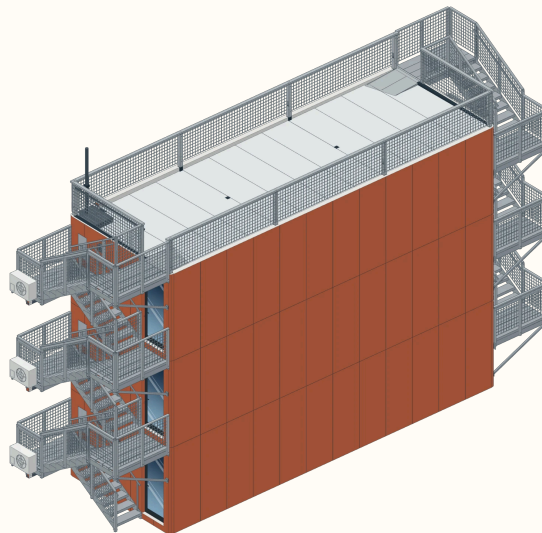


HAB

Factory-built homes that stack.

Washington needs about 1.1 million more homes by 2044. HAB builds finished homes on a factory line, ships each on one trailer, stacks them three high and sets them in days: a bedroom, a living room, a full kitchen, a full bath and laundry in every one.



LIVING SPACE

491 sq ft

BEDROOM

159 sq ft

ROOF DECK

490 sq ft

PER FOOTPRINT

Up to 3 homes

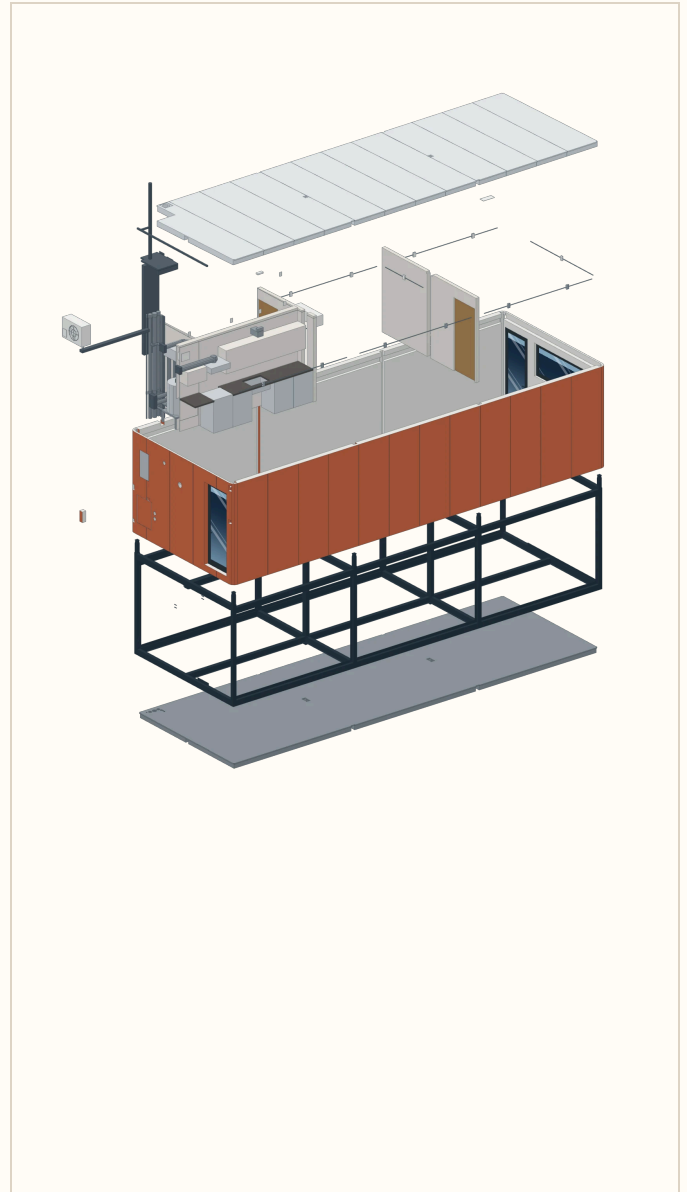
RENT, ALL IN

from \$670/mo

Built finished. Set fast.

