



Manufactured Homes

From Janet Wickell, Your Guide to Home Buying / Selling.

Answers to Your Questions About Manufactured Housing

What is a manufactured home?

Manufactured homes, formerly called mobile homes, are built in a factory. Each home conforms to the US government's Manufactured Home Construction and Safety Standards (HUD code), rather than to building codes enforced at the home's destination. Each home or segment of a home is labeled with a red tag that is the manufacturer's guarantee the home was built to conform to the HUD code.

Manufactured homes are built on a non-removable steel chassis and transported to the building site on their own wheels.

Where can I find details about my manufactured home's build date and origins?

To find the date of manufacture, look for a data plate located inside your home, usually on or near the main electrical panel, in a kitchen cabinet or in a bedroom closet. The data plate offers information about the home's heating, cooling, and other appliances and components. The data plate also shows you the wind zone and snow load for which the home was built.

A red HUD label with a stamped serial number should be attached to the exterior of the home.

May I put my manufactured home on any lot or tract of land?

No. Some communities and developments do not allow manufactured housing. Research local zoning ordinances, deed restrictions, restrictive covenants, and other similar documents before purchasing land for a manufactured home.

May I move my manufactured home to another location?

Yes, but make sure you use a transport company that is familiar with the laws for moving such structures. You should also consider the zone for which the manufactured home was originally constructed. Never move a manufactured home to a zone with more restrictive wind, thermal, or roof load requirements than the zone for which it was built. Check the data plate for zoning information.

Climate differences and the cost of moving your manufactured home might make it more practical to sell it and purchase another at your new location.

Who will finance my manufactured home?

Many manufactured homes are financed with a retail installment contract, available through the retailer that sells you the home. Many lenders will grant a conventional mortgage for manufactured homes, but will likely require that the home is placed on a permanent foundation. Manufactured homes are eligible for FHA and VA home loans.

Is my new manufactured home covered by warranty?

Most manufacturers offer a warranty that covers the home and its systems during a stated warranty period. Some appliances may be covered by their own warranties. Before you purchase a manufactured home, find out which items are covered by warranty, who offers the warranty, and how warranty repairs are performed.

What if I have problems with my manufactured home?

HUD recommends that you first contact the retailer who sold you the home. If problems cannot be resolved, contact the manufacturer. If you still have complaints or concerns, contact [HUD or a related state agency](#).

