

Texas

Verified October 2026
Rules change: confirm before you sign.

YOUR STARTING NUMBERS

\$84,500

Average new single-wide, South (Census)

\$162,500

Average new double-wide, South (Census)

\$7,500/acre

Homesite land starting point (USDA Texas value, adjusted for small lots)

1.25%

Typical property tax rate on owner-occupied homes (Census)

\$35,250

Delivery, install, foundation, HVAC, steps, skirting, permits (double-wide)

\$46,400

Site prep, well, septic, power, propane + internet

SAMPLE ALL-IN PROJECT IN TEXAS

New double-wide on 2.5 acres with a well and septic, a 10% cushion, \$30,000 down, 25 years at 7.25%, plus tax and insurance.

\$292,000

about \$2,210/mo

BEFORE YOU SIGN, KNOW THIS ABOUT TEXAS

Dealer + installer license	The Texas Department of Housing and Community Affairs (TDHCA) Manufactured Housing Division licenses manufacturers, retailers, salespersons, brokers and installers. A retailer that sells new homes must also hold an installer license, even if it subcontracts the setup.
Titling the home as real property	Every manufactured home in Texas is personal property unless the owner elects real property on the TDHCA Statement of Ownership. To qualify, you must own the land the home is attached to (or have a qualifying long-term lease) and attach the land's legal description. The home becomes real property only after a certified copy of the Statement of Ownership is filed in the county's real property records and a copy stamped 'Filed' is sent back to TDHCA. TDHCA also suggests sending a copy to the taxing entity and the appraisal district.
Sales tax on a new home	New manufactured homes in Texas are not under regular sales tax. They pay a separate state manufactured housing sales and use tax: 5% of 65% of the sales price on the invoice, which works out to 3.25%. It is collected on the first sale of the new home in Texas (the manufacturer's sale), so the cost is usually built into the price. Cities and counties may not levy any other tax on a manufactured home (Tax Code 158.154).
Septic + well permits	The Texas Commission on Environmental Quality (TCEQ) runs the on-site sewage facility (OSSF, septic) program. In most areas a local 'authorized agent' (usually the county or city) issues the septic permit and inspects the install; TCEQ has a county map to find yours. The Texas Department of Licensing and Regulation (TDLR) licenses water well drillers and pump installers, and you must also follow the rules of the local Groundwater Conservation District, if there is one.
Wind + roof load zone	Wind Zone II: Aransas, Brazoria, Calhoun, Cameron, Chambers, Galveston, Jefferson, Kenedy, Kleberg, Matagorda, Nueces, Orange, Refugio, San Patricio, and Willacy counties. Rest of the state: Wind Zone I. South Roof Load Zone (20 psf) statewide. The state is not named in the North or Middle zone lists of 24 CFR 3280.305(c)(3)(i). HUD may set stricter requirements by rulemaking for mountainous or other areas where snow records show higher loads (24 CFR 3280.305(c)(3)(ii)), and local building departments may require more. Check the local ground snow load for high-elevation sites.
Installation oversight	State-run installation program: Texas administers its own manufactured home installation program (Texas Department of Housing and Community Affairs, Manufactured Housing Division), per HUD's installation contact list. SAA state: yes (Texas Department of Housing and Community Affairs is the State Administrative Agency).

Your next step: type these starting numbers into the True Cost Calculator, then replace each one with a written quote from your dealer, site contractor, and county.

SOURCES

tdhca.texas.gov/frequently-asked-questions... · tdhca.texas.gov/sites/default/files/mh/doc... · tdhca.texas.gov/sites/default/files/mh/doc... · comptroller.texas.gov/taxes/mfg-housing · law.justia.com/cod-es/texas/2017/tax-code/t... · tceq.texas.gov/permitting/ossf · tceq.texas.gov/assistance/water/fyiossfs.h... · tgpcc.texas.gov/?p=226 · law.cornell.edu/cfr/text/24/3280.305 · govinfo.gov/content/pkg/CFR-1998-title24-v... · hud.gov/hud-partners/manufactured-home-ins...