique benefits that come along during the building process. Williams went on to explain three main abenefits most enticing to new home buyers and why he sees modular construction as the superior building type.

"Firstly, a project done in a much quicker timeframe obviously carries several advantages, especially in today's market where interest rates are higher, and construction loans are more costly. If you can expedite that process, that's a huge advantage from a financial standpoint."

"Moreover, while it is still apples to apples construction, and costs are going to be somewhat similar to site construction, the nice thing about using modular is that your costs are fixed and known upfront. There's much more predictability when it comes to cost."

The third aspect is the quality, "being built in a controlled

***"The process is greatly accelerated because the modules have been built in the factory while all the on-site work is taking place. Then those modules are brought in, assembled on-site, and finished in a matter of days, not months."***

— Kelly Williams, Vice President of Business Development, Impact Housing Group

environment, much tighter, much better construction, much more energy-efficient."

In addition to the benefits of modular construction, we asked Williams what he personally saw as the biggest draw of modular construction and why he thinks the process is far smoother than traditional building. "There's a lack of general contractors out there who can come in and build houses today. It's a challenge to get subcontractors to come to the job site. There are fewer headaches involved with doing modular," Williams said.

Since the construction happens in a factory with a group

of employees, there's less back and forth between contractors and builders to get on the site to start the build. It can all happen inside the factory with the company's employees all focused on building the home. There's no worry about potential weather delays or not being able to find a reliable subcontractor.

### Conclusion

Williams' role and experience within the modular industry provide us with a unique look at why modular construction is such an important focus for affordable housing as we move towards the future. With the looming housing crisis ever present in the U.S., modular construction can provide relief as it lowers costs with reduced risk of increased costs, as well as the inherent speed that modular homes can be built. While also maintaining a high level of quality and customization in the builds themselves, modular construction continues to offer many unique advantages that will only grow in number as time goes on.



Hunter Place: Impact Housing Group







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# BUILDING THE PERFECT MODULAR HOME:

## An Interview with Lynn Kuhns

**A**pex Homes is a premier modular home builder based in the mid-Atlantic and a member of the Modular Home Builders Association (MHBA). This Pennsylvania company has won numerous Home of the Month awards through the MHBA because of its outstanding homes and the ability to tailor to your modular building needs. Here's what you need to know about Apex Homes in the 2024 buyer's guide.

### Demonstrating Resilience

Apex Homes has come a long way in the last two decades. In 2007, the builder faced the tragic loss of its founder, Robert Nipple, followed by financial troubles during the Great Recession. These were tough times for construction, as the industry lost 2.3 million employees due to economic hardships.

Lynn Kuhns, now the company's president, believed in the potential of Apex Homes and helped carry the organization through those tough times.

"If we filed bankruptcy within months of him passing, I just felt that it would be the beginning of our end," Kuhns says.

The following years were challenging for Apex. Of its 300

employees, only 60 remained by the end of 2011. Apex Homes filed for bankruptcy in 2012, and Kuhns worked for the next several years to buy it out while ensuring client satisfaction. For instance, he waited for a house to ship to use the production deposit, prioritizing the client getting what they paid for.

The hard work paid off, and soon a bank gave Kuhns a chance by helping him and his business partners complete the bankruptcy sale. A decade later, Apex Homes thrives with booming annual revenues and a more robust staff.

"Today, we do a little over \$26 million a year in sales, and we're up to 130 employees," Kuhns says. "Every vendor that we deal with is paid within discount terms — all of our services paid in a timely fashion."

"Our set crews are all paid. One commitment I made is that we were not going to use our vendors or builders or set crews as a bank to fund our operations."

### Improving Construction Processes

The past decade has seen tremendous growth for Apex



*Lynn Kuhns Accepts Award for MHBA Manufacturer of the Year (Left: Tom Hardiman, MHBA Executive Director • Right: Lynn Kuhns)*

Homes, as the company has expanded its production capabilities and used mistakes from the past as building blocks.

Technology has been critical for Apex Homes, with Kuhns and his colleagues embracing new machines and methods for enhanced building. For instance, the business has incorporated strapping foam applications to mitigate air infiltration and maintain quality for every job. Apex Homes has shipped as far south as Georgia and as far west as Colorado, so caring for materials is crucial for each project.

