



# Manufactured Homes Q & A

Q2: May 6<sup>th</sup>, 2026



*Scan the QR code to follow along on your Phone*

# Panelist

- Ed Mcgee with Pride Real Estate



- Gary Waddell with Clayton Homes



- Terry George with Avid Home Inspections



- Jordan Davis with Fidelity National Title



- Tyler Gainey with Dove Electric



- Sheryl Arndt with Sunward



# Agenda



<b>01</b>	<b>Mobile or Manufactured Homes</b>
<b>02</b>	<b>Real Property, Permanent Foundation, and Structural Engineer</b>
<b>03</b>	<b>Title Requirements/Deactivated Title</b>
<b>04</b>	<b>Inspections, Manufactured home HUD Code</b>
<b>05</b>	<b>Electric Provisions and generic overview of contractors</b>
<b>06</b>	<b>Financing requirements, and How to Win more Manufactured deals</b>

# Mobile or Manufactured Homes?

Ed McGee  
Pride Real Estate





# Differences Between Mobile and Manufactured Homes

## History and Terminology

Mobile homes were built before 1976 and are often smaller, while manufactured homes are built after 1976 with stricter standards.

## Construction Standards

Manufactured homes comply with federal standards set by HUD, ensuring safety and quality; mobile homes did not have these regulations.

## Design and Features

Manufactured homes generally have more modern, customizable designs and better insulation compared to older mobile homes.



**Verify Zoning &  
Land Use**



**Get a Land  
Survey**



**Secure Utilities**



**Obtain Permits**



**Site Preparation  
& Foundation**



**Choose & Order  
Your Home**



**Installation &  
Inspections**



**Title & Financing**

# **Found Land, Now What?**

# **Pre-Existing Mobile or Manufactured Home: What to Ask the Seller**

- **Year Built – Pre- or Post-1976?**
- **Are the HUD Labels & Data Plate Present?**
- **What Is the Title Status?**
- **What Type of Foundation?**
- **Has It Been Moved Before?**
- **Were Any Modifications or Additions Made?.**
- **What About the Electrical & Plumbing Systems?**
- **Is There a Recent Inspection Report?**

# Steps to Replace a Pre-Existing Mobile or Manufactured Home on my Land

1

Assess the Existing Home (Grandfathered)

2

Obtain Removal & Demolition Permits

3

Remove or Demolish the Old Home

4

Evaluate the Existing Foundation

5

Update Site Work & Utilities

6

Obtain New Placement Permits

7

Install & Inspect the New Home

8

Handle Title & Financing



**Can you sell more than One Mobile Home a year?**



## **Mobile or Manufactured Homes**

**Ed McGee**  
**Pride Real Estate**

# Real Property, Permanent Foundation, and Structural Engineer



**Gary Waddell**  
**Clayton Homes**

1

**Permanent Foundation**

2

**Own the Land**

3

**Deactivate MVD Title**

4

**Engineer Certification**

5

**HUD Labels & Data Plate**

6

**Real Property Letter**

**What Makes a Manufactured Home Real Property?**

# The Structural Requirements Are Up to the Engineer

- **Foundation type and design specifications**
- **Anchoring and tie-down systems**
- **Load-bearing capacity and structural integrity**
- **Compliance with MHD (Manufactured Housing Division) codes**
- **Deactivated Title is required for real property conversion**



# How to Obtain a Certificate of Occupancy on a Mobile Home or Manufactured Home

- **Obtain an MHD Permit**
- **Use Licensed Installers**
- **Pass All Required Inspections**
- **Schedule Inspections Through MHD**
- **Green Tag is Issued only After the Final Approval**
- **Homeowner Permits Available**



# **Do I Need Concrete block around the perimeter or can I do Wood and or Vinyl?**

- **Concrete block is NOT required**
- **Always check locally**
- **HUD Code: Skirting must be "weather-resistant materials" – no specific material mandated**
- **NM MHD: All perimeter enclosure materials must be approved by the division**
- **Requirements for all skirting: Must be self-ventilating, include access/inspection panels, and prevent rodent entry (1/4" mesh max)**

