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To: Our Customers

From: J. Martin Montgomery, PE



RE: Permanent Foundation Requirements – Informational Update

There has been confusion, especially of late, regarding the requirements for a permanent foundation for a manufactured home. The definition as to what is a permanent foundation is different between the State of Texas and FHA (as governed by HUD). As such, this document is intended to provide additional information/clarification to ensure compliance.

State Sets – The State of Texas has established guidelines for the installation of manufactured homes in Texas. Their guidelines can be found at <http://www.tdhca.state.tx.us/mh/docs/rules.pdf>. A couple of the differences in “state set” and an “FHA” foundation are 1) the anchoring requirement and 2) the footing design. The state allows use of soil anchors and blocking on-grade.

FHA Foundations – “FHA” foundations are governed by the Permanent Foundations Guide for Manufactured Housing (PFGMH). This guide provides minimum requirements for the foundation to qualify for FHA (HUD) backed mortgage financing. Typically, this means a site-specific, engineered foundation design is required. The engineered foundation design will note the requirements deemed necessary to obtain FHA certification. While there are a number of requirements, the primary items of note are:

1. **Drainage** – Adequate drainage away from the foundation is required to prevent water from ponding under or near the home.
2. **Concrete Foundation** – The concrete foundation/footings (piers or runners) must be a minimum of 8” thick.
3. **Footing Depth** – The foundation support footings must extend to the frost line depth, as a minimum. The frost depth in Texas is 6” near the coast and increases to approximately 12” near the Red River. The frost line in the Texas panhandle increases up to ~24” near the Oklahoma border.
4. **Wind Anchorage** – The home must be restrained from sliding and/or overturning with anchorage into concrete. Soil anchors are not allowed.
5. **Skirting/Enclosure** – A crawl space perimeter enclosure is required. This enclosure must be of a permanent material, rigidly supported to withstand the design wind loads, and supported to the frost line.

These requirements are considered to be the same for new and/or existing foundations. If an existing home is to be brought up to FHA standards, it is commonly “Retrofitted” to these requirements to establish compliance. If you have any questions, feel free to give us a call.