

**RULES  
OF  
THE TENNESSEE DEPARTMENT OF COMMERCE AND INSURANCE  
DIVISION OF FIRE PREVENTION**

**CHAPTER 0780-02-04  
MANUFACTURED HOUSING**

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**0780-02-04-.01 DEFINITIONS.**

For purposes of this chapter, unless context otherwise requires, the definitions of terms contained in the Uniform Standards Code for Manufactured Homes Act (T.C.A. Title 68, Chapter 126, Part 2) and the Tennessee Manufactured Home Installation Act (T.C.A. Title 68, Chapter 126, Part 4) shall be applicable. In addition, the following definitions are applicable to this chapter:

- (1) "HUD label" means the approved form of certification by the manufacturer that, under 24 C.F.R. § 3282.362(c)(2)(i), is permanently affixed to each transportable section of each manufactured home manufactured for sale to a purchaser in the United States ("label" or "certification label" as defined by 24 C.F.R. § 3282.7).
- (2) "Used manufactured home" means any manufactured home which has been previously owned or occupied by a purchaser or consumer.

**Authority:** T.C.A. §§ 68-126-202, 68-126-204, 68-126-210, 68-126-402, and 68-126-405. **Administrative History:** Original rule certified June 10, 1974. Repeal filed April 20, 1978; effective May 22, 1978. New rule filed June 28, 1984; effective July 28, 1984. Amendment filed November 12, 1986; effective December 27, 1986. Amendment filed June 15, 1988; effective September 28, 1988. Amendment filed March 12, 2004; effective May 26, 2004. Amendments filed November 7, 2025; effective February 5, 2026.

**0780-02-04-.02 LICENSING OF MANUFACTURERS.**

- (1) An applicant for a license as a manufacturer shall complete an application form prescribed by the commissioner and submit the same to the commissioner along with a nonrefundable application fee of one hundred dollars (\$100.00). The applicant shall also submit proof of a surety bond as prescribed in T.C.A. § 68-126-206.
- (2) A license as a manufacturer shall expire one (1) year after the date of issuance, unless renewed. The fee for renewal of a license as a manufacturer is one hundred dollars (\$100.00).
- (3) Any manufacturer who fails to renew a license prior to its expiration but before ninety days (90) days after expiration shall pay a late penalty of fifty dollars (\$50.00) in addition to the renewal fee. Licenses renewed during this ninety (90) day grace period shall be considered inactive from the date of expiration to the date of renewal.

(Rule 0780-02-04-.02, continued)

- (4) Any person desiring to renew a license later than ninety (90) days after the date of expiration shall submit a new application and meet all other application requirements.
- (5) Proof of a surety bond, as prescribed in T.C.A. § 68-126-206, shall be submitted with each application for renewal.
- (6) Any manufacturer who conducts business in this State without proper licensure shall be assessed a civil penalty up to one thousand one hundred dollars (\$1,100.00) for each manufactured home manufactured prior to licensure or annual renewal.
- (7) All licensed manufacturers are required to keep the commissioner apprised of their current mailing address, email address, and phone number to be used for communications with the department by informing the department within thirty (30) calendar days of any change in the information previously provided to the commissioner.

**Authority:** T.C.A. §§ 68-126-204, 68-126-206, and 68-126-210. **Administrative History:** Original rule certified June 10, 1974. Repeal filed April 20, 1978; effective May 22, 1978. New rule filed June 28, 1984; effective July 28, 1984. Amendment filed November 12, 1986; effective December 27, 1986. Amendment filed June 15, 1988; effective September 28, 1988. Amendment filed March 12, 2004; effective May 26, 2004. Amendments filed November 7, 2025; effective February 5, 2026.

#### **0780-02-04-.03 LICENSING OF RETAILERS.**

- (1) An applicant for a license as a retailer shall complete an application form prescribed by the commissioner and submit the same to the commissioner along with a nonrefundable application fee of forty dollars (\$40.00). The applicant shall also submit proof of a surety bond as prescribed in T.C.A. § 68-126-206.
- (2) An applicant for a license as a manufactured home retailer shall provide proof, at the time of application, of having completed a fifteen (15) hour course, approved by the commissioner, in the installation of manufactured homes.
- (3) An applicant for a license as a manufactured home retailer shall provide proof, at the time of application, of having passed an examination, approved by the commissioner, in the installation of manufactured homes.
- (4) A license as a retailer shall expire one (1) year after the date of issuance, unless renewed. The fee for renewal of a license as a retailer is forty dollars (\$40.00). At the time of renewal, the retailer shall provide the commissioner a list of certified employees who hold an active certification issued by the commissioner pursuant to T.C.A. § 68-126-206(a).
- (5) Any retailer who fails to renew a license prior to its expiration but before ninety (90) days after expiration shall pay a late penalty of fifty dollars (\$50.00) in addition to the renewal fee. Licenses renewed during this ninety (90) day grace period shall be considered inactive from the date of expiration to the date of renewal.
- (6) Any person desiring to renew a license later than ninety (90) days after the date of expiration shall submit a new application and meet all other application requirements.
- (7) Proof of a surety bond, as prescribed in T.C.A. § 68-126-206, shall be submitted with each application for renewal.
- (8) Any retailer who conducts business in this State without proper licensure shall be assessed a civil penalty up to one thousand one hundred dollars (\$1,100.00) for each manufactured home sold prior to licensure or annual renewal.

