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Kit Homes & Buyers Guide Prefabricated - Modular Housing

Family Circle Articles

“The Best Vacation Cabin Kits”

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Often the most affordable vacation home is one built from a kit. This guide to “kit houses” can help you decide if this is the right choice for you.

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Mary and David Hertel drive almost every weekend from Milwaukee to their two-bedroom log cabin on the dunes overlooking Lake Michigan. “We knew what we wanted, but it took time to put all the pieces together,” says Mary. They had dreamed of an “escape cottage” for several years, bought the land and then, finally, found a cabin kit they liked (their house is the \$27,214 Winnipeg model, page 16). Not do-it-yourselfers, the Hertels had the manufacturer build the cabin for them; it took less than five months, at a final cost of \$48,000. That was three years ago. “David’s work as an attorney is stressful, and he relaxes as soon as we arrive. Our 4-year-old son thinks the place is paradise. It’s the perfect vacation home for us,” says Mary.

Three generations of Michael and Carrie Cunningham’s family pitched in to build their 970-square-foot log house in Appalachin, New York, on land that was given to them as a wedding present. “The whole experience was terrific fun, just like putting together a giant jigsaw puzzle!” says Carrie. The price of the cabin kit was \$15,500, and the final cost of their completed house, including land and construction costs, came to about \$45,000. If you dream of having a “get-away-from-it-all” vacation home but can’t-or think you can’t-afford it, a kit may just be the way to fulfill your fantasy.

During our research for this article, we discovered that more than 25% of companies listed in 1985 were no longer in business or could not be located. Since it may be necessary for a kit company to provide assistance after the house is built, you will want to choose one you’ll be able to count on. We’ve contacted over 100 companies that specialize in prefabricated, modular and log home kits and have listed about a dozen that have been in business for years and from all reports seem reliable. (See “Directory of Home Kit Manufacturers.”)

First Time Buyers

To check out the reliability and longevity of the company from whom you’re considering buying a kit, first contact

your local Better Business Bureau as well as the Building Systems Councils of the National Association of Home Builders, 15th & M St., N.W., Washington, D.C. 20005. For log cabins, contact the Log House Builders Association of North America, Monroe, Wash. (206-794-4469).

When you start looking into kits, there is some terminology you'll need to understand. A kit for a modular house is mass-produced in the factory in sections, with walls, windows, doors and even electrical wiring in place; you'd probably need to hire a contractor to assemble it. A kit for a prefabricated house is sold in mass-produced panelized sections or precut systems; you could assemble it yourself. Most kits for log houses are precut packages of logs that fit together; these, too, you could probably assemble yourself. Some prefabricated and log house kits include doors and windows, depending on the manufacturer.

Our family's interests should strongly influence the type of vacation house you buy as well as the location you choose. Do you like lakes, mountains, the seashore, the backwoods? Where would you prefer to spend most of your leisure time? Do you prefer isolation and seclusion or do you want to be where "the action" is?

Once you've made this decision, think about whether you will use the house year-round or only for a specific season. Do you prefer the convenience of a "packaged" community where you have instant access to a swimming pool, lake, golf course, skiing or entertainment? Or are you willing to sacrifice these amenities for a more private setting?

How far are you willing to travel every weekend, and how will you get there? The best rule of thumb is to search for a vacation home site within two easy hours' travel by car, train or bus. A trip of more than three hours could become a chore and defeat the purpose of a "leisure" weekend home.

Hidden Fees & Services

Services to investigate when buying land and building your own house.

Accessibility: Site may require construction of a road or driveway. This can be quite expensive. Is the location accessible in all seasons, particularly in winter? Is snow removed by the local municipality or will you be responsible for doing it yourself?

Water: You may have to drill a well or connect to an existing water system. It is advisable to have a potability test before buying a rural site, or check with the Environmental Protection Agency (EPA) office in your chosen area.

Sewage: A system will have to be installed. Check local building or health codes for standards. Consult local EPA office for any restrictions.

Drainage: Check for adequate water runoff to avoid a wet basement or ground-level erosion. Also determine whether your rainwater runoff would pose a problem for neighboring plots, since you could be liable for damages.

