



Resident Reporter

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How to buy a manufactured home

Part III: Preparation, Transportation, Installation, and Inspection

Before your home is installed, make sure the site has been properly prepared. Careful attention to the following details will help ensure satisfaction with your home for years to come. Your retailer can provide you with valuable guidance and assistance.

Site Preparation

If you're having the home installed on your own land, you may be responsible for site preparation. But it's also a good idea to have your retailer or installer inspect the site.

Here's a site preparation checklist:

- The delivery truck must be able to reach the site.
- The site must be as level as possible.
- The area where the home will sit must be clear of trees, rocks, and other debris.
- The soil must be graded and sloped away from the home for water runoff.
- Fill soil must be compacted to prevent the foundation from sinking or shifting.

While you may be able to do some of the site preparation, most tasks, such as grading and compacting soil, require professional expertise. Otherwise, you could do damage to your home that's not covered by the warranty.

Delivery

In most instances, your home will be transported from the factory to the retail sales center. There, it will be inspected by your retailer. Any damage done to the home in



transit will be repaired before it is delivered to your homesite.

If damage occurs on the way from the retailer to your site, the transporter is usually held responsible. Therefore, make sure you check for damage before the home leaves the sales center and again when your home arrives at the site. If you find any damage, report it to the transporter immediately.

Before you finalize arrangements to buy and transport a home, make sure you have a written warranty from the transporter. Otherwise, if damage occurs during delivery, you could have a difficult time getting no-cost repairs.

Installation

Manufacturers must provide instructions for proper home installation. Usually, the retailer will install your home or use a contractor. Typically, the price of your home includes installation. You should get a written explanation of the installation services from your retailer. Be sure to read your contract before you sign. If installation isn't included, you may have to hire a professional. Ask your retailer for recommendations.

Whether the retailer or a contractor installs your home, follow these guidelines listed below. They will help you understand what you're paying for and how to check that the work has been done properly. You'll also better understand your warranty protections.

- Get written proof of the installers qualifications. This may be required by state law.
- Ask if there is a written warranty for installation. If not, have the contractor put in writing any promises or claims regarding the installation.
- Ask the contractor to explain the installation process; have it written into the agreement.

Practical Information
for Residents of Manufactured
Home Communities

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Make sure the following six steps for installation are included in a written itemized list before you sign the purchase contract.

1. Transporting Your Home

The manufacturer is usually responsible for transporting the home from the factory to the retailer. The retailer or its transporter is usually responsible for delivering the home to your site. However, if roads are inadequate or obstacles make delivery difficult, your retailer may not be able to accept responsibility for delivery. Have the transporter check out the route beforehand to avoid problems.

2. Building a Foundation

Your home must have a foundation. In addition to following the manufacturer's instructions and complying with local codes, ask the institution financing your home or your rental community if they have special requirements. The Federal Housing Administration (FHA), Veterans Administration (VA), and the Rural Housing Service (RHS) also have special foundation requirements for homes they finance. Remind your retailer of the kind of financing you're using so that all applicable requirements will be met.

If you place your home on your own property, you can choose from a number of foundation types: concrete block, metal or treated wood piers; a concrete slab; or a full basement. A professional installer will know which local building codes apply. Ask the installer to obtain required building permits and inspections.

3. Leveling Your Home

It's critical that your home be leveled to meet the manufacturer's installation instructions. Otherwise, your home's weight will be unevenly distributed. This can cause floors and walls to buckle and prevent doors and windows from opening and closing smoothly. While the manufacturer's warranty won't cover repairs resulting from improper leveling, a written warranty from the installer may.

Insist on a walk-through before the installer leaves. Check for signs that your home may not be level.

Because some foundation supports may settle unevenly, it's important to periodically check that your home stays level. The first check should be



done 60 to 90 days after installation, and then once every year.

4. Securing Your Home to the Foundation

To help minimize damage from high winds and earthquakes, your home should be anchored to the ground or concrete footers. Anchoring must comply with the manufacturer's instructions or as required by local codes. This is not a "do-it-yourself" project. Ask your retailer for more information.

5. Finishing Your Home

Your home may need finishing work, such as an enclosure around the crawl space. The enclosure must provide adequate ventilation openings at all four corners of the home. If you have a multisection home, finishing work may include molding and joining carpet on the interior, and siding and roofing work on the exterior.

6. Connecting Utilities

Installation should include connections to water, electricity, gas, and sewer. If connections aren't included in the installation price, you'll have to contract for them separately. Your retailer can help you with the arrangements, or you can contact local authorities for more information.

Additions and Alterations to Your Home

Once your home has left the factory, the HUD Code does not include provisions for additions and alterations. Such modifications may jeopardize your home warranty. They may also create malfunctions or an unsafe home. An approved addition should be a free-standing structure that meets local building codes; you may need a permit. Contact your manufacturer, the state agency that oversees manufactured housing in your state, the U.S. Department of Housing and Urban Development, or local building officials for more information.

Home Inspection

Conduct an organized inspection before you move in. Move from the exterior to the interior, carefully checking each room. Many manufacturers provide a checklist in the owner's manual. Fill it out, date it, include additional items that need servicing and promptly return it to the manufacturer. Keep copies for yourself. A delay could jeopardize your warranty.

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