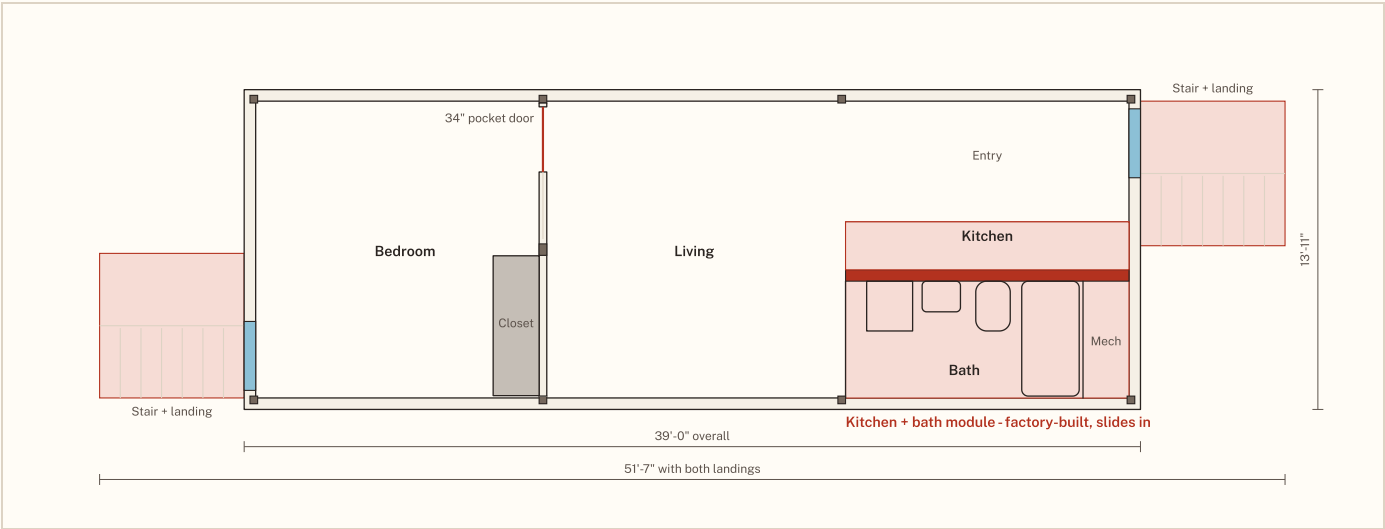
Every HAB is factory built, kitchen to roof. On site there is only setting the homes, bolting the stack together and adding the railings too tall to ship. Every home is identical, so any one can sit at the bottom, middle or top of a stack.

- **Factory built, not site built.** The kitchen, bath, laundry, plumbing and wiring slide in as one factory-built module.
- **Light and privacy.** A glass door at each end and a big bedroom window, all smart glass that frosts at the touch of a switch, and goes frosted if the power fails.
- **Comfortable all year.** An all-electric heat pump, constant fresh air through an energy-recovery ventilator, and 6-inch insulated panels all round.
- **Three homes, locked together.** Tapered steel pins drawn tight by pretensioned bolts lock each home to the one below, column on column, with a roof deck on top.
- **An industrial loft.** Steel frame, metal panels, sprinkler pipe and wiring left exposed on purpose; stainless counters and recycled-plastic cabinets. No wood, no drywall.
- **Two exits, full sprinklers.** A door at each end to its own stair, a sprinkler in every room and hardwired smoke alarms.
- **No concrete foundation.** Ten helical piers carry a whole stack.
- **Every stack builds the next.** A home costs about \$750 a month on Puget Sound land and rents at the local market rate, so each stack pays for the next.



Small footprint. Real rooms.

A bedroom, a living room open to the kitchen, a full bath and laundry, and your own door and stair at each end, in 491 sq ft. Every ground-floor home is accessible, step-free at both doors.



Living space	491 sq ft
Bedroom	159 sq ft
Living room	164 sq ft
Roof deck	490 sq ft
Smart glass	2 door lites + 1 large window
Heating + cooling	ductless mini-split heat pump
Fresh air	ERV, 100 cfm
Exits	2 doors, each to its own stair
Accessible	every ground-floor home, step-free entry



Approved once, inspected indoors

Washington approves factory-built homes at the state level, under its Gold Seal. The design is approved once, every home is inspected on the factory line, and the city checks the hookups. HAB is built for the Gold Seal program.

