

VA Lenders Handbook (VA Pamphlet 26-7), Chapter 12, Topic 41 — Manufactured Home Classified as Real Estate

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41. Manufactured Home Classified as Real Estate Change Date March 28, 2019 • This chapter has been revised in its entirety. a. MPRs Manufactured homes must meet the VA MPRs described in this Chapter. b. Real Estate Entity The manufactured home and site must be considered a real estate entity in accordance with state law and meet all local zoning requirements for real estate. c. Permanent Foundation The manufactured home must be placed on a permanent foundation, constructed to withstand both supporting loads and wind-overturning loads, that meets state and local requirements. d. HUD Standards The manufactured home must be built to HUD Manufactured Home Construction and Safety Standards. e. Space Requirements The manufactured home must have a floor area of not less than 400 square feet for a singlewide, or 700 square feet for a double wide manufactured home. f. State/Local Requirements Fee appraisers are expected to be familiar with state and local regulations governing manufactured homes (for example, missing HUD labels, alterations, modifications, additions, or component replacements), and to prepare appraisals subject to appropriate requirements for compliance. g. Proposed Construction If the manufactured home is appraised as proposed construction, the following exhibits are required: • foundation plan, • floor plan showing room layout and exterior dimensions, • elevation plans, and • specifications for flooring, heating, plumbing, electrical equipment, appliances and other items included with the manufactured home. VA Pamphlet 26-7, Revised Chapter 12: Minimum Property Requirements 12-50

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