

Strong & Affordable

FACT SHEET: MANUFACTURED HOUSING

A manufactured home is constructed entirely in a controlled factory environment, built to the federal Manufactured Home Construction and Safety Standards, better known as the Department of Housing and Urban Development (HUD) Code.

In 1976, the HUD Code established a stringent series of construction and safety standards that ensure that manufactured homes are superior to “mobile homes,” the term used for factory-built homes produced prior to the HUD Code.

The manufactured homes of today are well-designed, innovative, efficient, and cost less than their site-built counterparts. The only time a manufactured home is “mobile” is on the day it is transported to the home site. Fewer than 5% of all manufactured homes are ever relocated from their original location.

Today’s Florida manufactured homes are permanent homes indistinguishable from their site-built counterparts and built with the same top-of-the-line components.

1976 The U.S. Department of Housing and Urban Development (HUD) established the Manufactured Home Construction and Safety Standards (MHCSS), commonly known as the HUD code. These federal standards regulate all aspects of construction, including design and construction strength, durability, transportability, fire resistance, and energy efficiency. Homes built prior to June 15, 1976, even with modifications, do not meet the HUD standards and cannot be accepted as compliant with the HUD Code.

1994 HUD revised and increased wind safety standards for manufactured homes following Hurricane Andrew in 1992. The Florida Department of Highway Safety Motor Vehicles inspected 52,233 mobile and manufactured houses following five Florida hurricanes in 2004 and 2005 and determined, “None of the homes were destroyed and, those that were damaged, tended to sustain only minor damage such as vinyl being blown off. In addition, all homes installed in accordance with the states’ uniform installation standards performed well with regard to not moving on their foundations.”

2007 The federal government established standards requiring all new manufactured homes meet minimum requirements for installation and anchoring in accordance with its structural design and windstorm standards.

2014 The Insurance Institute for Business & Home Safety (IBHS) test found that manufactured homes performed better at high winds compared to traditional site-built homes