Glossary

**Borrower.** A person or persons applying for or obtaining a manufactured home loan.

**Broker.** Any person who for another and for commission, fee or other valuable consideration: (a) sells, exchanges, buys or rents, manages, or offers or attempts to negotiate a sale, option, exchange, purchase or rental of an interest in a manufactured home or advertises or holds out as engaged in such activities; (b) negotiates a loan, secured or to be secured by a security interest in or other encumbrance on a manufactured home; or (c) promotes the sale of a manufactured home through its listing in a publication issued primarily for the purpose of promoting the sale of manufactured homes or real estate.

**Chassis (also, steel frame; undercarriage).** A steel transportation device with detachable hitch, axles and wheels. After functioning as a delivery platform, the chassis becomes part of the foundation support system of the home.

**Chattel Versus Real Property.** Chattel property refers to tangible, movable personal property, not connected to real property. Cars and furniture are examples of chattel property. Real property, also known as real estate, is property attached directly to land in addition to the land itself. Examples of real property include buildings and roads. Manufactured homes are traditionally titled as personal property, and in many states manufactured home owners are unable to title their home as real property. This not only strips manufactured home owners of many consumer protections and tax advantages available to real estate owners, but also makes securing financing to purchase a manufactured home challenging.

**Closure Statement.** A statement prepared by the park owner clearly stating that the park is closing, addressing the availability, location, and potential costs of adequate replacement housing within a 25 mile radius of the park that is closing and the probable relocation costs of the manufactured homes located in the park.

**Community Development Financial Institution.** CDFIs provide financial products and services to local residents and businesses in low-income communities to foster economic opportunity and revitalize neighborhoods. CDFIs can be banks, credit unions, loan funds, microloan funds or venture capital providers, and can engage in a range of financial activities, from helping families to buy their first homes to investing in local schools and community centers. There are over 1,000 CDFIs serving economically underserved communities nationwide.

**Community Land Trust.** A nonprofit organization that ensures long-term housing affordability in a community by acquiring and maintaining ownership of land. Homeowners on land owned by a Community Land Trust enter into a long-term, renewable lease on the land, typically lasting 99 years. When a household sells, they only earn a portion of the increased property value, with the remainder going back into the trust. There are around 250 community land trusts in the U.S.

**Consolidated Plan.** A plan produced by states and local jurisdictions to assess their affordable housing and community development needs to determine how and where HUD grant money should be spent. States and jurisdictions who receive HUD grants, such as the Community Development Block Grant, must produce consolidated plans at least once every five years in the form of a long-term Strategic Plan, and then update it annually with an Annual Action Plan. Local residents and organizations have the opportunity to comment on and contribute to the plan during the Consolidated Planning Process. Some states and jurisdictions include producing, renovating, and
replacing manufactured housing in their consolidated plans.

**Consumer Financial Protection Bureau.** The CFPB was created after the 2008 financial crisis to protect consumers from unfair, deceptive, and abusive practices carried out by businesses and banks.

**Credit Union.** In a credit union, members pool their money to provide financial products and services to members of the local community. They are much smaller in size than most banks, and where banks operate to generate profits for their shareholders, credit unions operate as nonprofit organizations designed to serve their members.

**Dealer (or Retailer).** Any person who engages in the business, either exclusively or in addition to any other occupation, of selling or brokering manufactured homes, new or used, or who offers to sell, solicit, broker or advertise the sale of manufactured homes, new or used.

**Displaced Resident.** A resident of an owner-occupied manufactured home who rents a lot in a manufactured home park, including the members of the resident’s household, as of the date the park owner submits a closure statement to the local planning agency.

**Express Warranty.** Any affirmation of fact or promise made by the seller to the buyer which relates to the goods and becomes part of the basis of the bargain creates an express warranty that the goods shall conform to the affirmation or promise.

**Factory Built Home.** Any home that is constructed inside a factory and then brought to the site in big pieces, usually sections or modules, and assembled. This is a broad term: manufactured homes, mobile home and modular homes are examples of factory built home.

**HUD.** The United States Department of Housing and Urban Development (HUD) has jurisdiction over the manufactured housing industry, but not modular homes, whose construction is governed by the individual states.


