

Mark Blackledge

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Sent: Tuesday, February 23, 2010 11:49 AM
To: mark@blackledgeappraisals.com
Subject: FHA Resource Center Response 480646-330428612

Thank you for contacting the FHA Resource Center, a response to your inquiry is provided below. If you have additional questions you can submit them via email to info@fhaoutreach.com or contact us at 1-800-225-5342. Please do not respond to this email unless you need further clarification or wish to initiate a new service request.

FAQ : Is a manufactured home still eligible if the HUD label (tag) is missing?

Solution Details : All manufactured homes must have an affixed HUD certification label (tag) located on the outside of the home. If the home is a multi-wide unit, each unit must have a label. If for any reason the labels are missing, appraisers must REJECT the property and notify the lender. HUD does not reissue labels for manufactured homes. However, HUD has authorized the Institute for Building Technology and Safety (IBTS) to issue letters of label verification for units for which it can locate the necessary information within its data base. Effective January 2007 a consumer may request a letter of label verification from IBTS by visiting the IBTS website at http://www.ibts.org/label_req.htm and completing an online request form or submitting the request form via fax at: 703-437-6894.

The information needed by IBTS to issue a letter of label verification can be found on the above website and will generally appear on the data plate inside the home in one of three locations: on or near the main electrical panel, in a kitchen cabinet or in a bedroom closet.

The data plate has a map of the United States to let the consumer know the Wind Zone and Snow Load for which their home was built.

The processing time for IBTS is expected to be 3-5 business days and costs \$50. URGENT requests are given the highest priority, and are completed within 24 -36 hours of request (1-2 business days). The cost of an URGENT request is \$75. These costs are non-refundable if the home is not located in the IBTS database. You can also contact IBTS by calling 703-481-2012.

If you need additional assistance from HUD, contact the Office of Manufactured Housing Programs at (202) 708-6423.

<http://www.hud.gov/offices/nsg/ramh/mhs/mhslabels.cfm>

DISCLAIMER: All policy information contained in this knowledge base article is based upon the referenced HUD policy document. Any lending or insuring decisions should adhere to the specific information contained in that underlying policy document.