

MH Advantage Eligibility Requirements

MH Advantage® is a mortgage program that finances manufactured homes meeting specific design standards offering features comparable to site-built homes. This document will serve as a reference guide to the standard features and installation requirements that make a home eligible for the benefits of MH Advantage financing.

Manufacturer requirements

The following design features are required for MH Advantage eligibility. To qualify for MH Advantage financing, the home must meet these standards and the manufacturer must be participating in the MH Advantage program. A list of participating manufacturers is available at www.fanniemae.com/manufacturedhomes. The lender is not required to validate that the home meets these requirements. The present of the MH Advantage sticker or CHOICEHome label indicates that these requirements have been met.



Eaves: Eaves that are a minimum of 6" or 4" eaves to which site-completed gutters of 2" or more are to be added and downspouts to discharge water away from the home.



Roof pitch: Minimum roof pitch of 4/12 (does not apply to triple section homes, which may have any roof pitch).



Floor height: Low finish floor set design not to exceed 30 inches from bottom of floor joist to the exterior grade for the front or entry elevation.



Energy performance:

- Minimum insulation standards of R-38 for ceilings, R-13 for walls, and R-22 for floors.
- Controls: Install a programmable thermostat.
- Windows: Utilize Low-E windows to reduce heat transfer.



Interior features:

- Drywall (tape and texture) throughout the home.
- Kitchen and bath cabinets with fronts of solid wood or wood veneered.
- Fiberglass, acrylic, composite, porcelain/enamel coated steel, or tile for all showers and/or tubs in the home.*

*ABS materials are not allowed unless when used with acrylic coating.



Exterior features:

- Exterior siding is comprised of one or more of the following: fiber cement board, hardwood siding, engineered wood siding, masonry, stone, stucco, or vinyl siding backed with oriented strand board or plywood.

In addition to the above features, the home must have an MH Advantage® sticker or CHOICEHome® label attached before it leaves the manufacturing facility. This sticker confirms the home meets all MH Advantage construction requirements. As part of the appraisal process, the lender must ensure the sticker is affixed to the home and include a clear photo of it in the pre-purchase appraisal documents for verification.

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Site installation requirements

Installing the required on-site features is essential to ensure MH Advantage compliance. Without these features, even if it has an MH Advantage sticker, the home will not be eligible for MH Advantage financing. Lenders should expect the appraisal report to include evidence of required site installation elements. See the [MH Advantage Appraisal Requirements](#) for additional details.



Gutters and downspouts: The property must include gutters and downspouts to discharge water away from the home.



Foundation: A permanent foundation and foundation that meets the following criteria is required:

- i. Masonry or poured concrete perimeter wall;
- ii. HUD's Permanent Foundations Guide for Manufactured Housing; and
- iii. Engineered Foundation certified by a registered architect or professional engineer.



Driveway:**

- Requires a driveway leading to the home or to the garage/carport (if present) for new construction. The driveway must consist of black top, pavers, bricks, concrete, or cement.



Sidewalk:**

- **Connectivity:** A sidewalk shall be constructed to connect the driveway to the front entrance of the home for all new construction.
- **Materials:** The sidewalk must be composed of one or more of the following approved materials: asphalt (blacktop), pavers, brick, concrete, or cement.



Covered porch: Requires minimum 72 square feet of covered porch.



Garage/carport:**

- Single-section MH Advantage or CHOICEHome properties must feature an attached garage or carport for new construction with space to accommodate at least one car. The exterior materials and finishes must be at least equivalent to the primary structure.

All required on-site structures must be fully completed at the time of the appraisal for the home to be approved for MH Advantage financing.

** Exception: If an existing infill lot for a new construction cannot accommodate a sidewalk, driveway, or attached garage/carport, these features are not required. An infill lot is vacant or underutilized land located within a developed urban or suburban area, typically surrounded by existing buildings and infrastructure. This exception specifically excludes any lot located in a newly created or recently platted subdivision.