

Top 5-Star Manufactured-Housing Reseller and Mobile-Home Purchaser Offers New Capital Prime Options for Phoenix Arizona

Capital Prime Corp: Consistently Regarded Nationwide as Industry Leader for Mobile-Home Purchases & Recognized as a Top Manufactured-Housing Reseller Solution.

DRAPER, UTAH, UNITED STATES,
September 26, 2021 /

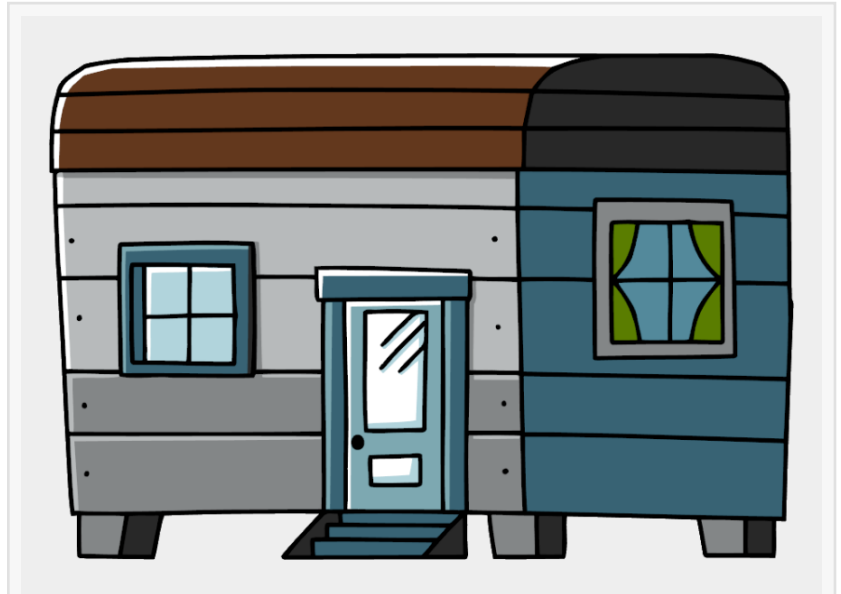
EINPresswire.com/ -- When it comes to mobile-homes or manufactured-homes, your experience may be limited to your own home (and perhaps your neighbors'). However, in 2021, there are a lot more manufactured home dwellers out there than you might imagine. More than 22 Million in fact, according to the

Manufactured Housing Institute. Obviously, that means there must be a lot of mobile homes, too. And, if you think mobile-homes are all hiding in obscurity—no one knowing or caring about them, think again. MHI (Manufactured Housing Institute) is the national trade organization

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Capital Prime Corp is Professional & Reliable. Awarded Top 2021 Innovative Solution for Mobile-Home Purchase, Fix-Up and Resale in Western United States”

Adam Paul Green, g3



Best Cash-Out Refi for Mobile-Home Manufactured-Housing UT

representing all segments of the factory-built housing industry. MHI serves its membership by providing industry research, promotion, education and government relations programs, and by building and facilitating consensus within the industry.

The Manufactured Housing Institute (aka: MHI) is the only national trade organization representing all segments of the factory-built housing industry. MHI members include home builders, retailers, community operators, lenders, suppliers and affiliated state organizations. The

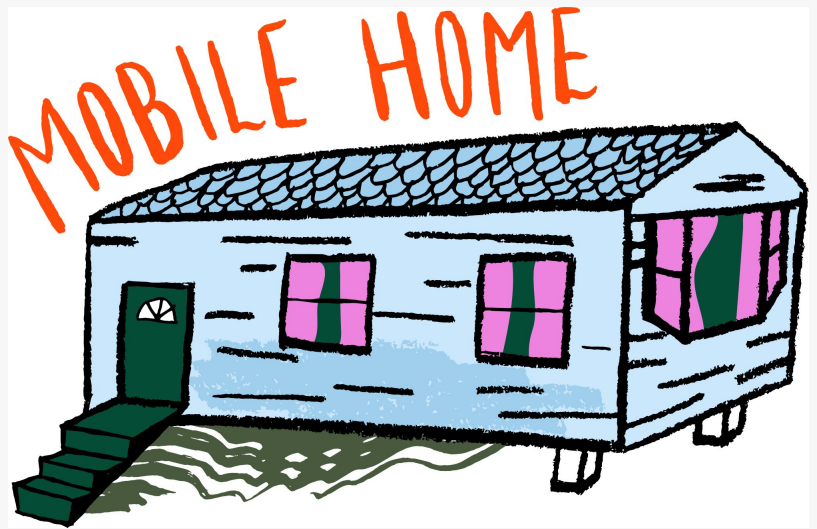
organization is a trusted partner, advocate and industry leader that provides its members with a