(Rule 0780-02-04-.03, continued)

- (9) All licensed retailers are required to keep the commissioner apprised of their current mailing address, email address, and phone number to be used for communications with the department by informing the department within thirty (30) calendar days of any change in the information previously provided to the commissioner.

**Authority:** T.C.A. §§ 68-126-204, 68-126-206, and 68-126-210. **Administrative History:** Original rule certified June 10, 1974. Repeal filed April 20, 1978; effective May 22, 1978. New rule filed June 28, 1984; effective July 28, 1984. Amendment filed December 13, 1985; effective January 12, 1986. Amendment filed March 12, 2004; effective May 26, 2004. Amendments filed November 7, 2025; effective February 5, 2026.

#### **0780-02-04-.04 LICENSING OF INSTALLERS.**

- (1) An applicant for a license as an installer shall complete an application form prescribed by the commissioner and submit the same to the commissioner along with a nonrefundable application fee of twenty-five dollars (\$25.00). The applicant shall also submit proof of a surety bond as prescribed in T.C.A. § 68-126-404.
- (2) An applicant for a license as an installer shall provide proof, at the time of application, of having completed a fifteen (15) hour course, approved by the commissioner, in the installation of manufactured homes.
- (3) An applicant for a license as an installer shall provide proof, at the time of application, of having passed an examination, approved by the commissioner, in the installation of manufactured homes.
- (4) A license as an installer shall expire one (1) year after the date of issuance, unless renewed. The fee for renewal of a license as an installer is twenty-five dollars (\$25.00).
- (5) Any installer who fails to renew a license prior to its expiration but before ninety (90) days after its expiration shall pay a late penalty of fifty dollars (\$50.00) in addition to the renewal fee. Licenses renewed during this ninety (90) day grace period shall be considered inactive from the date of expiration to the date of renewal.
- (6) Any person desiring to renew a license later than ninety (90) days after the date of expiration shall submit a new application and meet all other application requirements.
- (7) Proof of a surety bond, as prescribed in T.C.A. § 68-126-404, shall be submitted with each application for renewal.
- (8) Any installer who conducts business in this State without proper licensure shall be assessed a civil penalty up to one thousand one hundred dollars (\$1,100.00) for each manufactured home set up prior to licensure or annual renewal.
- (9) All licensed installers are required to keep the commissioner apprised of their current mailing address, email address, and phone number to be used for communications with the department by informing the department within thirty (30) calendar days of any change in the information previously provided to the commissioner.

**Authority:** T.C.A. §§ 68-126-204, 68-126-206, 68-126-210, 68-126-404, and 68-126-410. **Administrative History:** Original rule certified June 10, 1974. Repeal filed April 20, 1978; effective May 22, 1978. New rule filed June 28, 1984; effective July 28, 1984. Amendment filed June 15, 1988; effective September 28, 1988. Amendment filed March 12, 2004; effective May 26, 2004. Amendments filed November 7, 2025; effective February 5, 2026.

