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# Glossary of Terms for Manufactured Housing Developers

## Next Step Homes Developer Playbook

**Box:** Commonly referred to as a home section, i.e., one half of a multi-section home or the single-section unit itself.

**Box Width:** Commonly referred to as the floor width or the perimeter floor dimensions of a single section or one-half of a multi-section unit.

**CrossMod™:** A manufactured home industry term that defines home features that Fannie Mae and Freddie Mac look for when providing conventional financing for manufactured homes with MHAdvantage and CHOICEHome®, respectively. It is a manufactured home built to the HUD Code and not a modular home.

**Crossovers:** Utility interconnections between sections of multi-section homes, including heating and cooling ducts, electrical circuits, water pipes, drain plumbing and gas lines.

**Endwall:** The walls on the end of the unit that represent the width of the unit.

**ENERGY STAR® Certification Label:** The ENERGY STAR label certifies that the home meets the requirements for ENERGY STAR and can be found typically with the data plate.

**Factory-Built Home:** A home built in a factory and shipped to a retailer or the site. It includes both manufactured and modular homes.

**Frame:** The frame is the steel chassis on which a manufactured home is constructed. Manufactured homes cannot have the frame removed.

- **H-Beam:** Steel beams, also called crossbeams, are often used to support the home over a basement or crawlspace. They span the foundation from sidewall to sidewall, typically with an intermediate support pier and footing (typically in the center point, resulting in a line of piers under the centerline of a double-section home).
- **I-Beams:** Long steel beams that are part of the chassis that run the length of the home.

**Outrigger:** Steel beams extending from the I-beam to the floor's exterior and supporting the outside walls.



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**Freight Cost:** The freight cost added to the home includes shipping to a retail lot or the site where the home will be placed.

**Hinged Roof:** Typically, a roof of 5:12 or higher has trusses or framing built with a hinge, allowing the roof to be partially or entirely lowered for transportation. Once the home is placed on-site, the roof is raised and finished.

**HUD Data Plate:** The HUD data plate has information such as the name and address of the home's manufacturer, the serial number, the home model, the date the home was built, verification that the home meets HUD standards and more. The data plate is usually inside a kitchen cabinet, electrical panel or bedroom closet.

**HUD Code:** The HUD Code is the national standard manufactured homes must meet. It includes guidelines for frame requirements, thermal protection, plumbing, electrical, and more. It was put in place in 1976 by the [Department of Housing and Urban Development](#) (HUD), which manages the code and oversees enforcement.

**HUD Tag:** Also referred to as the [certification label](#), all manufactured homes built and sold must be labeled with a HUD tag that assures the homeowner that the home was built according to HUD's Manufactured Home Construction and Safety Standards.

**Installer:** An installer is responsible for the installation of a manufactured home. Federal law requires states to have minimum training in installation and licensing standards for an installer. In states without their own licenses, installers need a federal license.

**Manufactured Home:** A factory-built home constructed to the HUD Code that can be a single-section or multi-section home.

**Marriage Wall:** The wall where two single-section units are structurally joined to form a multi-section unit. The marriage wall may contain openings that permit interior spaces to expand to two units wide.

**Material Surcharge:** The material surcharge is a fee that gets added to the total cost of a good or service. This cost could vary depending on the costs of inflation.

**MHI Dues:** The Manufactured Housing Institute (MHI) is a national trade organization representing the factory-built housing industry. The MHI dues are charged and added to the invoice for every home built by member manufacturers.

**Modular Home:** A modular home is a dwelling unit built to the local or state code.



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**Mortgage Financing Label:** Identifies a manufactured home eligible for Fannie Mae or Freddie Mac financing. It is the manufacturer's notice for homebuyers, lenders, and others involved in the home sale and financing process that the home includes features consistent with the requirements for:

- CHOICEHome® (Freddie Mac)
- MHAdvantage (Fannie Mae)

**Multi-Section:** Double and triple-section homes can also be called multi-section homes. Homes have larger, more varying dimensions than single-section homes and are delivered in two or three sections that are joined together at the home site.

**Offline:** Offline is the date that a home is expected to come off of the production line. This is not a shipping, delivery or completion date.

**Permanent Foundation:** Permanent foundations must be constructed of durable materials, i.e., concrete, mortared masonry, or treated wood, and must be site-built. It shall have attachment points to anchor and stabilize the manufactured home to transfer all loads, herein defined, to the underlying soil or rock. Once the house is placed on the foundation, it cannot be moved. Following HUD's permanent foundation guide for manufactured homes satisfies the requirements for FHA Title II foundations.

**Pit Set:** A pit set is an excavated shallow pit a foot or two below ground level. Walls are poured around the perimeter to be even with or slightly higher than ground level, giving the home the appearance more like site-built.

**Recessed Frame:** The steel frame under the unit can be recessed to place the unit on a concrete perimeter wall.

**Retailer License:** A required license that allows a person or company to purchase manufactured homes directly from the manufacturer. This license can be obtained from the state.

**Serial Number:** The serial number is the home's unique identification number found on the data plate and painted on the frame.

**Ship Loose:** Ship loose is a term used to describe items shipped in the home to be installed on-site. Ship-loose is typically materials to finish the home, such as exterior siding, paint, shingles, dormer kit, etc.

**Sidewall:** The walls on the front and rear sides of the unit that represent the length of the unit.

**Single-Section:** A [single-section home](#) typically ranges in size from 784 sq. ft. to 1,440 sq. ft., which is about 14' x 56' to 18' x 80'.



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**Subcontractors:** Subcontractors needed to complete a home may include an installer, plumber, HVAC, electrical, and interior and exterior finish contractors. In some cases, a cleaning crew may need to be hired for a final home cleaning.

**Tongue Hitch:** Associated with moving a home, the tongue, or hitch, is attached at the front of the house to the steel chassis and is used to transport the home from one location to another. The hitch can be removed from the frame.

**Transporter:** A commercial motor vehicle operation transporting manufactured homes from the manufacturer to the first dealer's location. A "transporter of manufactured homes" may or may not be associated with or affiliated with a particular manufacturer or manufactured home dealer.

**Undercarriage:** The undercarriage is the bottom part of the home that protects the insulation and keeps out moisture and pests. Other parts under a manufactured home may also be called the vapor barrier, home belly, belly board, underbelly, bottom board and more.