**HUD-Code Home.** A home built to the federal HUD Code and enforced by HUD.

**Housing Finance Agency.** HFAs are state-chartered authorities established to help meet the affordable housing needs of states. Most HFAs are independent entities that operate under the direction of a board of directors appointed by each state’s governor. They administer a wide range of affordable housing and community development programs. Using housing bonds, the HOME Investment Partnership, and other federal and state resources, HFAs have crafted hundreds of housing programs, including homeownership, rental, and all types of special needs housing. Many HFA’s also administer other federal housing programs, including Section 8 and homeless assistance. Several HFAs, including Oregon’s, have portfolios of manufactured houses, since it is an affordable form of housing for millions of Americans.

**I’M HOME Network.** Manufactured housing provides a safe, affordable path to financial stability. Our national I’M HOME (Innovation in Manufactured Homes) Network helps put more people into more homes by unlocking the power of manufactured housing as an affordable housing source.

**Implied Warranty (of Fitness for Particular Purpose).** Where the seller at the time of contracting has reason to know any particular purpose for which the goods are required and that the buyer is relying on the seller’s skill or judgment to select or furnish suitable goods, there is unless excluded or modified under the next section an implied warranty that the goods shall be fit for such purpose.

**In Park Sale.** The sale of a manufactured home owned by a park resident and located in a
manufactured home park, after which sale the home remains in the park.

**Land-lease Communities.** Private land developed as home sites for system-built homes.

**Lead Organization.** Lead Organizations include a core group of organizations with a demonstrated commitment to I’M HOME’s mission. In addition to the benefits accessible to General Members, Lead Organizations may access responsive technical assistance from Prosperity Now and other national partners, heightened visibility on the national stage, and scholarships to attend Prosperity Now events. Lead Organizations may also influence and shape the direction of the I’M HOME Network through working groups and one-on-one interactions with Prosperity Now staff.

**Licensee.** A person who is licensed as a dealer, limited dealer, or manufacturer by the Department of Labor and Industry.

**Limited Dealer (or Limited Retailer).** Any person who is an owner of a manufactured home park authorized, as principal only, to engage in the sale, offering for sale, soliciting, or advertising the sale of used manufactured homes located in the owned manufactured home park, who is the title holder and engages in no more than ten sales annually.

**Lot.** An area within a manufactured home park, designed or used for the accommodation of a manufactured home.

**Manufactured Home.** A structure, not affixed to or part of real estate, transportable in one or more sections, which in the traveling mode, is eight body feet or more in width or 40 body feet or more in length, or, when erected on site, is 320 or more square feet, and which is built on a permanent chassis and designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities, and includes the plumbing, heating, air conditioning, and electrical systems contained in it.

**Manufactured Home Park.** Any site, lot, field or tract of land upon which two or more occupied manufactured homes are located, either free of charge or for compensation, and includes any building, structure, tent, vehicle or enclosure used or intended for use as part of the equipment of the manufactured home park, but do not include facilities which are open only during three or fewer seasons of the year.

**Manufactured Housing Association for Regulatory Reform.** MHARR, a Washington, D.C.-based national trade association, represents the views and interests of independent producers of federally-regulated manufactured housing. MHARR works to promote policies on financing and regulation related to manufactured housing, and engages in education and advocacy work to achieve its goals.

**Manufactured Housing Consensus Committee.** MHCC is a charged with providing recommendations to the Secretary of HUD on the revision and interpretation of HUD’s manufactured home construction and safety standards and related procedural and enforcement regulations. The MHCC develops model installation standards for the manufactured housing industry.

**Manufactured Housing Institute – MHI.** MHI is a national trade organization representing all segments of the factory-built housing industry, including builders, lenders, home retailers, community owners and managers, suppliers, and 50 affiliated state organizations. MHI members account for more than 85% of factory-built housing produced each year. MHI serves its members by providing industry research, promotion, education and government relations programs, and by building and facilitating consensus within the industry.

