

PUBLIC PROTECTION CABINET
Department of Housing, Buildings and Construction
Manufactured Homes and Recreational Vehicles
(Amendment)

815 KAR 25:090. Site preparation, installation, and inspection requirements.

RELATES TO: KRS 227.550, 227.570, 227.590, 227.660, 227.990, 24 C.F.R. 3285, 24 C.F.R. 3286.7

STATUTORY AUTHORITY: KRS 227.570, 227.590(1)

CERTIFICATION STATEMENT:

NECESSITY, FUNCTION, AND CONFORMITY: KRS 227.570 requires the Department of Housing, Buildings and Construction to establish and enforce standards and requirements for installation of plumbing, heating, and electrical systems in manufactured homes or mobile homes as it determines are reasonably necessary to protect public health and safety. KRS 227.570(4) requires the installation of new manufactured homes to be inspected in accordance with KRS 227.570(3). KRS 227.570(4) requires the department to establish a new manufactured home installation inspection fee not to exceed \$150. KRS 227.590(1) requires the department to establish administrative regulations reasonably necessary to effectuate the provisions of KRS 227.550 to 227.660. This administrative regulation establishes minimum requirements for the installation and inspection of manufactured homes or mobile homes on permanent foundations.

Section 1. Minimum Site Preparation and Installation Standards.

- (1) Site preparation, installation, and ground anchoring shall be performed for:
 - (a) A new manufactured home in accordance with the manufacturer's instructions, if available, or 24 C.F.R. Part 3285; and
 - (b) A used manufactured home or a mobile home in accordance with the manufacturer's instructions, if available, or ANSI A225.1, Manufactured Home Installation, as established by KRS 227.570(2)~~[227.570(3)]~~.
- (2) The permanent foundation shall be installed:
 - (a) In accordance with the manufacturer's installation instructions;
 - (b) In accordance with the following methods and materials designed to protect from the effects of frost heave:
 1. With conventional footings below the frost line depth;
 2. As a monolithic slab system in accordance with accepted engineering practice and approved by the manufacturer and its associated Design Approval Primary Inspection Agency (DAPIA) as used in 24 C.F.R. Part 3282; or
 3. As an insulated foundation system in accordance with accepted engineering practice and approved by the manufacturer and its associated DAPIA; and
 - (c) Using the following materials and methods:
 1. Piers set partially or completely below grade;
 2. Footers and perimeter blocking, if required;
 3. ABS footing pads;
 4. Ground anchors, concrete anchors, or other anchoring systems approved by the manufacturer and its associated DAPIA;
 5. Concrete block;
 6. Concrete slab;
 7. Continuous and spot footings;
 8. Pile or post systems;
 9. Steel supports;
 10. Concrete, concrete block, or other load bearing perimeter walls; or

11. Another foundation system approved by a licensed engineer as well as the manufacturer and its associated DAPIA.
- (3) The following parts of the chassis of a manufactured home shall be removed after the on-site construction of a permanent foundation:
- (a) Towing hitch;
 - (b) Running gear;
 - (c) Axles;
 - (d) Brakes;
 - (e) Wheels; and
 - (f) Other parts that operate only during transport.
- (4) Only a certified installer shall install a manufactured home or mobile home.
- (5) All exterior electric, water, and sewer connections and additions to a manufactured home or mobile home shall be performed in accordance with the Kentucky Residential Code, as incorporated by reference in 815 KAR 7:125.
- (6)
- (a) Underpinning shall be installed on a manufactured home or mobile home if required by the manufacturer's instructions.
 - (b) If underpinning is installed on a manufactured home or mobile home, the underpinning shall include at least one (1) access panel or door that shall:
 1. Be at least eighteen (18) inches in width and twenty-four (24) inches in height;
 2. Be at least three (3) square feet in dimension;
 3. Be located so that all utility connections under the home are accessible;
 4. Be clearly labeled for identification; and
 5. Not be obstructed.
 - (c) An access panel required by this subsection shall not be permanently secured to the home.

Section 2. Site Preparation and Installation Responsibility.