	BUILT ON SITE	GOLD SEAL, FACTORY-BUILT
Building plans	Reviewed by the city for each building	Approved once by the state; holds until the next code cycle
Framing, wiring, plumbing	Inspected on site, outdoors, trip by trip	Inspected in the plant before close-up, then a final
Local building codes	Checked by the city	Deemed met by law; finished walls are not opened
On site	Every stage	Foundation and hookups, from a state checklist
Zoning and site work	City	City

What it saves

- **Fewer site inspections.** Walls, wiring and plumbing are inspected once, in the plant. On site, the list is the foundation and the hookups.
- **No weather holds.** Inspections happen indoors on the plant's schedule.
- **Plant and site at once.** Site-built work stops at every inspection; here the site work goes in while the home is built. Modular schedules run 20-50% shorter (U.S. DOE).
- **No review per site.** The same approved plan builds every home until the next code cycle, a three-year cycle.
- **Fees set in rule.** The insignia is \$402.90 for a building's first section and \$35.70 for each added one; inspections \$125.80 an hour.
- **More inspectors coming.** A 2026 law lets the state approve independent inspection agencies.

Why Washington first

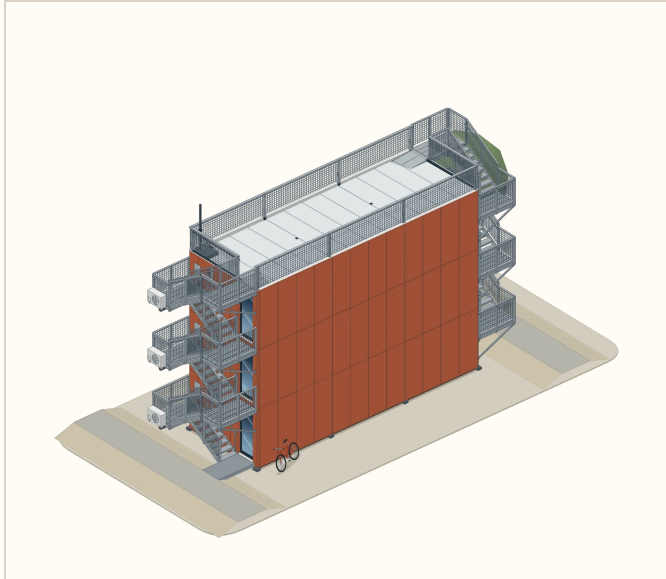
Washington's energy code meets or exceeds the latest national model code, the 2021 IECC, and cuts a new home's energy use about 58% from the state's 2006 code; state law requires 70% by 2031. Puget Sound is high seismic country, and HAB is built for Seismic Design Category D and 135 mph, Exposure D wind.

A template for other states

Oregon, California and the four states of the Interstate Industrialized Buildings Commission approve modular homes through one statewide program too, and Washington holds reciprocal agreements with states whose standards equal or exceed its own. A home that passes here shows the design and the factory hold up to one of the country's highest code bars. Each next state certifies it under its own program.

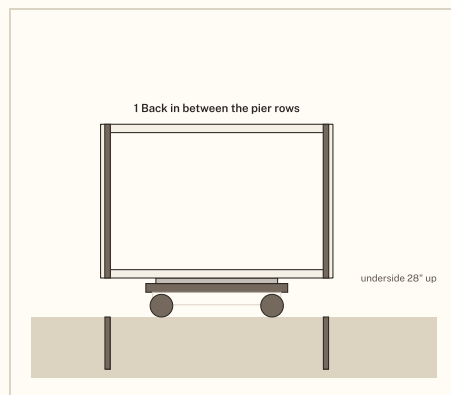
Build up, not out

Three homes on the footprint of one, each with its own front door and stair, and a roof deck on top shared by the stack.

