



**HOME OWNERSHIP
FACT SHEETS**

Manufactured Homes

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This fact sheet has been adapted from the Manufactured Housing Institute and The Federal Trade Commission's office of Consumers & Business Education's "*How to Buy a Manufactured Home.*"

Federal Construction and Safety Standards

In the past few years, nearly one out of three new homes sold have been manufactured homes. Since 1976, all manufactured homes have been constructed to meet the National Manufactured Home Construction and Safety Standards established by the U.S. Department of Housing and Urban Development. The home must meet standards of design, construction, energy efficiency, durability, strength, and fire resistance.

The Manufacturer's Warranty

Manufacturer's Warranties are given to home buyers. Ask to see the warranties on the manufactured homes that you are interested in and compare them before you buy. By reading the warranty before you buy your home, you can make sure the home you buy is covered by the kind of warranty protection you want. Warranties usually cover substantial defects in the workmanship of the structure; factory-installed plumbing, heating and electrical systems; and factory-installed appliances. The manufacturer's warranty will not cover problems resulting from a lack of proper installation or maintenance; accidents; owner negligence; or unauthorized repairs. Be sure to ask what exactly the warranties cover or do not cover. Be sure to get the warranty in writing. Some questions to ask are the following: Does the manufacturer's or retailer's written warranties on the home cover transportation and installation? If not, are installation and transportation covered by separate written warranties? How long do the warranties last and who services them? How and where do you get warranty service?

Placement and Selection of Your Manufactured Home

There is a manufactured home to fit almost everyone's tastes and pocketbook. Some are designed for those on a limited budget. Other models have higher-priced features. The home can be a single-section unit or a large multi-section unit. You have an opportunity to choose from a wide variety of home styles. There are more than one hundred and fifty companies and more than four hundred factories located throughout the United States.

Before you select and purchase your manufactured home, you should decide where it will be located. You can place the manufactured home on land you own or intend to buy. If this is your plan, you should consider zoning laws, restrictive covenants, hookup regulations, utilities,

electrical facilities, water facilities, sewer facilities, and the community's rules. Usually, the retailer will install your home or contract with a professional installation crew to do the work. In most cases your home will include the cost of installation by a qualified professional, but be sure and check with your manufactured home dealer prior to signing the sales contract. You may also place your manufactured home on a leased homesite in a manufactured housing development, where the company managing the development will normally take care of these considerations. Or you could buy a home that is already at the homesite in a planned community. In these cases, there will be no placement concerns.

Choosing a Manufactured Home

There are several things to consider when choosing a manufactured home. How do you want your exterior to look? External options may include metal, vinyl, wood, hardboard, brick, and stucco. Manufactured homes come in a variety of floor plans that include spacious living rooms, dining rooms, fully equipped kitchens, one or more bedrooms, family rooms, and utility rooms. Homes can range in size from 400 to 2,500 square feet. Check state laws. They may limit the movement of your home after installation.

There are many interior options that can be chosen from. Many floor plans are available with different colors and quality options for carpets and wall coverings. You can also choose other options such as custom cabinets, window designs, and wood-burning fireplaces. Ask your dealer what options are offered on the homes they sell. What appliance packages are available? Do they include a refrigerator, range, microwave, trash compactor, garbage disposal, washer/dryer, built-in indoor grill, or central air conditioning?

Be sure your energy package is designed for the climate zone where your home is located. The National Manufactured Home Construction and Safety Standards require separate energy efficiency levels for the three different temperature zones of the United States. You may wish to increase your home's energy efficiency, such as increased insulation, double- and triple-glazed windows, additional sheathing products, self-storing storm windows, and "high efficiency" water heaters, furnaces, refrigerators, and air conditioners. Ask your retailer about available energy-saving features and their costs.

Proper site preparation and installation are necessary for comfort, durability, and correct functioning of your home. Before your home is installed, you must ensure that the site has been prepared properly. If you are placing your home on your own land, your dealer can provide advice on how to prepare the site. It is even a good idea to have the dealer or realtor inspect the site before the house is brought in to be installed. Here are a few guidelines for proper site preparation: the site must be accessible for the truck transporting your home, the site must be level, the precise site must be cleared of trees, rocks, and any other surface debris, the soil must be graded and sloped for water runoff, and the soil must be compacted so that the foundation will not sink or shift on a loose earth fill. The tasks such as grading and compacting the soil require technical expertise. You should also check your home as soon as it is delivered to make sure that it does not have any damage.

Anchoring your home to the ground should be done by experts. It must be anchored to the ground according to the manufacturer's instructions or as required by local codes. Make sure that your home's installation includes this very necessary step. Installation services should include connecting your home to the necessary water, electrical, gas, and sewerage lines. If it is not included in your installation price, you will have to contract for these services yourself.

When you take possession of your new manufactured home, the first thing to do is to check it over thoroughly. It is important to discover problems early and report them to the dealer or the installer within the warranty's time limits. Some things that you should do include opening

and closing all interior and exterior doors, checking all faucets and appliances, inspecting the walls, the floors, and the ceilings. As you make your inspection, jot down on paper every item you think requires service. When you are finished, make copies of the list for you, the dealer, and the manufacturer. It is also a good idea to put the date of your inspection on the list. Remember that proper installation is the key to durability and proper functioning of your home.

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