Apex Homes also began utilizing subcontractors for increased flexibility. For example, the business began offering ceramic tile installation but didn't install the grout. Soon, other building tasks, like laying tile floors and installing showers back flashes, were also subcontracted.





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"It's given us a lot more flexibility and finished product to the buyer and our customer, the builder," Kuhns says.

### **Emphasizing Client Needs**

Customization is a significant part of modular building and the core of what Apex Homes provides for its clients. While the company has emphasized flexibility for a long time, the creative opportunities are expansive with each project.

"Apex has always been a custom manufacturer, but as time continues to go by, I think the envelope for our industry continues to expand with more customization," Kuhns says. "Basically, we try and utilize name-brand products such as Kohler, CertainTeed siding, Anderson Windows and Marvin Windows to provide a wide array of options."

Kuhns says they offer about 140 standard floor plans but rarely build off these models. Often, a client will take a different direction to suit their needs.

"Typically, somebody comes up with a design that they've seen — whether it be a stick-built plan, or they've come up with a design on their own — and we convert it to a modular layout so that it's practical to build," he says. "In some cases, the customer may find something in a magazine that is not laid out for modular, and we try to understand what the most important aspect is."

### **Educating on Modular Homes**

Apex Homes aims to educate home buyers by showing

them the benefits of modular building. For instance, modular construction provides a sustainability advantage over stick-built housing because of its controlled environment. Indoor facilities allow builders more control over their building processes and maximize uptime. Project managers must plan for construction emergencies, such as storm damage, but these instances are less likely in modular buildings.

"I always say that we were green before green was green because of the way we're building in a controlled environment," Kuhns says.

Climate-controlled facilities also let Apex Homes manage the amount of waste generation from construction. Kuhns says their teams recycle drywall scraps, OSB window cutouts and other materials to ensure they get maximum use. Experts say about one-third of all waste originates from construction and demolition, so minimizing it is crucial for businesses.

Working in controlled environments improves quality control for modular homes and ensures clients get what they pay for. While buyers may be wary of modular construction, Kuhns ensures Apex Homes delivers buildings with tight inspection processes.

"The homes are being inspected as it goes through the production line by a third-party agency to verify that we're building according to code, the amount of materials that go into

a house and the design capabilities," he says.

### **Ensuring Energy Efficiency**

Sustainability has come to the forefront for Apex Homes, and you see it through the builder's commitment to energy efficiency. Research shows 78% of buyers are concerned with their home's environmental impact, so this Pennsylvania business ensures maximum sustainability through the modular home's construction.

While appliances are a terrific way to reduce energy consumption, ensuring efficiency starts at the beginning. Apex Homes uses more materials than your typical stick-built home to find sustainability.

"We typically have about 15%-20% more materials in a modular than in a site-built house and probably somewhere around 30%-35% more fasteners and adhesives," Kuhns says. "So all of those additional steps and processes help make the home very energy efficient."

### **Building a Future With Modular Homes**

Modular homes have become more popular as buyers demand sustainability and affordability in their housing. Apex Homes provides energy-efficient modular buildings with sustainable processes for the duration of each project. While economic hardships hit the business hard, Apex Homes has grown into one of the premier modular builders on the East Coast.





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# FINANCING YOUR MODULAR HOME:

## An Interview with Thomas Coronato

**F**inancing is a major step when preparing to build any home. What's needed varies from home to home and depends on the needs of the buyer. Given the non-traditional nature of modular construction, one might think that financing would be more complicated. To gain a deeper insight into what it takes to finance a modular home, we sat down with Tom Coronato, Senior Vice President of the Federal Savings Bank. Tom answered several common questions about what goes into financing a modular home and how it may not be as difficult as one may think.

### Is the Process of Financing a Modular Home Different?

"There's a lot more upfront time with the builder," Coronato said when asked about the differences between building traditional and modular homes. "The planning, the options, the upgrades, because really, we need all that for the home lending aspect of doing the appraisal."