- (1) Responsibility for site preparation. A retailer shall:
- (a) Perform site preparation;
 - (b) Contract with an independent certified installer to perform site preparation; or
 - (c) Assist a requesting purchaser in documenting the purchaser's voluntary responsibility, if any, to perform site preparation functions specified in Form HBC MH-10 and the contract by:
 1. Providing, explaining, and assisting in the completion of Form HBC MH-10; and
 2. Determining the readiness of the site.
- (2) Responsibility for installation services. A retailer shall:
- (a) Perform installation services, if the retailer is a certified installer or employs a certified installer; or
 - (b) Contract with an independent certified installer to perform installation services.
- (3) Responsibilities upon the execution of a contract of sale of a new manufactured home. A retailer shall:
- (a) Submit a completed Form HBC MH-9, Manufactured Home Foundation Installation Application~~[an application]~~ to the department ~~[that contains the following information:]~~
 - ~~[1.] [Name, address, and telephone number of the purchaser;]~~
 - ~~[2.] [Address of the manufactured home, if different from the purchaser's address;]~~
 - ~~[3.] [Date of purchase;]~~
 - ~~[4.] [United States Department of Housing and Urban Development certification label (HUD tag) number;]~~
 - ~~[5.] [Serial number of the new manufactured home;]~~
 - ~~[6.] [Date of installation; and]~~

~~{7.} [Name and certification number of the certified installer];~~

(b) Supply the purchaser with Form HBC MH-17; and

(c) Include in its closing documents for the sale of a new manufactured home the following:

1. A notice, on a form provided by the department, advising the purchaser that inspection of the new manufactured home's installation is required; and
2. The consumer disclosure as required by 24 C.F.R. Part 3286.7.

(4) Unlicensed retailers.

(a) An unlicensed retailer shall not sell or offer for sale more than one (1) manufactured home or mobile home in any consecutive twelve (12) month period.

(b) By no later than ten (10) days after the sale of a manufactured home or mobile home by an unlicensed retailer, the unlicensed retailer shall notify the department in writing of the following:

1. Name, address, and telephone number of the unlicensed retailer;
2. Name, address, and telephone number of the purchaser;
3. Date of purchase;
4. United States Department of Housing and Urban Development certification label (HUD tag) number, if any;
5. Serial number of the new manufactured home; and
6. Date of installation.

Section 3. Inspections of New Manufactured Home Installations.

(1) Site and footer inspection.

(a) The retailer shall do the following:

1. Submit a completed Form HBC MH-9 Manufactured Home Foundation Installation Application to the department.

2. Coordinate with the department to schedule the site and footer inspection.

3. ~~{2.}~~ Provide the manufacturer's footing design to the department for review at least five (5) working days prior to the department's inspection of the site and footer location,

4. ~~{3.}~~ Not commence, or cause to commence, any installation services other than the site and footer location preparation until the department has completed its inspection and issued approval of the site preparation and footer location preparation.

(b) Before the new manufactured home is set, the department shall inspect:

1. The site preparation; and
2. The location intended for the methods and materials used to protect against frost heave in accordance with the manufacturer's installation instructions and this administrative regulation.

(c) The site and footer inspection shall be made by a state inspector.

(d) The site and footer inspection may be completed by a physical inspection or an electronic inspection.

(e) A site and footer inspection shall be scheduled with the retailer, certified installer, or property owner at least one (1) business day in advance and shall be completed by the department within three (3) business days of the scheduled inspection.

(2) Installation inspection.

(a) The certified installer or retailer shall request an installation inspection at least one (1) business day in advance of the installation and the inspection shall be completed by the department within three (3) business days of the scheduled inspection ~~{The department shall inform the installer, purchaser, and, if applicable, the retailer, at least one (1) day prior to the intended inspection of the installation of a new manufactured home}.~~

(b) A person shall not obstruct, hinder, or delay a state inspector in the performance of his or her duty.

(c)

1. Upon completion of the inspection of a new manufactured home, the state inspector shall:

a. Issue a report to the installer, purchaser, and, if applicable, the retailer verifying that the installation complies with the minimum installation requirements of Section 2(1) of this administrative regulation; or

b. Issue a report to the installer and, if applicable, the retailer identifying all deficiencies and the corrective action required to ensure the installation complies with the minimum installation requirements of Section 2(1) of this administrative regulation.