# Do I Need Concrete Strips or a Pad Under the House for Real Property?

- A full concrete pad or strips are NOT required by HUD
- Multiple foundation types qualify: pier & beam, runners, slab, crawl space, or basement
- What matters: the foundation must be permanent and engineered – certified by a NM licensed structural engineer or HUD-approved engineer
- NM MHD must inspect and approve the foundation before it counts for real property conversion
- Key for lenders: engineer certification + MHD "green tag" + deactivated MVD title = real property



# Title Requirements & Deactivated Title

**Jordan Davis**  
**Fidelity National Title**



# Title Requirements



## 1. Deactivated Title

- a. Home starts out with an MVD title – personal property/chattel
- b. MVD must “deactivate” it when the home is put on a permanent foundation
- c. This allows the county to tax the home as real property vs personal property
- d. Lenders will require this
- e. Process varies from county to county

# Key Steps to Deactivate a Manufactured Home Title in NM

**CERTIFICATE OF TITLE**

NEW MEXICO

VOID IF ALTERED

VOID IF ALTERED

THECLUNKERJUNKER.COM

NEW MEXICO MOTOR VEHICLE DIVISION

1. **Verify Liens:** The title must be free and clear of all liens and encumbrances
2. **Pay Taxes:** Obtain a tax release from your county treasurer proving all taxes are paid
3. **Foundation Inspection:** Contact the Manufactured Housing Division (MHD) to obtain a “green tag” confirming the home is permanently attached
4. **Submit to MVD:** Submit the original title, tax release, “Request to Change Valuation Status” form, and foundation documents to MVD
5. **Update Assessor:** Once MVD returns a stamped “Inactive” title, take it to the county assessor to assess the home as real property

# Things to Look for:



Torrance County Assessor  
 205 9<sup>th</sup> STREET  
 POST OFFICE BOX 258  
 ESTANCIA, NEW MEXICO 87016  
 Phone (505) 544-4300 Fax (505) 384-4362

To Whom It May Concern:

This is to certify that on January 5, 2026 our appraiser determined that the mobile/manufactured home:

(Make)	CMH	(Year)	2021
(Owner)		(Serial/VIN#)	BL2006554TXA

Meets the "permanent attachment" criteria set forth and used by this office to determine whether such a structure can be considered Real property for assessment purposes (in accordance with NMAC 19.3.18).

The final step for the manufactured home's Conversion to Real Property *HAS* taken place.  
 The residence *has been* placed on the Torrance County Tax Roll as Real Property  
 The Residence is being assessed as part of Land ID # 24477

EFFECTIVE BEGINNING THE YEAR 2026

Upon your request, we will provide this letter, signed by our office,  
 for you to present to your mortgage lender or finance company.

Sincerely,

TANNER SOLOMON  
 CERT APPRAISER  
 Phone: (505) 544-4347

## Summary

Account Id **M40113**  
 Parcel Number 140113700000000000  
 Owners  
 Address PO BOX  
 MORIARTY, NM 87035  
 Situs Address ECHO RIDGE RD  
 Legal Subd: ECHO RIDGE Lot: SEC 30 T9N R9E **MBL HOME TITLE**: 22111M054800460 SERIAL: BL2006554TXAB YEAR: 2021  
 MAKE: TRU-98TRU SIZE: 72X28 SPACE: ACTIVE

Code Description	Current	Exm/	
		Original	Inc
IMPR IMPROVEMENTS	100,571.00	100,571.00	Y
LAND LAND VALUE	18,000.00	18,000.00	Y

Values	Actual	Assessed
NON-RESIDENTIAL LAND	\$32,370	\$10,790

# Resources



Title Land Consulting, LLC

Scott Florez - Owner/Manager

[scott@titlelandconsulting.com](mailto:scott@titlelandconsulting.com)

Title Land Consulting, LLC

6300 Riverside Plaza Ln, NW, Suite 100

Albuquerque, NM 87120

(505) 217-8988

Title Land Consulting LLC works directly with the New Mexico Motor Vehicle Division and County Assessor/Treasurer to deactivate the manufactured home title and correctly assess as real property per the various statutory, regulatory and procedural requirements.

Additionally (and where possible), Title Land Consulting LLC will also assist with determining if the manufactured home has been previously installed or occupied at any other site or location.

