



Deciding to Buy a Home

Types of Construction

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If you select a neighborhood first, the type and style of house will be determined by what is available in the neighborhood. Not all types and styles of houses are available in all neighborhoods.

In addition to the type of house, the style of the house may be important to you. Style names and types vary in different parts of the country and include Ranch, Colonial, Cape Cod, Santa Fe, Southwestern or Victorian. In New Mexico, it is common to see houses with a Southwest design. Stucco is used in many new homes while some older houses are built of adobe. Flat and tiled roofs are common in homes with a Southwest design. There are many possible variations in style. In some areas of the country, basements are quite common, while in other areas there are very few houses with basements.

A single family, detached home is the most common type of housing. Multiple-section homes share a common wall in an attached arrangement of two, three or four living units. Some of these arrangements are commonly called duplex, triplex and fourplex housing and can be purchased on a single mortgage loan. Other multiple-section housing arrangements are condominiums and townhouses. A condominium is a form of ownership in a multi-section building and is **not** a type or style of building. While commonly seen in multiple story apartment buildings, condominiums can be in other residential forms such as townhouses. Condominium units can be bought and sold individually. An existing

apartment can be converted into a condominium and a condominium can be converted back into a rental apartment building.

You need to decide if a newly constructed home, very likely located in a planned development, or an older home in an established neighborhood, is right for you. Another choice to make is buying a site-built home or a manufactured home. If these do not meet your needs, you may decide to have a home built.

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Homes can be built in many different ways. The two main types are site built and factory built.

Site Built

Site-built homes are constructed on a lot you own or will purchase as part of the home-buying process. Site-built homes generally use few, if any, parts built elsewhere. In some cases, trusses and other standard parts are pre-built at a factory and trucked to the building site for assembly. This may be the case for a large housing development that will offer only a few standard models of homes for sale. If a developer constructs only three or four models, some parts of the structure may be standardized and built for less cost on a factory assembly line.

Site-built homes are sometimes called “stick-built” homes. This refers to the traditional use of wood for framing. Wood-framed houses are still the most common but some houses are now framed

with steel and there are many other building techniques in use. Some techniques are traditional such as the use of adobe in the Southwest. Others are new and evolving technologies such as rammed earth and insulated concrete.

Factory Built

Factory-built homes are those where the main structure or components are produced in a factory. There are several types of factory-built homes with the best known being the manufactured home.

Modular Homes. Modular homes are factory built in modules, which are taken to the owner's lot and assembled. The modules must meet the state or local building codes where the home will be located.

Panelized Homes. For this type of home, the wall panels complete with windows, doors, wiring and siding are built in the factory and transported to the building site and assembled. The homes must meet state and local building codes at the assembly location.

Pre-cut Homes. The materials for this kind of home are cut to the design specifications at the factory and shipped to the building site for assembly. This type of home includes kit, log and dome houses. These must meet local or state building codes at the assembly location.

Mobile Homes. Mobile homes are factory-built homes that were produced before June 15, 1976 and have not been produced since. However, existing units may be available for sale or rent. Mobile homes were built on a frame or chassis and then taken to a rented lot or owned land for installation. Because of their size, they were not easily mobile but could be moved if necessary when the owner relocated. Sometimes, the term trailer home is used interchangeably with mobile home. Trailers are recreational vehicles and are

not required to meet local building codes or the HUD code.

Manufactured Homes. A federal building code for manufactured homes took effect June 15, 1976. This code, the Manufactured Home Construction and Safety Standards, is administered by the Department of Housing and Urban Development (HUD). Factory-built houses that meet the HUD code are called manufactured homes and are identified by a red metal HUD Certification label. The code preempts local building codes. Manufactured homes can be less expensive than site-built homes because mass production methods are employed. The floor, walls and roof are built on a frame or chassis and the completed unit is towed to the rented or owned lot for installation. Manufactured homes are rarely moved once in place.

This resource is one in a series on Deciding to Buy a Home which include:

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