**0780-02-04-.05 CONTINUING EDUCATION.**

- (1) As a prerequisite to renewing a license as a retailer or an installer, the licensee shall have obtained five (5) hours of continuing education credit during the twelve (12) month period immediately preceding the current expiration date.
- (2) A continuing education course must be approved by the commissioner before the licensee will be granted credit for the course.
- (3) The licensee shall provide verification to the commissioner of having obtained the continuing education credits required by this rule. Verification consists of a form from the course provider certifying attendance at the course and the number of continuing education hours obtained at the course.
- (4) The licensee shall submit to the commissioner the licensee's verification form after taking the course and prior to the expiration of his or her license. The licensee is responsible for ensuring timely submittal of the required verification.
- (5) In order to obtain approval to provide course instruction, the course provider shall submit to the commissioner materials including an outline of the course instruction, biography of the instructor, the methods and tools that will be used in the course, number of instruction hours provided, and the dates and times the course will be offered. If the course is to be offered virtually, the materials shall identify and provide access to the virtual platform to be used. A course provider seeking approval of a course pursuant to this paragraph shall submit the required documentation no later than thirty (30) days prior to the first offering of the course.
- (6) A licensee may apply on an individual basis for continuing education credit for a course which has not been approved in advance by the commissioner by submitting an agenda, the number of instructional hours provided, the dates and times the course was offered, verification of attendance by both the licensee and the course instructor, and any additional information requested by the commissioner as necessary for review of the course. A licensee seeking approval of a course pursuant to this paragraph shall submit the required documentation as soon as practicable after completion of the course; provided, credit will not be granted later than thirty (30) days after the date of the course. No credit for the course will be awarded unless and until the course is approved by the commissioner or the commissioner's representative.
- (7) Continuing education credit will not be awarded for any course taken more than one (1) time every four (4) years.

**Authority:** T.C.A. §§ 68-126-204, 68-126-206, 68-126-210, and 68-126-404. **Administrative History:** Original rule certified June 10, 1974. Repeal filed April 20, 1978; effective May 22, 1978. New rule filed June 28, 1984; effective July 28, 1984. Amendment filed March 12, 2004; effective May 26, 2004 (Formerly 0780-02-04-.02). Amendments filed November 7, 2025; effective February 5, 2026.

**0780-02-04-.06 ACCEPTABLE COURSE TOPICS.**

- (1) Credit may be granted for either qualifying or continuing education courses that cover installation topics. Examples of acceptable course topics consist of information contained within, but not limited to, any of the following governing documents:
  - (a) 24 C.F.R. § 3280, Manufactured Home Construction and Safety Standards;
  - (b) 24 C.F.R. § 3282, Manufactured Home Procedural and Enforcement Regulations;
  - (c) 24 C.F.R. § 3284, Manufactured Housing Program Fee;

(Rule 0780-02-04-.06, continued)

- (d) 24 C.F.R. § 3285, Model Manufactured Home Installation Standards;
  - (e) 24 C.F.R. § 3286, Manufactured Homes Installation Program;
  - (f) 24 C.F.R. § 3288, Manufactured Home Dispute Resolution Program;
  - (g) Tennessee Code Annotated §§ 68-126-101 et seq., 68-126-201 et seq., and 68-126-401 et seq.;
  - (h) Tennessee laws and rules governing manufactured homes and manufactured home installation; and
  - (i) ANSI 225.1, 1994 Edition, for the installation of used manufactured homes.
- (2) Each course offered for qualifying education shall provide at least fifteen (15) hours of training for participants.
  - (3) Each course offered for continuing education purposes only shall provide at least five (5) hours of instruction.

**Authority:** T.C.A. §§ 68-126-204, 68-126-206, 68-126-210, and 68-126-404. **Administrative History:** Original rule certified June 10, 1974. Repeal filed April 20, 1978; effective May 22, 1978. New rule filed June 28, 1984; effective July 28, 1984. Amendment filed June 15, 1988; effective September 28, 1988. Amendment filed March 12, 2004; effective May 26, 2004 (Formerly 0780-02-04-.03). Amendments filed November 7, 2025; effective February 5, 2026.

#### **0780-02-04-.07 APPROVAL OF ANCHORING-STABILIZING SYSTEMS.**

- (1) Any system (or component thereof) designed to be used in installations subject to the Tennessee Manufactured Home Installation Act must be approved for such use by the commissioner. To secure approval of a product, the manufacturer shall submit the following information:
  - (a) Detailed drawings (prepared by a registered professional engineer) of each type of anchor submitted for approval.
    - 1. Each drawing shall specify model identification, dimensions, types of welds or fastenings, construction materials, and method of securing straps.
  - (b) Test data (prepared and certified by a recognized independent testing laboratory) regarding the destructibility of each ground anchor model.
    - 1. The data shall demonstrate the capability of each model to withstand a force of not less than four thousand seven hundred twenty-five (4,725) pounds without failure, with straps or cable connected to the anchor head connecting device.
- (2) Each model must be field tested and certified for holding power by a recognized independent testing laboratory. The lab report shall show the following:
  - (a) Model tested as described by engineering drawings;
  - (b) Method of installation;
  - (c) Date of installation;

(Rule 0780-02-04-.07, continued)

- (d) Date of pull-out test;
  - (e) Soil profile description;
  - (f) Location of field test;
  - (g) Test equipment used;
  - (h) Pounds of force exerted and resultant vertical and horizontal movements (in inches) of anchor; and
  - (i) Failure point of anchor. Failure occurs when the point of connection between the tie and anchor moves more than two (2) inches in the direction of the vertical tie or the anchor is displaced horizontally more than four (4) inches at the point where the tie attaches to the anchor when a load of four thousand seven hundred twenty-five (4,725) pounds or less is applied and the anchoring equipment is installed in accordance with the manufacturer's instructions.
- (3) Within sixty (60) days after receipt of a submission, the commissioner will inform the manufacturer by letter of the results of its review. If approval of a product is denied, such letter shall state the reason(s) for the denial.
- (4) Should any change in construction or material be made in a model, approval of that model is withdrawn. The revised model must be completely resubmitted for approval under this rule.

