LARIMER COUNTY | Community Development
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PREFABRICATED HOUSING

When you are buying a prefabricated home, you will hear the terms modular home, manufactured home, mobile home, factory-built home, etc. It is important to understand how these structures differ whether you are purchasing an existing home or plan to install a new one on a vacant lot. Here are the different types of prefabricated housing:

MOBILE HOMES — This is the term used for prefabricated housing produced prior to June 15, 1976, when the HUD Code went into effect (see Manufactured/HUD homes below).

MANUFACTURED HOMES/HUD HOMES — These are homes (formerly referred to as mobile homes, single-wide, double-wide, or trailers) built entirely in a factory under a federal building code administered by the U.S. Department of Housing and Urban Development (HUD). The HUD Code ("Federal Manufactured Home Construction and Safety Standards") went into effect June 15, 1976.

Mobile homes and manufactured homes are typically designed for mobile home parks and come with a title similar to a motor vehicle, although they can be placed on land on a permanent foundation (which may need to be designed by a Colorado licensed engineer). They usually have skirting installed around the trailer frame.

Restrictions on using mobile homes and HUD homes outside mobile home parks are contained in the Larimer County Land Use Code. See section in this handout entitled "Prefabricated Homes Outside Mobile Home Parks" for more information.

These homes are designed for a maximum 30 pound per sq. ft. roof snow load and a 90-mph basic wind speed. For this reason, they are not adequate for many areas of Larimer County, which have ground snow loads up to 140 pounds per sq. ft. and ultimate design wind speeds up to 225 mph. (See Larimer County wind/snow information locator for site design criteria.)

Any HUD (manufactured) or mobile home to be located at 6,000 feet elevation or above, or where ultimate design wind speeds equal or exceed 140 mph, must take snow and wind mitigation measures preapproved by the Larimer County Building Division. Such measures may include independent, engineered structural roof systems adequate for the snow load, approved snow removal plans, engineered wind fences, or other engineered site-specific design solutions taking into account prevailing winds, exposure, topography, trees and other natural features, etc.

MODULAR HOMES/FACTORY-BUILT HOMES (IRC OR UBC) — These prefabricated homes are built to International Residential Code (IRC) or Uniform Building Code (UBC) requirements. Modular homes are transported to the site and installed on a crawlspace or basement. A modular home is not titled like a vehicle

Modular homes are designed to meet current building code regulations. Be sure when you order or purchase an IRC/UBC home that wind and snow loads are designed for the area where you intend to place the home. New modular homes must also follow county energy code requirements, as well as wildfire hazard area requirements in the foothills and mountains (minimum Class A roof, Class C siding, chimney spark arrestors for solid fuel appliances).

In Colorado, anyone selling a prefabricated home must be registered with the Colorado Division of Housing. The only exceptions to this rule are licensed real estate agents and homes for-sale-by-owner. To verify the seller's proper registration please call the Division of Housing at (303) 864-7810.

Check with the dealer, manufacturer, or seller of the prefabricated home you intend to purchase to confirm whether the unit is a mobile home, a manufactured/HUD home or a modular/IRC/UBC home.

Once a home has left the factory, the original engineered design and/or HUD Code does not include provisions for additions and alterations. Such modifications may jeopardize the home warranty. They may also create malfunctions or an unsafe home. Failure to follow manufacturer's instructions on maintenance and renovations can void the manufacturer's warranty, as well as lessen the value and life of the home. If stairways are to be added or other changes made to the structural design of the unit, the changes should be made and approved in the factory, not on-site. If changes are made on-site, a Colorado registered structural engineer must design the changes and they must be approved by the state Manufactured Home Installation Program (MHIP) for "Alternate Construction" or by the Larimer County Building Division.

HELPFUL CONTACTS

Prior to purchasing a prefabricated home to be placed on vacant land, research what it will cost to hook up to utilities (gas, water, electric), install a septic system, etc. Here are some helpful contacts:

(970) 498-7679 **Larimer County Planning Division:** Information about zoning, setbacks, site development and utility services. (Refer to Article 3.3.3 E and F of the Larimer County Land Use Code regarding Manufactured Homes).

