



## Guide to Housing Types for Housing Counselors

Use this guide to understand the similarities and differences among types of single-family housing to inform your clients' search for housing.

- **Manufactured Home:** Built in a factory to the [Manufactured Home Construction and Safety Standards](#) set by the U.S. Department of Housing and Urban Development (HUD), known as the "HUD Code." Homes are then transported to the placement site. Each transportable section is identified as compliant with the HUD Code by a red certification label permanently attached to the exterior.
- **Modular Housing:** Built offsite in sections, which are transported to a site, assembled by builders, and installed onto a foundation. Built to meet building codes and specifications of the site on which they are placed.
- **Mobile Home:** Refers to factory-built, non-modular homes that were built before the HUD Code became effective on June 15, 1976.
- **Tiny Homes:** There is no universally accepted definition of a tiny home. However, they are generally sized 400 square feet or less and built on either a permanent foundation or a moveable trailer. They may be purchased ready-made or built on site. A tiny home may be a Manufactured Home if it meets the HUD definition and is built to HUD Code.
- **Site Built Home:** Homes constructed on-site according to local building codes and regulations. The majority of homes in the U.S. are site built.

### Are Recreational Vehicles (RVs) housing?

According to [24 CFR Part 3282](#), RVs are designed only for recreational use and not as a primary residence or for permanent occupancy. They are self-propelled vehicles or built to either [American National Standards Institute \(ANSI\) A119.5 Park Model RV Standard](#) or the [National Fire Protection Association 1192 Standard for RVs](#).



*Note on Terminology:* Different regions and communities may use a variety of terms to refer to the above housing types. The term **factory-built housing** may refer to any housing not built on the site on which it will be placed. This could include Manufactured Homes, Modular Housing, Tiny Homes, and/or older Mobile Homes.

### How do Accessory Dwelling Units (ADUs) fit in?

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

**Any of the housing types in this guide could serve as ADUs**, depending on what is allowable under local building code and zoning regulations.



**Table: Comparison of Housing Types**

| Features                                             | Manufactured Home                                          | Modular Home          | Tiny Home                           | Site Built Home | Recreational Vehicle (RVs) |
|------------------------------------------------------|------------------------------------------------------------|-----------------------|-------------------------------------|-----------------|----------------------------|
| Build location                                       | Offsite, in a factory                                      | Offsite, in a factory | Varies                              | On-site         | Offsite                    |
| Building code                                        | HUD Code                                                   | Local code            | Varies                              | Local code      | RV-specific code           |
| Attached to foundation                               | Yes                                                        | Yes                   | Varies                              | Yes             | No                         |
| Size                                                 | ≥ 8 feet wide or<br>≥ 40 feet long or<br>≥ 320 square feet | Varies                | Generally 400 square feet or less   | Varies          | Varies                     |
| Designed for permanent occupancy                     | Yes                                                        | Yes                   | Varies                              | Yes             | No                         |
| Typical financing type                               | Mortgage or Home-only loan                                 | Mortgage              | Home-only loan or Builder financing | Mortgage        | RV loan                    |
| May serve as an ADU if allowable under local zoning? | Yes                                                        | Yes                   | Yes                                 | Yes             | Varies                     |

**Additional Resources:**

- [Housing Counseling: Manufactured Housing Quick Tips – HUD Exchange](#)
- [Housing Counseling: Financing a Manufactured Home Purchase – HUD Exchange](#)
- [Housing Counseling Webinar: Nuts and Bolts of Manufactured Housing: Access, Affordability, and Opportunity - HUD Exchange](#)
- [Housing Counseling Webinar: Providing Counseling on Manufactured Housing Options - HUD Exchange](#)
- [Manufactured Home Consumer Resources | HUD.gov](#)
- [24 CFR Part 3280 -- Manufactured Home Construction and Safety Standards](#)
- [Accessory Dwelling Units \(planning.org\)](#)
- [Applying Building Codes to Tiny Homes \(nfpa.org\)](#)

*This material is based upon work supported, in whole or in part, by Federal award number C-19-TA-VA-0011 awarded to ICF by the U.S. Department of Housing and Urban Development. The substance and findings of the work are dedicated to the public. Neither the United States Government, nor any of its employees, makes any warranty, express or implied, or assumes any legal liability or responsibility for the accuracy, completeness, or usefulness of any information, apparatus, product, or process disclosed or represents that its use would not infringe privately-owned rights. Reference herein to any individuals, agencies, companies, products, process, services, service by trade name, trademark, manufacturer, or otherwise does not constitute or imply an endorsement, recommendation, or favoring by the author(s), contributor(s), the U.S. Government or any agency thereof. Opinions contained herein are those of the author(s) and do not necessarily reflect the official position of, or a position that is endorsed by, HUD or any Federal agency.*