



General FHA Information for Manufactured Homes

Basic qualifications of manufactured homes –

- 1) Must be double wide.
- 2) Must be constructed AFTER June 15, 1976.
- 3) Can not have been moved more than once (only moved from dealership to current piece of land).
- 4) Flood insurance – No part of the finished grade level under the home can be below the 100 year flood level.
- 5) Tie downs – The home must have an acceptable number of tie downs, usually the number is 8
- 6) Additions are allowed! Must have been permitted additions.
- 7) Must complete and pass a structural engineering foundation review (refer to http://structural-design-solutions.com/images/HUD_Requirements.pdf for FHA requirements) – please contact Structural Design Solutions, P.C. for foundation upgrade estimates as we work closely with recommended licensed contractors to ensure an adequately installed system.
- 8) Ask a lot of questions about the home; make sure it is in good shape. HUD and FHA appraisals are done to protect HUD and FHA...they lend on the property as much if not more than they lend on the borrower...very different from what we are used to.
- 9) Working farms are not allowed

Structural engineering certification –

- Required on all manufactured home loans.
- Proves that the home is permanently affixed to the ground.
- Make sure you add a little extra on the max LTV financing in case you need foundation upgrades (contact Structural Design Solutions for estimates on engineering inspection fees and an estimate on the foundation upgrades required from our recommended licensed contractor.

Our role in the FHA foundation certification process

- We provide structural foundation inspections and certifications for manufactured homes based on HUD and FHA requirements.
- We also provide FHA water testing and septic tank inspections when required.
- When structural upgrades are required for FHA certification, we can recommend licensed contractors that can perform the required work.

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