

## The SAMCO Bulletin Board



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## Manufactured Home – Missing HUD Plate

Surprises are often part of our day as appraisers; wouldn't you agree? Occasionally, when the appraiser is on the subject site of a manufactured home, the surprise can be that the HUD plate is gone! Whether it has been removed or covered, it's not possible to provide a photograph of that red metal plate. You do have some options, however. The information provided below is from the Institute of Building Technology and Safety's website, [www.ibts.org/label\\_req.shtml](http://www.ibts.org/label_req.shtml). You can utilize this site for a Verification Letter whenever the HUD plate is gone. You will need the information from the interior Data Plate, so hopefully that hasn't been removed. There is a charge which the lender needs to approve first. Look the information over below, and then save the website for later reference. It may not have happened to you yet, but chances are, you will need this website in the future.

The information below is from [www.ibts.org/certification\\_label.shtml](http://www.ibts.org/certification_label.shtml).

### HUD Certification Labels

#### Certification Label

(Commonly Referred to as the "HUD Label")

All transportable sections of manufactured homes built in the U.S. after June 15, 1976 are labeled. The label is the manufacturer's certification that the home section is built in accordance with the U.S. Department of Housing and Urban Development's Construction and Safety Standards in effect on the date the home was manufactured. HUD Standards include Body and Frame Requirements, Thermal Protection, Plumbing, Electrical, Fire Safety, and other aspects of the home.

Each Certification Label has a unique label number and is two inches (2") by four inches (4") in size. The label number consists of three letters followed by a number of six or more digits. The three letters designate the Production Inspection Primary Inspection Agencies (PIIA) that issued the Certification Label to the manufacturer.

The Certification Label is permanently affixed to the exterior of each transportable section. The label is located one foot (1') up and away from the left rear corner (facing forward; the tow bar end indicates the front of the section).

The Certification Label number can become necessary when placing the home in a manufactured home community, or may be demanded by insurance underwriters or by lenders when the home is purchased or refinanced. However, over the life of the home, the Certification Label is sometimes inadvertently removed. This could have occurred when the home was sited, installed on a foundation, re-sided, or for other legitimate reasons. HUD does not reissue lost or missing labels once the home has been sold. In these cases, Certification Label Verification can be provided.

This verification is issued by IBTS, HUD's contractor, and is acceptable in lieu of a replacement label. Labeling information for all homes built under the Federal Program since June 15, 1976 is maintained by IBTS.

For further information, please see our [Certification Label Inquiry page](#).

The information below is from [www.ibts.org/data\\_plate.shtml](http://www.ibts.org/data_plate.shtml).

## Data Plate

Each manufactured home built in the United States after June 15, 1976 has a data plate. The data plate includes the manufacturer's certification that the home is designed in accordance with U.S. Department of Housing and Urban Development's construction and safety standards in effect on the date the home was manufactured. HUD Standards include Body and Frame Requirements, Thermal Protection, Plumbing, Electrical, Fire Safety, and other aspects of the home.

The data plate includes the date of manufacture, name and address of the manufacturing plant, manufacturer's serial number and model, a list of certification labels applied to the home, major equipment, roof load, heating/cooling and wind zone information. Also included is the Design Approval Primary Inspection Agency (DAPIA).

The Data Plate is affixed in a permanent manner near the main electrical panel or other readily accessible and visible location. Other common locations might be inside the master bedroom closet door, utility or laundry room door, inside a kitchen cabinet or on the backside of a cabinet door.

The certification label number is also printed on the certification label. ([Certification Label Information](#)) In cases where the certification label cannot be located, the data plate includes information necessary for determining the certification label number that was applied in the factory. ([Certification Label Inquiry Information](#))

NOTE: Appraisals are as unique as the individual subject properties. SAMCO understands that occasionally there will be an appraisal that simply will not conform to Fannie/Freddie guidelines. In those instances a very complete "My Comp Search and Results" paragraph is required. SAMCO also understands that the appraiser's best comparable may not conform to guidelines. In that instance though, those comparables that do not meet guidelines should be placed in the second grid, as supporting information.

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\*ATTENTION MULTIPLE APPRAISER COMPANIES: Please forward the supplied information to each appraiser within the company.