

## DO NOT REMOVE THE HUD TAG EVER!

When you go to find a piece of real estate, you can usually access it by address, assessor's parcel number, legal description or all of the above.

However, even if a manufactured home sits on a piece of realty and shares the features of the real property, it is still distinguished by its HUD label that is an affixed HUD seal (tag/label) located on the outside of the home.

Many people ask, if the home is on real property and is being assessed as real property, then why would a HUD tag be of continuing importance?

Even when a manufactured home is converted to real property, it doesn't remove the fact that the home is still a manufactured home. In other words, once a duck, always a duck even if it stops quacking. The provenance of any HUD home and its factory design and engineering requirements are traceable through the individual HUD number. For appraisal and lending purposes, code must follow code so appraisers and engineers certifying a home for a manufactured home loan need to specifically identify the HUD numbers in their reports and building departments utilize it as the format for the permit process because it allows the home to pre-empt the local building codes. If for any reason the labels are missing, appraisers will often reject the property and refuse to proceed until documentation is provided, building departments will refuse to issue certain and in some states a manufactured home may not be re-sold if missing a label. So let me repeat: DO NOT REMOVE THE HUD TAG EVER! However, if for unavoidable reasons the label must be removed from its permanent location, please safeguard it and keep it with your other important documents.??

So what is the label? [http://activerain.com/image\\_store/uploads/7/6/7/8/9/ar119312917898767.jpg](http://activerain.com/image_store/uploads/7/6/7/8/9/ar119312917898767.jpg)

The [Certification Label](#) (also know as a HUD tag) is a metal plate that is affixed to the outside of the manufactured home. The label number is stamped with a 3 letter designation which identifies the production inspection primary inspection agency followed by a 6 digit number which the label supplier shall furnish. If the home is a multi-wide unit, each unit must have a label. Although it is common for the numbers to be sequential, it is not necessarily so.

In the case of missing tags, HUD does not reissue new tags. However, the Department can issue a letter of label (tag) verification for units for which it can locate the necessary historical information. HUD will accept documentation from IBTS - [Institute for Building Technology and Safety](#) (Current HUD Contractor) verifying HUD labels were issued to the manufactured home if the tags are not affixed to the home at the time of appraisal. There is a fee for this and can be issued online as long as certain information can be verified.

Alternatively verification of the HUD label numbers can often be found on the interior of the home on a data plate. The Data Plate is usually found in one of four locations: on or near the main electrical panel, in a kitchen cabinet, in a bedroom closet or in a laundry room 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 Data Plate will contain the following information: (a) the name and address of the manufacturing plant in which the home was manufactured, (b) the serial numbers and model designation, and the date the unit was manufactured, (c) a statement which references that the home was built in accordance to the Manufactured Home Construction and Safety Standards, (d) a list of the certification label number(s), (e) a list of factory-installed equipment, including the manufacturer's name and the model designation of each appliance, (f) a reference to the Roof Load Zone and Wind Zone Load to which the home was designed, (h) and the name of the agency that approved the design. For a replacement copy of a missing data plate, one may be able to obtain it by contacting the In-Plant Primary Inspection Agency (IPIA) and the manufacturer. The IPIA is a third party inspection agency that works in conjunction with the Department to inspect manufactured homes during the manufacturing process to ensure that the manufacturer meets the Federal Manufactured Home Construction and Safety Standards. To obtain a list of inspection agencies, visit here:

<http://www.hud.gov/offices/hsg/sfh/mhs/mhsid.cfm>

The HUD label is essential for any of the following individuals working with a manufactured home:

- . Manufactured Home Contractors/Installers
- . Local Building/Zoning/Tax Officials
- . Realtors
- . Appraisers
- . Engineers Certifying the Foundation
- . Lending Institutions
- . FHA
- . Insurance Companies
- . Home Communities/Parks

With that it mind, DO NOT REMOVE the HUD TAG EVER!

## About the Author

Author BioON THE LEVEL General Contractors (B & C 47 521400) is a family-owned company specializing in the maintenance and retrofitting of mobilehome and [manufactured home understructures 433A permanent foundation contractors](#).

Source: <http://www.tntarticles.com>