



# ***Home-Buying Process***

## ***Type of Construction***

# ***Home-Buying Process: Type of Construction***

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Houses can be constructed in different ways. Two methods are described below:

**Conventionally Built or Site-Built Houses** – Constructed at the site where it is located, using few, if any, factory-built components.

**Factory-Built Houses** – The structure is built in a factory for long-term residential use. Types of factory-built housing include:

- **Manufactured house** – A house built entirely in a factory under a federal building code administered by the Department of Housing and Urban Development (HUD). Sections of the house are built in the factory and assembled on site. Manufactured housing can be less expensive because mass production methods are employed.
- **Modular house** – A structure built in a factory to be assembled on site and built to the state, local or regional codes. Sections are transported and assembled on site.
- **Mobile house** – A term used for factory-built houses prior to 1976. Mostly, because of size, these are not easily mobile, but can be moved if the owner relocates. They may be placed on rented or owned land.

See the Deciding to Buy a Home module for more information on types of construction.

*This resource is one in a series on the Home-Buying Process which include:*

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### **Financial Readiness**

What Creditors Look For  
Finding Mortgage Money  
Types of Financial Institutions  
Mortgage Options  
Down Payment and Closing Costs  
Pre-Qualification or Pre-Approval

### **Factors to Consider in Housing Selection**

Personal Needs and Wants  
Location  
Type and Style of House  
Type of Construction  
Interior and Exterior Space  
Special Needs  
Building as an Option

### **Locating a House**

Finding the House  
Using Real Estate Professionals  
Buying Direct From Owner

### **The Sales Contract**

Components  
Acceptance

### **Home Inspections**

Reasons for Home Inspections  
Locating an Inspector  
What Inspections Include  
Limits of Liability

### **The Mortgage Process**

Loan Application Process  
Approval or Rejection  
The Mortgage Payment

### **Purchasing Homeowners Insurance**

Before You Start Looking for a Home  
Stability of the Insurance Company  
Costs and Coverage  
Customer Service

### **Warranties**

### **The Closing**

Preparation for Closing  
Final Walk Through  
Closing Day Procedures

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