

# MH ADVANTAGE<sup>®</sup>

## Eligibility Checklist



A home that qualifies for MH Advantage financing must meet the following architectural and site installation standards. Look for the MH Advantage tag on [www.manufacturedhomes.com](http://www.manufacturedhomes.com) to find manufacturers who build MH Advantage eligible homes.

- Home must be designed as a multi-section property (i.e., no single-wide homes)
- The presence of a driveway leading to the home (or to the garage or carport, if one is present). The driveway must consist of blacktop, pavers, bricks, concrete, cement, or gravel (gravel must have a minimum depth of 4 inches)
- Eaves that are 6 inches or greater (which may be eaves no less than 4 inches to which site-completed gutters of 2 inches or more are to be added)
- Roof pitch, following installation on site in accordance with the home's plans, will be at a ratio of 4/12 or greater (does not apply to triple-wide homes, which may have any roof pitch)
- The home is designed with one of the following pairs of features:
  - Dormer(s) and Covered Porch (minimum 72 square feet); or
  - Dormer(s) and Attached Garage/Carport; or
  - Covered Porch (minimum 72 square feet) and Attached Garage/Carport
- Designed with low-profile finished floor set that does not exceed 30 inches from bottom of floor joist to the exterior grade for the front or entry elevation (Note: This is design standard only—topography of site or other considerations may affect actual placement of home on site and does not disqualify the home from MH Advantage)
- One of 3 energy standards on the Data Plate—overall U-Value of 0.076 or less, 2009 IECC, Energy Star. *Alternate approved MH Advantage energy standards may be eligible.*
- The design will accommodate a foundation that meets all the following criteria (note: actual foundation is the responsibility of retailer and does not disqualify the home from MH Advantage):
  - Masonry perimeter wall;
  - HUD's Permanent Foundations Guide to Manufactured Housing; *and*
  - Engineered Foundation certified by a registered architect or professional engineer
- Interior has all features listed below:
  - Drywall (tape and texture) throughout the home (including closets);
  - Kitchen and bath cabinets with fronts of solid wood or veneered wood; *and*
  - Fiberglass, solid surface, acrylic, composite, porcelain/enamel-coated steel, or tile for all showers and/or tubs in the home
- Exterior siding composed of one or more of following—fiber cement board, hardwood siding, engineered wood siding, masonry, stone, stucco, or vinyl siding backed with oriented strand board

Bring this checklist to a manufactured home retailer and work with a sales representative to find homes with the features listed above that can be eligible for MH Advantage financing.