(970) 498-7670 **Larimer County Building Division:** Information about building/ electrical code requirements, permits, inspections, contractor licenses and estimated permit fees.

(303) 864-7837 **State of Colorado Manufactured Home Installation Program (MHIP):** Inspection requirements for the installation of the home. (See MHIP section for more information).

(303) 864-7810 **State of Colorado Division of Housing:** Information about state permits, requirements and inspections.

(970) 498-6775 **Larimer County Health and Environment:** Code and permit requirements for an on-site wastewater treatment (sewage disposal) system or contact the applicable sewer service provider in your area for sewer tap/hook-up fees.

(970) 352-8712 **State of Colorado Division of Water Resources:** Well permit requirements, or call the applicable water service provider in your area for water tap/hook-up fees.

(970) 498-7050 **Larimer County Assessor's Office:** Information about a move permit (required to confirm the location of the unit).

(970) 498-5700 **Larimer County Engineering Department:** Information on property floodplain requirements and special transportation permits (required if the vehicle length exceeds 70', height exceeds 14.5', width exceeds 8' or Gross Vehicle Weight exceeds 85,000 lbs. All road restrictions on length or weight must be followed). Call to verify County Road Access for the site.

CHECKLIST

Here is a basic checklist for the installation and inspection of a prefabricated home under State of Colorado and Larimer County regulations. First, call the agencies identified under "Helpful Contacts" to learn about their agency requirements and fees. After you have called the agencies:

1. Obtain the "Manufactured Home Installers' Authorization Form" from an MHIP-certified installer. A homeowner may complete the form if the homeowner installs no more than one home in any twelve (12) month period (see MHIP section).

2. Post the completed MHIP Installation Authorization Form in the window of the unit so it is clearly visible.

3. Obtain necessary move and transportation permits (see "Helpful Contacts" section).

4. Submit a building permit application to the Larimer County Building Division for the home (see section on "Permit Application Requirements").
   **** If the home is new, you must provide the dealer's and installer's names.***

5. Upon approval of plans submitted with the permit application to the Building Division, pay all fees associated with the building permit to have the permit issued.

6. After the building permit is issued, make sure setback, footing, foundation, underground plumbing, electrical, radon mitigation and slab inspections are conducted and approved by the Larimer County Building Division before placing the unit on the foundation.

7. Installation of the unit must be by the person identified on the Installers' Authorization Form (certified installer or homeowner).

8. After installation, request an inspection by the certified MHIP inspector you selected to perform the inspection. The Installation Authorization Form and installation instructions or alternate standards used for the installation must be on site for all inspections.

9. When the certified MHIP Inspector approves the installation, the inspector will provide the State of Colorado with their inspection results, and the State will provide the owner/ contractor with a Certification Insignia which should be affixed to the unit after inspection approval. (The Manufactured Home Installer's Authorization Form must remain in the prefabricated home until the Colorado MHIP Certification Insignia is obtained.)

10. Request remaining inspections from the Larimer County Building Division and Larimer County Health Department (see section on "Required Inspections"). All inspection approvals must be obtained prior to using or occupying the home.

11. Upon final inspection approval, a certificate of occupancy (CO) for a prefabricated home on a permanent foundation will be issued by the Larimer County Building Division, or a Letter of Completion will be issued for the temporary use of the prefabricated home if it is not on a permanent foundation.

STATE OF COLORADO
MANUFACTURED HOME INSTALLATION PROGRAM (MHIP)

The Manufactured Home Installation Program (MHIP) is a program of the Colorado Division of Housing that oversees inspection of prefabricated housing installations by certified MHIP inspectors. The program covers the installation of mobile homes (pre-1976 homes), manufactured homes (HUD Code homes), and modular homes (IRC/UBC code homes). MHIP certifies installers as well as inspectors (who inspect installers' work).

The purpose of the program is to provide consumer protection for owners and life-safety protection for occupants of prefabricated homes through proper installation. The program took effect on July 1, 2001. Inspections began on home installations after September 1, 2001. The MHIP requires that:

1. The homeowner obtains an Installation Authorization Form (see attached form) from a MHIP-certified installer (or the property owner may complete the form if installing the unit himself and if they install no more than one home in any 12-month period).

