

What is an FHA Permanent Foundation?

Answer: An FHA approved foundation is a foundation constructed in accordance with HUD Handbook 4930.3g "Permanent Foundation Guide For Manufactured Housing". The structural requirements of the guide specifically identify four foundation components that must be present for the home to qualify for FHA Title II Insurance. a.) Perimeter Enclosure, also referred to as a curtain wall, must be continuous and prevent vermin from entering the crawlspace area. The wall must also be constructed with materials considered to be permanent such as brick or masonry block. Vinyl Skirting is not acceptable. b.) Piers must be mortared or bonded with a Surewall material. c.) Footings must be reinforced concrete at a depth suitable for that regions frost line. d.) The home must be anchored in concrete footers. Ground anchors are not acceptable. These are the core components that must exist to qualify for FHA insurance. A Professional Engineer is required to certify these installation requirements and may, at his discretion, modify the design to allow for Proprietary and Non Proprietary systems provided they meet or exceed the performance values defined in the HUD handbook.