**Manufactured Homes (MFH)**

A manufactured home is defined as prefabricated housing that is built in a factory and transported to the site for use. Check with the lender you intend to use before taking an application on a mobile home, they all have different requirements.

- Must meet all FHA/HUD MFH Guidelines

- No Singlewide MFH allowed, must be doublewide or more

- Minimum home size of 800 sq ft

- Must be constructed AFTER 06/15/1976. No manufactured homes will be accepted

 unless they were constructed AFTER June 15, 1976. Manufactured homes

 constructed prior to 06/15/1976 are prohibited.

- MFH Built prior to 01/01/90 are taken on a case by case basis.

- MFH must be on a permanent foundation, built and remains on a permanent chassis

 with tongue and axles removed.

- Permanent foundation and skirting must be poured concrete, concrete block or full

 brick (meeting all HUD permanent foundation guidelines) – brick, stone or any other

 type of veneer will only be allowed over poured concrete or concrete block. Veneers

 over any other substrate including brick are not acceptable.

- No additions, modifications or alterations to the original structure will be allowed –

 Decks and staircases excluded

- Subject property must have a Data Plate and the HUD tags

- No MFH Condominiums

- No MFH homes on a leasehold or in a mobile home park

- MFH with a SFR on the same property are not eligible

- Mixed use properties are not eligible

- Must be both classified and taxed as real property

- No purchase money transaction with MFH

- 12 month seasoning requirement with no Deed changes during the seasoning period

- Must be on the original site, the unit must not have been installed or occupied

 previously at any other site or location.

- Must have permanent utilities installed

- Subject property cannot be partially or fully in a flood zone