2. The prefabricated home be installed by the certified installer or the homeowner identified on the Installation Authorization Form.

3. The installation be inspected by an inspector certified by the State MHIP program (this inspection applies to both authorized installer and homeowner installations[1]); and

4. An MHIP Certification Insignia be obtained (confirming the MHIP inspection was approved) prior to using or occupying the home.

Installers may issue the Installation Authorization Form, self-inspect the installation, and affix the Certification Insignia if certified to do so through MHIP.

Temporary utilities needed for the home installation may be established in accordance with utility provider requirements. The installation must be completed, and the Certification Insignia affixed, prior to releasing permanent utilities for home occupancy.

In addition to final inspection approval through MHIP, the homeowner must obtain all required inspection approvals from the Larimer County Building Division and the Larimer County Health Department (if applicable) prior to using or occupying the structure.

MHIP CONTACT: (303) 864-7837 or dola_mhip@state.co.us.

COMPLAINTS: Purchasers of prefabricated homes who are having trouble getting problems resolved regarding installation of their prefabricated home may call the Manufactured Home Installation Program consumer complaint line at (303) 864-7838 to request assistance.

For dispute resolution within Mobile Home Parks, please contact the Mobile Home Park Oversight Program at (833) 924-1147 (toll free) or MHPOP@state.co.us

Division of Housing Factory Built Structures Information

MHIP Information

[1] MHIP's primary installation standard is the manufacturer's written installation instructions, which are required for all new homes. For used homes or when installation instructions are unavailable, the installation must be designed by a Colorado licensed engineer or follow International Residential Code standards (modular homes) or NFPA 225, Model Manufactured Home Installation Standard, 2021 edition (mobile and HUD homes).

PREFABRICATED HOMES
INSIDE MOBILE HOME PARKS

The State of Colorado MHIP Program inspects the installation of prefabricated homes in approved mobile home parks. Prefabricated homes located inside approved mobile home parks do not require a building permit from the Larimer County Building Division unless additions, decks or porches are added to the structure. An electrical permit and inspection from the county Building Division is required to check the electrical hook-up.

On-site construction in mobile home parks must be approved by the park owner and generally requires a building permit. The minimum setback between prefabricated homes in mobile home parks is 10 feet, including enclosed additions. Unenclosed additions (decks, carports, etc.) must be at least six feet from any part of the next home.

PREFABRICATED HOMES
OUTSIDE MOBILE HOME PARKS

All prefabricated homes located outside an approved mobile home park require a building permit and must meet the requirements of the Larimer County Land Use Code.

Article 3.3.3 E. Manufactured Home

1. Any manufactured home that is transportable over state highways in two or more pieces and is assembled at the building site may be placed on any legal lot that is zoned for single-unit use.
2. Any manufactured home that is transportable over state highways as a single, complete dwelling unit and is located outside a manufactured housing park shall meet the following requirements:
   a. The manufactured home and any additions to it shall be permanently anchored to a permanent foundation;
   b. The manufactured home and any additions to it shall have standard exterior siding;
   c. The manufactured home and any additions to it shall have a pitched roof structure with standard house shingles or other standard roofing materials;
   d. The manufactured home shall be incorporated into a larger structure that includes one or more of the following: additional bedrooms; recreation room; patio; carport or garage;
   e. The manufactured home shall be purged to the property on which it is located; and
   f. The requirements noted above shall be completed within 18 months of the date that the building permit is issued. The County Building Official may grant an 18-month extension upon finding that significant progress has been made in the completion of the requirements or there have been other circumstances, beyond the control of the property owner, that have delayed completion

Manufactured homes, including pre-1974 mobile homes, cannot be used as storage buildings, barns, or garages.

PREFABRICATED HOMES MAY NOT BE SET ON PROPERTY PRIOR TO OBTAINING A BUILDING PERMIT.

Prefabricated homes must be certified by the Colorado State Division of Housing or HUD. This certification appears in the form of a seal found on each unit. However, the State Division of Housing did not start tagging prefabricated dwelling units until 1972, and HUD did not start tagging units until 1976. If the home does not have a certification seal, approval from the State of Colorado must be obtained.

