The Mexia News

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Vol. 127 Issue 50 **Thursday, September 18, 2025** **16 Pages plus inserts | 75¢**

Unfolding the Future

Steel Modular Homes Arrive in Mexia



Elegment modular homes are available in five different layouts, but most are 800 square feet, and all are made of steel, innovatively designed to fold up for transport in 40-foot shipping containers.

Alexandra Montoya photo/The Mexia News

Affordable Housing Option in Mexia

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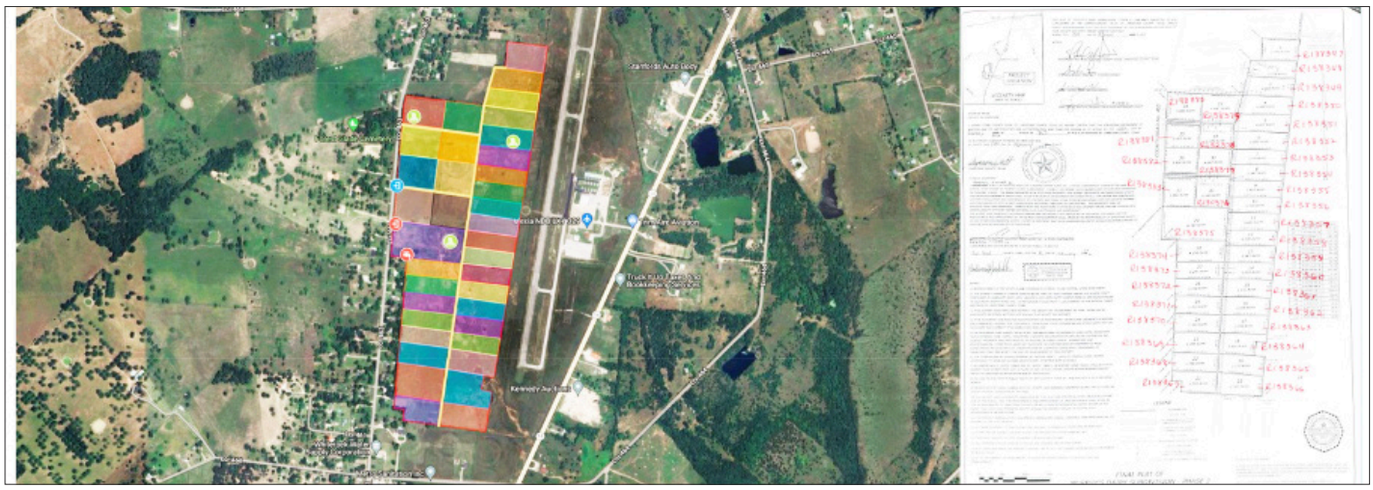
The need for affordable housing continues to grow, and Xing Gao with Elegment Homes is unfolding a new opportunity - literally! - for prospective buyers in Mexia. There are site-built homes and manufactured homes on the market, but Elegment Homes has unfolded and installed the first modular home in town that you might need to see to believe.

Manufactured in China and shipped via ocean freight in a 40-foot container, these modular homes are built with galvanized steel framing and steel panels (walls), complete with insulation, plumbing, and electric wiring concealed within. By design, the homes fold to fit the shipping container and can be unfolded and installed in just a couple of days. Most models boast 800 square feet, one to three bedrooms, and one to two bathrooms, making them a good fit for individuals, retired folks, and small families.

"I went to China to meet with the manufacturer a few times, and that's how we finalized ours," Gao said. "They use this design for emergencies like earthquakes and fires; they'd set up this kind of thing for government workers and rescue teams, but it was more of an empty shell. This is a two-bedroom unit, and the next one we put up will be a three-bedroom unit; I worked with them to design the internal layout for that one."

The Duo model (2BR/1BA) costs $79,000 if bought without property. At about half the cost of site-built homes and 10-15% lower cost than leading manufactured homes like Clayton,

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Elegment Land purchased a 222-acre property near Limestone County Airport that was once Murphy's Dairy Farm, and ultimately split the property into smaller lots. They hope to sell their innovative modular homes with 3- to 5-acre lots as a package deal.

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these homes also have a faster turnaround time compared to traditionally built homes. From the date ordered, buyers need only wait two months for delivery and two to three days for installation. While the concept is fairly new (China has manufactured and used these modular homes for about 10 years), Gao has jumped through several hoops to make these affordable homes available in Central Texas.

"I took a lot of time to work with the manufacturer on all the electrical wiring, the plumbing- they use the metric system in China, so it's all millimeters, but we use inches here, so we needed to convert that, and the piping and wiring will be different," Gao said. "Also, they use a different insulation standard."

Beyond the translation and conversion work Gao completed to make sure safety and insulation standards are met, he also faced challenges securing insurance coverage for the new housing model. After much searching, he found an insurance company in Houston that would provide insurance policies for his modular homes. Next, he tackled financing.

"I tried to work through our banking relationships, but none would be able to finance modular homes, so I had to go with a mortgage broker based in Florida," Gao said. "Mortgage licenses are by state, so initially, I was searching in Texas, but I couldn't find anyone, so I found someone in Florida who holds multiple state licenses, including Texas. They do USDA home loans, and USDA loans have a pretty big advantage because they are able to provide $0 down financing. The USDA loan through the mortgage company partner that we are working with is a pretty good option for future buyers of these types of homes."

Elegment also has properties for sale near the Limestone County Airport, on what used to be Murphy's Dairy Farm. After buying the property in 2022 and failing to sell it in larger 10- or 20-acre tracts, Gao and his team split the 222-acre property into several 3- and 5-acre lots, so buyers will qualify for Agriculture-Exemption savings on their property taxes. They also put in roads, water lines, and electricity poles. Of the 50+ lots, 10-15 are still available for purchase, and Gao hopes to install modular homes on a few properties as a package deal.

"I've been doing land development for quite a few years," Gao said. "Throughout this process, because we needed to go through city and county approvals and submit the subdivision plans for review, we've gotten to know (former EDC Interim Director) David Burgeson and now Stacy Bush. David said, 'Hey, help us find affordable home solutions,' and this is what we came up with. It took longer than we thought it would," Gao said with a laugh.

From an economic standpoint, Mexia EDC Director Stacey Bush recognizes the potential of these homes to make industrial growth more feasible.

"We know we definitely need housing- it's critical not only for us but for all small towns in the surrounding areas," Bush said. "We have some prospects looking at the industrial park, and one of their key issues is housing. If you have a company coming in, building industry, or building their plan, whatever that looks like, they're going to have construction workers and people coming in that may not live here forever, but for 18 months, this might be an ideal opportunity. It's important for us all, not just Mexia."

On the Elegment Home website, users have access to a myriad of information: floor plans for the models currently available, thorough breakdowns of the financing options and process for installation and delivery, and more. The first installed Duo modular home on Titus St. passed inspection and met city compliance requirements, so Elegment is ready to show off the home to any interested buyers or enterprising individuals.

"We are really excited about this," Gao said. "We are in the developer role, so we will not be renting the homes out; that would be a property management role. Maybe an investment firm that has property management capabilities will buy a few units from us, and then they will be able to do rentals."

Gao and his team look forward to hearing from you and working with you! You can contact Elegment at 970-420-2440, see more details about the modular homes at elegment.com, or browse their available properties at land.elegment.com/.



While owners might have to get creative for hanging things on the sleek metal walls, the modern look and space-conscious touches lend a luxurious air to Elegment modular homes.

Alexandra Montoya photo/The Mexia News