2.

a. The installer shall correct all deficiencies~~and take all corrective action~~ identified by the state inspector's report of deficiency within thirty (30) days of the date of issuance of the report.

b. If all required corrections have been made within the period established in paragraph ~~(c)2.a.~~~~[(b)2.a.]~~ of this subsection, the state inspector shall issue a report to the installer, purchaser, and if applicable, the retailer verifying that the installation complies with the minimum installation requirements of Section 2(1) of this administrative regulation.

c. If any of the required corrections have not been made within the period established in paragraph ~~(c)2.a.~~~~[(b)2.a.]~~ of this subsection, the state inspector shall issue a report to the installer, purchaser, and if applicable, the retailer identifying:

(i) All deficiencies that were corrected in compliance with the report established in paragraph ~~(c)1.b.~~~~[(b)1.b.]~~ of this subsection; and

(ii) All remaining deficiencies and the remaining corrective action required to ensure the installation complies with the minimum installation requirements of Section 2(1) of this administrative regulation.

Section 4. Inspection Fees.

(1) Installation inspection fee.

(a) The retailer shall pay the department an installation inspection fee of ~~\$150~~~~[\$110]~~ prior to the site and footer inspection conducted by the department.

(b) One (1) site and footer inspection and one (1) installation inspection shall be included by the payment of the installation inspection fee.

(2) Re-Inspection fees.

(a) A retailer shall pay a ~~\$150~~~~[\$100]~~ re-inspection fee to the department for additional inspections needed to determine if deficiencies found during the site and footer inspection or the installation inspection were corrected.

(b) The re-inspection fee shall be paid before or at the time of any subsequent inspection.

Section 5. Incorporation by Reference.

(1) The following material is incorporated by reference:

~~[(a)] ["ANSI A225.1, Manufactured Home Installations", 1994 Edition;]~~

~~(a)~~ ~~[(b)]~~ "Form HBC MH-10, Consumer Protection Notice", May 2020; and

~~(b)~~ ~~[(c)]~~ "Form HBC MH-17 Site Preparation and Post Installation Guidelines", May 2020.

~~(c)~~ "Form HBC MH-9 Manufactured Home Foundation Installation Application," April 2026.

(2) This material may be inspected, copied, or obtained, subject to applicable copyright law, at the Department of Housing, Buildings and Construction, Division of Building

Code Enforcement, Manufactured Housing Section, 500 Mero St., First Floor, Frankfort, KY 40601~~[101 Sea Hero Road, Suite 100, Frankfort, Kentucky 40601-5412]~~, Monday through Friday, 8 a.m. to 4:30 p.m. and is available online at <http://dhbc.ky.gov>.

RAY A. PERRY, Secretary

JONATHAN M. FULLER, Commissioner

APPROVED BY AGENCY: April 9, 2026

FILED WITH LRC: April 10, 2026 at 12 noon

PUBLIC HEARING AND COMMENT PERIOD: A public hearing on this administrative regulation shall be held on June 23, 2026, at 9 a.m., in the Department of Housing, Buildings and Construction, 500 Mero Street, First Floor, Frankfort, Kentucky 40601. Individuals interested in being heard at this hearing shall notify this agency in writing by five workdays prior to the hearing, of their intent to attend. If no notification of intent to attend the hearing was received by that date, the hearing may be cancelled. A transcript of the public hearing will not be made unless a written request for a transcript is made. If you do not wish to be heard at the public hearing, you may submit written comments on the proposed administrative regulation. Written comments shall be accepted through June 30, 2026 at 11:59 p.m., eastern time. Send written notification of intent to be heard at the public hearing or written comments on the proposed administrative regulation to the contact person.

CONTACT PERSON: Jonathon M. Fuller, Commissioner, Department of Housing, Buildings and Construction. 500 Mero Street, 1st Floor, Frankfort, Kentucky 40601 Phone: (502) 782-0617 Fax: (502) 573-1057 Email: max.fuller@ky.gov

REGULATORY IMPACT ANALYSIS AND TIERING STATEMENT

Contact Person: Jonathon M. Fuller

Subject Headings:

(1) Provide a brief summary of:

(a) What this administrative regulation does:

This administrative regulation establishes minimum requirements for the installation and inspection of manufactured homes or mobile homes on permanent foundations.