In addition to certification seals for the structures, prefabricated homes need to be installed by a registered installer certified by the Colorado Division of Housing (MHIP Program). **Refer to the MHIP Program section for further information.**

Although the MHIP program approves the installation of these homes, the Larimer County Building Division and Larimer County Health Department must approve additional inspections prior to the homes being used or occupied. **Refer to the inspections section specifying all required inspections for prefabricated homes.**

Prefabricated homes must be placed on a permanent foundation[2] which usually needs to be engineered, depending on the classification of soils or slopes on the home site. **See Method 2 attachment for minimum, non-engineered permanent foundation requirements for manufactured homes installed above grade. This method cannot be used for modular homes, which require a perimeter foundation.**

[2] A permanent foundation may not be required if the use of the structure is temporary (see handout). In addition, prefabricated homes and recreational vehicles are allowed for use as temporary housing for up to 18 months during construction of a principal residential building when a permit is issued at the same time for the principal building.

PREFABRICATED HOMES
PERMIT APPLICATION REQUIREMENTS

Three site plans and two sets of the items listed below must be submitted to the Larimer County Building Division to apply for a prefabricated home building permit:

1. **FOOTING AND FOUNDATION PLAN**

   a. **IF YOU ARE IN THE FRONT RANGE BUILDING AREA** (see attached map)**:** Due to the prevalence of shrink/swell soils, an engineered footing and foundation plan or a site-specific soils report indicating non-expansive soil will be required. If an existing subdivision soils report indicates that foundations can be poured on conventional spread footings, then the county's minimum footings/foundation standards may be used, and engineered designs will not be required. Engineered foundation plans must be wet-stamped or electronically signed by a licensed Colorado Professional Engineer. **You *must follow all engineered plan details or have the design engineer approve changes in writing.***

   b. **IF YOU ARE IN FOOTHILLS/MOUNTAINS:** where the subdivision approval requires an engineered footing and foundation, an engineered design will be required. If building on or near a steep slope or where the presence of shrink/swell soils is indicated, an engineered foundation system may be required. Slope profiles are required on non-engineered plans in the foothills and mountains to show the steepness of terrain 50 feet around the structure.

   Footing and foundation plans must provide the following information:

   (i) Design loads (wind, snow, seismic, etc.) and current building code.
   (ii) Location, size, thickness and rebar details of all pads, footings and foundation.
   (iii) Perimeter wall details:
      (1) All perimeter walls above grade must be insulated to R-30.
      (2) Perimeter walls of concrete, concrete block or approved wood ***below grade*** need not be insulated if the underfloor area is insulated from the factory and the insulation is intact. If the underfloor is not insulated, minimum basement and crawl space insulation requirements are R-15 (continuous) or R-19 (cavity). Combustible insulation facings may not be left exposed. Foam insulation requires a thermal or ignition barrier. Protect all pipes outside of conditioned space from freezing.
   (iv) Unit tie-down method from manufacturer or design engineer.

   If using non-engineered concrete foundation or masonry block wall plans, rebar must be installed per County minimum requirements. Wood foundations below grade must be designed to resist lateral loads (such as a poured concrete footing with anchor bolts and secure attachment at top of wall to underside of home), and framing members are to be pressure treated lumber. If installing above grade skirting (not being backfilled against), all wood within six inches of grade (sill plate, sheathing, studs, siding) must be either preservative-treated or naturally resistant to weather, such as redwood or foundation-grade cedar.

   All below-grade foundations that enclose habitable or usable space (basement or crawl space) require a foundation drainage system and dampproofing or waterproofing.

2. **FLOOR LAYOUT PLAN**: Must be specific to the home being set. Label all rooms and show dimensions of all rooms. See floor plan example attached. Floor plans must be the same ones submitted and approved by the Colorado Division of Housing.

3. **ELEVATIONS**: Show exterior elevations from all sides. Show landings and stairs. Show decks, porches, garage, additions, basement, etc., if being installed.