Utilities (electric, gas, telephone): Your site and house will require new utility connections, such as poles, wiring, piping, etc. Check with the local utility company for estimates of the cost for establishing new service or upgrading existing services. Your local municipality can provide a schedule of fees, license and permit requirements, as well as any possible tax assessments.

Real estate taxes: Be prepared—tax rates on new houses are often higher than on older ones. Get an estimate; it may be impossible to compute the actual property taxes until after construction is completed.

Services: Explore the availability of necessary services, such as fire department, police, hospital, public transportation (train, bus, airport), recreational facilities (movies, tennis courts, etc.), libraries, schools (you may

decide to live here permanently) and postal services.

Buyers Checklist

Steps to take before you buy a house from a kit.

1. Before you buy, determine whether local building codes permit kit-type house construction or do-it-yourself house building. (Check with a local architect, civil engineer or the town or city's buildings department.)
2. Obtain all necessary permits for construction: building, sanitary, water, utility, zoning and tax assessment.
3. Select the kit manufacturer carefully for reputation and reliability. Visit at least two completed homes built from the manufacturer's kits.
4. Find out exactly what is included in the basic price of the kit, what items are "extras" and will add to the base price, and what items you will have to purchase locally.
5. Find out what the shipping costs will be. The closer the manufacturer is to your site, the better.
6. Be prepared to figure out your additional costs (consult the worksheet "What Will the Ready-to-Live-In Costs Be?"). The cheaper-priced house kit may include the least number of extras-for instance, some kits include doors and windows, others don't. So be sure to\ compare the items included in each kit.
7. Provide an access road to your building site for a heavy delivery truck to bring in the house kit materials. If a truck can't drop the building materials within 100 feet of your site location, significant additional labor costs will be involved.
8. Arrange for the utility company to have electrical power available at the site (minimum: 108 volts/60 amps) prior to the start of construction. You can provide a gasoline-powered generator as an alternative source. You'll need power for temporary lighting, power tools, etc.
9. Arrange for homeowner's insurance (fire, theft, liability) prior to delivery of the kit to protect yourself against accidents and other unforeseen occurrences.
10. Arrange for the kit manufacturer to provide you with at least two full sets of instructions, plans and working drawings at the time of the contract signing, plus any additional later plans you may need to file with the local municipality or the lending institution that is providing the mortgage. Find out beforehand if there is any charge for additional sets of drawings.
11. Determine how payment for the kit is to be made. Many kit manufacturers require a large deposit, with the balance due either by certified check or cash upon delivery. Some companies will accept an interbank transfer-of-funds arrangement.
12. Confirm a guaranteed delivery date at least three days before the actual delivery is to be made, and request that a complete parts list be in your hands one month ahead of time, so that you can use it to check against the materials actually delivered. You or your builder should be at the site to receive delivery of the kit and check for missing items.

Directory of Home Kit Manufacturers: Prefabricated or Modular Kits

- *Lindal Cedar Homes*, www.lindal.com
4300 South 104th Place, Seattle, WA 98178; 206-725-0900
- *Miles Homes*, <http://www.mileshomes.com>
4700 Nathan Lane, P.O. Box 9495, Minneapolis, MN 55440-9495; 612-553-8300
- *New England Homes*, <http://www.newenglandhomes.net>

P.O. Box 1138, Portsmouth, NH 03801; 603-436-8830

- *North American Housing Corp.*, <http://www.northamericanhousing.com>
P.O.Box 145, Point of Rocks, MD 21777; 301-948-8500
- *Northern Homes Factory Outlet*, <http://www.factoryhomesoutlet.com>
51 Glenwood Ave., Glens Falls, NY 12801; 518-798-6007
- *Shelter-Kit Incorporated*, <http://www.shelter-kit.com>
P.O. Box 1, 22 Mill St., Tilton, NH 03276; 603-934-4327

Log Home Kits

- *Greatwood Log Homes, Inc.*, <http://www.wildernessloghomes.com/>
P.O. Box 707, Elkhart Lake, WI 53020; 800-558-5812 (800-242-1021 in Wisconsin)
- *Real Log Homes*, <http://www.realloghomes.com>
P.O. Box 202, Hartland, VT 05048; 1-800-732-5564



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