



2025-2026 General Assembly

SENATE BILL 445: Regulatory Reform Act of 2026, Sec. 5: Conform Definition of "Manufactured Home" with Federal Definition.

Analysis of: S.L. 2026-59, Sec. 5

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Section 5 of S.L. 2026-59 (Senate Bill 445) updates the definition of "manufactured home" throughout the statutes to conform to the federal definition of "manufactured home" found in 42 U.S.C. § 5402(6), and incorporates future amendments to the federal law into the State definition.

42 U.S.C. § 5402(6) currently defines a "manufactured home" as "a structure, transportable in one or more sections, which, in the traveling mode, is eight body feet or more in width or forty body feet or more in length, or, when erected on site, is three hundred twenty or more square feet, and which is **built on a permanent chassis** and designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities, and includes the plumbing, heating, air-conditioning, and electrical systems contained therein...."

Section 301(a) of [H.R. 6644](#), the federal 21st Century ROAD to Housing Act, which became law on July 11, 2026, amends the definition in 42 U.S.C. § 5402(6) by deleting the phrase "on a permanent chassis" and inserting "with or without a permanent chassis" and requires states to certify within a year of enactment that their laws treat manufactured homes without a chassis the same as one built on a chassis, and subject a manufactured home without a permanent chassis to the same State laws and regulations as a manufactured home built on a permanent chassis with respect to financing, title, insurance, manufacture, sale, taxes, transportation, and installation.

This section becomes effective October 1, 2026.

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