Given how modular homes are built within a factory, this early part of the process is crucial, so the lender knows all the planning details from the

builder before anything gets started in the factory itself. It's important to plan every detail because once factory production starts, there's no opportunity to make changes or adjustments.

If all things are done correctly, the appraisal can be done accurately by the time the home is ready to be set. "When the appraiser goes out, and they're going to appraise these things up front, before shovel goes into ground, and before money goes out. The appraiser needs to know if we're using builder-grade material and if we're putting in high-end finishes. So, it's important that the pre-planning is very complete."

### When is Money Needed from the Home Buyer in the Process?

Right now, lending in modular construction is an uncrowded space, meaning that not a lot of banks will lend in this space. Because of this, the manufacturer needs money before the house goes into production. "They have a production deposit, and they're going to tell you that they need it. And it's usually 10 to 20% of the cost," Coronato said. This is called a "pre-curb side payment" or "curb side payment" in the industry. In addition to



*Tom Coronato, Senior Vice President, Federal Savings Bank*

the deposit, the manufacturer also will request payment prior to delivery of the home. This is because the manufacturer needs to make sure the bank is okay with lending the money. Most banks are still unfamiliar with modular construction so it's important to find one that is or is open to it.

### Are There Cost Differences When Building Modular Vs. Traditional? And How Are They Built into the Overall Cost?

"It all comes down to the appraisal," Coronato said, again highlighting its importance. The appraisal will decide a lot of the costs that end up being treated as line items for the buyer. In this case, Coronato reiterated that the appraisal is critical in the early stages of the process. "I tell all my clients that because if



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it doesn't appraise, it becomes problematic." The appraisal will decide the cost and lending power needed when it comes to building a modular house.

### **In Terms of Loans, What Options Exist for Buyers Looking to Finance a Modular Home?**

Like with traditional home building, there are many different loan types with a varying degree of costs for financing a modular home. As Coronato described, "a buyer could do 100% VA, 3.5 or 5% down FHA financing, which is just the same for an existing house versus new construction. Some institutions could be 3%, or 5%, conventional conforming, or they could do 5, 10, 15, or 20% down."

Coronato also stressed the importance of conducting the appraisal before production begins, as any price discrepancy between production cost and value given by the appraisal can result in problems between the bank and the client. If this happens, production could be set back to square one. Meaning the client will have to search for a new bank and a new appraiser, halting development of the home altogether. It's important to make sure the numbers add up between all parties before starting the modular home project.

### **Are There Any Differences for Financing a Modular Home over a Traditional?**

One of the most important questions when it comes to financing a modular home versus a traditionally built home is if there are any differences between them when it comes to the lending process. We asked Coronato to see what differences, if any, he saw between the two. According to him, there is not much difference. As he put it, "It's modular, it's a method, not a type of construction. If that house was sitting on a lot and another house was site-built next door, there's functionally no difference between the two, from the standpoint of an appraisal."

### **What Financial Homework do Home Buyers Need to Do, And How Can They Make It Easier On Themselves?**

Buying any home can be a complicated process with many time-consuming steps. We asked Coronato what the average home buyer can do to make that process easier. Coronato explained that the home buyer should use the bank and get pre-approved as soon as possible. By using the bank "the home buyer can do a pre-approval, they can actually do a soft credit pool, which does not trigger any kind of credit inquiry. And they can get a peek behind the curtain as to whether they truly qualify for the overlays and the business of construction."

### **What Starting Advice Would You Give to Someone Who Wants to Build and Finance a Modular Home?**

Here, Coronato emphasized the importance of thoroughly planning the budget in advance. Speak to someone like him to go through the "mathematical gymnastics" needed to get started out on the right foot. "It's a combination of looking at their finances with the lender for budgeting, having a clear idea of what towns or townships they want to build in, and have their home plan picked out so that they can go to the builder with the budget." Once the potential buyer has these things planned out along with the appraisal, the process of getting the home built can truly begin.

### **Conclusion**

All in all, Coronato underscored the pivotal role of upfront planning and meticulous detailing, both crucial for a seamless financing process. With those in place, home buyers—from the early stages of collaboration between builders and lenders to the critical appraisal checkpoints—will be able to much more easily navigate the modular home building process.





