



**KENTUCKY
MANUFACTURED HOUSING
INSTITUTE**

**BUILT FOR THE
LONG HAUL**



Manufactured homes are held to rigorous production standards at both the federal and state level, making them the most regulated and quality-test form of housing in today's housing marketplace.

Built with a variety of cosmetic design options to suit your wants and needs.

MYTH OR FACT?

MYTH

MANUFACTURED HOMES ARE BUILT WITH INFERIOR MATERIALS AND CONSTRUCTION QUALITY IS POOR.

FACT

Today's manufactured homes are built with the same materials as site-built homes, but in a controlled factory environment where quality of construction is invariably superior to what can be built in the "field".

MYTH

MANUFACTURED HOMES DON'T APPRECIATE IN VALUE.

FACT

A 2018 federal housing finance agency published a study showing that Manufactured homes appreciate at the same rate as site-built homes.

MYTH

MANUFACTURED HOMES ARE DIFFICULT TO FINANCE.

FACT

Just like with site-built homes, you have plenty of financing options when buying a manufactured home. Most lenders offer fixed and variable rate loans. You can finance your home as personal property, on leased land, or on a private site. A growing trend is to finance both the home and land together as real property through traditional mortgages.

MYTH

MANUFACTURED HOMES LACK "CURB APPEAL" AND ARE UNWANTED ADDITIONS TO NEIGHBORHOODS.

FACT

Over the past decade, the industry has evolved quickly, offering a wide range of cosmetic options. Many federal lending institutions now require ONLY site-built comparable for appraisals, highlighting this progress.

MYTH

MANUFACTURED HOMES ARE NOT SAFE.

FACT

All new homes undergo multiple third-party factory inspections and are inspected twice by Kentucky's Department of Housing Building & Construction inspectors. A 2022 census.gov study found that after 10 years, manufactured homes and site-built homes perform equally well.

MYTH

THE UTILITY BILLS ARE TOO HIGH.

FACT

90% of new Manufactured Homes meet Energy star certifications. The remaining 10% would still be on par with the requirements of site-built homes. 70% of New manufactured homes placed in Kentucky are net-zero ready.

MYTH

MANUFACTURED HOMES CAN'T WITHSTAND SEVERE WEATHER.

FACT

A 2014 study proved that properly installed manufactured homes are as safe as site-built homes during a storm, and in some cases, perform even better.

TODAY'S FACTORY-BUILT MANUFACTURED AND MODULAR HOMES ARE BUILT WITH CARE & CRAFT

The new generation of factory-built manufactured and modular homes offers quality construction, modern amenities, and a level of customization that perfectly matches your lifestyle and budget. Hand-crafted with the same durability you expect from site-built homes, factory-built manufactured and modular homes offer a variety of layouts, personalized finishes, and built-to-order features. Factory-built housing is not a product it is a process.





1

**WHICH IS
SITE BUILT?**



2

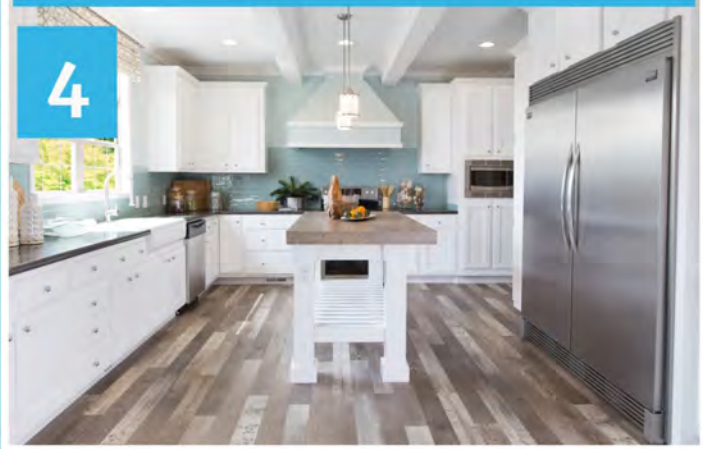


**Take a
look for
yourself!**



3

**WHICH IS
MANUFACTURED?**



4

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CRAFTSMANSHIP

Today's manufactured homes are built with the same materials used in site-built homes, but in a controlled, factory environment. In a factory environment, there are no concerns about weather slowing down the process or exposing your new home to varying climatic conditions leading to quality concerns. Constructed to Federal building & safety standards. Hand crafted in a weather-controlled setting. Federally mandated and inspected to withstand Kentucky's wind speeds and snow loads.

VERSATILE DESIGN

Want a baker's kitchen with stainless steel appliances? How about crown molding and a fireplace in the living room? Almost any custom amenities available in site-built homes, like upgraded kitchens & bathrooms, high pitched roofs, and front & back porches are available. Custom designed to fit your lifestyle. Factory-built homes offer flexibility in adhering to planning and zoning regulations.

AFFORDABILITY

Manufactured homes can be much more affordable than site-built homes because of the construction process. Building a home in a factory environment means cost savings from buying materials in bulk to greatly reduced waste. Workers are on the job, rain or shine, putting you in your new home faster, and for far less money. Efficient factory construction saves you money. This makes "Going Green" affordable.