

Manufactured Home Information Sheet
From the Modular & Manufactured Home Task Force
3/28/06

Currently our MLS Data input sheet has a separate category for Mobile Homes and then a combined category for modular and manufactured homes. There seems to be much confusion on how to categorize these three types of homes.

The number one question in determining which type of home it happens to be is to ascertain what building code it was built to.

Mobile Home – These homes are factory built homes prior to 6/15/76. They were built to voluntary industry standards.

June 15, 1976. The HUD Code for Manufactured Homes went into effect. After that date, factory-built homes are built either to the Federal HUD Code or to local, state and regional building codes.

Factory-built homes, which were built after 6/15/76 and conform to the HUD Code, are called “**Manufactured Homes**”.

Factor-built homes that are built after 6/15/76 according to state, local and regional building codes are called “**Modular Homes**”.

The proper determination of **Modular vs. Manufactured** is critical because it can impact what type of financing is available for the home and it will help the appraisers turn out more accurate appraisals, by being able to find the appropriate category of a comparable home.

- 1) If it is a factory-built home built to the HUD building code it will have what is called a “**HUD Tag**”. The “HUD Tag” is a metal tag approximately 2” x 4” which is affixed to the outside of the manufactured home. If the home came to the site in two sections, it will have two such tags with slightly different numbers. The tags are affixed to an exterior corner at the lower part of that corner. (Sometimes the tags have been removed or covered up by new siding.) Some types of financing require proof of the “HUD Tags”. When new, the tags are red with white or silver letters that could be faded. They contain a serial number made of up numbers and letters (typically a total of 10 characters).
- 2) In addition to the “HUD Tag” on the exterior, the manufacturer will have also provided a “**Data Plate/Compliance Certificate**” (**DPCC**) inside the home. The DPCC is usually a plastic coated sheet of white paper. It typically has the name and address of the manufacturing plant, the date of manufacture, the serial number and information relative to the wind zone, snow load zone and insulation for which the unit was designed. (Example: If the unit was manufactured for use in Florida, it may not be suitable for NWI).

Likely, the DPCC is found inside a kitchen cabinet door, inside the electrical service panel door, on a wall above the inside of a closet door or the master bedroom closet. If the home came to the site in two sections, it will have a separate DPCC for each section.

There used to be a fairly reliable “rule of thumb” that if the home had a metal chassis underneath it was a Manufactured Home. If it didn’t, then it wasn’t. That method is no longer reliable since some manufactured homes have been built without the metal chassis.

Appraisers typically photograph the HUD Tags outside and the DPCCs inside, for proof of determination. It would be a good practice for real estate agents to do the same.

(Note: According to the appraisers on the Task Force, who see these modular and manufactured homes all the time, the consensus was that in the NWI marketplace, about 95% of the factory-built homes are Manufactured and the other 5% are Modular.)

If a factory-built home was built after 6/15/76 according to state, local and regional building codes it is called a “**Modular Home**”. It may or may not have some type of modular home certificate. **However, if it is built to the HUD building code or has the “HUD Tag(s)” or the (DPCC) it is not a Modular Home.**

Hud Code Manufactured Home Worksheet

The HUD Data Plate/Compliance Certificate is located on the interior of the subject and contains, among other things, the manufacturer's name, trade/model name, year manufactured and serial number. The HUD Certification Label is located on the exterior of each section of the home.

Is the HUD Data Plate/Compliance Certificate attached to the dwelling? Yes No

If YES, identify the location. If NO, provide the data source(s) for the HUD Data Plate/Compliance Certificate information.

Is a HUD Certification Label attached to the exterior of each section of the dwelling? Yes No

If No, provide the data source(s) for the HUD Certification Label #

Manufacturer's Serial #(s)/VIN #(s) _____

HUD Certification Label #(s) _____

Manufacturer's Name _____ Trade/Model _____

Date of Manufacture _____

Do the Wind, Roof Load, and Thermal Zones meet the minimum HUD requirements for the location of the subject property? Yes No

If No, please explain

Finished area **above** grade contains

_____Rooms _____Bedrooms _____Bath(s)

_____Square Feet of Gross Living Area Above Grade

Describe any additions or modifications (decks, rooms, remodeling, etc.)_____

Installer's Name_____

Date Installed_____

Model Year_____

Is the manufactured home attached to a permanent foundation system? Yes No

If No, describe the foundation system and the manner of attachment.

Have the towing hitch, wheels, and axles been removed? Yes No

If No, please explain

Is the manufactured home permanently connected to a septic tank or sewage system and other utilities? Yes No

If No, please explain