Jordan Davis  
Fidelity National Title  
Escrow Officer  
505-247-6732  
[Jordan.davis@fnf.com](mailto:Jordan.davis@fnf.com)

# Manufactured Homes: Inspections & HUD Code

Broker Q&A Panel • New Mexico

**Terry George**  
**Avid-Home Inspections**

**Manufactured homes are the  
only homes built under a  
federal code.**

**Goal: help brokers spot issues  
before financing or closing is  
delayed.**

Practical field issues • HUD  
code context • Pre-listing value

# Why Manufactured Homes Are Different

## HUD Code Foundation

- Only homes built under a federal building code (HUD).
- HUD code took effect June 15, 1976.
- Standards cover structure, wind, roof load, and thermal performance.
- HUD labels and the data plate matter for financing and verification.

**Manufactured homes aren't risky – they're specific.**

- Built in the factory to HUD standards
- Installation and later field modifications determine whether the home still performs as designed

# What Inspectors Evaluate in the Field

## Structural & Foundation

Piers • anchoring • tie-downs • movement

## HUD Identification

Labels • data plate • serial numbers

## Modifications

Porches • garages • roof-overs • additions

## Crawlspace Conditions

Moisture • vapor barrier • insulation • access

# Top 3 Issues I See Most Often

1

## **Improper Additions**

Roof-overs, porches, and garages tied into the structure incorrectly

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2

## **Crawlspace Moisture & Access**

No access, moisture intrusion, and missing or damaged vapor barriers

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3

## **Wrong Water Heater**

Standard residential unit installed instead of a manufactured-home listed water heater

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*One of the most common defects in the field is a water heater replaced with a standard unit instead of one listed for manufactured home installation.*

# Common New Mexico Modification Issue

**Front porch deck attached directly to the manufactured home instead of built freestanding**

## Why it matters

- Manufactured homes are engineered as a complete system
- Decks and porches should typically be independently supported
- Attached decks can transfer movement or structural loads back into the home
- It may look fine cosmetically, but it can raise repair and financing concerns

**Great pre-listing package for brokers**

**If you're listing a manufactured home, a pre-listing inspection can identify foundation concerns, crawlspace issues, improper additions, and even something as simple as the wrong water heater before it affects financing or delays closing.**

## What that prevents

- Late underwriting repair conditions
- Appraisal or lender concerns
- Last-minute negotiation surprises
- Delays that could have been caught before listing

**Next: electrical provisions and contractor considerations**

**Transition to  
Dove Electric**



**KNOWLEDGE FOR  
BETTER NEGOTIATIONS  
IN MANUFACTURED  
HOUSING**

# WHY SHOULD I KNOW THIS?

## AVOID COSTLY MISTAKES:

We currently have a client who has a deal that has been held up months because the sellers agreed to get power on the property without realizing the “2nd disconnect rule”. They thought power to the property would be 2-5K but now it is +15K and has stalled the deal.

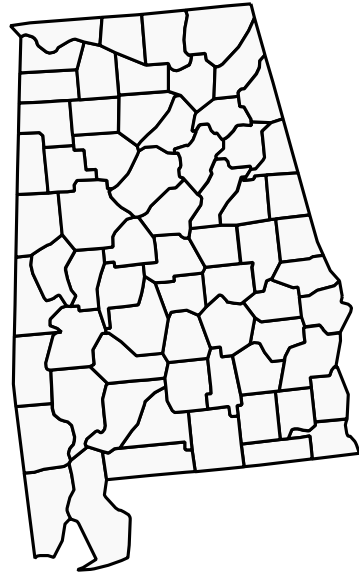
## MAINTAIN PROFESSIONAL IMAGE:

- IMPRESS CLIENTS BY UNDERSTANDING THE NUANCES OF MANUFACTURED CONSTRUCTION
- Identify possible issues before they become a problem

