

# Question and Answers

## TOPIC(S):

Conv – Property – MH Previously Moved

## QUESTION:

On a conventional loan for a manufactured home, can the property be previously moved?

## ANSWER:

Unfortunately, no the unit could not have been moved previously. Please see the highlighted portion of the guidelines below.

### Property eligibility for Manufactured Homes

Effective 07/06/2022

#### (a) A Manufactured Home must have the following characteristics:

- The Manufactured Home must have been built on or after June 15, 1976
- The Manufactured Home must be built on a permanent chassis in compliance with the applicable HUD Codes for Manufactured Homes (HUD Codes) in effect as of the date the Manufactured Home was constructed

To evidence the Manufactured Home is built in compliance with the Federal Manufactured Home Construction and Safety Standards, both the HUD Certification Label and HUD Data Plate must be present and legible. The HUD Data Plate section of the Manufactured Home Appraisal Report (Form 70B) must be completed with the information from both sources.

When either the HUD Certification Label or the HUD Data Plate is not present or not legible, Freddie Mac will accept the following alternative documentation as evidence of compliance:

- **HUD Certification Label (HUD label or tag)**

A "HUD Label Verification Letter," with the same information contained on the HUD Certification Label, from the Institute for Building Technology and Safety (IBTS)

- **HUD Data Plate/Compliance Certificate (Data Plate)**

- A duplicate Data Plate or substitute Data Plate; a Performance Verification Certificate (PVC) from the IBTS, or
- A copy of the Data Plate from the In-Plant Primary Inspection Agency (IPIA) or manufacturer (a list of IPIA offices is posted on HUD's website)

If the original or alternative documentation of compliance cannot be obtained for both the HUD Certification Label and HUD Data Plate, a Mortgage secured by a Manufactured Home is not eligible for sale to Freddie Mac.

- The Manufactured Home must be legally classified as real property; it must be a 1-unit dwelling that is permanently affixed to a permanent foundation in a way that makes it part of the real property
- The anchoring system must comply with the HUD Codes.

If the Manufactured Home was installed prior to October 20, 2008, the anchoring system must comply with the manufacturer's design or a design by a licensed (registered) professional engineer.

Anchoring systems refer to all components of the anchoring and support systems such as piers, footings, ties, anchoring equipment, anchoring assemblies, and any other equipment, materials, and methods of construction that support and secure the Manufactured Home to the ground.

- The permanent foundation must be designed for the site conditions, home design features, and the loads the home was designed to withstand in accordance with the manufacturer's instructions or a design by a licensed (registered) professional engineer. The foundation must meet all local, State or federal codes, as applicable.
- The Manufactured Home must be at least 12 feet wide and have a minimum of 600 square feet of gross living area. This requirement does not apply when the Manufactured Home is an ADU. See [Section 5601.2](#) for Manufactured Home ADU requirements.

**(b) A Manufactured Home must meet the following requirements:**

- If any structural modifications or add-ons have been made to a 1-unit dwelling and any portion of the dwelling is a Manufactured Home, the Mortgage securing such property must be delivered as a Manufactured Home in compliance

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with the requirements of this chapter

- The Manufactured Home must be a 1-unit dwelling comprised of a single section (a "single-wide Manufactured Home") or multiple sections (a "multiwide Manufactured Home")
- The wheels, axles, and towing hitches must be removed from the Manufactured Home
- The land on which the Manufactured Home is situated must be owned by the Borrower in fee simple, except as stated below:
  - Mortgages secured by Manufactured Homes located in a Condominium Project are eligible for sale to Freddie Mac if the Seller ensures compliance with the project eligibility requirements in either [Section 5701.5](#) or [Section 5701.9](#)
  - Mortgages secured by Manufactured Homes located in a Planned Unit Development are eligible for sale to Freddie Mac if the Seller ensures compliance with the project eligibility requirements in [Chapter 5702](#)
  - Mortgages secured by Manufactured Homes located on leasehold estates are eligible for sale to Freddie Mac with prior written approval and must meet the requirements in [Chapter 5706](#)
- A multiwide Manufactured Home may be located on an individual lot or in a subdivision or Planned Unit Development.
- A Mortgage secured by a single-wide Manufactured Home is eligible for sale to Freddie Mac if the Manufactured Home is located in a Planned Unit Development or if located in a Condominium Project, and project eligibility is determined through a reciprocal review. See [Section 5701.9](#).
- A Mortgage secured by a single-wide Manufactured Home may be eligible for sale to Freddie Mac when located on an individual lot or in a subdivision if the Seller obtains Freddie Mac's written approval to sell such Mortgage to Freddie Mac by contacting its Freddie Mac representative or the Customer Support Contact Center at 800-FREDDIE. For a Mortgage to be eligible:
  - The Manufactured Home must be a Primary Residence
  - The transaction must be a purchase or "no-cash out" refinance
  - The Manufactured Home must have a date of manufacture that is 10 years or less as of the effective date of the appraisal

- The Manufactured Home must be permanently connected to utilities in compliance with the HUD Codes. Utilities include power, water, and a sewage disposal system.
- The Mortgaged Premises must conform to all applicable use restrictions and must be zoned for residential use, and not commercial or business uses
- The square footage and room dimensions must be acceptable to typical purchasers in the market area
- **The Manufactured Home must be permanently affixed to the original permanent foundation, in compliance with the HUD Codes.**

If the installation was prior to October 20, 2008, the foundation must be designed for the site conditions, home design features, and the loads the home was designed to withstand in accordance with the manufacturer's instructions or a design by a licensed (registered) professional engineer.

- The foundation must meet all applicable local, State or federal codes.
- Any structural modifications to an existing Manufactured Home must be approved by a licensed professional engineer or the local, State or federal authority.
- Any improvements, modifications or repairs that affect the safety, soundness or habitability of the Manufactured Home must be completed prior to the sale of the Mortgage to Freddie Mac

**(c) Other types of factory-built housing**

Freddie Mac does not include other types of factory-built housing not subject to the National Manufactured Construction and Safety Standards Act, such as modular or panelized housing, in the definition of Manufactured Homes. Freddie Mac will purchase a Mortgage secured by one of those other types of factory-built housing, as long as Freddie Mac's Mortgage and property eligibility requirements are met.