



# **Construction Planning Guide**

## **for Your New**

### **Manufactured Home**

Congratulations on your decision to purchase a manufactured home. The home buying experience is exciting, but can be confusing, especially if you do not understand the process. This guide is designed to help you understand the sequence of decisions and actions that must be taken during the home buying process, and the important roles that you, your home retailer, and the home manufacturer will play in completing your new home purchase.



Some state laws and regulations will impact the homebuilding process and your local retailer will help you with any requirements. In addition, many retailers offer full construction services, or can recommend area contractors to assist you.

Because situations differ from one home buyer to the next, not everything in this book will apply to you; however, it is designed to help you know what decisions need to be made, and what choices you may have. Careful planning and thoughtful preparation will help you enjoy the exciting experience of buying a new home!

## Overview of Manufactured Housing

Today, the need for affordable, quality housing has never been greater. Today's manufactured homes are built to a federal building code and can provide outstanding quality and performance at prices ranging from 10 to 35

percent less per square foot than conventional site-built homes. To ensure quality, the design and construction of the home is monitored by both HUD and its monitoring contractor. The red seal, or certification label, attached to the exterior of the home indicates that it has undergone one of the most thorough inspection processes in the home building industry.

The more affordable pricing of manufactured homes can be directly attributed to the factory construction process. The controlled construction environment and assembly-line techniques remove many of the problems encountered during traditional home construction, such as poor weather, theft, vandalism, damage to building products, and unskilled, and sometimes undependable labor. In addition, manufacturers benefit from purchasing large quantities of building materials, products and appliances for the construction of your home. Builders of manufactured homes are able to negotiate savings on many of the components used in building their homes, and they pass these savings directly to you, the homebuyer.



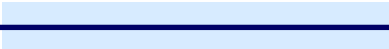
The HUD Code is the building standard to which your home is built. The HUD Code is specifically designed for compatibility with the factory production process. Performance standards for heating, plumbing, air conditioning, thermal, and electrical systems are set in the code. Also, requirements are established for structural design, construction, fire safety, energy efficiency, and transportation from the factory to the future site for the home.

Advances in technology allow manufacturers to provide more architectural styles, exterior finishes, and customized interior designs, than ever before. Unless you are purchasing a home that is already constructed, one of the first and most exciting parts of the home building process will be customizing your new home.



## Creating a Budget for Your New Home

Before you decide which particular home you wish to purchase, you'll want to determine a ballpark figure of what you can spend in order to make a comfortable monthly home loan payment.



To help determine how much you can afford to spend towards purchasing a home each month, lenders have developed some guidelines. In qualifying for a home loan, lenders look at the buyer's "home-debt ratio" and their "total-debt ratio." The home-debt ratio is the percentage of gross monthly income (before taxes) that homebuyers will spend on monthly housing costs. Monthly housing costs include the mortgage payment, taxes, and insurance. Lenders generally will want to see a ratio of 28% or lower.

The total-debt ratio is the portion of income that goes toward covering both the monthly housing costs and other obligations, such as credit cards, car loans and child support. There, a lender will want to see a ratio of 36% or lower.

These ratios (28 percent of total income for housing expenses and 36 percent for total debt) are flexible guidelines. For homebuyers thought to be good credit risks, or for those making large down payments, somewhat higher ratios can be used. The worksheets in this guide use the 28 and 36 percent guidelines.

Once you have determined how much you can spend each month for a home, you can develop a preliminary budget that will guide you as you select your specific home, floor plan and options for your home.