# WHO HAS AUTHORITY OVER MANUFACTURED HOMES?



THE CITY



THE COUNTY



THE STATE

# WHO HAS AUTHORITY OVER MANUFACTURED HOMES?



State of New  
Mexico



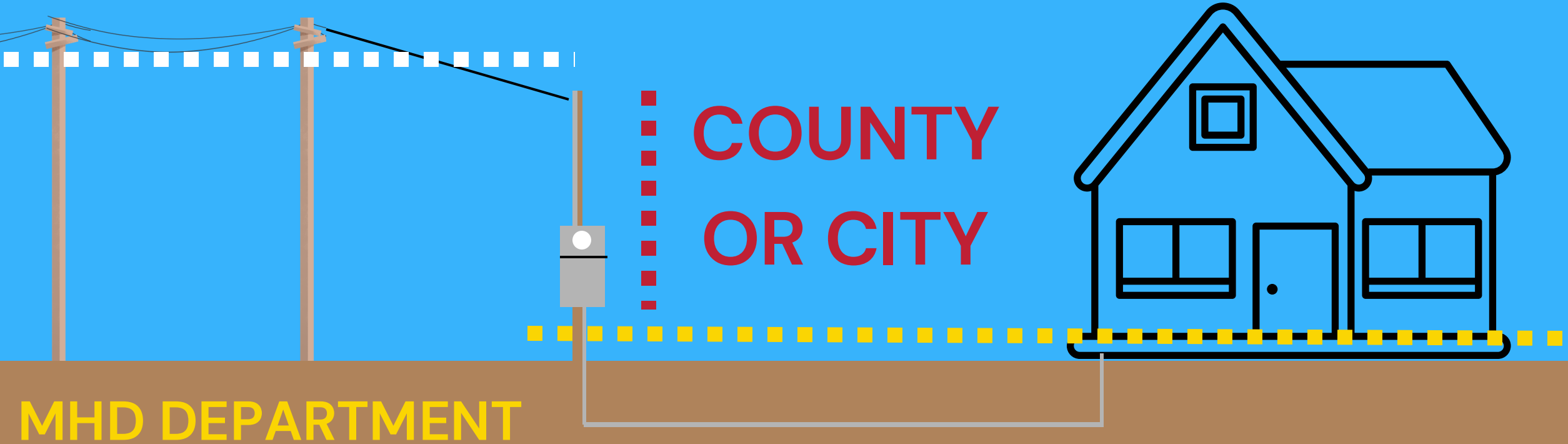
Regulation and Licensing  
Department



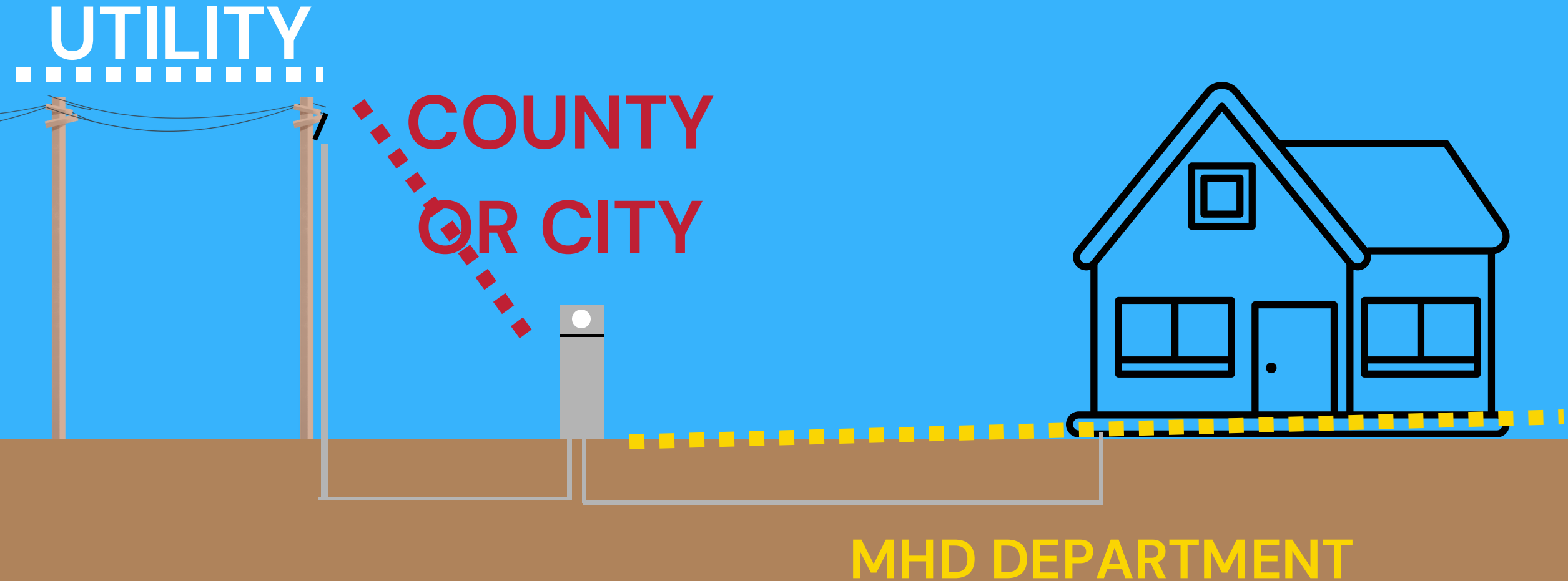
Manufactured  
Housing Division

# WHO HAS AUTHORITY OVER MANUFACTURED HOMES?

UTILITY



# WHO HAS AUTHORITY OVER MANUFACTURED HOMES?



# WHY DOES IT MATTER?

## MHD REQUIRES SEPERATE LICENSING:

Many realtors and contractors are unaware that to complete any work on a manufactured home contractors must have a seperate MHD license before they can pull permits and schedule inspections.

## REPAIR REQUEST :

- LIABILITY IF NO COMPLETED BY MHD LICENSED CONTRACTOR