**Authority:** T.C.A. §§ 68-126-204, 68-126-210, 68-126-401, and 68-126-405. **Administrative History:** Original rule certified June 10, 1974. Repeal filed April 20, 1978; effective May 22, 1978. New rule filed June 28, 1984; effective July 28, 1984. Amendment filed March 12, 2004; effective May 26, 2004 (Formerly 0780-02-04-.04). Repeal filed September 23, 2024; effective December 22, 2024. New rule filed November 7, 2025; effective February 5, 2026.

#### **0780-02-04-.08 FEES FOR ENFORCEMENT OF FEDERAL STANDARDS.**

- (1) The following schedule of fees is hereby established for the performance of Production Inspection Primary Inspection Agency (IPIA) services specified in the United States Department of Housing and Urban Development (HUD) manufactured home procedural and enforcement regulations:
- (a) For plant approval pursuant to 24 C.F.R. § 3282.362(b), including preparation and issuance of a certification report, forty dollars (\$40.00) per inspector per hour, plus the reasonable and necessary expenses of each inspector assigned to the inspection team. The inspector shall be reimbursed for reasonable travel expenses in accordance with the state travel regulations promulgated by the commissioner of finance and administration.
  - (b) For production surveillance pursuant to 24 C.F.R. § 3282.362(c), thirty dollars (\$30.00) for each floor to which a HUD label is affixed and forty dollars (\$40.00) per inspector per hour, plus the reasonable and necessary expenses of each inspector assigned, for inspection services in excess of those required by the cited section. The inspector shall be reimbursed for reasonable travel expenses in accordance with the state travel regulations promulgated by the commissioner of finance and administration.

**Authority:** T.C.A. §§ 68-126-204 and 68-126-210. **Administrative History:** Original rule certified June 10, 1974. Repeal filed April 20, 1978; effective May 22, 1978. New rule filed June 28, 1984; effective July 28, 1984. Amendment filed March 12, 2004; effective May 26, 2004 (Formerly 0780-02-04-.05). Amendments filed November 7, 2025; effective February 5, 2026.

**0780-02-04-.09 INSPECTIONS OF RETAIL LOTS.**

All manufactured homes on which a HUD label is required are subject to inspection on retailers' lots for transit damage, HUD label tampering, retailer performance, and retailer alterations (see 24 C.F.R. § 3282-303(a) and (b)).

**Authority:** T.C.A. §§ 68-126-204 and 68-126-210. **Administrative History:** Original rule certified June 10, 1974. Repeal filed April 20, 1978; effective May 22, 1978. New rule filed June 28, 1984; effective July 28, 1984. Repeal filed June 15, 1988; effective September 28, 1988. Amendment filed March 12, 2004; effective May 26, 2004 (Formerly 0780-02-04-.06). Amendments filed November 7, 2025; effective February 5, 2026.

**0780-02-04-.10 RESPONSIBILITIES OF RETAILERS.**

Within five (5) days after receipt of any manufactured home not bearing a HUD label, the retailer shall notify the manufacturer and the commissioner in writing of the omission. Immediately upon receipt of such notification, the manufacturer shall provide evidence to the commissioner of the HUD label assigned to the unit at the time of manufacture.

**Authority:** T.C.A. §§ 68-126-202, 68-126-204, 68-126-210, and 68-126-405. **Administrative History:** Original rule filed March 12, 2004; effective May 26, 2004 (Formerly 0780-02-04-.07). Amendments filed November 7, 2025; effective February 5, 2026.

**0780-02-04-.11 USED MANUFACTURED HOMES.**

- (1) When offering a used manufactured home for sale to a consumer located in the State of Tennessee, a retailer shall complete the Used Manufactured Home Form ("Form") prescribed by the commissioner and affix said Form to the applicable manufactured home.
- (2) At the time of sale of a used manufactured home, a retailer shall:
  - (a) Complete the "Consumer Information" section of the Form;
  - (b) Complete the "Retailer Signature" portion of the Form;
  - (c) Require the purchaser to complete the "Consumer Signature" portion of the Form;
  - (d) Provide the purchaser a copy of the completed Form; and
  - (e) Retain a copy of the completed Form with the permanent sales record of the manufactured home.

