



## **Next Modular Releases 2026 Modular Home Cost and Price Guide for Midwest Homebuyers**

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Midwest homebuyers comparing modular homes, mobile homes, and other factory-built housing options often face the same early question: what does the home actually cost once the full project is considered? Next Modular has released its 2026 modular home cost and price guide to help buyers separate base home pricing from the broader project costs that can shape the total investment.

The guide is designed for families, retirees, downsizers, landowners, and first-time buyers weighing modular home cost against site-built construction, mobile home prices, financing requirements, and project scope. For many buyers, the challenge is not a lack of available floor plans. It is knowing how to compare listed prices, delivery and setup, foundation work, utilities, permits, upgrades, and service options in a way that reflects the actual path to move-in.

Factory-built housing can offer a more efficient route to homeownership, but pricing becomes harder to compare when buyers group different home types together. A modular home is built to state and local building codes and does not include a permanent chassis. A mobile or manufactured home is built to HUD Code standards and includes a permanent steel chassis. Those differences can affect financing

conversations, foundation planning, insurance considerations, resale expectations, customization options, and the level of project support a buyer may need.

Next Modular's guide explains why buyers should look at the home price and full project cost as two related but separate numbers. The home price may reflect the factory-built structure and standard specifications, while the full project may involve delivery, setting, foundation, utility connections, site preparation, permits, inspections, porches, garages, decks, finish selections, and other items shaped by the land, location, and service path.

That service path is a major part of the cost conversation. Next Modular is a full-service builder specializing in customizable mobile homes and modular homes, but buyers may not need or have access to the same level of project coordination in every location. Home-Only generally means the company builds, delivers, and sets the home, while the buyer remains responsible for site work, foundation, permits, utilities, and related coordination. This can be a practical fit for buyers who already have contractors, construction experience, or a preference for managing parts of the project themselves.

Turn-Key service generally means Next Modular coordinates more of the project where available. Depending on the location, project type, and local Project Manager coverage, that may include permit coordination, surveyor involvement, subcontractor scheduling, foundation work, utility installation, site preparation, grading, final inspections, and project handoff. The guide helps buyers understand why Turn-Key pricing should be reviewed as a project estimate, especially when land conditions, utility access, finish choices, and add-ons vary.

Financing is another area where early clarity matters. Modular home financing may differ from mobile home financing, and loan options can depend on the home type, foundation, land ownership, borrower qualifications, and lender requirements. Next Modular may help buyers connect with lenders familiar with factory-built home financing, construction loans, mobile home financing, and modular home financing, but loan approval and terms depend on the buyer and lender.

Timelines are also shaped by several moving parts. Factory schedules, permit timing, financing, site readiness, delivery, setting, weather, utility connections, inspections, and service tier can all influence the move-in plan. By organizing these factors in one cost-focused resource, the guide gives buyers a more realistic starting point before they choose a floor plan, request project-specific pricing, or compare modular homes against other housing options.

For buyers comparing modular homes, mobile homes, manufactured homes, and site-built construction, the 2026 modular home cost and price guide is intended to make early planning conversations more specific. Instead of treating price as a single number, the resource encourages buyers to consider home type, land

readiness, service scope, financing, permits, site work, and move-in expectations together before narrowing their options.

About Next Modular:

Next Modular is a leading provider of affordable and stylish modular homes, committed to revolutionizing the housing industry. With a focus on customization, quality craftsmanship, and sustainable practices, Next Modular offers a diverse range of design options to suit every lifestyle. The company's team of experts is dedicated to helping individuals and families achieve the dream of homeownership through innovative and affordable housing solutions.

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