4. **BASEMENT FLOOR LAYOUT PLAN** (if installing over basement): Show basement wall insulation, furnace, and water heater location (if locating in basement), and any rough-in bath location. Label any rooms being finished. Factory-installed appliances and any additional appliances installed on-site must be sized to accommodate basement.
5. **DECKS, PORCHES, GARAGES, ADDITIONS, etc.** Engineered plans must be submitted for any additions or structural changes to prefabricated homes. Show additions on site plan. Show sizes, room uses and detailed framing information.
6. **MHIP INSTALLATION AUTHORIZATION FORM**. A copy of a completed State of Colorado MHIP Installation Authorization Form (see sample MHIP attachment).
7. **MOVE AND/OR SPECIAL TRANSPORTATION PERMIT**. A copy of a move and/or special transportation permit, as required (see "Checklist" section of handout).

CRAWLSPACE VENTILATION ACCEPTABLE AS A PASSIVE RADON MITIGATION SYSTEM ON PREFABRICATED HOMES

All new homes require a passive radon mitigation system and a passing radon test before final inspection approval. Prefabricated homes that have insulated floor joists with a moisture barrier may use their crawlspace ventilation as their passive radon mitigation system. Crawlspace ventilation lowers indoor radon levels both by reducing the home's suction on the soil and by diluting the radon beneath the house. Natural ventilation in a crawlspace is achieved by opening vents or installing additional vents. Water pipes and heat ducts in the crawlspace need to be insulated against the cold.

An active radon mitigation system uses a fan to blow air through the crawlspace instead of relying on natural air circulation. Another effective method to actively reduce radon levels in crawl-space houses involves covering the earth floor with a heavy plastic sheet. A vent pipe and fan are used to draw the radon from under the sheet and vent it to the outdoors.

ELECTRICAL CODES FOR PREFABRICATED HOMES

Owners of prefabricated homes shall obtain a permit and have the service (including the feeder termination in the distribution panel) inspected any time the home is moved, and when any changes or modifications are made in or on the service equipment. This requirement applies to homes in mobile home parks as well. All wiring in a mobile home park **must** be performed by a state-licensed electrical contractor. When any other changes are made, only the changed portion of the wiring needs to be inspected, unless the additional load is such that an increase in service size is required.

For more information, **see handout titled "Mobile/Manufactured Homes Electrical Wiring Guide."**

REQUIRED INSPECTIONS FOR PREFABRICATED HOMES

The crew installing your home must be certified by the Colorado Division of Housing or a homeowner can install his/her own home (see MHIP section). Each installation, whether by an authorized installer or a homeowner, must be inspected by a MHIP-certified inspector.

Although the MHIP Program approves the structure's installation, Larimer County Building Division inspects:

- Setbacks
- Footings and foundations
- Plumbing (all plumbing except what was factory-installed)
- Gas lines (except what was factory-installed)
- Heat and vent (if furnace, water heater or boiler is installed in location other than set by factory)
- Framing of additions, basement finish and other on-site work
- Electrical service and connections
- Final inspection including address #s, grading, steps, handrails, and guards

Larimer County Health and Environment inspections for septic systems are also required.

Below are the items required to be completed for each inspection. Combined inspections may be carried out provided all work is complete and visible for each inspection being requested.

MAKE SURE SETBACK, FOUNDATION UNDERGROUND PLUMBING AND RELATED INSPECTIONS ARE CONDUCTED AND APPROVED BY THE LARIMER COUNTY BUILDING DIVISION PRIOR TO SETTING THE HOUSE ON THE FOUNDATION.

