

# Underwriter's Corner



## Mobile vs. Manufactured vs. Modular – Part I

If you're like me, you've probably had someone tell you "No, my home's not a mobile, it's a Manufactured!" There is a lot of confusion about this topic, and many people don't know what the differences are, or even if there are any. Since we have three different types, let's deal with Mobile and Manufactured first, and then we'll look at modular.

Mobile homes are built in a factory, to federal HUD (Housing and Urban Development) codes. They are trucked to the site in 1, 2, or 3 pieces and seamed together on the lot. They are built on a non-removable steel chassis, and even though the wheels can be removed, the structure retains its move-ability, thus the term "mobile".

Manufactured homes are actually still "mobile" homes, but with a different name. In the

1970's the HUD department sensed that the public had a negative connotation associated with the term "mobile home", so they had the name changed to give this housing medium a fresh start. As the new name began to catch on, so did the popularity of larger, and nicer, mobile homes that looked so



different from the age old "single-wides" that many people now believe these two types are different. In actuality, a manufactured home is still built to the federal HUD codes, is on a steel chassis, and is constructed in a factory and trucked to the site.

A modular home is built in small sections at the factory. For instance the roof joists may be constructed, or portions of the frame, but then the house is assembled on site. Also, a main distinction from the above two classes of home, is that the modular homes are built in accordance with local and state building codes, which are usually quite a bit more stringent than the federal HUD codes.

So now that the differences are clear, at least in theory, you may be asking how you can tell which is which from the outside. Well, all mobile/manufactured homes should have a HUD Plate. This is a tracking number assigned to the structure when it's assembled in the factory, and imprinted on a small red plate. If you don't see one on the outside, try looking inside the electrical box, kitchen cabinets, or closets.

## Volume 1, Issue 2

### Favorite Quick Recipes

#### Old Fashioned English Toffee

1 lb butter  
 2 Cups sugar  
 Pinch of salt  
 1 Tsp Vanilla extract  
 5-6 Hershey Bars  
 1 Cup toasted almond slices

Grease a large cookie sheet that has at least 1/2 inch lip. Melt butter over low heat in large heavy pot. Add sugar and begin stirring continuously. Insert candy thermometer and continue stirring until temperature reads 308°. Add vanilla extract and immediately pour mixture into greased cookie sheet. Allow to cool three minutes. Place unwrapped chocolate bars evenly on top and let melt, then spread and sprinkle with almond slices. Allow to cool completely. Crack into small pieces and enjoy. Store in a cool, airtight container. (But not in the

### Announcements:

Due to the Labor Day Holiday and month-end, the North Pointe system will have substantially reduced hours on Friday, August 31st. (that's tomorrow!). If you have any quoting or policy issuance to do, you'll want to finish **before 2:00pm.**



## Vacation Rental Condos

Did you know that Cornerstone General can place your vacation rental condo's through North Pointe? Written on a standard HO-6 policy, we add a Unit-Owners Rental to Others endorsement that returns liability coverage while the premises is rented, and deletes theft coverage from the policy. The HO-6 is also endorsed with a Premises Liability restriction that reduces the standard CPL to the Premises only.

## New Contact Sheets!

Our new Contact Sheets are hot off the presses and have been emailed to every email address that we have. Please be sure to update your files to avoid lost or delayed calls, emails, etc...

If you did not receive one, please call Jim Watje at 888-295-7110, ext. 7111, or email him at: [JWatje@CornerstoneGeneral.net](mailto:JWatje@CornerstoneGeneral.net)