Financing Manufactured Homes

Yes, there are real mortgages for manufactured housing.

WHAT QUALIFIES

Built after June 1976 with HUD tags, permanently affixed to a foundation, and titled as real property with the land. Meeting those tests unlocks FHA, VA, and conventional financing.

WHAT TO EXPECT

Slightly different pricing and appraisal requirements than site built homes, and fewer lenders play in the space. Singlewides are harder to finance than multi section homes.

WATCH OUTS

Homes still titled as personal property need a title conversion first. Park homes on leased land are a different loan animal entirely. Ask early; the fixes take time.

FINANCING CHECKLIST

- **HUD tags present (post 1976)**
- **Permanent foundation**
- **Titled as real property with land**
- **Multi section easier than singlewide**
- **Start the conversation early**

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