



Eligibility Requirement for HUD Homes

Technical Bulletin FH 2023-08

Last Update:

November 15, 2024

First Release:

April 11, 2023

Applicable Standards:

FORTIFIED Home™–Hurricane
FORTIFIED Home™–High Wind

Applicable Designation Level:



Eligibility Requirements for Homes Constructed to the HUD Code

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Introduction

A manufactured home (sometimes referred to as a mobile home) is built to the Manufactured Home Construction and Safety Standards, a code overseen by the U.S. Department of Housing and Urban Development (HUD) and displays a certification label on the exterior of each transportable section. Manufactured homes are built in the controlled environment of a manufacturing plant and are transported in one or more sections on a permanent chassis. Due to special FORTIFIED Home™ eligibility requirements for HUD homes, it is important to be able to recognize them during initial evaluation assessments. This technical bulletin provides guidance on how to recognize HUD homes and summarizes the FORTIFIED eligibility requirements for HUD homes.

Eligibility

Per section 2.2 of the [2025 FORTIFIED Home Standard](#), a single-family residential home manufactured to HUD’s Zone II or Zone III Manufactured Home Construction and Safety Standards adopted after July 1994 is eligible for a FORTIFIED Roof level designation only. Manufactured homes are not eligible for FORTIFIED Silver or Gold Designations. Homes sited in a Zone I location must be manufactured to Zone II requirements, and homes sited in a Zone II or III location must be manufactured to Zone III requirements. HUD manufactured homes built before July 1994 and Zone I homes built after July 1994 are NOT eligible for a FORTIFIED designation.





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The home must be sited on and properly attached to a permanent foundation. Per section 2.4 of the [2025 FORTIFIED Home Standard](#), foundations must be capable of resisting the design wind load requirements with no more than 1 /4-in. lateral deflection. Requirements specified in the HUD Permanent Foundation Guide for Manufactured Housing (HUD4930.3G) dated September 1996 or later provide useful assistance in identifying suitable foundation options.

Based on results of past inspections of home installations that were reported as permanent, the following requirements of the HUD Guide and FORTIFIED requirements are emphasized and are part of the Field Evaluation inspection.

- Screw-in soil anchors are not considered a permanent anchorage and cannot be used as any part of the required permanent foundation unless their heads are restrained from lateral movement by embedment in a reinforced concrete footing or concrete slab.
- All concrete masonry unit (CMU) bearing walls, piers, and columns, as well as any units used as part of systems to resist uplift, overturning, and lateral loads must be composed of reinforced concrete masonry with mortared bed and head joints. Cells with reinforcing must be fully grouted. Dry stacking of CMU is not allowed.
- All bearing walls, piers, and columns must be installed on and connected to acceptable footings or a concrete slab. Footings and slabs must be protected from the effects of frost heave by extending below the frost line or by using a frost-protected shallow foundation design.
- Walls and piers used as part of the uplift, overturning, or lateral load-resisting system must include adequately sized connections and elements capable of resisting tension or compression loads as appropriate. Straps or cables are acceptable, provided they are connected to the home or its chassis and transfer the design loads to the slab or footings supporting the walls, piers, or columns. Use of frictional resistance between the home or its chassis and the tops of the walls, piers, or columns or between the bottom of the walls, piers, or columns and the footings to resist lateral loads is not allowed.



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Identifying HUD Homes

It can be difficult to identify HUD homes based on outward appearance alone. However, because they are manufactured in a different location than where they are sited, there are some identifying factors.

A few tips to help identify HUD homes are:

- While the homes may come in multiple shapes, they will always be a combination of rectangles that are shaped to be transported on highways. Remember porches or decks can be added on site. **The FORTIFIED Audit team reserves the right to ask for additional pictures if a HUD home is suspected.**



Figure 1: Example of rectangular shape of homebuilt to the HUD Code

- Look for stairs leading to the doorway. Because the homes are transported on a chassis the door will likely be elevated.