- Often held up by lack of familiarity with MHD specific inspection items if not practiced in MHD

# NEW POWER TO MANUFACTURED HOMES



**1. PERMITS**

**1-3 MONTHS**

**2. UTILITY LINE  
EXTENSION**

**1-3 MONTHS**

**3. CUSTOMER OWNED  
POLE/PEDESTAL**

**2-4 WEEKS**

**4. CONNECTION TO  
HOME**

**1-2 WEEKS**

**TOTAL TIME**

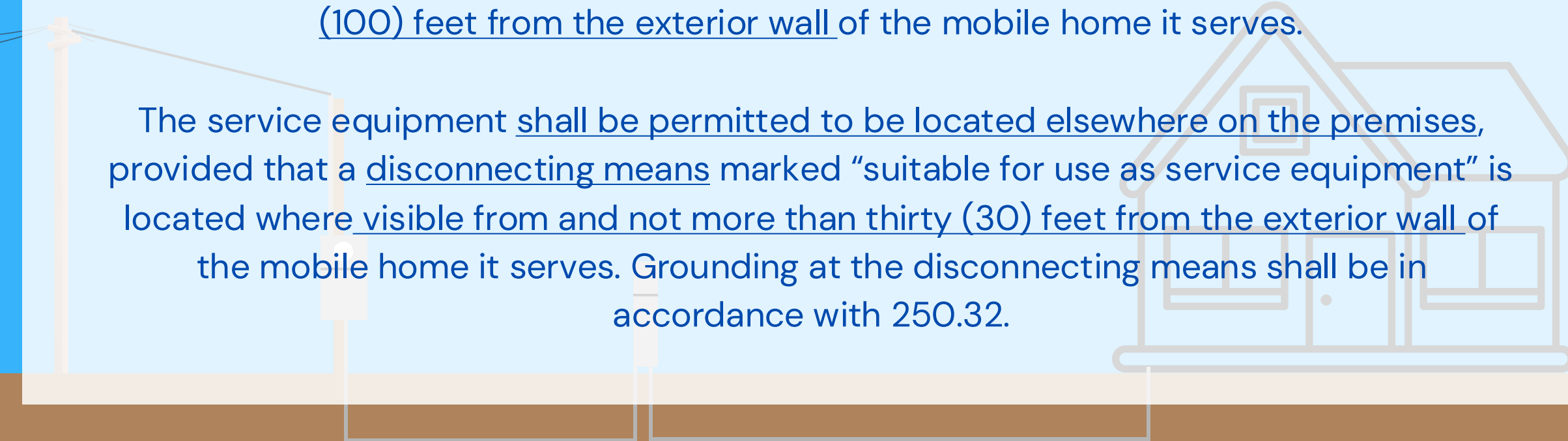
**3-8 MONTHS**

# 2ND DISCONNECT RULE

## The Code:

Section 550.32 (A) Mobile home service equipment. Delete the text of this section of the NEC and substitute the following: the mobile home service equipment shall be located adjacent to the mobile home and not mounted in or on the mobile home. The service equipment shall be located where visible from and not more than one hundred (100) feet from the exterior wall of the mobile home it serves.