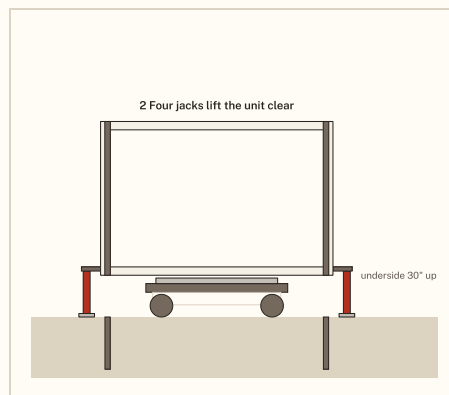


- **Every column line overhangs the trailer deck**, so the piers and four jacks stand outside the trailer and it drives out between them.
- **The pier heads float.** Helical piers land 1-2" off plan, so each head is set loose, pushed into place by the landing home, then bolted and grouted.
- **One crew, start to finish.** HAB ships and sets every home itself. The first home needs no crane, and the second and third go on by crane in a single day.
- **Ships at 13'-11" wide**, just under the 14 ft oversize line.

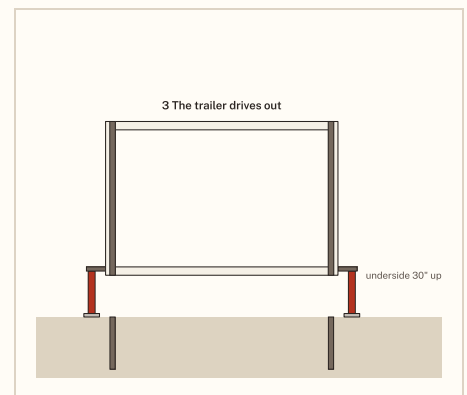
The first home sets without a crane