comprehensive range of educational, operational, networking and advocacy resources to learn, to lead and to succeed. Manufactured housing is an important source of affordable housing for 22 million households across the country. The factory-built housing industry produces about 90,000 homes a year and contributes around \$2.6 billion to the U.S. economy.

<https://www.manufacturedhousing.org>

Why Choose Manufactured Housing?
—Quality Construction and Affordable.
If homeownership feels like it's beyond your reach, don't throw in the towel just yet on the American Dream. In the face of an ever-widening housing affordability gap, there are options you may not have considered. Manufactured homes (factory-built homes) are commonly available at lower monthly payments than what it costs to rent, providing an affordable path to homeownership for millions of Americans. Manufactured homes can be found anywhere in the country, in rural, suburban and urban communities.

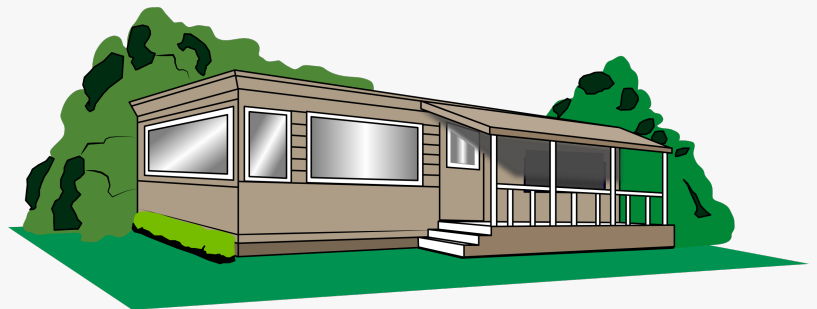
There are 8.6 million manufactured homes nationwide, representing nearly 10 percent of the nation's housing stock. These days, manufactured homes are being built with quality construction to meet rigorous federal standards for safety, installation and construction. They come with features that today's homebuyers want like luxury bathrooms and state-of-the-art kitchens with energy-efficient appliances. What's more, many are often situated in communities with swimming pools, playgrounds and clubhouses. While these amenities may sound like they come with a hefty price tag, manufactured homes provide quality housing at a lower cost. Indeed, the average price of a



#1 Manufactured Housing | Top Mobile-Home Financing AZ, ID



Top-Rated Mobile-Home Purchaser | Manufactured-Housing



5-Star Manufactured-Housing | #1 Mobile-Home Seller in TX, FL

new, single-section manufactured home is less than \$46,700 without land, and \$89,500 for a multi-section, compared to \$286,814 without land for a site-built home.

It's important to remember that the affordability of manufactured homes is not a product of lesser quality, but rather the efficient way the homes are produced, a savings that is passed on to the homebuyer. The terms of a manufactured home purchase differ from site-built homes. Be sure to ask the right questions at signing, including whether the home and its components come with warranties. Manufactured homes can be found anywhere in the country, in rural, suburban and urban

communities. If you are ready to take the step of saying goodbye to writing rent checks, do your research to discover the varied paths to affordable homeownership available today.