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# How Modular Homes Can Be High-End, Too

**M**odular building is a new architectural style aiming to provide sustainable and affordable housing. It could play a key role in addressing the United States' current housing crisis, but marketers have struggled to get the general public on board. Here's a discussion addressing the main miscon-

ception about modular buildings and showing how they can be high-end housing solutions.

## Addressing the Misconception About Modular Homes

Modular homes mostly get built inside a factory or warehouse. The contractor then transports it to the homeowner's desired site, where workers assemble the

house section by section. The only part of the house built on-site is the foundation — everything else takes place in a controlled indoor assembly space where safety and efficiency are easier.

Because of this unique building process, modular homes differ from typical houses you may see in your neighborhood. They appear more box-like and minimalistic, with far fewer individual parts. This appearance has led many to associate modular homes with trailers and other low-end prefabricated structures.

While both types of houses have a similar off-site building process, a trailer's owner can decide to move the trailer from property to property. Modular homes stay in one place, which means they can be much larger and more complex than other prefab homes.



## High-End Features of Modular Homes

Aside from the building phase, modular homes could not be more different than low-end mobile trailers. They possess many luxurious qualities that benefit homeowners, contractors, laborers and the environment.

### 1. Customization

Modular homes are more customizable than their other housing counterparts. The homebuilders craft each section individually, which gives the buyer more flexibility in the design process. Here are some design adjustments that you could make:

- **Unique floor plans:** While traditional homes have straightforward and often inflexible layouts, modular homes allow buyers to create floor plans. You can make specific rooms handicap accessible, adjust the size of each room and add unconventional design features.
- **Premium materials:** Homeowners can swap out cheap building materials for more premium options. For example, you might switch from laminated tile floors to hardwood. You could request unique LED light fixtures and install them wherever you wish. The possibilities and combinations are endless.
- **Eco-friendly appliances:** Modular homes can accommodate solar panels, high-quality insulation, complex air conditioning systems

and other eco-friendly devices without issue. Installation is also easier than in older structures. Many modular homes qualify for LEED certifications because of their green features.

- **Kitchen and bathroom design:** Homeowners can create their kitchens and bathrooms from scratch and include all the design elements they want. You can add an island, special steel countertops, extra shower-head functions and many other custom features.

You get the idea — modular homes are much more customizable than traditional structures. The contractor might offer you some standard designs, but you're free to make adjustments. It's also much easier to build custom homes in a controlled indoor setting than at an unpredictable outdoor construction site.

### 2. Sustainability

Modular homes often have energy-efficient tools such as solar panels and advanced air conditioning systems. While these tools might bring a higher cost upfront, homeowners can make money back with lower energy bills. One type of modular structure called a zero energy modular home saves about \$400 in energy costs compared to other houses.

Modular home construction is also typically more environmentally friendly. Because the contractors build most of the structure in a warehouse, they can use their

equipment more efficiently and reduce waste from unused or damaged materials.

### 3. Accessibility

Construction companies might only build traditional homes in locations advantageous to them and the real estate companies. Contractors and their laborers can also have trouble accessing remote rural locations. This dilemma makes it harder for people to move to the areas where they want to live.

Many people are leaving the big cities for quieter lives in the country. Rather than building a traditional house in a rural area, they can create a custom modular home and have it shipped to their new property instead. This arrangement is more convenient for everyone involved.

### 4. Weather Resistance

Modular homes are more durable than other prefab homes and houses built on-site. They may have to travel a long distance to get to the designated location, so they must withstand rough road conditions. They often consist of weather-resistant materials like structural insulated panels to withstand extreme temperatures. Architects can also make more weather-conscious adjustments during the design process, helping the home's external frame offer more resistance to strong winds and heavy precipitation.

### 5. Quicker Projects

Building these houses in a factory setting protects homeowners

from bad weather and shields the builders. The local environment may impede or reverse progress when constructing a house on-site. When a company makes its houses in one location, it helps the employees because they can live closer to the factory instead of driving long distances to build sites.

### Luxury Modular Home Styles

Most people imagine basic four-by-four boxes with some futuristic features when they think of modular homes, but these structures come in many shapes and sizes. Here are some luxurious modular home styles growing in popularity.

