Q: What should I consider prior to purchasing a manufactured home?

A: You should review and evaluate all matters concerning the placement of the home with the locality in which the home would be located to ensure all local requirements are met. Contacts should include the zoning department, planning department, environmental engineering department, building inspections department and the utilities department. It is important to research all requirements early in the process. Also, be sure to check with the manufacturer and/or installer to verify there will not be any issues related to site delivery or site preparation.

Q: Who will finance my manufactured home?

A: There are several financing avenues available through conventional mortgage companies and even through the retailer. Manufactured homes are eligible for FHA and VA home loans. It should be noted some lenders may require the home be placed on a permanent foundation.

Q: What is a typical foundation system?

A: There are two types of foundation systems: pier foundations and transverse foundation walls. Pier foundations may be made of concrete, concrete masonry or steel. Transverse foundation walls are a continuous concrete footing under a transverse wall of concrete, concrete masonry or treated wood.

Q: Will I receive a warranty with a new manufactured home?

A: Yes. The manufacturer's warranty covers the structure and factory-installed plumbing, electrical and heating and cooling systems. The licensed dealer's warranty covers alterations or modifications made by the licensed dealer and transportation and set-up operations performed by the licensed dealer and/or by persons under contract with the licensed dealer. All warranties shall be a minimum of 12 months from the date of delivery of the home to the buyer. The date of delivery of the home is the date on which all terms and conditions of the contract have been completed.

Q: What if I have problems with my manufactured home?

A: The licensed dealer who sold the home should be the primary contact concerning any questions you may have. Beyond the licensed dealer, you may contact the manufacturer of the home, and if you are still having problems, contact DHCD at (804) 371-7160.

Q: What work is covered by the local building code and what work is covered by HUD regarding the installation of a manufactured home?

A: The installation of the manufactured home (mounting and anchoring) is covered by HUD, which is enforced by the local building departments. The Virginia Uniform Statewide Building Code applies to the installation of basements, decks or stoops, site work and utility connections. If the licensed dealer and local building department are not able to answer your questions related to installation, contact DHCD.

Q: Who ensures that a manufactured home is built properly in the factory?

A: The Design Approval Primary Inspection Agency (DAPIA) is responsible for evaluating all manufactured home designs submitted by the manufacturer and assuring that they conform to the standards and quality assurance control programs.

Q: Who do I contact if my home was damaged during installation?

A: The licensed dealer may have contracted with the new home buyer, in which case, the dealer is your first point of contact for installation-related problems. If the licensed dealer does not arrange for the installation, and you chose the installation contractor, you should contact the installer who performed the work. If you are not satisfied with the repair, contact DHCD or the local building department.

Q: What is the definition of an alteration?

A: Alteration is the replacement, addition, modification or removal of any equipment or installation that occurs after the sale by the manufacturer to a retailer, but prior to the sale by the retailer to a purchaser, that may affect the construction, fire safety, occupancy or plumbing, heating or electrical systems.

Q: May the licensed dealer make alterations to a new home?

A: Yes, however, they must ensure that the change complies with the HUD code. If an alteration does not comply with the HUD code, the home cannot be sold or offered for sale.

Q: How do I know if the dealer is licensed?

A: Virginia Manufactured Housing Regulations require the current license to be posted. If you do not see a current license, ask to see it.

Q: What is the Manufactured Housing Transaction Recovery Fund?

A: This fund was created by the General Assembly to provide protection against loss or damage due to violations of the regulations by any licensed regulant. Any person who suffers a loss or damages due to a violation of the regulations by a licensed regulant has the right to file a claim for recovery from the fund. The claim will be reviewed by the Virginia Manufactured Housing Board, and if the board finds that the claimant did suffer a loss due to a violation of the regulations, the board will determine the amount of actual damages to be awarded to the claimant and order the responsible licensed manufacturer, dealer, retailer, broker or salesperson to pay the awarded damages. If the responsible party does not pay the damages awarded by the board or file an appeal to the courts within 30 days, the board will pay the damages from the recovery fund, subject to single claim limits and aggregate claim limits. **The Manufactured Housing Transaction Recovery Fund is only applicable to licensed dealers selling more than two manufactured homes per year.**

Q: What is the role of HUD in the manufactured housing industry?

A: HUD is responsible for establishing the Federal Manufactured Home Construction and Safety Standards, as well as issuing regulations that carry out the purpose of the program.

Q: What is a State Administrative Agency (SAA)?

A: The SAA has been approved by HUD to administer and oversee the Manufactured Housing Program. In Virginia, this is the Department of Housing and Community Development (DHCD).

Q: What is the difference between manufactured homes and industrialized (modular) buildings?

A: Manufactured homes are built in accordance with the HUD code. Modular homes and site-built homes are constructed in accordance with the state building codes.

Q: What should I expect when I give a deposit toward the purchase of a manufactured home?

A: Buyers are advised to take proper precautions as with any other purchase. Buyers should expect a detailed discussion with the licensed dealer concerning all monies paid toward the purchase of a manufactured home. Be sure to obtain detailed receipts that clearly state the purpose of the deposit. The Virginia Manufactured Housing Regulations require the licensed dealer to provide a written disclosure to the buyer of the actual damages that may be assessed of the buyer if the buyer fails to take delivery of the manufactured home as purchased.

VIRGINIA DHCD

VIRGINIA DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

Partners for Better Communities

www.dhcd.virginia.gov

600 East Main Street, Suite 300
Richmond, VA 23219
(804) 371-7150
www.dhcd.virginia.gov

SCAN THIS QR CODE WITH YOUR SMART PHONE TO BOOKMARK THIS INFORMATION

© VIRGINIA DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

CONSUMER GUIDE

VIRGINIA MANUFACTURED HOUSING REGULATIONS

Q:

What is a manufactured home?

A: Manufactured homes are built in a factory setting. Each home conforms to the U.S. Federal Manufactured Home Construction and Safety Standards. The homes are built on a permanent steel chassis and transported to the building site on wheels that are removed during the setup of the home. The homes can be transported to the building site in one or more segment sections. Each home segment shall bear the U.S. Department of Housing and Urban Development (HUD) red tag label on the exterior of the home, which is the Manufacturer's Certification Label that the home was built in compliance with the Federal Construction Standards, or HUD code.

AS EVIDENCED BY THE LABEL NO.

THE MANUFACTURER CERTIFIES TO THE BEST OF THE MANUFACTURER'S KNOWLEDGE AND BELIEF THAT THIS MANUFACTURED HOME HAS BEEN INSPECTED IN ACCORDANCE WITH THE REQUIREMENTS OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT AND IS CONSTRUCTED IN CONFORMANCE WITH THE FEDERAL MANUFACTURED HOME CONSTRUCTION AND SAFETY STANDARDS IN EFFECT ON THE DATE OF MANUFACTURE SEE DATA PLATE.