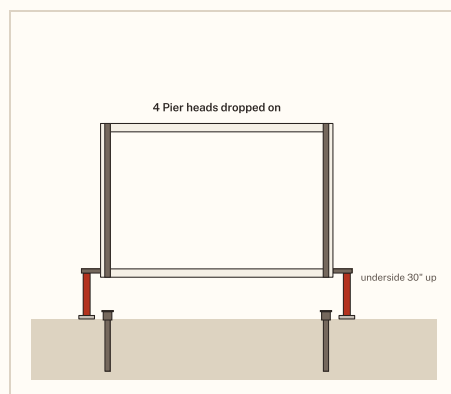
1. Back in between the pier rows



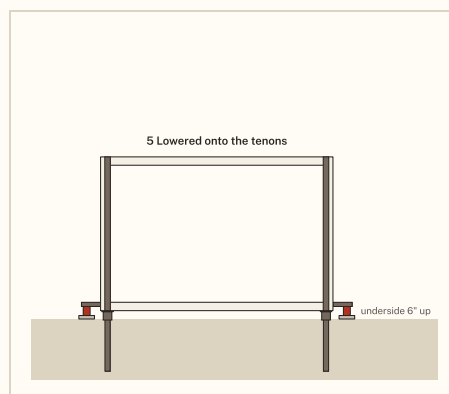
2. Four jacks lift it clear



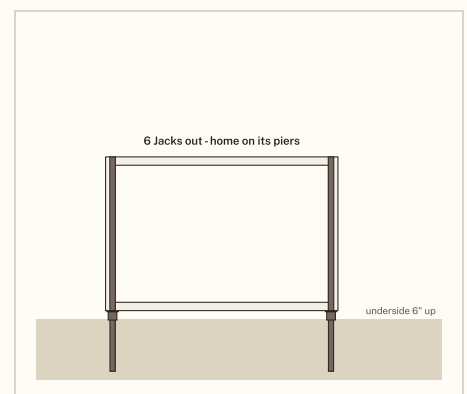
3. The trailer drives out



4. Pier heads dropped on



5. Lowered onto the tenons

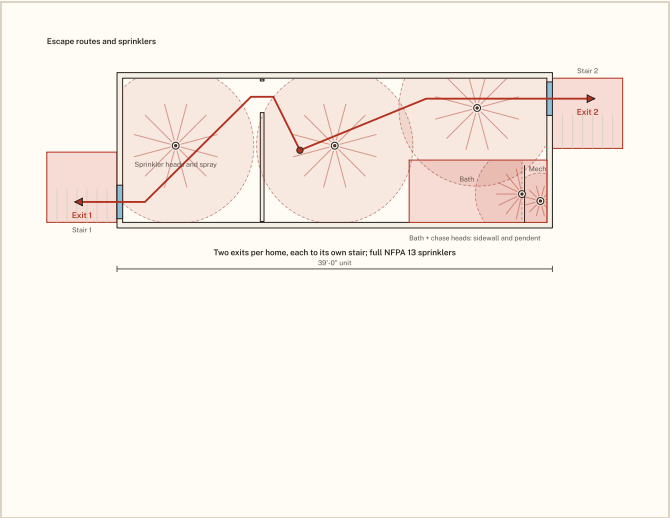
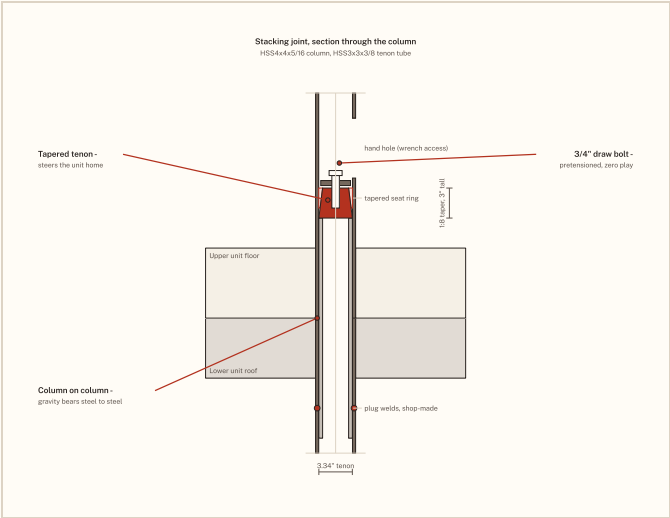


6. Jacks out, home on its piers

One frame, every site

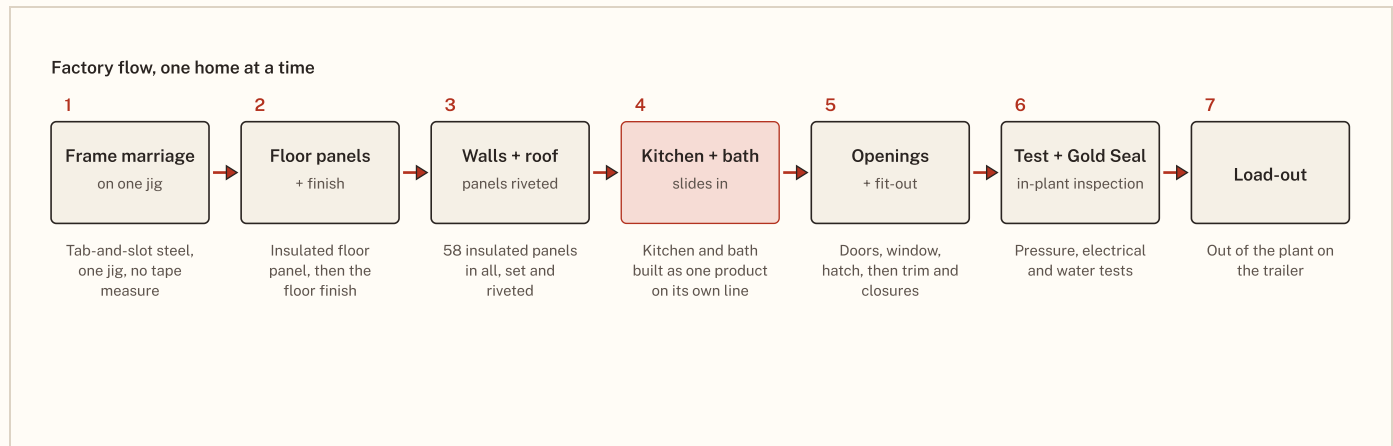
Engineered for 135 mph wind and Seismic Design Category D, in stacks of up to three homes. Every home has full sprinklers, interconnected smoke alarms and two exits at opposite ends, each to its own stair.

