



MANUFACTURED & MODULAR HOMES

An Informational Guide for Real Estate Professionals



Informed choices. Smart investments.

Understanding the difference between manufactured (HUD) and modular (IRC) homes helps you better **serve your clients** and **find the right home** for every property and budget.

FEATURE	MODULAR (IRC)	MANUFACTURED (HUD)
 BUILDING CODE	Built to Colorado state and local building codes, the same as site-built homes.	Built to the federal HUD Code, which is uniform nationwide.
 CONSTRUCTION	Built in factory modules, frames are removed and then a crane set on permanent stemwall foundation.	Fully constructed in a factory and transported to the site in one or more sections. Frames remain on.
 FOUNDATION	Permanent foundation required (crawl space or basement), locally inspected.	Can be placed on temporary or permanent foundations, depending on zoning and lender requirements.
 ZONING & PLACEMENT	Generally treated as site-built homes for zoning and land-use purposes in Colorado.	In Colorado, placement is governed by local zoning, which may restrict manufactured homes in certain areas.
 FINANCING	Financed with traditional construction or mortgage loans.	Often financed as "home only" or chattel loans unless permanently affixed and titled as real property. If the property is purged traditional financing is available like FHA, VA, Conventional.
 APPRAISAL	Appraises like a conventional home, often with stronger resale value.	Valuation may be limited in some markets due to HUD classification.
 BEST SUITED FOR	Infill lots, subdivisions, higher-end finishes, and long-term appreciation.	Affordable housing, first-time buyers, rural lots, speed of deployment, and cost-conscious buyers.



EMBRACE

🏠 3 Bed | 🚿 2 Bath | 📏 1,280 Sq Ft



9302 (FEATURED MODEL)

🏠 3 Bed | 🚿 2 Bath | 📏 1,344 Sq Ft



SKYLINER

🏠 3 Bed | 🚿 2 Bath | 📏 1,493 Sq Ft



YOUR PARTNER IN HOUSING SOLUTIONS

Rockwater Development Company, LLC
We provide quality manufactured and modular homes designed to fit your clients' needs, their budgets, and their land.



WHY PARTNER WITH ROCKWATER?

- ✓ Local expertise & knowledge
- ✓ Quality homes built to high standards
- ✓ Flexible solutions for a variety of lots
- ✓ Committed to your clients' success



REAL ESTATE AGENTS: WE'RE HERE TO HELP

Let us help you find the right home solution for your clients and make their next move a smart investment.



Let's build something better, together.

📞 **719-582-3883**

