

## Nevada Rural Home Loans (Existing Manufactured Housing Pilot)

### Existing Manufactured Housing Pilot Section 502 Direct and Guaranteed

#### What does this program do?

Under the current guidelines only new manufactured homes are eligible for financing or loan note guarantee through USDA/ Rural Development. The EXISTING MANUFACTURED HOUSING PILOT allows for financing through our 502 Direct Loan Program and Loan Note Guarantee through our 502 Guaranteed Loan Program.

#### Who may apply for this program?

To qualify, you must:

Be purchasing in an eligible area in a state that participates in the pilot. Yes, Nevada is a participating state.

Be the homeowner and occupy the home / Have an household income under the maximum income guidelines for the the respective programs / Be unable to afford credit elsewhere

#### What are the rules/restrictions for the pilot?

The unit must have been constructed on or after **January 1, 2006**, in conformance with the Federal Manufactured Home Construction and Safety Standards (FMHCSS), as evidenced by an affixed Housing and Urban Development (HUD) Certification Label.

The unit inspection is required using one of two methods:

Form HUD-309, "HUD Manufactured Home Installation Certification and Verification Report" completed in accordance with 24 CFR 3286.511 by a qualified party as follows:

1) A manufactured home or residential building inspector employed by the local authority having jurisdiction over the site of the home, provided that the jurisdiction has a residential code enforcement program; •A professional engineer; A registered architect; •A HUD-accepted Production Inspection Primary Inspection Agency (IPIA) or a Design Approval Primary Inspection Agency (DAPIA); or An International Code Council (ICC) certified inspector.

2) Obtain a certification that the foundation design meets HUD Handbook 4930.3, "Permanent Foundations Guide for Manufactured Housing (PFGMH)." The foundation certification must be from a licensed professional engineer, or registered architect, who is licensed/registered in the state where the manufactured home is located and must attest to current guidelines of the PFGMH. The certification must be site specific and contain the engineer's or registered architect's signature, seal and/or state license/certification number. This certification can take the place of Form HUD 309.

The unit must not have had any alterations or modifications to it since construction in the factory, except for porches, decks or other structures which were built to engineered designs or were approved and inspected by local code officials.



## **What states are participating in the pilot?**

States currently participating in the pilot include: Colorado, Iowa, Louisiana, Nevada, New Hampshire, New York, North Dakota, Ohio, Oregon, Pennsylvania, Texas, Vermont, Virginia, Washington, West Virginia, Wisconsin, and Wyoming. RD continues to consider requests to include additional states in this pilot.

## **How does one apply for this pilot program?**

To apply for a Direct Loan in Nevada:  
contact Michele Joe / 702-407-1400 X 6007  
Michele.Joe@nv.usda.gov

To get information on applying for a 502 guaranteed loan:  
Contact Ticia Weare / 702-407-1400 X 6001  
Ticia.Weare@nv.usda.gov

For all other States, you can find a local office here:

LENDERS, Please Note:

USDA Guaranteed Requests for commitments must be manually submitted  
(no GUS submissions accepted)

In Nevada, please submit to: Ticia.Weare@nv.usda.gov

For other participating states, you can find the guaranteed Lender or USDA  
Guaranteed Specialist here