#### 1. Ranch

Ranches are L-shaped one-story buildings with basic exterior features. This simple design makes them cheap and easy to build, but homeowners are free to add more luxurious touches. Front porches and open floor plans are common in these types of modular homes. You could even add another story to the structure later on if your needs and preferences change.

#### 2. Two-Story

With traditional two-story homes, the kitchen, dining room and living room are on the first floor, while the bedrooms occupy the second floor. Modular two-story homes often have more individualized layouts. For example, you might want a second-floor kitchen or a bedroom on the first floor and modular homes can make it happen.

#### 3. Chalet

Chalets draw inspiration from European mountain homes with large windows, wraparound decks and tall pointed roofs. These features make Chalets more hospitable in colder climates, so you'll often see them in the northern United States. Wood is the primary material used to build Chalets, so they're highly eco-friendly.

#### 4. Modern

The modern style is the futuristic structure most people imagine when they think of modular homes. Its steel frame foundation

makes it as sturdy as they come and enables the homeowner to replace or remove entire walls and ceilings. If you're looking for a fully custom modular home, a modern style is your best bet.

#### 5. Mansion

Mansions don't have a distinct style, but you know one when you see it. Three stories, three or more bedrooms and bathrooms, spacious kitchens, garages and outdoor recreation areas are all standard features. Modular mansions allow for much more customization than their traditional counterparts for a fraction of the price.

### Create Your Modular Luxury Home

Despite the misconception that modular homes are similar to cheap, rundown trailers, they've significantly impacted the housing market in recent years. You can create your own modular luxury home with dozens of customizations and the project will be quicker, safer and more cost effective than traditional methods.





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# MODULAR HOME OF THE MONTH GALLERY



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**Atlantic Modular Builders and Excel Homes**  
2023 Home of the Year Over 2,500 Sq Ft.



