



Minimum CHOICEHome® Construction Elements

Who Certifies	Dwelling Attributes	Elements
Manufacturer	Home Type	Multi-section home or single-section home
Manufacturer	Roof Pitch	Minimum roof pitch of a 4/12 (does not apply to homes triple-section width or greater).
Manufacturer	Eaves	A minimum of 6" eaves or 4" eaves to which site-completed gutters of 2" or more are to be added and downspouts to discharge water away from the home.
Manufacturer	Size	The manufactured home must be at least 12 feet wide and have a minimum of 400 square feet of above-grade finished area.
Manufacturer	Elevation Features	<p>The home is designed with the following features:</p> <ul style="list-style-type: none"> Minimum 72-square-foot covered porch. For single-section homes with a date of manufacture after June 4, 2026, an attached garage/carport with space to accommodate at least one car. The exterior materials and finishes for the attached garage must be at least equivalent to the remainder of the structure. <p>Exception: If an existing in-fill lot for a new construction cannot accommodate an attached garage/carport, an attached garage/carport is not required. An infill lot is vacant or underutilized land located within a developed urban or suburban area, typically surrounded by existing buildings and infrastructure. It specifically excludes any lot located in a newly created or recently platted subdivision.</p>
Manufacturer	Exterior Finishes	<p>Exterior siding is composed of one or more of following:</p> <ul style="list-style-type: none"> Fiber cement board Hardwood siding Engineered wood siding Masonry Stone Stucco Vinyl siding backed with oriented strand board or plywood
Manufacturer	Interior Finishes	<ul style="list-style-type: none"> Drywall (tape and texture) throughout the home Kitchen and bath cabinets with fronts of solid wood or wood veneer Fiberglass, acrylic, composite, porcelain/enamel coated steel, or tile for all showers and/or tubs in the home <p>ABS materials are not allowed unless when used with acrylic coating.</p>
Manufacturer	Energy Efficiency	<p>The manufactured home shall comply with the following energy performance requirements:</p> <ul style="list-style-type: none"> Minimum insulation standards of R-38 for ceilings, R-13 for walls, and R-22 for floors Controls: Programmable thermostat Windows: Low-E windows to reduce heat transfer
Manufacturer	Floor Set	The manufacturer must provide installation instructions that specify an installer requirement for a low-profile residential floor set not to exceed 30" from the bottom of the first-floor joist to the exterior grade for the front or entry.



Siting/Installation Construction Elements

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Lender	Foundation	<p>The permanent foundation must comply with the following requirements:</p> <ul style="list-style-type: none"> • Meet HUD’s Permanent Foundation Guide for Manufactured Housing. • Have an engineered foundation certified by a registered architect or professional engineer. • Include a masonry or poured concrete perimeter wall.
Lender	Floor Set	<p>The elevation design must:</p> <ul style="list-style-type: none"> • Be a low-profile/residential set finished floor set. • Not exceed 30” from the bottom of the first-floor joist to the exterior grade for the front or entry.
Lender	Site Improvements	<p>A CHOICEHome must have all of the following features and site improvements:</p> <ul style="list-style-type: none"> • For a single-section home, an attached garage or carport with space to accommodate at least one car. The exterior materials and finishes for the attached garage must be at least equivalent to the remainder of the structure. • A driveway leading to the home or to the garage or carport. The driveway must consist of blacktop, pavers, bricks, concrete or cement. • A sidewalk connecting the driveway to the front entrance of the home. The sidewalk must consist of blacktop, pavers, flagstone, bricks, concrete or cement. <p>Exception: If an existing in-fill lot cannot accommodate an attached garage or carport, driveway and/or sidewalk, the feature and/or site improvement is not required. An in-fill lot is vacant or underutilized land located within a developed urban or suburban area, typically surrounded by existing buildings and infrastructure. It specifically excludes any lot located in a newly created or recently platted subdivision.</p>
Lender	Gutters and Downspouts	<p>A CHOICEHome must have a gutter and downspout system to direct water away from the foundation and structure.</p>

Blue indicates updates effective June 4, 2026.