

Resolution No. 2

Date: 2/18/2026

City: Orlando, FL

NAHB Resolution

Title: Manufactured Housing Without a Permanent Chassis
Sponsor: Construction Codes & Standards Committee
Submitted by: Ric Johnson

WHEREAS, manufactured housing is subject to Title 6 of the National Manufactured Housing Construction and Safety Standards Act (“Act”);

WHEREAS, the Act defines manufactured housing as a structure that is built on a permanent chassis;

WHEREAS, manufactured housing built under this law is subject to federal building codes, but is exempt from state and local building codes;

WHEREAS, manufactured housing with the chassis intact is eligible for FHA Title I insurance, although, when the unit is permanently affixed to the land, and higher energy standards are met, such housing is eligible for the more favorable insurance coverage of the 203(b) program;

WHEREAS, HUD regulations do not permit the removal of the permanent chassis;

WHEREAS, HUD’s position is that a manufactured home without a permanent chassis is a non-conforming unit and therefore subject to state and local building codes;

WHEREAS, in January 1986 NAHB enacted policy opposing expansion of the Act to cover units built with removable chassis;

WHEREAS, the use of removable chassis significantly expands the Act to cover housing covered by state and local codes and therefore, places conventionally built housing at a competitive disadvantage with respect to the costs incurred in complying with more stringent codes; and,

WHEREAS, NAHB has previously opposed changes in the National Manufactured Housing Construction and Safety Standards Act that would eliminate the “permanent chassis” requirement,

NOW, THEREFORE, BE IT RESOLVED that in the event Federal legislation or regulations propose removing the requirement a manufactured housing unit have a permanent chassis, the National Association of Home Builders urge Congress, the U.S. Department of Housing and Urban Development, and other Federal Agencies to better align with state and local building codes required for conventionally built housing.

Leadership Council Action:

Resolutions Committee Action:

55+ Housing Industry Council Board of Trustees Action:

Construction, Codes & Standards Committee Action:

Land Development Committee Action:

Housing Finance Committee Action:

Custom Home Builders Committee Action:

Building Systems Council Board of Trustees Action:

Single Family Builders Committee Action:

Federal Government Affairs Committee Action:

If approved, this resolution will update and replace existing policy 1987.1 No. 26 FHA Financing of Mobile Homes When Chassis Has Been Removed