MHBA  
2023 Home of the Year  
Under 2,500 Sq Ft

**Simplex Homes**  
2023 Home of the Year Under 2,500 Sq Ft.





**Southeastern Development Co. and Westchester Modular Homes**  
January Home of the Month



**Dessau Modular**  
February Home of the Month





**Simplex Homes**  
March Home of the Month



**Signature Building Systems**  
April Home of the Month





**SICA Modular Homes**  
May Home of the Month



**Affinity, A Vantem Company**  
June Home of the Month





**Quartz Properties**  
July Home of the Month



**Atlantic Modular Builders and Excel Home**  
August Home of the Month





**Ritz-Craft**  
September Home of the Month



**Seacoast Modular and Champion Modular (Excel Homes)**  
October Home of the Month





**Apex Homes and Connecticut**  
November Home of the Month



**Signature Building Systems**  
December Home of the Month

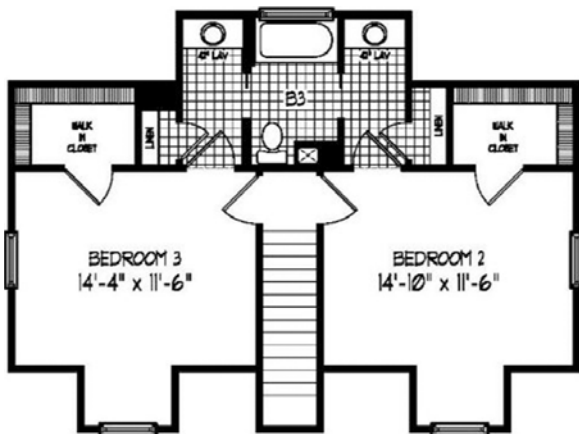


# MODULAR HOME FLOORPLAN GALLERY

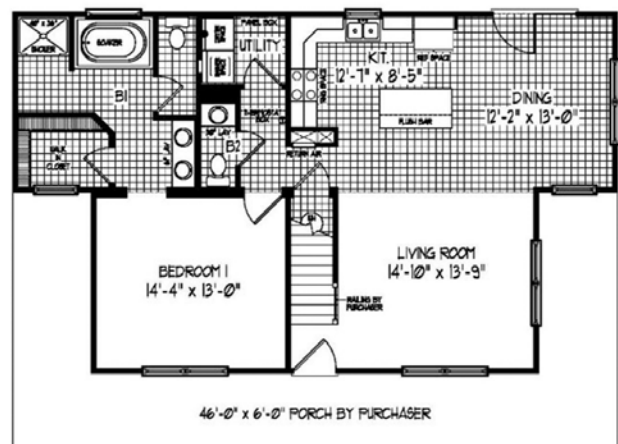


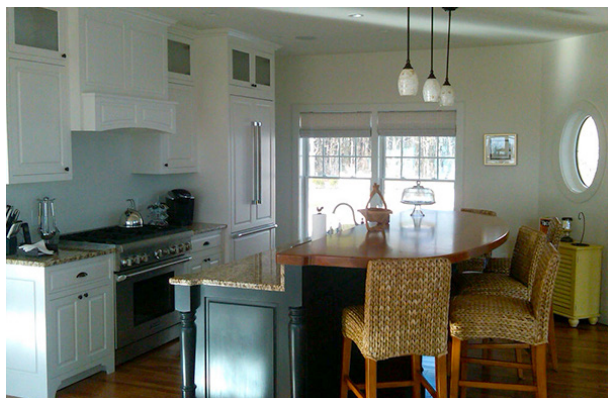




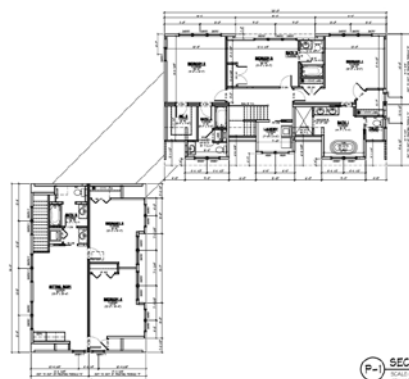


*Express Modular*





**FIRST LEVEL FLOOR PLAN**  
Overall Width = 48'-0"  
Overall Depth = 36'-0"

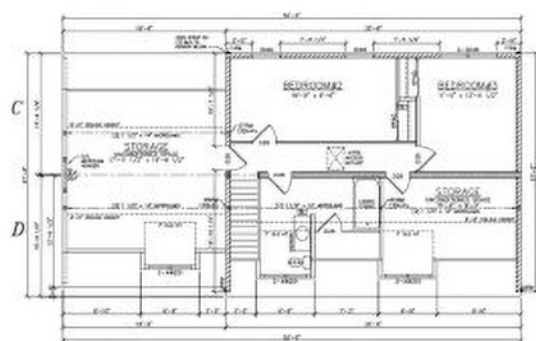
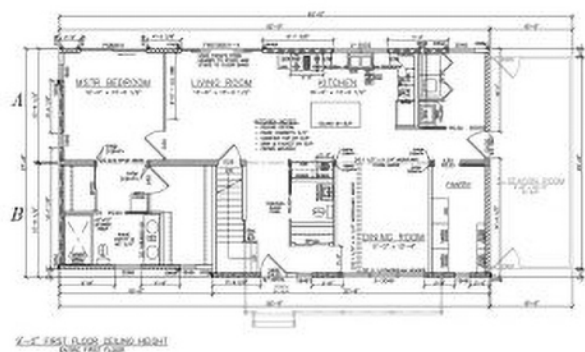


**SECOND LEVEL FLOOR PLAN**  
Overall Width = 48'-0"  
Overall Depth = 36'-0"



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Southeastern Development Co.





