

THE MANUFACTURED HOME BUYER PROCESS QUICK GUIDE

Steps 1-3 of the nine-step Roadmap

1 Manufacturers, Brands & Dealers

MANUFACTURER, BRAND & DEALER

The manufacturer builds the home. A brand is the name used to market a home or product line. The dealer sells the home and helps guide the buyer through the project.

WHY THE PLANT MATTERS

Plants owned by the same manufacturer may build different plans and use different standard features, materials, specifications, and options. Compare the plant - not only the logo.

DEALER TYPES

A brand dealer mainly represents one manufacturer family. An independent dealer may offer one or several manufacturers. Experience and volume dealers differ mainly in service level and price.

COMPARE BEYOND PRICE

Compare communication, organization, project coordination, written information, and support after the sale. The lowest price is not always the best value, and a higher price does not guarantee better service.

QUESTIONS TO ASK THE DEALER

- ☐ Which manufacturers, brands, and plants do you carry?
- ☐ Which plant would build the home I am considering?
- ☐ What is included - and not included - in the advertised price?
- ☐ Who coordinates delivery, setup, site work, and utilities?
- ☐ Who is my main contact, and how will I receive updates?
- ☐ Will you provide responsibilities and important promises in writing?

2 Floor Plans

CHOOSE THE LAYOUT FIRST

A floor plan should fit everyday life, not only look good during a tour. Consider room placement, storage, traffic flow, privacy, furniture, and how your family will use the home.

ONE LAYOUT, MANY BUILDERS

Similar layouts may be available from several manufacturers or plants. Compare dimensions, windows, kitchens, bathrooms, specifications, options, and availability instead of relying on model names.

IMAGINE LIVING THERE

Picture normal mornings, meals, laundry, children, guests, and furniture placement. Check door swings, walkways, television walls, dining space, and the path between the refrigerator, sink, and stove.

CHOOSE UPGRADES INTENTIONALLY

Separate long-term construction, comfort, and energy-saving improvements from cosmetic choices. Review factory-installed options carefully because structural changes may not be possible after production begins.

FLOOR PLAN CHECKLIST

- ☐ Picture your normal morning, evening, and laundry routines.
- ☐ Measure important furniture and check walls, windows, and walkways.
- ☐ Compare similar layouts from other manufacturers or plants.
- ☐ Review storage, door swings, privacy, and kitchen work paths.
- ☐ Separate performance and energy-saving upgrades from cosmetics.
- ☐ Confirm every structural choice before approving production.

3 Land

CONFIRM THE LAND CAN WORK

Before committing, verify that manufactured homes are allowed and check zoning, deed restrictions, setbacks, permits, taxes, and any required city, county, community, or lender approvals.

RAW LAND VS. IMPROVED LAND

Improved land may already have access or utilities. Raw land may require clearing, grading, a driveway, drainage, a home pad, utility extensions, and more time before it is ready.

CHECK UTILITIES & SEPTIC

Confirm electrical service, water, public sewer, or septic feasibility. Ask about connection distances, extension requirements, perc testing, approvals, provider costs, and who coordinates each item.

ACCESS, COST & WRITTEN ANSWERS

Check the delivery route, entrance, bridges, turns, slopes, trees, and room for equipment. Estimate development costs and get legal use, utility availability, and responsibilities in writing.

LAND CHECKLIST

- ☐ Verify manufactured homes are legally allowed on the property.
- ☐ Check restrictions, setbacks, permits, taxes, and approvals.
- ☐ Confirm water, septic or sewer, and electrical feasibility.
- ☐ Inspect the delivery route, entrance, slopes, trees, and bridges.
- ☐ Estimate clearing, grading, driveway, pad, and utility costs.
- ☐ Get legal-use, utility, and responsibility answers in writing.

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Steps 4-6 of the nine-step Roadmap

4 Ordering Your Home

BUILD THE EXACT ORDER

Sit down with the dealer and review the home room by room. Choose colors, flooring, fixtures, feature walls, doors, trim, kitchen and bath packages, and every available factory option.

CONSIDER PERFORMANCE UPGRADES

Review structural, comfort, and energy-saving choices such as wall construction, insulation, windows, overhead ducts, heat pumps, water-heating equipment, and other available packages.

KNOW WHAT IS INCLUDED

Confirm whether the written price includes delivery, setup, HVAC, steps, and other work. Separate the home order from land improvements, utilities, porches, driveways, and buyer-coordinated items.

REVIEW BEFORE PRODUCTION

Options can stack up quickly. Compare the final order, floor plan, specifications, packages, prices, and change records line by line before approving the home for production.

ORDER REVIEW CHECKLIST

- ☐ Review the floor plan, model, dimensions, and plant information.
- ☐ Confirm every color, finish, fixture, feature, and package.
- ☐ Review structural, comfort, and energy-saving upgrades.
- ☐ Separate standard features, upgrades, allowances, and exclusions.
- ☐ Confirm delivery, setup, HVAC, steps, and other included work.
- ☐ Keep the signed order, specifications, prices, and change records.

5 Financing

MATCH THE LOAN TO THE PROJECT

Financing depends on the home, land, title, foundation, ownership structure, and buyer qualifications. Understand whether the loan covers the home only, land and home together, or an existing land obligation.

LOOK BEYOND THE PAYMENT

Compare total cost, cash needed, loan term, fees, insurance, taxes, escrow, and what is financed. A comfortable monthly payment does not automatically mean the overall deal is affordable.

GET DOCUMENTS READY EARLY

Organize identification, income, employment, assets, debts, down-payment funds, land records, home documents, and any self-employment information before the lender requests them.

