

Does Forbes allow modular homes?

Construction of any kind needs to be approved by the Environmental Control Committee (ECC) prior to the start of work. Approval of projects is based on several things including appearance and quality of construction. Each project is handled on a case by case basis. The ECC and Board of Directors strive to ensure the attractiveness of the park, compliance with our covenants and that structures are in harmony with our environment.

This question cannot be answered with a simple "yes or no". **It is not the type of construction (modular, stick-built or non-traditional) that determines if a project is approved.** Please refer to the Project Approval Handbook for specific instructions on how to obtain approval from the ECC and the Board of Directors. Minimum specifications are at least 1,000 square feet on the main floor exclusive of porches and decks and one single-family residence on each lot. **Manufactured homes are not allowed.**

If you are considering purchasing property in Forbes and your decision is based on approval of your proposed home, you need to follow the procedures established in the Handbook. The LOA will not be able to tell you if your home will be approved prior to your purchase.

Declaration of Covenants, Conditions and Restrictions, Forbes Lake of the Ozarks Park, Article VIII: Protective Covenants

(j) No mobile homes or previously erected homes shall be allowed.

The following information from Freddie Mac establishes the use of proper terminology for three (3) types of construction: **stick-built, manufactured** (formerly "mobile" or "trailer") **and modular homes.**

The State of Missouri titles SFR's and Modulares as 'real property'; MFG's (and mobile homes) are licensed as a motor vehicle (with VIN). This is the most dependable distinction on types of construction.

Home Steps Division of Freddie Mac: Distinguishing between **single family residences, manufactured homes and modular homes:**

Single Family Residence (SFR's): are 'stick-built' on site. After grading the land, the builder constructs a permanent foundation then frames and roofs the house. After the exterior walls are completed and the building is "dried-in", the interior of the house is constructed on-site, piece by piece. The resulting construction is classified as "real-estate", just like the land it is constructed upon because the foundation and the house are permanently attached to the land and cannot easily be removed without tearing the house apart. This is the most common and familiar type of housing constructed in the United States. However, it is also the most costly.

Manufactured Homes (MFG's): homes that have been described as a large house trailer that can be connected to utilities and can be parked at one place and used as housing usually in just a matter of a few days. Manufactured Homes are transported in one section for SW (single wide); two sections for DW (double wide) and three sections for TW (triple wide). Manufactured homes are considered personal property and are licensed by the state's Department of Motor Vehicles. Common characteristics of Manufactured Homes: all are required to have a Department of Housing tag affixed to the rear section of the home. This requirement has been in effect since 1977. (Manufactured homes constructed prior to 1977 are typically referred to as "mobile homes.") This small, metal tag will include the point of origin and the homes serial number (VIN number). If the home has more than one section, each section will have a tag. These are normally three letters followed by a serial number. If the number contains one or more VIN numbers, there is a high likelihood that the property is a manufactured home.

Modular Homes: are designed and built in a climate-controlled environment. This means harmful weather never touches the inside of these homes. Modular homes are carried in sections on special trucks to a builder site and then assembled on site. Modular homes appear no different on the exterior than an ordinary "stick-built" home. Modular homes are built to State specifications and are assigned a serial number or ID number. This ensures the correct pieces are delivered to the property where the building will take place. They require multiple inspections before delivery and after delivery to ensure safety and quality standards are met. Although modular homes are also "manufactured", they are permanently affixed to a foundation and are titled as real property from the time they are assembled on site. The construction materials and methods used to build modular homes are generally superior to those associated with traditional manufactured homes. It is generally not possible to identify a modular home simply by observation. These homes are built according to specialized guidelines (Federal HUD regulations). When the home is originally built, the appraisal used to obtain mortgage financing will state that the home is modular. When the home is resold, there may or may not be any indication that the home is a modular. Generally, HomeSteps staff will be unable to determine that a home is a modular unless the listing broker is familiar with the subdivision and the builder annotates on the Property Condition Certificate (PCC) or Broker Price Opinion (BPO) that the home is a modular.

Rules of Department of Economic Development, Division 240-Public Service Commission, Chapter 123-Modular Units

4 CSR 249-123.080 Code for Modular Units

(2) All modular units shall be built in accordance with the FHA Structural Engineering Bulletin and FHA Minimum Property standards and be eligible for long-term financing under section 203(b) of the National Housing Act, 12 U.S.C. 1701

3) The structure shall be manufactured in accordance with and meet the requirements of the following building codes: International Building Code-2006, International Mechanical Code-2006; International Residential Code-2006, International Fuel Gas Code-2006; and National Electric Code NFPA-2005.