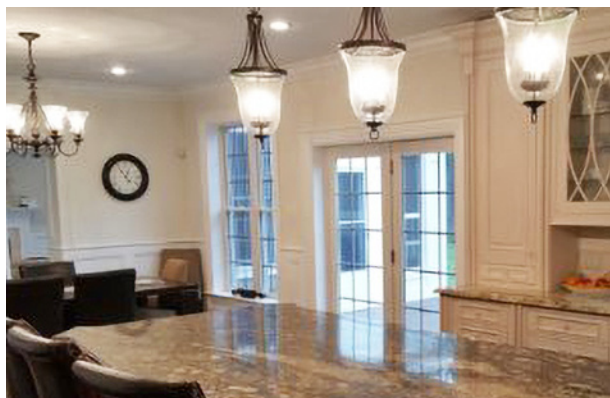
Dreamline Modular Homes





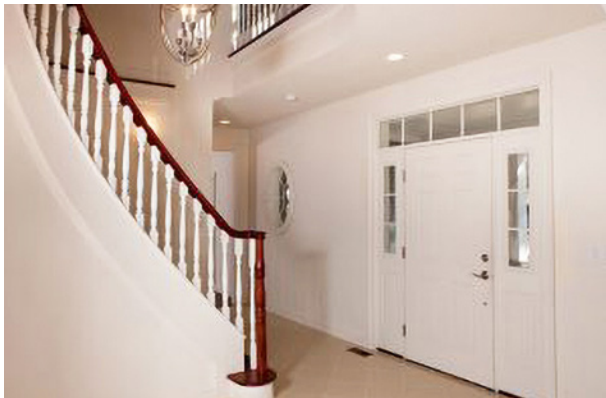
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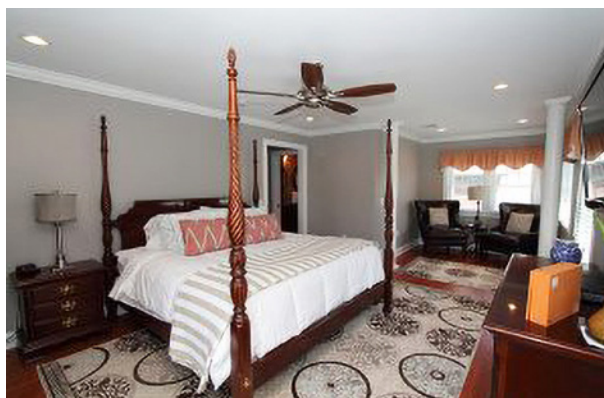
Millbrook Modular Homes





Westchester Modular Homes

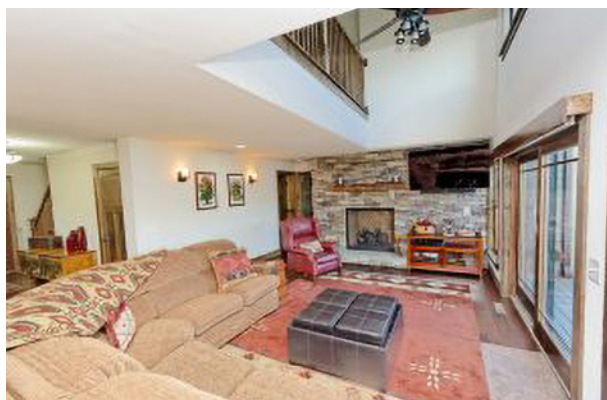
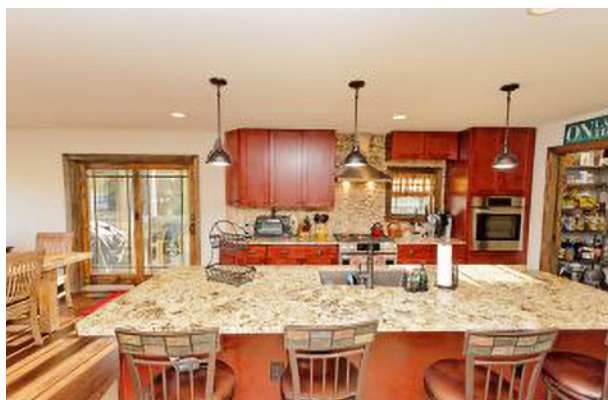