Compare Rent vs. Site-Built vs. Manufactured Home Costs. One of the many advantages of buying a manufactured home is the cost compared to both site-built homes and apartment rentals. For starters, manufactured homes typically have more space and more amenities for the dollar compared to site-built homes and apartment rentals. On top of that, rental rates in most markets are rising at an alarming rate. Manufactured homes typically cost less than site-built homes, both on a square-foot basis and in total. Manufactured homes cost half as much per square foot than new site-built housing construction. The average consumer sales price for a new single-section manufactured home was about \$46,700 in 2016, and the average price of a new multi-section manufactured home was about \$89,500.

Here's a typical scenario. For a chattel loan of \$40,000 with a \$5,000 down payment and 10.5 percent interest rate over 25 years for a three bedroom, two bathroom manufactured home, the monthly payment would be \$377.67. The closing costs for this loan would be between \$1,000 and \$1,500 depending on the state, the lender and your credit profile. The site rent would be \$350.00, for a total housing payment of \$727.67. <https://mobilehomeliving.org/advantages-and-disadvantages-of-mobile-home-parks/>

Compare that to the average adjusted rent for a two-bedroom apartment of \$1,228 per month in a market like Minneapolis/St. Paul, MN. For a \$245,700 site-built home in the same market with a 10 percent down payment of \$24,570, the loan amount would be \$221,130. At a 4 percent interest rate over 25 years, the monthly payment amount would be \$1,167.21. The closing costs



AZ, FL, ID, TX, UT #1 Top-Reviewed Manufactured-Housing

for this loan would be between \$2,000 and \$3,000 depending on the state, the lender and your credit profile. In this example, the manufactured home is the most affordable option.

Advantage: Manufactured Homes! Buying a home is often the biggest investment most people will make. It is critical to know what you can afford, what your needs are, and how your decisions will affect you – not just now, but in the years ahead as the housing market changes. The same factors that determine the value of a site-built home determine the value of a manufactured home: the location, the local market conditions and the quality of the home and the amenities. One of the major advantages of manufactured homeownership is the chance to build equity, but at a lower cost than site-built homes. Renters pay rent each month with every dollar going to the landlord.

Financially Smart: Manufactured housing is one of the most affordable options for Americans to achieve the American dream of home ownership. New homes cost an average of \$70,600, compared with \$287,000 for a single-family site-built home. There's also more home for the buck: Manufactured homes can often cost 50% less per square foot to build than site-built homes, despite comparable interior finish-out. And, today's new homes average over 1400 square feet of interior space. The median annual income for those who choose the option of a manufactured home is \$34,700, but almost a quarter of all manufactured home owners have a median income of more than \$50,000. With lower costs, manufactured home owners are able to save more than they would with a site-built home or by renting an apartment.

Sense of Community: Living in a land-lease community, a homeowner can park by his or her own home. There is a yard and outdoor space. There are no shared walls. Best of all, residents in a manufactured home community truly are part of a community. In many communities, there are social or activity clubs, fitness amenities, and friendly and caring neighbors. "Sense of belonging" is among the most frequent response about why residents enjoy living in a land-lease community. <https://www.nolo.com/legal-encyclopedia/buying-mobile-home-instead-regular-home-pros-cons.html>

Safety and Quality: The Department of Housing & Urban Development has regulated and ensured standards for manufactured housing since 1976. All manufactured homes must meet this code. The performance code involves every aspect of the home including heating and air conditioning, fire safety, plumbing, electrical systems, structural design, construction, energy efficiency and even the transportation from factory to site. Today's manufactured homes are built to a standard of safety comparable to, and in some cases exceeding, standards for site-built housing.

Environmentally Sound: The construction of a manufactured home, from factory to finish can actually yield up to 90% less waste and environmental impact than site-built housing, owing to the efficiency of factory construction and the high standards of the HUD code. Manufactured homes and manufactured housing communities are far more green and eco-friendly than site-built communities. Manufactured home construction uses fewer materials without

compromising the home's safety or structure. Key heating, cooling and utility components of manufactured homes are energy-efficient. Further, because manufactured homes are built in a factory and assembled on site, the environmental impact of transportation of the home is magnitudes less than the impact of the moving raw materials to the site to construct a home.

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