ITEM	BASIS
Wind	135 mph, Exposure D
Seismic	SDS 1.25 (Seattle, SDC D), drift 0.84 of the limit
Stacking	up to 3 homes, 28 ft
Roof	100 psf occupied deck on every home
Floor	10 Hz, above the 8 Hz target
Sprinklers	full NFPA 13, 5 heads, 200 psi factory hydro test
Exits	2 per home, each to its own stair
Stairs	6.91" risers, 11" treads, 36" clear
Code approval	built for the Gold Seal factory-built program

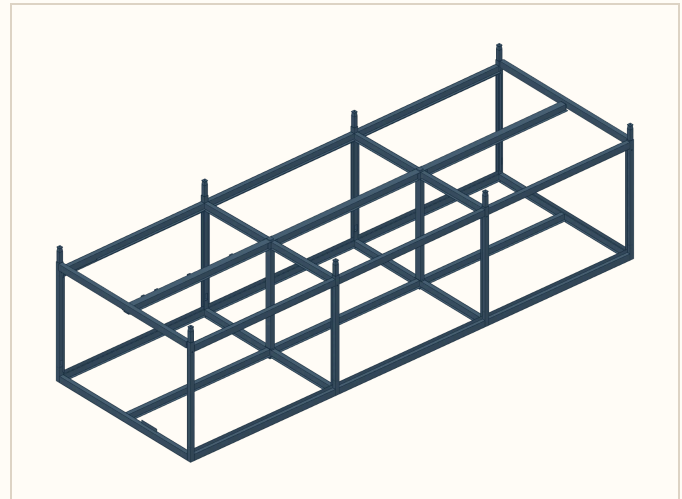


Built like a product, not a project

Every HAB comes off the same line, the same way every time. Parts locate themselves, specialists supply finished assemblies, and the plant spends its time building, not measuring.



- **Self-locating steel.** Laser-cut tabs and slots, flat sub-assemblies, one marriage jig, panels riveted on one 3" grid.
- **Buy it finished.** Pre-hung doors, a prefabricated sprinkler network and slide-in appliances come from specialist suppliers.
- **Reviewed once.** HAB is built for the Gold Seal factory-built program, with in-factory inspection.
- **Every trade is logged.** 27 engineering trades recorded in mass, cost and part count.

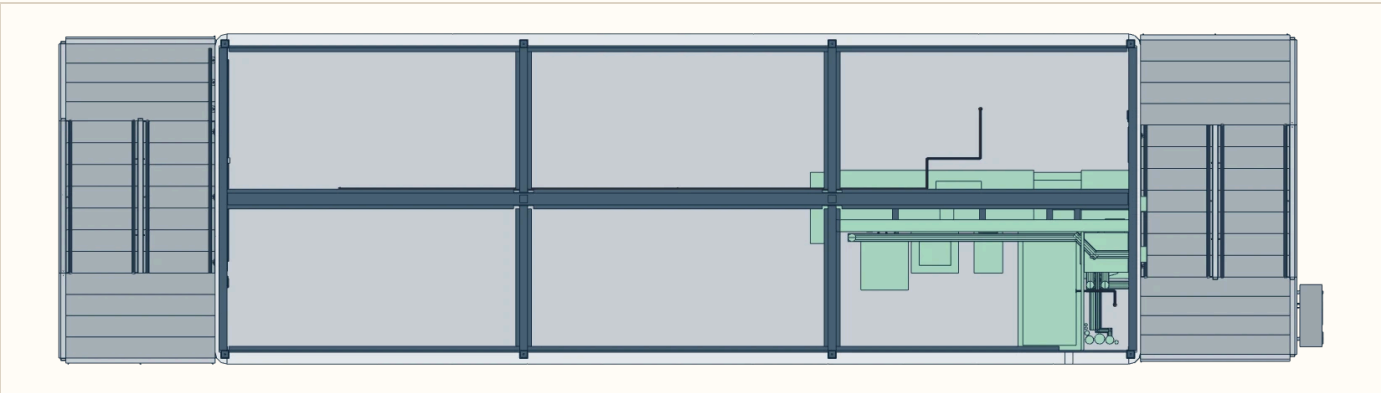


Every stack builds the next

A HAB home costs about \$750 a month to build, set, finance and run on Puget Sound land, and rents at the local market rate. Every rented stack refinances for more than it cost, and the money goes into the next one.