UNDERSTAND THE MILESTONES

Ask how preapproval, appraisal, insurance, conditions, closing, funding, and contractor payments work. Keep lender requests and approvals organized, and do not treat an early estimate as final approval.

FINANCING CHECKLIST

- ☐ Confirm which financing approach applies to the home and land.
- ☐ Compare total cost, cash needed, term, fees, and payment structure.
- ☐ Gather identity, income, asset, debt, land, and home documents.
- ☐ Understand appraisal, insurance, escrow, and lender conditions.
- ☐ Ask how closing, funding, and contractor payments will work.
- ☐ Keep every lender request, approval, and final document organized.

6 Site Preparation & Utilities

TURN LAND INTO A HOMESITE

Site preparation begins after land feasibility is understood. Coordinate clearing, grading, drainage, driveway access, the home pad, foundation, utility routes, and space for delivery and setup crews.

COORDINATE PERMITS & FOUNDATION

Confirm required permits, plans, inspections, foundation type, installation standards, and site elevations. Make sure the homesite matches the ordered home and approved installation design.

PLAN EVERY UTILITY

Coordinate electrical service, water, septic or sewer, HVAC, and any required trenching or connections. Verify provider requirements, drawings, contractor responsibilities, inspections, and scheduling.

CONTROL RESPONSIBILITIES & TIMING

Create a written responsibility list showing what the dealer, buyer, contractors, and utility providers will handle. Confirm the site is truly delivery-ready before the home is scheduled.

HOMESITE READINESS CHECKLIST

- ☐ Confirm permits, foundation design, elevations, and inspections.
- ☐ Complete clearing, grading, drainage, driveway, pad, and access.
- ☐ Coordinate electrical service, water, septic or sewer, and HVAC.
- ☐ Verify trenches, connections, providers, contractors, and schedules.
- ☐ Write down what the dealer, buyer, and each contractor will handle.
- ☐ Confirm the site is ready before delivery is scheduled.

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Steps 7-9 of the nine-step Roadmap

7 Delivery & Setup

PREPARE THE ROUTE & SITE

Recheck roads, bridges, turns, trees, overhead lines, entrance width, weather, ground conditions, equipment space, and the delivery path before the home leaves the staging area.

UNDERSTAND THE SEQUENCE

The crew places each section, aligns the home, joins multi-section units, installs supports and anchors, and completes required installation work before later trades and inspections can proceed.

RESPECT THE WORK ZONE

Delivery and setup involve heavy equipment, suspended loads, moving sections, and unfinished access points. Stay outside unsafe areas and let the installation crew control the work zone.

DOCUMENT THE HANDOFF

Photograph delivery and setup from a safe location. Keep permits, inspection results, installer information, and notes about damage, missing parts, incomplete work, and the next responsible party.

DELIVERY & SETUP CHECKLIST

- ☐ Recheck the route, entrance, overhead lines, weather, and ground.
- ☐ Confirm the foundation, equipment area, and homesite are ready.
- ☐ Stay outside the crew's delivery and installation safety zone.
- ☐ Photograph the delivery and setup from a safe location.
- ☐ Record damage, missing parts, incomplete work, and responsibilities.
- ☐ Save installer information, permits, and inspection results.

8 Trim-Out

FINISH THE MARRIAGE LINE

Trim-out completes the interior and exterior finish work where multi-section homes join. This may include flooring, wall and ceiling finishes, trim, siding, roofing details, and other visible connections.

CHECK THE WHOLE HOME

Inspect doors, windows, cabinets, flooring, walls, ceilings, siding, fixtures, and appliances. Test plumbing, electrical service, HVAC, drainage, and other major systems before move-in.

DOCUMENT INCOMPLETE WORK

Photograph damage, missing parts, unfinished areas, and corrections. Record each item clearly, identify the responsible party when known, and keep communication organized by room or exterior area.

TRIM-OUT IS NOT WARRANTY

Trim-out finishes installation-related work and corrects obvious issues needed for a livable home. Warranty begins the longer follow-up process for covered concerns discovered after occupancy.

TRIM-OUT CHECKLIST

- ☐ Inspect interior and exterior marriage-line finishes.
- ☐ Check flooring, walls, ceilings, trim, siding, doors, and windows.
- ☐ Test plumbing, electrical service, HVAC, appliances, and drainage.
- ☐ Photograph damage, missing parts, and unfinished work.
- ☐ Record each item by room or exterior area and responsible party.
- ☐ Confirm installation-related work is complete before move-in.

9 Warranty

SAVE IDENTIFYING INFORMATION

Register applicable warranties and preserve the HUD Labels, Data Plate information, serial numbers, manuals, closing documents, photographs, and contact information for the dealer and service teams.

BUILD A CLEAR PUNCH LIST

Inspect room by room and number each concern. Include exterior and under-home checks, written descriptions, dates, photographs or video, and enough detail for the responsible party to understand the issue.

REPORT & TRACK IN WRITING

Follow the required reporting process and keep copies of every submission, response, appointment, repair, and follow-up. Confirm what was completed and what remains open after each visit.

CHECK BEFORE COVERAGE ENDS

Review the home again before important coverage periods expire. Report new concerns promptly, follow up on unresolved items, and keep the final repair record with the home's permanent documents.

WARRANTY CHECKLIST

- ☐ Register warranties and save the HUD Label and Data Plate details.
- ☐ Inspect room by room, outside, and under the home.
- ☐ Number concerns and document each with dates, photos, or video.
- ☐ Submit issues through the required process and keep copies.
- ☐ Track appointments, repairs, responses, and remaining open items.
- ☐ Inspect again before important warranty coverage periods end.