**Manufacturer.** Any person who manufactures, assembles or produces manufactured homes.

**Mobile Home.** The term coined by Elmer Frey to describe his first ten-wide models, but soon adopted by the industry to describe homes
manufactured from the mid-1950s through the mid-1970s. Strictly speaking, mobile homes are no longer produced, although casual terminology still refers to some manufactured homes as “mobile homes.” Mobile homes were no longer built after June 1980, the date the U.S. Congress officially changed the term to “manufactured home.” The term still applies, however, to pre-HUD-Code homes.

**Modular Home.** A factory built home like a manufactured home, but most modular homes are built in conformance with the Uniform Building Code, or other local code requirements, not the HUD code.

**Multi-Section Home.** A manufactured home designed and constructed in two or more sections that are delivered to the home site in two or more sections and joined together at the site to form a single structure. (The term is preferred by the industry to “double-wide home.”) The most common multi-section homes are manufactured in two sections, but there are also “triple” and “quad” models consisting of three and four sections. The average square footage is 1,750 square feet, but may be as large as 2,400 square feet.

**National Manufactured Home Owners Association.** NMHOA promotes, represents, preserves, and enhances the rights and interests of manufactured homeowners across the country. NMHOA envisions a world where manufactured homeowners are accorded the same rights and privileges as other property owners. Through education, advocacy, and outreach work, NMHOA fights to increase security of tenure for manufactured home owners.

**National Partner.** I’M HOME has six national partners which are essential as we seek to transform manufactured housing finance, advocate for reforms in the manufactured housing policy arena, and communicate about the value of manufactured housing as a source of affordable homeownership for millions of Americans. All of our partners bring invaluable experience to the Network: data and insight from the field, meaningful success stories, expertise and resources, and technical skills. I’M HOME’s national partners bring broad perspective to the work of this initiative and support the market transformation, policy change and field development goals of our work in many different ways.

**New Manufactured Home.** A manufactured home which is purchased for the first time other than for purposes of resale.

**Off-Site Built Home.** Another term for factory built, sometimes used to avoid having to use the term manufactured home with its connotation of mobile home.

**Park Owner/Agent.** The owner of a manufactured home park and any person acting on behalf of the owner in the operation or management of a park.

**Performance Standards.** Building codes that set out the way a structure must perform under natural conditions. Such standards mandate that the building must be able to withstand a certain wind velocity, a certain degree of shaking and vibration from earthquakes, a certain amount of weight on the roof, as well as resist the movement of a stated amount of heat energy through its exterior. Through engineering, these performance criteria are satisfied under the HUD Code program, and allow the manufacturer to avoid over-constructing the home. Further, the HUD Code requires performance engineering to assure the home’s ability to travel at high speeds on the highways.

**Personal Property.** Manufactured homes sold independently of the land on which they will be placed are classified as personal property.

**Preemption.** A feature of the HUD Code which states that it may not be modified in any way by local or state building codes. The HUD Code pre-empts all other building codes with regards to manufactured housing.

**Pre-Fab Home.** A catch all term widely used in the media to describe any home that is prefabricated (or largely so) in a factory, then delivered to the site. However, in most cases pre-fab
refers to expensive, modernist, high-design homes, the kind often featured in magazines such as *Dwell*. Hence the related (and more accurate) term “high design prefab” when describing such homes.

**Real Property.** Homes that are permanently affixed to the land on which they are located through a foundation system are classified as real property.

**Reasonable Rule.** A park rule: (a) which is designed to promote the convenience, safety, or welfare of the residents, promote the good appearance and facilitate the efficient operation of the park, protect and preserve the park premises, or make a fair distribution of services and facilities; (b) which is reasonably related to the purpose for which it is adopted; (c) which is not retaliatory or unjustifiably discriminatory in nature; and (d) which is sufficiently explicit in prohibition, direction, or limitation of conduct to fairly inform the resident of what to do or not to do to comply.

**Resident.** An owner of a manufactured home who rents a lot in a manufactured home park and includes the members of the resident’s household.

**Resident Association.** An organization that has the written permission of the owners of at least 51 percent of the manufactured homes in the park to represent them, and which is organized for the purpose of resolving matters relating to living conditions in the manufactured home park.