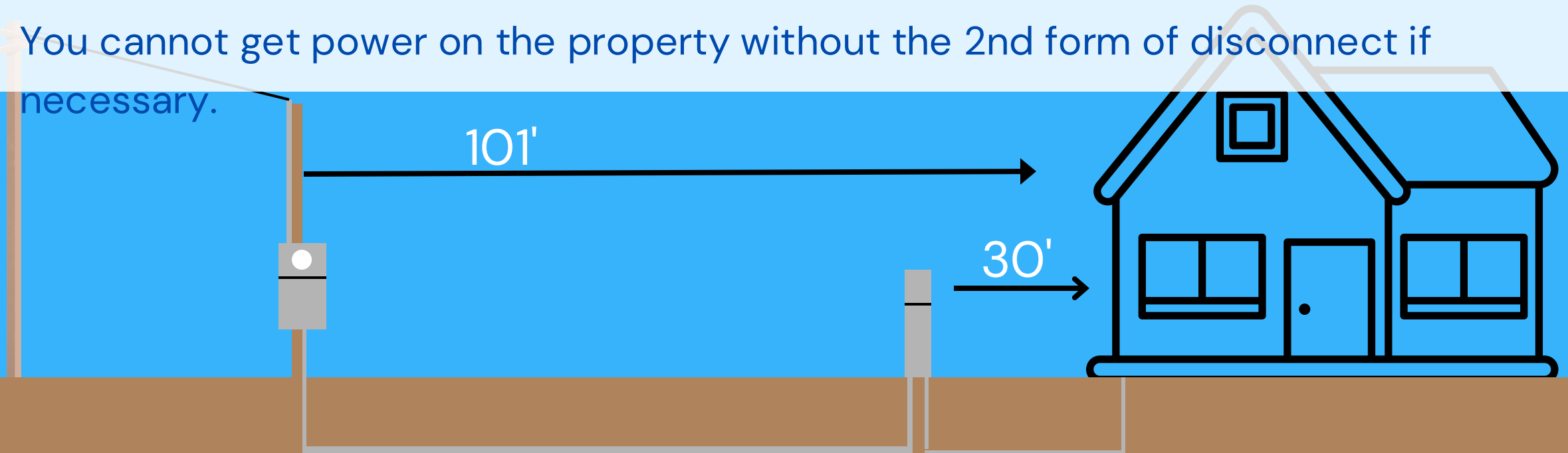
The service equipment shall be permitted to be located elsewhere on the premises, provided that a disconnecting means marked "suitable for use as service equipment" is located where visible from and not more than thirty (30) feet from the exterior wall of the mobile home it serves. Grounding at the disconnecting means shall be in accordance with 250.32.

A diagram illustrating the placement of service equipment and a disconnecting means for a mobile home. The mobile home is shown on the right. To its left, a utility pole is connected to a service equipment cabinet. A disconnecting means is shown on a post between the service equipment and the mobile home. Wires connect the service equipment to the disconnecting means and then to the mobile home. The ground is shown as a brown area at the bottom.

