



ENERGY EFFICIENCY

The Simple Version for Manufactured-Home Buyers

HUD CODE > ENERGY STAR V3 > ZERH

THE BUYING PROCESS

1

Find your zone
Your home is built for Thermal Zone 1, 2, or 3.

2

Choose a level
HUD minimum, ENERGY STAR v3, or ZERH.

3

Confirm equipment
HVAC and water-heater choices can affect qualification.

4

Get it in writing
Save the insulation, equipment, package, and certification details.

WHAT EACH LEVEL MEANS

1

HUD CODE
Federal minimum

- Every new manufactured home must meet this level.
- Cavco and Champion homes commonly start here unless upgrades are ordered.
- The exact insulation can change with the home design, windows, doors, zone, and Uo value.

2

ENERGY STAR V3
Clayton calls it eBuilt

- Uses more insulation and tighter energy requirements than a basic HUD Code home.
- Clayton builds eBuilt as its standard energy package in most areas.
- The qualifying heat-pump HVAC and required setup must be included for certification in Nick's market.

3

ZERH
Clayton calls it eBuilt Plus

- Starts with ENERGY STAR insulation, then adds stricter whole-home requirements.
- Includes the qualifying heat-pump setup, hybrid water heater, and solar-ready features in Clayton's package.
- Built for better efficiency, comfort, air sealing, and moisture control.

QUICK INSULATION COMPARISON

Program-specific zones - values shown as FLOOR / WALL / CEILING

Program	Zone 1	Zone 2	Zone 3
HUD Code estimate*	R-11 / R-11 / R-19	R-11 / R-11 / R-21	R-22 / R-11 / R-33
ENERGY STAR Version 3	R-22 / R-13 / R-33	R-22 / R-21 / R-33	R-33 / R-21 / R-38
ZERH / DOE Efficient New Homes	R-22 / R-13 / R-33	R-22 / R-21 / R-33	R-33 / R-21 / R-38

*HUD figures are estimates and use HUD Uo zones. ENERGY STAR and ZERH use the current DOE zones on page 2. Actual insulation also depends on the home's design, doors, windows, location, and approved performance path.

THE MOST IMPORTANT THING TO REMEMBER

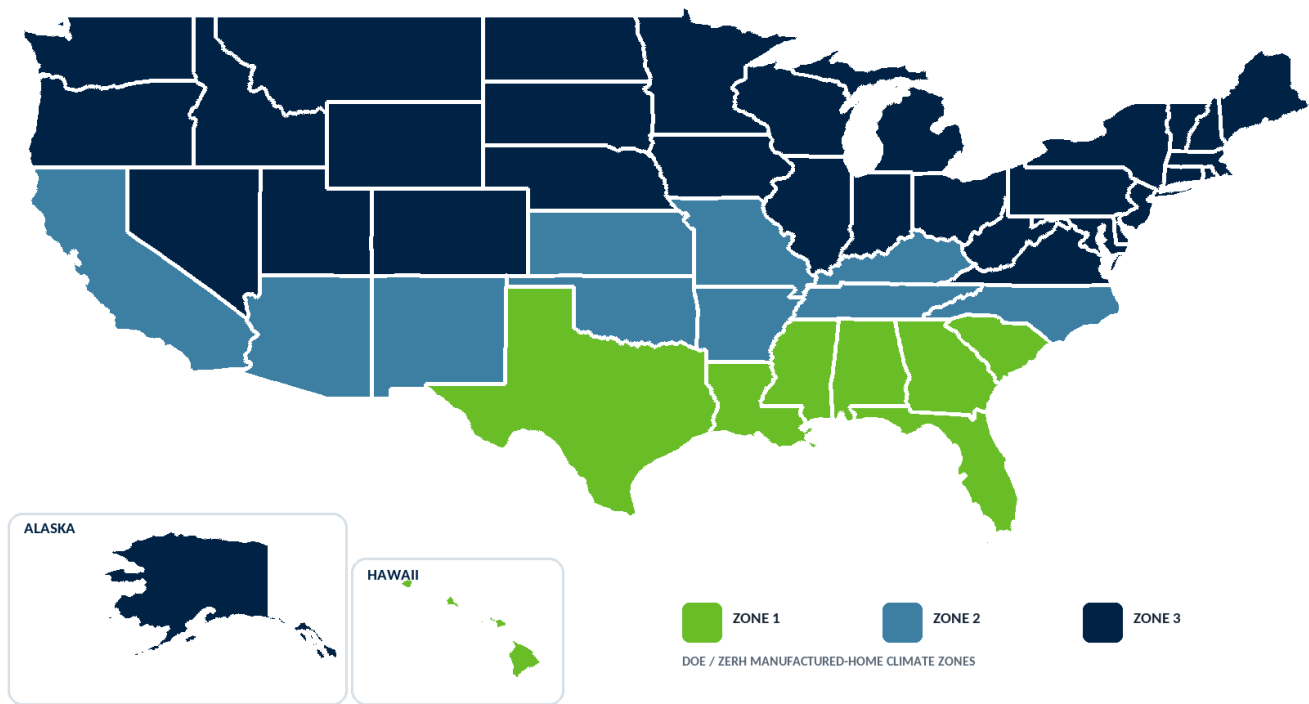
Extra insulation alone does not make a home ENERGY STAR or ZERH. The windows, ducts, air sealing, equipment, setup, plant certification, and required verification must also qualify.

DOE / ZERH CLIMATE ZONES

Current manufactured-home zones used by ENERGY STAR and DOE Efficient New Homes

FIND YOUR STATE

Based on 10 CFR 460 and DOE requirements, September 2025



STATES BY ZONE

ZONE 1	8 STATES	ZONE 2	10 STATES	ZONE 3	32 STATES
Alabama		Arkansas		Alaska	New Hampshire
Florida		Arizona		Colorado	New Jersey
Georgia		California		Connecticut	New York
Hawaii		Kansas		Delaware	North Dakota
Louisiana		Kentucky		Idaho	Ohio
Mississippi		Missouri		Illinois	Oregon
South Carolina		New Mexico		Indiana	Pennsylvania
Texas		North Carolina		Iowa	Rhode Island
		Oklahoma		Maine	South Dakota
		Tennessee		Maryland	Utah
				Massachusetts	Vermont
				Michigan	Virginia
				Minnesota	Washington
				Montana	West Virginia
				Nebraska	Wisconsin
				Nevada	Wyoming

IMPORTANT: THESE ARE NOT THE OLDER HUD Uo ZONES

DOE revised the manufactured-home energy zones under 10 CFR 460. Arkansas is in DOE Zone 2. Use this map for current ENERGY STAR and DOE Efficient New Homes / ZERH package requirements.