1. **Setback and Footings**: Property pins located. Concrete forms placed on undisturbed soil, installed as shown on approved drawings. Reinforcing steel in place, supported and splices tied. **Concrete shall not be placed before inspection approval**.
2. **Foundation**: Concrete forms, leveled and plumb, installed as shown on approved drawings. Reinforcing steel in place, supported and splices tied. If using masonry block, vertical reinforcing steel is to be installed and inspected before grouting block. Wood foundation below grade must be inspected before backfill and before sheathing is completed. If above grade, only sill plate on ground must be inspected before skirting is completed. If required, the stamped surveyor setback certification letter and/or the engineer's open hole letter must be approved by the inspector before proceeding. **Concrete shall not be placed before inspection approval.**
3. **Plumbing** (any installed on-site): All drain, waste and vent pipes are in place, visible and under test. Water supply line is stubbed in. Wrap all plumbing where it will penetrate slab. All piping from factory stubs to sewer/septic system must be inspected. The drain, waste and vent (DWV) piping shall be tested with either a 10' head of water above the highest trap or five psi air pressure. The DWV system may be tested in sections or its entirety. Close all openings in the system except the highest (for water) or the one with the test gauge (for air). The test must hold pressure for at least 15 minutes as witnessed by the inspector, without evidence of leakage or introduction of additional air.
4. **Gas Pipe Exterior**: Provide 18" depth for copper, polyethylene (PE) pipe, and factory-coated, black iron pipe with wrapped joints (field wrapping black pipe is only permitted at joints). PE pipes require an 18-gauge tracer wire or metal tape. Above-ground gas pipe shall be electrically continuous and bonded to an effective ground-fault current path. If there are any joints in the line, provide a 30 psi air test on the line from the propane tank to the house, and on all non-factory installed gas pipe. Gas pipe may not enter a home or building underground. Propane tanks from 125 to 500 gallons must be at least 10' from the home, other buildings and property lines. Tanks over 500 gallons require 25' setbacks.

5. **Heat and Vent**: This inspection is required if furnace, water heater or boiler are installed in the basement, or field installed in any location other than as set by the factory. This inspection is to be done after heating appliances are set per the manufacturer's installation instructions and flues and ductwork are installed.
6. **Electrical:** Temporary power poles, electrical service to the home, meter sets, and all non-factory installed work shall be inspected at the underground, rough and final stages prior to concealment. All work to be done per county-adopted National Electrical Code.
7. **Framing**: For additions, basements, decks, stairs, roof systems, wind fences, etc.
8. **Set-Up***: This inspection is conducted and approved by the State of Colorado, Division of Housing, Manufactured Home Installation Program (MHIP)—see MHIP section.*
9. **Building Division Final**: This inspection is performed after finish grading, the building is completed and ready for occupancy, and final inspection approvals are signed off by the certified MHIP inspector and Larimer County Health Department.

Temporary and Full Certificates of Occupancy (TCOs and COs)

A full certificate of occupancy (CO) or letter of completion will be issued upon final inspection approvals. A temporary certificate of occupancy (TCO) may be issued for 180 days, AFTER all life-safety issues have been addressed and receipt of $600 TCO fee. A TCO shall be valid for 180 days. If a full CO is issued within the first 30 days, all but $40 will be refunded. After 30 days, if a full CO is issued within 180 days, $100 shall be refunded for each full month left from the original 180 days. A TCO may be extended for good cause at the discretion of the Chief Building Official if the owner demonstrates substantial progress on remaining corrections.

Life-safety issues include:

1. Heating system, furnace, water heater, propane tank and gas lines installed and working.
2. Bathrooms completed and operational.
3. Kitchen cooking appliance and sink completed and operational.
4. County electric final to be approved.
5. Health Department final (if applicable) to be approved.
6. County Engineering Access and flood finals (if applicable) to be approved.
7. All stairs, handrails, guardrails to be installed per code
8. Must have at least one code-compliant exit/entrance. Other exits must be properly blocked so they cannot be used until they are completed and inspected.
9. Wildfire final (if applicable) to be approved; and
10. Any other safety items noted by the building inspector at the final inspection.

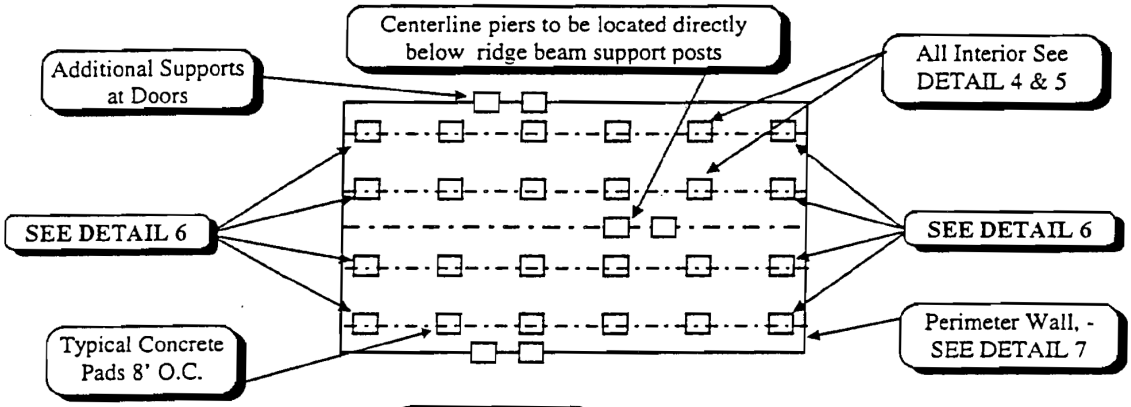
MINIMUM PERMANENT FOUNDATION FOR MANUFACTURED* HOMES