**Authority:** T.C.A. §§ 68-126-202, 68-126-210, and 68-126-405. **Administrative History:** Original rule filed March 12, 2004; effective May 26, 2004 (Formerly 0780-02-04-.08). Amendments filed November 7, 2025; effective February 5, 2026.

**0780-02-04-.12 REMOVAL OF INSTALLATION PERMIT DECAL OR HUD LABEL.**

No installation permit decal or HUD label, once affixed, shall be removed from any unit or transferred from one unit to another.

**Authority:** T.C.A. §§ 68-126-204 and 68-126-210. **Administrative History:** Original rule filed March 12, 2004; effective May 26, 2004. Amendments filed November 7, 2025; effective February 5, 2026.

**0780-02-04-.13 RED TAGS.**

- (1) No new or used manufactured home bearing a red tag because of violation(s) of any of the standards applicable to manufactured homes shall be moved, shipped, sold, or leased until the violation(s) is corrected and the red tag is removed by the commissioner.
- (2) Any unit moved, shipped, sold, or leased prior to the removal of the red tag shall:
  - (a) Be returned to the retailer's lot for reinspection by the commissioner; or
  - (b) May remain at the location to which the unit had been delivered; provided, the retailer shall pay a fee of forty dollars (\$40.00) per hour, including travel time to and from the location, plus all reasonable and necessary expenses incurred by the commissioner. The commissioner's designee that conducts the reinspection shall be reimbursed for reasonable travel expenses in accordance with the state travel regulations promulgated by the commissioner of finance and administration.
- (3) After the first reinspection, the retailer shall pay a fee of one hundred dollars (\$100.00) for each subsequent inspection on the same unit.

**Authority:** T.C.A. §§ 68-126-202, 68-126-204, and 68-126-210. **Administrative History:** Original rule filed March 12, 2004; effective May 26, 2004. Amendments filed November 7, 2025; effective February 5, 2026.

**0780-02-04-.14 INSTALLATION REPORTS AND INSTALLATION PERMIT DECALS.**

- (1) Installation reports required by T.C.A. § 68-126-406(e) shall be submitted to the commissioner for each manufactured home installed no later than seven (7) calendar days from the date of placement of the installation permit decal on the home. An installation permit decal shall not be placed on any home until the set-up of the home, as defined by T.C.A. § 68-126-402, is complete.
- (2) Placement of an installation permit decal in a manufactured home constitutes the licensee's certification that the home has been installed in accordance with T.C.A. § 68-126-403.
- (3) The commissioner or commissioner's designee may limit the number of decals a licensee may purchase during a given time frame after providing notice to the affected licensee(s) and county clerk(s).

**Authority:** T.C.A. §§ 68-126-210, 68-126-402, 68-126-405, and 68-126-406. **Administrative History:** New rule filed November 7, 2025; effective February 5, 2026.

**0780-02-04-.15 IMMINENT SAFETY HAZARD VIOLATIONS.**

When a manufactured home fails inspection due to an Imminent Safety Hazard ("ISH") violation, the licensee responsible for installation of the home shall, in addition to the requirements found in T.C.A. § 68-126-410(b)(2), correct any and all ISH violations as soon as possible, but no later than seventy-two (72) hours after notification of the violation, unless an alternate timeline has been approved by the commissioner.

**Authority:** T.C.A. §§ 68-126-210, 68-126-402, 68-126-405, and 68-126-410. **Administrative History:** New rule filed November 7, 2025; effective February 5, 2026.



**0780-02-04-.16 CONSUMER COMPLAINTS.**

- (1) Manufacturers, retailers, and installers shall comply with all requests for information made by the department regarding a consumer complaint.
- (2) Manufacturers, retailers, and installers shall respond to all communications from the department, including but not limited to submission of response forms and submission of evidence of repairs made, related to consumer complaints, within the designated time frame. If a specific time frame is not provided, then a response shall be required no later than fourteen (14) calendar days from receipt of the correspondence.
- (3) Any licensee's failure to respond, failure to provide requested information, or failure to return required forms within the provided time frame shall be assessed a civil penalty up to five hundred dollars (\$500.00) for each instance of failure.

**Authority:** T.C.A. §§ 68-126-202, 68-126-205, 68-126-208, 68-126-210, and 68-126-212. **Administrative History:** New rule filed November 7, 2025; effective February 5, 2026.