(b) The necessity of this administrative regulation:

This administrative regulation is necessary to implement KRS 227.570.

(c) How this administrative regulation conforms to the content of the authorizing statutes:

KRS 227.570 requires the Department of Housing, Buildings and Construction to establish and enforce standards and requirements for installation of plumbing, heating, and electrical systems in manufactured homes or mobile homes as it determines are reasonably necessary to protect public health and safety. KRS 227.570(4) requires the installation of new manufactured homes to be inspected in accordance with KRS 227.570(3). KRS 227.570(4) requires the department to establish a new manufactured home installation inspection fee not to exceed \$150. KRS 227.590(1) requires the department to establish administrative regulations reasonably necessary to effectuate the provisions of KRS 227.550 to 227.660. This administrative regulation directly conforms to these provisions by establishing the requirements for installation and inspection of manufactured homes or mobile homes on permanent foundations.

(d) How this administrative regulation currently assists or will assist in the effective administration of the statutes:

This administrative regulation directly implements the authorizing statutes and establishes the requirements and standards for the installation and inspection of manufactured homes and mobile homes.

(2) If this is an amendment to an existing administrative regulation, provide a brief summary of:

(a) How the amendment will change this existing administrative regulation:

This administrative regulation makes grammatical and technical edits and clarifies requirements regarding the inspection process. This administrative regulation increases two fees: (1) the site and footer inspection fee and (2) the re-inspection fee for additional inspections, when additional inspections are necessary to determine if deficiencies found during the site and footer inspection and the installation inspection were corrected. The original site and footer inspection fee was \$110 and the amended fee is \$150. The original re-inspection fee was \$100 and the amended fee is \$150. This regulatory amendment also adds the Manufactured Home Installation Application as an incorporated document.

(b) The necessity of the amendment to this administrative regulation:

This amendment is necessary to clarify inspection processes, incorporate new forms, and adjust fees. Personnel costs and operational costs, including the price of equipment, fuel, insurance, and vehicles have increased in recent years, all adding to the cost of performing department inspectors' job duties. Expenditure exceeded revenues by \$208,282 in FY24; \$124,853 in FY25; and \$148,000 in FY26.

Inspection and reinspection fees have been increased in order to maintain sufficient staffing and equipment to perform the agency's statutory duties.

(c) How the amendment conforms to the content of the authorizing statutes:

The amendment directly conforms to the authorizing statutes by establishing the requirements for installation and inspection of manufactured homes and mobile home.

(d) How the amendment will assist in the effective administration of the statutes:

The amendment will ensure that the department has sufficient, qualified staffing and equipment to properly inspect manufactured homes.

(3) Does this administrative regulation or amendment implement legislation from the previous five years? No.

(4) List the type and number of individuals, businesses, organizations, or state and local governments affected by this administrative regulation:

Retailers and certified installers of manufactured homes as well as purchasers of manufactured homes will be impacted by this amendment.

(5) Provide an analysis of how the entities identified in question (4) will be impacted by either the implementation of this administrative regulation, if new, or by the change, if it is an amendment, including:

(a) List the actions that each of the regulated entities identified in question (4) will have to take to comply with this administrative regulation or amendment:

Retailers of manufactured homes will have to pay adjusted fees for the inspections of new home installations and will have to complete an installation application prior to beginning the installation.

(b) In complying with this administrative regulation or amendment, how much will it cost each of the entities identified in question (4):

The increased costs are \$40 per review/inspection and \$50 per reinspection.

(c) As a result of compliance, what benefits will accrue to the entities identified in question (4):

Clarification is provided regarding inspection practices. Funds generated from increased fees will ensure the timely completion of thorough inspections.

(6) Provide an estimate of how much it will cost the administrative body to implement this administrative regulation:

(a) Initially:

There are no anticipated initial costs to administer this regulatory amendment.