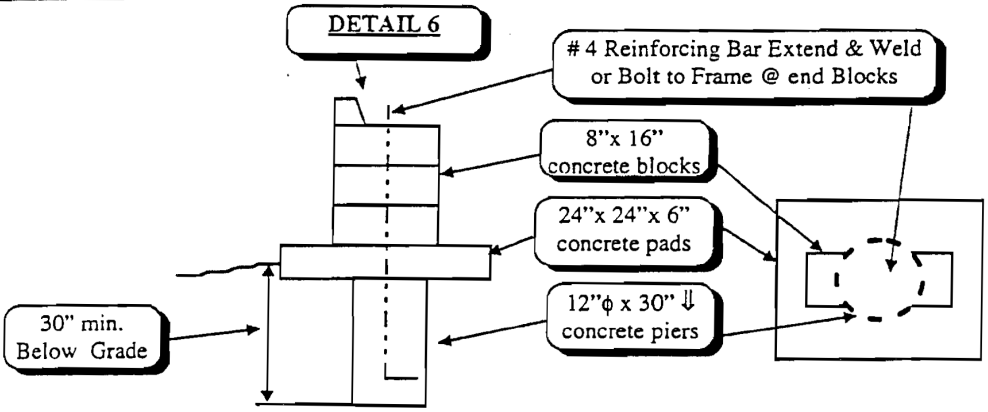
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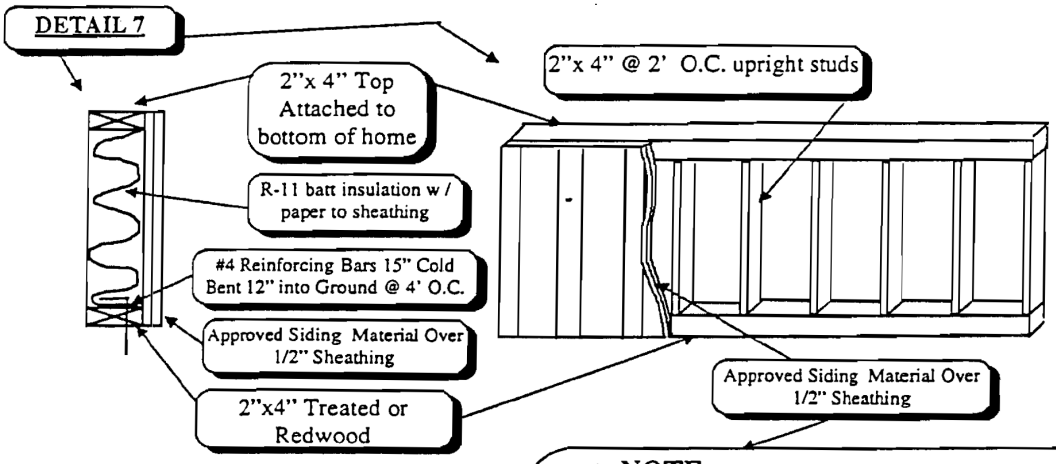
Above Grade – Blocking With 12" Diameter Piers Extended Below Frost Line

**** This method cannot be used for modular homes***

FOR ABOVE GRADE FOUDATIONS ONLY







For questions on approved siding, sheathing or stud spacing, please contact the Larimer County Building

*** NOTE:**
Need mfg. tie downs in middle if over 54' long

*** NOTE:**
Approved siding material:
1. 1/2" sheathing faced with vinyl or steel siding.
2. Stucco on 1/2" sheathing.
3. Simulated brick or rock over1/2" sheathing.
4. Or other approved siding material.