VA Lenders Handbook (VA Pamphlet 26-7), Chapter 12, Topic 42 — Modular Homes

Register va-m26-7-ch12-t42

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42. Modular Homes Change Date March 28, 2019 • This chapter has been revised in its entirety. a. State/Local Codes Modular homes must meet all state and local building codes. b. Comparable Sales The appraiser will typically treat modular housing and on-frame modular housing in the same manner as conventionally built housing. The appraiser must select comparable sales that would be competing properties on the market which may include modular homes, conventionally built homes, or manufactured homes. c. On-frame Modular Home Requirements On-frame modular housing is factory built on a permanent chassis. The appraiser must ensure that: • all running gear is removed, • the crawl space is covered by a vapor barrier with vented permanent masonry skirting, • the skirting has an access hatch, and • the home is secured to a permanent foundation that meets state and local requirements. VA Pamphlet 26-7, Revised Chapter 12: Minimum Property Requirements 12-51

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