

Prefab and Manufactured Homes Becoming More Popular

Panelized, prefab and manufactured homes, as well as cottage and cabin kits, are more popular than ever. Not long ago, the primary reason most people bought this type of home was its low cost. While panelized homes are still much more economical than site-built homes, pricing is not the motivating factor for many of the owners.

"We purchased a chalet style panelized home in May 2003, and the quality of everything from the wood to the windows is outstanding," says Donna J. Zaben, of Southington, Ohio. "As a Realtor, I see a lot of homes with defects and corners cut to reduce costs and time. So, we wanted to be our own subcontractors to ensure quality work, while saving money."

Panelized homes are pre-engineered and fabricated in a factory. They are built in sections, with each section manufactured to tight specifications exceeding that of site-built homes. Upon all the sections being completed, they are delivered to the building site ready to be assembled. Traditional site-built homes, on the other hand, have all their parts and sections handcrafted outdoors, while exposed to wind, snow, heat, rain and mud.

Zaben spent several months conducting research prior to making her purchase, and cites four other reasons she chose a panelized home from Canada. First, the material costs were lower due to the Canadian and United States monetary exchange. Second, the insulation value of R-20 walls rather than R-13, and R-40 insulation in the ceiling instead of R-20. Zaben says the increased insulation is reflected in her lower utility bills. Third, a large selection of desirable home plans is offered. Fourth, the home plans are very flexible and can be personalized for each homeowner.

"We have a customized home for a fraction of the cost, without skimping on building material quality," states Zaben. "Several people have actually liked our home so much they made us offers. We thanked them, declined their offers and gave them the manufacturer's name."

Today's panelized homes offer a variety of architectural styles and benefits. While they may cost less to purchase, they appreciate in value the same as the surrounding site-built homes.

WHAT'S INCLUDED?

"We are not a modular builder," states Larry Clark, president of Allpro Building Systems and Cabins.ca, a division of Allpro. "Basically, we are one step beyond conventional 'stick' framing by taking the plan and panelizing the exterior and interior walls in a controlled plant before delivery to the building site."

Allpro is a Canadian supplier of prefab homes, panelized home packages, cabin kits and manufactured homes. With four production facilities across Canada, the company services all of North America and overseas. Founded in 1992, Allpro is a 100 percent custom home plan design and build company.

"It's important to know what's included in a package so there's no confusion as to what the manufacturer provides and what you need to do on your end," advises Clark. "Make sure everything is understood and in writing before you commit. For example, we supply all the materials needed to get a home to the 'lock-up' or 'dried-in' stage, which is the completed shell."

A standard package should include all of the pre-framed interior and exterior walls, trusses, floor joists and plywood for the sub-floor, walls and roof. It should also contain the windows, exterior and interior doors and trim, stairs, siding, shingles and insulation.

"We supply the siding and shingles, but they're not provided 'on' the panels," Clark comments. "The panels usually arrive in 8- to 10-foot sections, so they can easily be handled by two or three people. You don't need a crane, but I would suggest a forklift or something similar. We don't unload the trucks, so you have to unload them on site. Invite friends or family to help, or your framer may take care of it."

The only things not included in a typical package are the foundation, labor to erect the home, drywall, paint, finished flooring (carpet, hardwood, etc.), plumbing, electrical, HVAC, fixtures and cabinets.

"Our home arrived on a truck and it took only four of us to unload it; me, my husband, our 16-year-old son and 22 year-old old nephew," says Zaben. "The plans were incredibly easy to understand and follow. Everything was easy to put up. It doesn't matter if you're a novice or

professional homebuilder, the process is very simple and non-stressful from beginning to end.”

Clark recommends that someone who understands the building process and framing be on site. Other than that, the ‘system’ is exceptionally straightforward. Having the walls pre-panelized really assists the owner/builder with saving time and money.

Panelized homes provide owner-builders, contractors and developers with a competitive material package that goes up efficiently and is cost-effective. The materials and ‘system’ allow the owner-builder, as well as the contractor, to be directly involved with the project.

PLANS AND DESIGNS

Most panelized home manufacturers offer pre-selected and pre-priced home plans. Each homeowner must determine what will fit on their chosen lot and the style that will fit their specific needs and goals. Selecting the most appropriate plan is crucial to the success of the project.

“We are a 100-percent custom design and supply panelized company,” explains Clark. “Even though all our homes and cabins are pre-priced and ready to go, we can work with any plan. We can design a plan for you from scratch or from your sketch, if you’ve got one. You’re not restricted to selecting one of our plans. We provide pre-priced plans to help you see what a specific house would cost for preliminary budgeting.”

Potential homeowners looking for a panelized home manufacturer should choose one with state-of-the-art design software that is fully integrated and can produce drawings as well as panel layouts, truss drawings, and full floor plans in 3-D. High-end manufacturers can panelize practically any design.

“A person should not pay more for customizing a plan versus choosing a pre-priced home,” says Clark. “Each plan is individually priced and there is no price advantage with a pre-priced plan. Regarding costs, most of our customers in the United States are finishing their homes for \$72 - \$80 per square foot.”

Whether a person drafts their own plan or chooses a pre-priced home, they must be sure the home is designed to fit their specific building lot. The slope, access, soil type and exposure should all be considered. Clark points out that it is also important to make sure there is access to the building site for a semi-truck of materials.

GETTING STARTED

Most people start the process by selecting a manufacturer and home plan that fits their needs. There is a large selection of styles and sizes of homes, cabins and cottages. Choose a plan that takes advantage of the lot size and views.

“After you pick your plan, you should then select any options or upgrades you may want,” suggests Clark. “For example, wood windows instead of vinyl, or an upgrade to cedar siding, or different roofing options.”

Next, decide on a timeframe or an estimated time to build. Whether it is six months out or two years away, this helps determine what steps need to be taken and in what order.

Approximately six weeks prior to ordering the home is a good time to compare current loan rates and get the financing approval process started. Many manufacturers can assist customers, because they work with lenders that target loans for owner-builders using panelized packages.

As soon as the plan is selected and the pre-approval completed, contact the manufacturer to get a guaranteed price on the package. Once booked, the package is usually delivered within 6-8 weeks.

“My husband and I are professionals and our demands are pretty high, but when you have quality materials and excellent service, life gets incredibly easier,” states Zaben. “The quality and workmanship of our home is exceptional. In my opinion whether you do it yourself or hire the work, this is hands-down a great investment.”

For more information about panelized homes, visit www.cabins.ca or www.abshomes.com or call 604-504-1555. Donna Zaben’s home is located at 4115 Painesville-Warren Road, Southington,

OH.

SIDEBAR

Benefits of Panelized Homes

- Pre-priced plans ready to order.
- Many plans and styles to choose from.
- Simplified estimates and guaranteed up front costs -- no cost over-runs.
- Efficient and timely delivery.
- Minimal site disruption and reduced on-site construction time. Reduced site clean-up, no waste, and increased ease of on-site movement.
- Homeowners can coordinate it themselves, and save money.
- Custom design service.
- Package and components allow for built-in savings.
- The home can be erected in less than 10 days, in most cases.