



MFM Bulletin: 011-2025

Date: May 13, 2025

Subject: USDA Existing Manufactured Homes

We are pleased to announce that USDA will now make existing manufactured homes, which meet specific criteria, eligible for financing. Prior to this rule change, only new manufactured units were eligible – except under pilot programs in a few states.

Effective immediately, existing manufactured homes meeting the following requirements are allowed:

- Must be an existing unit that has never been previously installed on a different homesite.
- Must have a floor area of not less than 400 square – **NOTE: MFM will not finance single-wide manufactured homes.**
- A certification is required from a licensed structural engineer stating that the subject's foundation meets the HUD installation standards in the HUD Permanent Foundation Guide for Manufactured Housing (HUD-4930.3G handbook).
- Must have a manufacture date that is **within 20 years** from the date of loan closing.
- Both the HUD Certification label(s) (affixed to exterior of the home) and HUD Data Plate (located in the interior of the home) must be affixed to the property:
 - If either the HUD Certification label or Data Plate are not in the home, we may obtain a verification letter with the same information contained on the HUD Certification Label(s) from the Institute for Building Technology and Safety (IBTS). A duplicate HUD Data Plate may be available from IBTS.
- Must not have had any alterations or modifications since construction in the factory, except for porches, decks, or other structures which were built to engineered designs or were approved and inspected by local code officials. **The Structural Engineers certification must address any alterations or modifications and state they have not affected the structural integrity of the manufactured home.**

Please contact the MFM Underwriting Dept. (underwriting@memberfirstmortgage.com) if you have any concerns pertaining to guidelines and/or eligibility.

Thank you