## NHASSAR <br> NHA GLOSSARY OF TERMS



- 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.

- Factory built home: A dwelling unit fabricated in an off-site manufacturing facility to be installed at a building site. A modular home is considered factory-built, but unlike a manufactured home it is not built to the national preemptive HUD Code. Factory-built homes are constructed to comply with the local prescribed building codes. 1

- 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 independent third parties involved in the design review and inspection process but excludes the actual installation of the homes.

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. 1


- 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. 1

- Modular home: Also called prefabricated homes, factory-built homes, or systems-built home. Modular homes do not typically have permanently affixed axles or frames, which means they may be transported to their site on flatbed trucks (off-frame). However, in some states (like Mississippi and others) the modular home can be transported to the site on their own Ibeam chassis, which remains with the home when permanently set (on-frame). Modular homes are not subject to the HUD Code, and instead built to the IBC 2018). 1
- Tiny home: Sometimes referred to as a park model. It is $14^{\prime}$ or narrower and $40^{\prime}$ or shorter and less than 400 square feet. Park models are not manufactured homes, nor modular homes, nor trailers. They are a breed of their own, typically built to an RV code and intended for residency of NOT more than 29 days at a time. 1

- 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.

SOURCE: 1. https://www.manufacturedhomes.com/resources/glossary/construction-terms/
2. https://planning.org/knowledgebase/accessorydwellings/

