

# Definition of a Manufactured Home on a Permanent Foundation

A manufactured home on a permanent foundation is defined by the U.S. Department of Housing and Urban Development (HUD) in the Permanent Foundations Guide for Manufactured Housing (1996).

## **\*\*HUD Definition:\*\***

"Permanent foundations must be constructed of durable materials; i.e. concrete, mortared masonry, or treated wood—and be site-built. It shall have attachment points to anchor and stabilize the manufactured home to transfer all loads ... to the underlying soil or rock. The permanent foundations shall be structurally developed in accordance with this document ... or be structurally designed by a licensed professional engineer."

## **\*\*Key Structural Requirements:\*\***

### 1. Vertical Stability

- Reinforced concrete footings, sized to prevent soil overload and settlement.
- Footings placed below maximum frost-penetration depth.
- Anchorage capacity to resist uplift and overturning forces from wind/seismic events.
- Basements or crawl spaces enclosed with continuous walls to prevent backfill, vermin, and water intrusion.

### 2. Lateral Stability

- The anchorage system must resist sliding forces (wind or seismic) in both transverse and longitudinal directions.

## **\*\*Additional Notes:\*\***

- Wheels, axles, and hitch (tongue) must be removed.
- Installation must allow the home to be legally classified as real property, not personal property.
- FHA, VA, and USDA loans require certification by a licensed professional engineer or registered architect that the foundation complies with HUD guidelines.

In summary, a manufactured home is considered on a permanent foundation when it is affixed to a HUD-compliant foundation system that provides structural stability, removes mobility components, and qualifies the home as real property.