

HOME FINANCING, SIMPLIFIED

Manufactured Home Financing Basics

What can make financing a manufactured home different from financing a site-built home.

Start with the home and land

- Financing can depend on whether the home is real property, how title is handled, whether land is included, and whether the home is permanently affixed.
- Age, HUD labels or data plates, foundation details, additions, and property condition can matter.

Movement history can matter

- Some loan programs have restrictions when a manufactured home has been moved from its original installation site.
- A structural engineer report or foundation certification may be required in certain transactions, but it does not automatically make an otherwise ineligible property eligible.

Get the details early

- Before making an offer, gather the year, make/model if available, HUD tag or serial information, land ownership details, and any known relocation history.
- Program rules vary significantly, so confirm eligibility before relying on standard mortgage assumptions.

Manufactured home? Send the address first.

A quick property review before contract can save time and help identify the loan programs that may fit.

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