(b) On a continuing basis:

There are no anticipated continuing costs to administer this regulatory amendment.

(7) What is the source of the funding to be used for the implementation and enforcement of this administrative regulation or this amendment:

Implementation of these amendments is anticipated to result in no additional costs to the agency. Any agency costs resulting from these administrative amendments will be met with existing agency funds.

(8) Provide an assessment of whether an increase in fees or funding will be necessary to implement this administrative regulation, if new, or by the change if it is an amendment:

Yes, because this regulatory amendment includes a fee increase.

(9) State whether or not this administrative regulation establishes any fees or directly or indirectly increases any fees:

Yes. This amendment seeks to increase a fee for department inspections of used manufactured homes.

(10) TIERING: Is tiering applied?

Tiering is not applied as all used manufactured home consumers will be subject to the amended requirements.

FISCAL IMPACT STATEMENT

(1) Identify each state statute, federal statute, or federal regulation that requires or authorizes the action taken by the administrative regulation:

This regulation is authorized and required by KRS 227.570.

(2) State whether this administrative regulation is expressly authorized by an act of the General Assembly, and if so, identify the act:

This regulation is required by KRS 227.570 and 227.590(1).

(3)(a) Identify the promulgating agency and any other affected state units, parts, or divisions:

Public Protection Cabinet, Department of Housing, Buildings and Construction, Division of Building Code Enforcement, Manufactured Housing Branch.

(b) Estimate the following for each affected state unit, part, or division identified in (3)(a):

1. Expenditures:

For the first year:None.

For subsequent years:None.

2. Revenues:

For the first year:It is anticipated that the department will increase revenues by approximately \$220,320 in the first year. The installation inspection fee will account for approximately \$161,520 of those proceeds. The reinspection fee will account for the remaining \$58,800 based on historical data. However, the reinspection fee is intended to have a deterrent effect.

For subsequent years:It is anticipated that revenues will increase slightly in every subsequent year as the number of manufactured homes sold in Kentucky generally increases yearly.

3. Cost Savings:

For the first year:None.

For subsequent years:None.

(4)(a) Identify affected local entities (for example: cities, counties, fire departments, school districts):

There are no anticipated local entities that will be affected by this regulatory amendment.

(b) Estimate the following for each affected local entity identified in (4)(a):

1. Expenditures:

For the first year:None.

For subsequent years:None.

2. Revenues:

For the first year:None.

For subsequent years:None.

3. Cost Savings:

For the first year:None.

For subsequent years:None.

(5)(a) Identify any affected regulated entities not listed in (3)(a) or (4)(a):

Retailers of manufactured homes. (b) Estimate the following for each affected local entity identified in (4)(a):

(b) Estimate the following for each regulated entity identified in (5)(a):

1. Expenditures:

For the first year:\$40 per review/inspection and \$50 per reinspection.

For subsequent years:

2. Revenues:

For the first year:None.

For subsequent years:None.

3. Cost Savings:

For the first year:None.

For subsequent years:None.

(6) Provide a narrative to explain the following for each entity identified in (3)(a), (4)(a), and (5)(a)

(a) Fiscal impact of this administrative regulation:

It is anticipated that the department will increase revenues by \$220,320 in the first year. The installation and footer inspection fee will account for approximately \$161,520 of those proceeds. The reinspection fee will account for the remaining \$58,800. The installation and footer numbers are based on the number of department inspections during 2025 multiplied by the total fee increase. The re-inspection fee numbers are similarly based on the number of department re-inspections during 2025 multiplied by the total fee increase. It is anticipated that local entities will not be impacted by this regulatory amendment, because they are not manufactured home consumers or retailers.

(b) Methodology and resources used to reach this conclusion:

Please see the response to (6)(a).

(7) Explain, as it relates to the entities identified in (3)(a), (4)(a), and (5)(a):

(a) Whether this administrative regulation will have a "major economic impact", as defined by KRS 13A.010(14):

This regulation will not have a major economic impact as defined by KRS 13A.010(14).

(b) The methodology and resources used to reach this conclusion:

Fees for new manufactured home installation inspections/plan reviews are increased by \$40, and reinspection fees are increased by \$50.