MARKET RENT, ALL IN	YEAR-1 NET	30-YR IRR, LAND KEPT	REFINANCE LOAN VS COST
\$1,600/mo	16%	18%	1.7× cost
\$1,850/mo	19%	22%	2.0× cost
\$2,100/mo	22%	25%	2.4× cost

CONFIGURATION	WHAT YOU GET	ON SITE
HAB1	One home on its own helical piers, with step-free entries at both doors and its own roof deck. No crane.	15-25 h
HAB2	Two homes on one set of piers, sharing one set of utility connections, the roof deck on top. A crane for one day.	22-37 h
HAB3	Three homes, 28 ft tall, on one set of piers. A crane for one day.	25-43 h



A HAB3 home on land at \$35 per sq ft. Net = rent less 5% vacancy, 6% management, property tax, insurance, repairs, utilities and internet; 30-yr = IRR with rent and costs +2.5% a year, land +3%, land kept; refinance at a 5.5% cap rate, 65% of value or 1.25× coverage at 6.5%. A screening model. HAB owns and rents every home, all in: power, water, sewer, trash, internet and the land under the stack. Every site sets aside affordable homes at cost (from \$670 a month on the cheapest land), under the city's program where it has one; the \$750 above is HAB's cost on \$35 land at 7%.

Three ways in

Investors

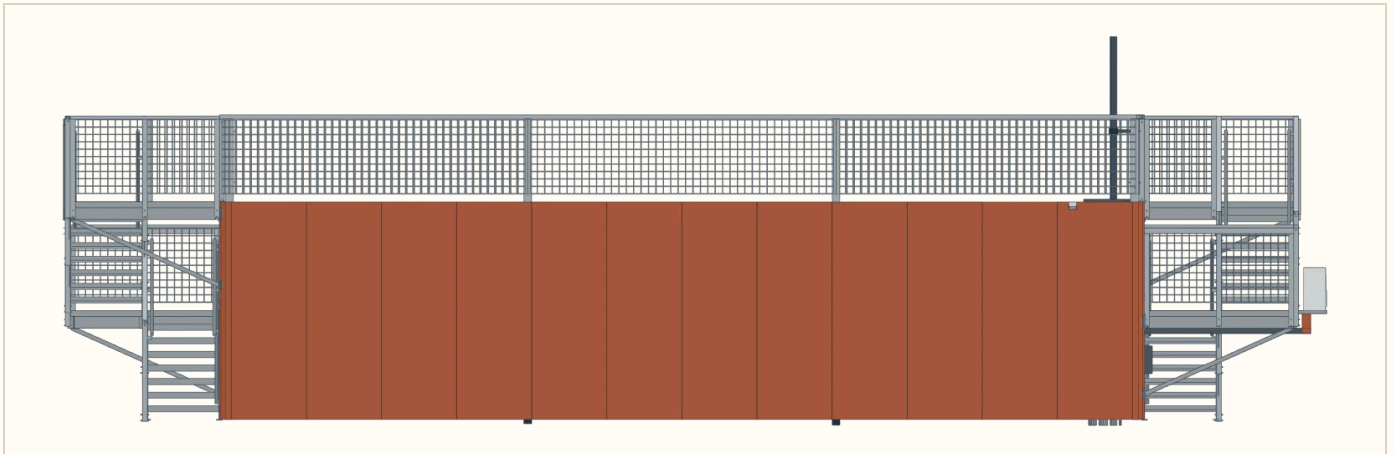
HAB is raising \$200,000 to finish the engineering and take the design through Gold Seal certification. Washington needs 1.1 million more homes by 2044. A factory-built home that sets in hours, costs about \$750 a month and rents at market: about 19% net in year one at \$1,850 a month, and every rented stack refinances for about twice its cost. Where it stands: no homes built yet; costs are estimates ahead of supplier quotes; engineering is HAB's own screening calculations, to be stamped by a licensed engineer. Terms, cost model and capital plan on request.

Suppliers

Every home is a repeat order. Quote from our part numbers and deliver finished sub-assemblies: tube processing, panels, doors and glazing, sprinkler and plumbing kits, harnesses.

Residents and landowners

Affordable homes on every site from \$670 a month, all in; market-rate homes about \$1,850 in Puget Sound (utilities up to about 1.5 times a typical month). Income of at least twice the rent, vouchers welcome, no application fee, a 12-month lease and a one-month deposit. Join the free waitlist, or offer land for a stack.



Send a non-binding letter of intent at buildhab.com. HAB is founded by Jack Stepanek (linkedin.com/in/jackstepanek) and Tony Sisco (linkedin.com/in/anthony-sisco-734194149).