Figure 2: Example of stairs on home built to the HUD Code





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- Skirting or lattice around a foundation is another indicator of HUD homes. It is important to look behind or remove skirting to verify the foundation type. A metal chassis is a sign of a home manufactured in a factory and shipped to the site.



Figure 3: Example of skirting on home built to the HUD Code



Figure 3: Example of metal chassis of home built to the HUD Code





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The exterior of the home will have a **HUD label** or tag, there may be one or more of these. The tag/label number is in the upper right-hand corner of these labels.



Figure 5: Examples of HUD Label on home built to the HUD Code

- Each home constructed to the HUD code has a **Data Plate**. While this sounds durable, it is not. It is just a piece of paper, often found inside a cupboard or the electrical panel. This data plate is used to verify Year Built, HUD Label # and Wind Zone. An example can be seen in Figure 6, the red items are the three critical pieces of information: The Date of Manufacture is critical. **Homes built prior to July 1994 are not eligible.**
 - The label number is critical. Comparing the HUD Label or tag to the data plate is the only way to verify that the plate is the data plate for a particular HUD home.
 - The Wind zone is critical. **Zone I homes are never eligible for a FORTIFIED designation.** Zone II is only eligible in areas where HUD allows Zone I. Zone III is required everywhere else and is the only version allowed in our Hurricane areas.
- Sometimes the HUD Label or Data Plate have been removed. If this is the case, you may find some of the information through previous or current financing paperwork provided by a lending institution or through the Institute for Building Technology and Safety at <https://www.ibts.org>. With that information, HUD may be able to provide a letter certifying the specific HUD Labels that were attached to the home.



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Compliance Verification Requirements

- Provide foundation documentation as required by the [FORTIFIED Home Documentation Requirements](#).
- Provide photo documentation of the **HUD label** or tag.
- Provide photo documentation of the **Data Plate**.

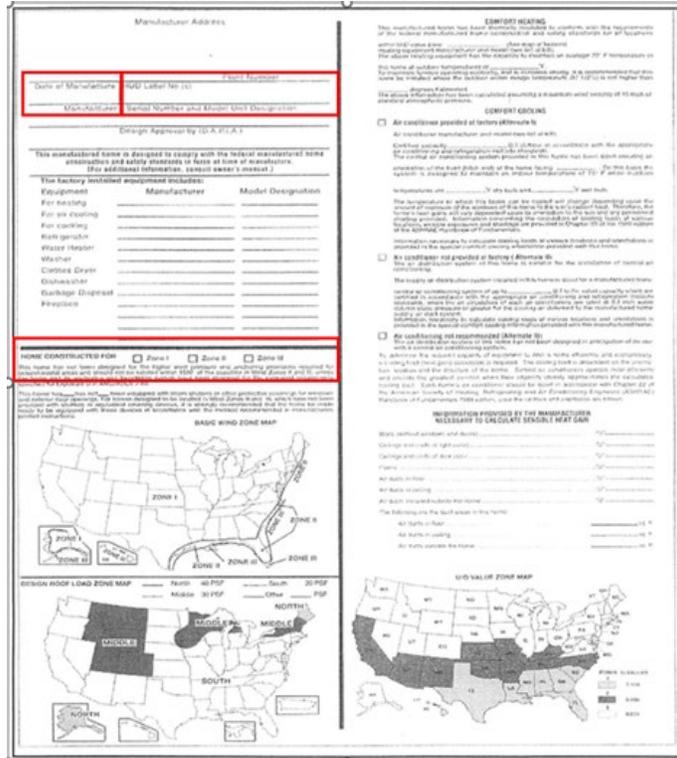


Figure 6: Examples of HUD Data Plate on home built to the HUD Code

Additional References

- [2025 FORTIFIED Home Standard](#)
- [FORTIFIED Home Documentation Requirements](#)
- [FORTIFIED Legal Disclaimer](#)