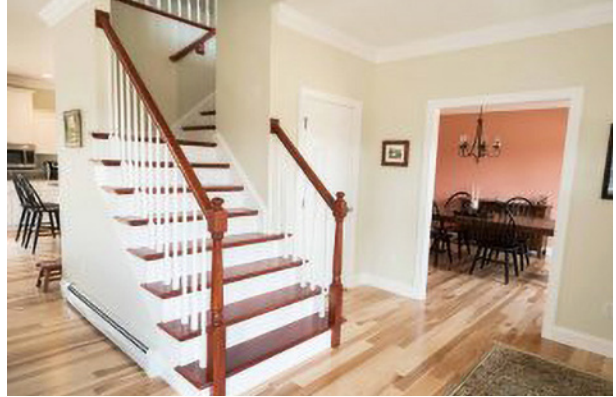




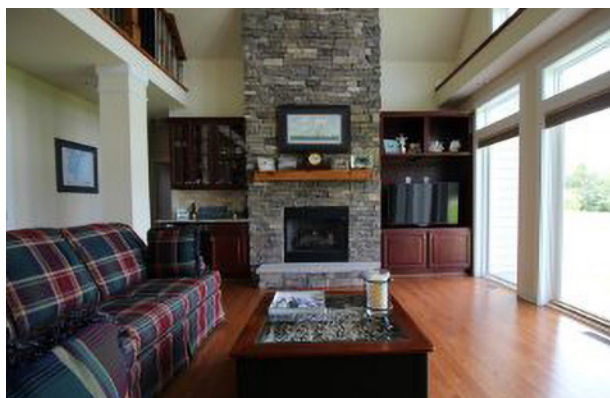
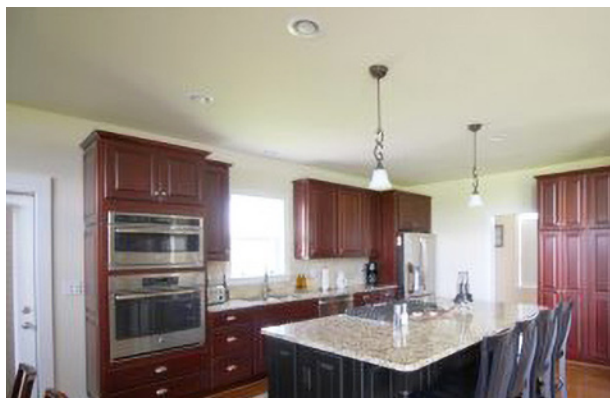


Saratoga Modular Homes





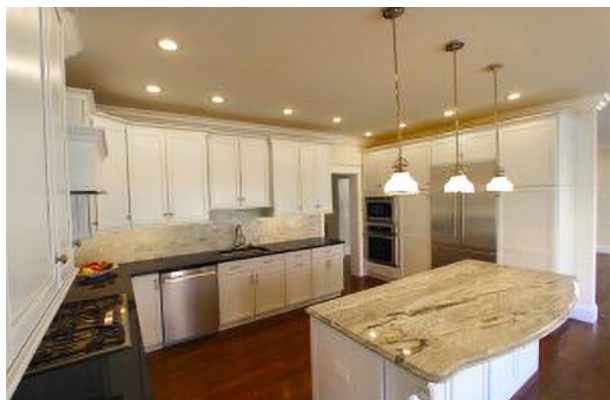




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- **Ways a Modular Home Can Save You Money**  
Generally speaking, the costs of modular homes can be comparable to traditional homes, but there are a few ways that a modular home can save you money.
- **More than Ever, the Modular Future is Now**  
The modular building trend has experienced a recent surge in the United States with no sign of slowing down. While it's not an entirely new construction approach, the advantages have paved the way for real estate growth amid rising inflation and tight labor and supply constraints.
- **Creating Affordable Energy Efficient Housing Through Modular Building**  
It feels like everyone – consumers and contractors alike – is looking for ways to improve their homes' energy efficiency. Thanks to climate change, dangerously hot summers and brutally cold winters make it more challenging to keep structure interiors comfortable.
- **Latest Modular Design Trends**  
We've compiled a list of the latest modular home design trends that may help narrow down and shed some light on choices that can make your life easier.
- **Tips to Find the Right Modular Builder for You**  
Who is the best modular home builder for your project? What questions should you ask before hiring a modular home builder? Answered here!
- **How does Modular Construction Reduce Material Waste?**  
Modular construction lends itself to better recycling practices. Modular homebuilders can develop best practices for recycling and reusing materials, cutting down on waste.
- **Reselling Your Modular Home**  
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