

Factory Built Housing Information “One-Pager”

The MHABC office receives frequent requests for an overview of the factory-built housing industry from realtors, lenders, and mortgage brokers as well as the general public. MHABC staff routinely initiate the overview referencing the conversation as “Factory-built Housing 101”. The following summarizes the key information provided in these overviews:

1. Factory-built housing is an “umbrella” term covering key segments of the industry including manufactured housing, modular housing and recreational Park Models. All standards are updated every six to seven years towards ensuring continual improvement and compliance with current building practices.
2. Manufactured homes are constructed under Canadian Standards Association (CSA) standard Z240MH with the MH meaning Manufactured Home and are built on steel frames. The standard was established circa 1972-73. There is no longer anything known as mobile homes or trailers. These terms emanate from an earlier time when wheels and axles were included. Today, manufactured homes do not come with wheels and axles and are moved on separate “dollies” that remain with the transport vehicle. Z240MH is a stand-alone building code which dictates construction practices from welding practices on the steel frame to the types of electrical connections in a +/100+ page document. Manufactured housing is subject to 3rd party inspection to ensure compliance with the standard which today, is materially in compliance with the BC Building Code and the overriding National Model Building Code.
3. Modular homes are constructed under CSA standard A277 which is a “plant standard” meaning the factory knows how to build the home in full compliance with the BC Building Code. While the majority of modular homes are built on engineered floor system designed for placement on foundations, they can be constructed on steel frames similar to manufactured homes. Modular homes are subject to 3rd party inspection to ensure compliance with the respective building code.
4. Park Models are constructed under CSA standard Z241. Park models are intended for seasonal use and do not necessarily meet all requirements of the BC Building Code. Park Model homes are subject to 3rd party inspection. Z241 is also a stand-alone building code covering all construction requirements.
5. The CSA also has an anchoring standard use on CSA Z240MH and Z241 homes: CSA Z240.10.1. A home utilizing this standard is considered to be on a permanent foundation and includes blocking and tie-down requirements and takes into consideration seismic and wind situations.
6. All Z240MH and A277 homes must be registered with the Manufactured Home Registry. A small decal with a five or six-digit figure is provided upon registration. The registration number remains with the homes for the life of the home unless deregistered to “marry” the home with the land on which the home is situated. A relocate permit from the MHR is required before the home can be transported from one location to another. If the home has been deregistered, it cannot be moved again unless re-registered.

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