

# How to Choose a Manufactured Home

By Joe Talent

Choosing a manufactured home has become more difficult in recent years as a result of steady improvement by the manufactured home manufacturers. As the quality of homes improves, so does the option of what style of home is right for your family. Following are some tips to help you make a wise decision.

**Know the Differences:** First, a manufactured home can be ready to move into sooner than a site-built home. Completing the interior finish work can take less than a week. Second, a manufactured home has the advantage of being built under controlled, factory conditions.

**Shop Around for the Best Value:** Manufactured homes come in a variety of designs ranging from 900 to 2,500 square feet. Price depends on size, floor plans and features. Contact several retailers to make sure you're happy with the style and price.

**Select the Best Financing:** Lenders provide a range of financing plans, including fixed and variable-rate loans. Ask retailers for referrals. Compare several lenders in your area. Manufactured homes are eligible for loans from both FHA and VA.

**Make Sure It's Installed Right:** The installer should adhere to the manufacturer's instructions and state regulations.

**Look for the Label:** Manufactured homes are built to the Federal Manufactured Home Construction and Safety Standards (better known as the HUD code), which regulate design and construction, strength and durability, transportability, fire resistance, energy efficiency and quality control. It also sets performance standards for the heating, plumbing, air conditioning, thermal and electrical systems. Each transportable section displays a red certification label.

**Shop for a Strong Warranty:** Most manufacturers offer a warranty that covers performance of the structure and factory-installed plumbing, heating, and electrical systems. Compare warranties while you're talking to manufactured home sellers.

**Choose a Home Site Carefully:** You have the option of placing your home on land you own, in a rental community specifically planned for manufactured housing, or in a subdivision. If you buy land, your first priority is to check on local zoning laws. Contact the local utility about the availability of water, electric, gas or sewer connections. Before your home is installed, make sure the site is properly prepared.

**Inspect Before You Move In:** Before you move in, many manufacturers require you to fill out a checklist. Consider hiring a professional home inspection service to identify any problems.

**Think Twice About Moving It:** It is possible to move your home to another location but there are disadvantages to consider, including cost. Transportation can cause stress and potentially damage your home. You'll also have to pay for a new foundation, installation, and utility hook-up.

**Pursue Complaints:** Contact the retailer that sold you the home. Be thorough. Follow-up your complaint by mail to the retailer, manufacturer and installer. Call to arrange a service appointment. If your problems are not corrected, contact the agency that administers the Federal Manufactured Housing Program in your state.