# 2ND DISCONNECT RULE

## Simplified:

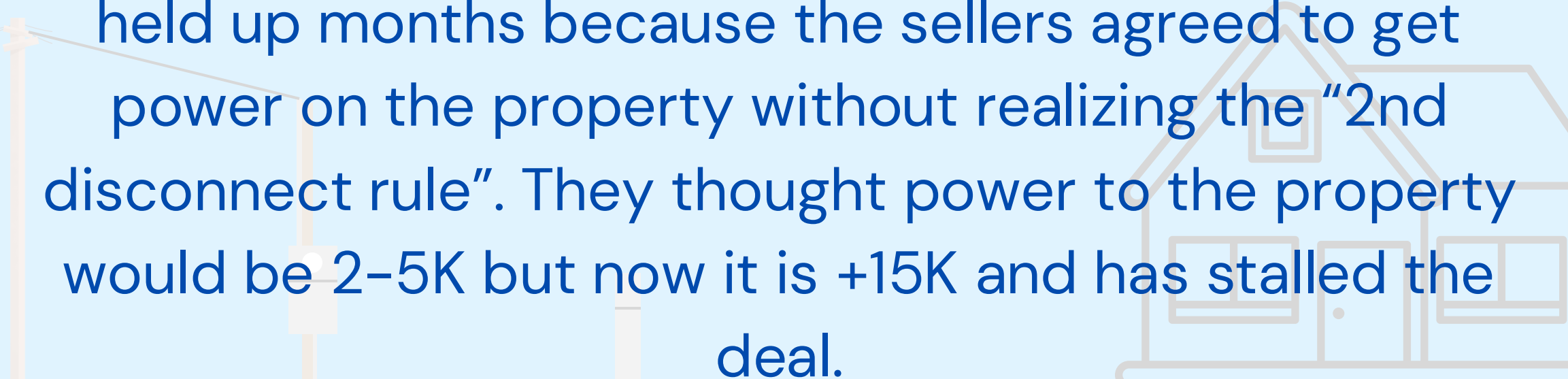
- The meter must be visible and not more than 100' from the exterior wall.
- If it is "A" not visible or "B" more than 100' from exterior wall.
- Then you must install a 2nd disconnect (usually a pedestal).
- This 2nd disconnect must be visible and 30' or less from the exterior wall.
- You cannot get power on the property without the 2nd form of disconnect if necessary.



# 2ND DISCONNECT RULE

## Why you should understand this:

We currently have a client who has a deal that has been held up months because the sellers agreed to get power on the property without realizing the “2nd disconnect rule”. They thought power to the property would be 2-5K but now it is +15K and has stalled the deal.



# DEAL KILLERS



- Unpermitted Panel Upgrade on home is not to MHD code
- Looking to swap in new manufactured home but old connections aren't to new code
- Handyman wiring
- Hot water heater is not MHD listed

# ADDITIONAL USEFUL INFORMATION

- PNM's max underground run is 300'. Overhead is 100'
- Manufactured homes use special outlets/switches
- Most underground electrical in east mountains is customer owned
- Most old pedestals only support 50 amps and new manufactured homes are usually 200 amps
- PNM no longer allows multiple residential meters in different locations on the property (except wells)
- Two sides of double wide are joined by push together connectors and are a common fail point
- Most utility companies typically follow behind PNM.



PLEASE REACH OUT TO ME IF  
YOU HAVE ADDITIONAL  
QUESTIONS.

# Financing Requirements, and How to Win more Manufactured deals

**Sheryl Arndt**  
**Sunward FCU**



# Financing Requirements

Check with each lender on specific requirements as they can vary

- Sunward can finance with 5% down, conventional only, no PMI on portfolio products
- Double-wide, built after 6/15/1976
- Home must be affixed on a permanent foundation
- Lot must be owned
- Must be taxed as real property with a deactivated title
- Rates are higher due to higher risk of default
- Cannot have been moved more than once to the current lot
- HUD plates need to be visible. If not, will need IBTS report
- Structural engineer report usually required



# Modular vs Site Built

- **Modular homes are constructed in sections in a factory, but they are built to the same local and state building codes as traditional site-built homes.**
- **Traditional financing applies to modular homes, the same as a site-built properties.**
- **Lenders, appraisers, and title companies typically treat modular homes the same as site-built properties even if it appears to look like manufactured home.**
- **Modular homes are also comparable to site-built homes in the area, from an appraisal and value standpoint.**

# How to Win More Manufactured Home Deals

1

Pre-screen the property before writing an offer

2

Partner with an experienced manufactured home lender

3

Set expectations with your buyer early on

# **Financing Requirements, and How to Win more Manufactured deals**

**Sheryl Arndt  
Sunward FCU  
505-459-1866  
sarndt@gosunward.org**





# Questions & Answers

**We welcome your questions and feedback**

# Upcoming Events



# Thank You



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