



Resident Reporter

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How to buy a manufactured home Part II: Buying a home

*M*ost manufactured homes are sold through retail sales centers, many of which are independently owned and operated. Others are owned and operated by a manufacturer. In some states, you may also buy from a manufactured home community owner, developer, or if you're purchasing a previously owned home, a real estate agent.

Shop around. Retailers offer a variety of products and services. Many will help you choose your home and its features and, if you want, place a custom order with the factory. Typically the retailer is also responsible for coordinating the delivery and installation of your home. Ask what warranty coverage the retailer provides on transportation and installation and get it in writing. The retailer may arrange for financing and insurance. And, once you've moved in, the retailer is often the contact for warranty service.

A good way to find a retailer is to ask existing homeowners for recommendations. You can contact your state manufactured housing association for the names and addresses of manufacturers and retailers in your area.

(Check the Yellow Page listings under manufactured or "mobile" homes.) As with any major purchase, check out a potential retailer or manufacturer with



your local Better Business Bureau and state or local consumer protection agency. They'll tell you if they have any unresolved consumer complaints on file.



The Manufacturer's Warranty

Warranty coverage varies among manufacturers. Retailers must make copies of warranties offered on the homes they sell available for you to review and read before you buy a home. Read them and compare coverage. The following questions may help you in doing this.

- What coverage comes with the home? You may get warranties from the home manufacturer, the retailer, the transporter, the installer, and the appliance manufacturer.
- What components and what types of problems does each warranty cover? What's not covered?
- Does the manufacturer's written warranty cover transportation and installation? If not, are they covered by other written warranties?
- How long do the warranties last?
- How do I get warranty service? Who will provide it? Where will it be performed?
- Are extended warranties available from the manufacturer? If so, what do they cover and cost?

Practical Information
for Residents of Manufactured
Home Communities



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Manufacturer warranties generally cover substantial defects in the following areas:

- Workmanship in the structure;
- Factory-installed plumbing, heating, and electrical systems; and,
- Factory-installed appliances, which may also be covered by separate appliance manufacturer warranties.

Manufacturer warranties DO NOT cover:

- Improper installation and maintenance;
- Accidents;
- Owner negligence;
- Unauthorized repairs; or
- Normal wear and aging.

Make sure the person who performs the installation follows the manufacturer's installation instructions. Also ensure that the manufacturer's maintenance and repair instructions (contained in the consumer/homeowner's manual) are followed to keep your warranty in effect. While your retailer will perform most warranty service, the manufacturer is responsible for making sure repairs are done and completed in a timely manner.

Implied Warranties

In addition to written warranties, you may be protected by certain "implied warranties." An implied warranty is an unspoken, unwritten promise that a product is fit to be sold and used for its intended purpose. For example, a manufactured home should be fit to be sold and lived in. Implied warranties protect you even if no written warranty is offered by the manufacturer or retailer. Most states allow sales that exclude implied warranties ("as is" sales). However, some states do not allow sellers to exclude or limit implied

warranties. Check with your state or local consumer protection officials to learn more about implied warranty protections. If you're buying a previously-owned home, ask if it's being sold with a warranty or "as is" – with no written or implied warranty.

The Retailer's Warranty

A retailer may offer a warranty on a home. Ask to see the retailer's warranty in writing before buying a home. While retailer warranties vary, they typically include:

- The terms of the warranty;
- What you must do to keep the warranty in effect;
- What you can reasonably expect from the retailer; and
- That the home has been installed according to manufacturer installation instructions and local regulations.

Retailer warranties do not cover problems that arise from:

- Owner negligence;
- Failure by the owner to provide notice for service; and
- Unauthorized repairs.

Appliance Warranties

Your home appliances also have warranties. They may come with the use and care manuals from the appliance manufacturer or be included in the home manufacturer's warranty, as required in some states. You have the right to review copies of all warranties before you buy a home. It's a good idea to do so, and to compare coverage.

Carefully read your warranties. Note their length and terms. In most cases, you'll get service from a local appliance service center. However, if warranty service isn't available, contact your retailer for guidance.

Special thanks to Manufactured Housing Institute and the Federal Trade Commission's Office of Consumer and Business Education. For more information please visit their website at: www.ftc.gov/bcp/online/pubs/homes/manufact/index.html