**Resident Owned Community.** A nonprofit business formed by home owners called a cooperative, in which each household is a member of the cooperative that owns the land and manages the business that is the community. Members of a ROC own their homes and an equal share of the land beneath their community. A board of directors, usually formed of the residents themselves, manages the ROC. This allows residents to control monthly lot rent and make community repairs and improvements. Living in a ROC also protects residents against unfair eviction and can help promote a strong sense of community.

**Retailer.** The traditional distribution point for the manufactured housing industry. Also known as “dealers,” retailers are usually, but not always, independent of manufacturers. Retailers normally sell the home only, to be installed at the homebuyer’s selected site.

**Right of First Refusal.** A right of first refusal is a contractual right of an entity to be given the opportunity to enter into a business transaction with a person or company before anyone else can. If the entity with the right of first refusal declines to enter into a transaction, the owner of the asset is free to open the bidding up to other interested parties. In Connecticut, Florida, Massachusetts, Minnesota, New Jersey, and Rhode Island, manufactured home park residents have a right of first refusal upon receiving notice of an impending sale of their community. This means that if residents can match the existing offer, they have the right to purchase the community.

**Rule.** Any rental agreement provision, regulation, rule or policy through which a park owner controls, affects or seeks to control or affect the behaviour of residents.

**Running gear.** The removable hitches, axles and wheels under a HUD Code home. While the running gear is removed and recycled to the factory, the rest of the steel underframe (chassis) remains with the home and becomes an integral part of the foundation system.

**Sale.** The passing of title from one person to another for consideration; or any agreement to sell under which possession is delivered to the buyer but title is retained in the seller; or any agreement in the form of a lease of goods if the lessee agrees to pay as compensation for use a sum substantially equivalent to or in excess of the aggregate value of the goods involved and it is agreed that the lessee will become, or for no other than a nominal consideration has the option to become, the owner of the goods upon full compliance with the lessee’s obligations under the agreement.
**Single-Section Home.** A manufactured home consisting of one section (the term is preferred by the industry to “single-wide home”). Over half of all new manufactured home purchases are single-section models, the most popular of which are 16-feet wide. A manufactured home is delivered to the home site in one, intact section. The average square footage is 1,090 square feet.

**Site-Built Home.** A home which, except for some components like trusses, is mostly built on location, which is the vast majority of homes.

**Stick-Built Home.** Same as a site-built home, although the term is inaccurate. Factory built homes are also stick-built; the “sticks” (lumber) are simply assembled inside a factory.

**Substantial Modification.** Any change in a rule which: (a) significantly diminishes or eliminates any material obligation of the park owner; (b) significantly diminishes or eliminates any material right, privilege or freedom of action of a resident; or (c) involves a significant new expense for a resident.

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**Endnotes**


**Tax Liens.** A tax lien is a legal claim by a government entity against a noncompliant taxpayer’s assets. Tax liens are a last resort to force an individual or business to pay back taxes. To get rid of a lien, the taxpayer must pay what he or she owes, get the debt dismissed in bankruptcy court or reach an offer in compromise with the tax authorities. If the taxes remain unpaid, the tax authority can then use a tax levy to legally seize the taxpayer's assets (such as bank accounts, investment accounts, automobiles and real property) in order to collect the money owed.\(^\text{ix}\)

**Tie-downs.** Steel straps used to secure many manufactured homes to the home site. Often, they are attached to the home where the strapping meets the chassis.

**Utility Service.** Any electric, fuel oil, natural or propane gas, sewer, waste disposal and water service by whatever means furnished.

\(^\text{vi}\) Manufactured Housing Institute, “Who are we?” (n.d.), retrieved from [http://www.manufacturedhousing.org/who-are/](http://www.manufacturedhousing.org/who-are/)


\(^\text{viii}\) ROC USA, “What is a ROC? How is it Different?” (n.d.), [https://rocusa.org/whats-a-rocal/what-is-a-rocal-how-is-it-different/](https://rocusa.org/whats-a-rocal/what-is-a-rocal-how-is-it-different/)


\(^\text{xi}\) Many of these definitions were drawn from “Before you Sign: A Consumer’s Guide to Mobile Home Parks in the Twin Cities,” produced by All Parks Alliance for Change and I’M HOME in 2014.