Gross Annual Income	28% of Monthly	36% of Monthly
\$20,000	\$467	\$600
\$30,000	\$700	\$900
\$40,000	\$933	\$1,200
\$50,000	\$1,167	\$1,500
\$60,000	\$1,400	\$1,800
\$80,000	\$1,867	\$2,400
\$100,000	\$2,333	\$3,000

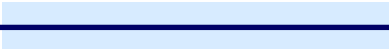
## Selecting the Location for Your New Home

Some decisions you'll make about your home will be determined by where you will be locating your new home. So you should know where your home will ultimately be sited before you purchase a home. These are the most common options for locating your new home:

- ◇ Private Land
- ◇ Land-Lease Manufactured Home Community

### Private Land

Many manufactured homes are placed on privately owned land. If this is the option you desire, you will need to check the zoning for the land, and research any deed or covenant restrictions on the land. Your retailer or a real estate agent can assist you with this. In addition you'll need to check on easements that will affect the placement of the home on the land. Easements are rights-of-ways for utilities or services that pass through your property that can prevent you from building on specific portions of the property. The land should be surveyed and you need to be able to obtain clear title to the land. Once again, your real estate agent can assist you with this.



Before purchasing land, you will want to know if the site has established water and sewer service. If not, percolation tests and permits will be needed for a septic system, and you'll need a well for water supply which may also require a permit by your local government. Professionals can evaluate whether or not septic systems and wells can be installed on the site. The placement of the septic system and the location of the well will need to be determined first, before you decide where to place the home on the property.

To provide the most accurate estimates of cost to you and your lender, the retailer and any subcontractors that will work on your new home project should visit the site where the home will be placed. Site inspections and receiving firm bids for all land improvements will improve the accuracy of estimating the total cost of the project.

Before purchasing land, this is a checklist of things you should consider:

- Zoning laws
- Deed restrictions on home size, foundation style, roof pitch, etc.
- Suitability (slope, wetland issues, etc.)
- Accessibility (can the home be transported to the site)
- Home placement
- Availability of services (sewer, water, gas, electric, cable and telephone)

### Land-Lease Manufactured Home Community

Land-lease manufactured home communities are specifically designed for manufactured homes. Here you will own your home but lease the land on which your home is sited. Many land-lease communities offer a wide variety of conveniences and facilities, such as club houses, playgrounds, pools, storage areas and grounds maintenance. Some communities have very active resident groups that form clubs and take trips, etc.



If you plan to live in a land-lease manufactured home community one of the first things you'll want to do is contact the management office and check on availability of sites for your new home. The community can inform you about what size home can fit on the sites that are available, and this will impact your decisions about the home you select. The community may also have some aesthetic requirements for the homes in the community, such as roof pitch, roofing material, siding, etc.

You'll also want to review the guidelines for the community to ensure that they fit your lifestyle. The guidelines of a community are designed to ensure a pleasant living environment for all residents, and to help maintain the community in a way that protects your home investment. Some communities may have restrictions on the number and sizes of animals that you can have in your home, so if you have a pet, you'll want to know the community's policy regarding animals.

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If the community has an available site for your home, next you'll need to apply for residency in the community. Once your application for residency has been approved, a prospective resident must sign a rental agreement that will spell out the terms of residency, the amount of community fees that will be paid monthly, a list of rules and regulations for the community, a description of any physical improvements that will be made to your home in connection to the installation of your home, and any services that will be provided.

Lastly, you'll need to coordinate moving your home into the community with the community management. This will include date, time, transportation route, and coordination of contractors needed to install your home.

## **Customizing Your Home with Factory Options**

Next, if you are buying a custom built home rather than an existing model, you will work with your sales person or another team member to select the options and features for your new home that will meet your specific wants and needs. While the options may be many, it is important to understand that only options offered by the manufacturer of your home can be selected.

You will want to develop a list of options and features and prioritize which ones are essential, and which ones are desired and preferred. The options you choose will impact the final cost of your home, and some features may be more important to you than others.

Some of the options you may want to consider for customizing your home are listed below:

### Energy Savings

- EnergyStar construction if available
  - HVAC
  - Windows
  - Additional Insulation
- EnergyStar labeled appliances

### Exterior

- 3/12, 4/12, 5/12, 6/12 or higher roof pitches
- Extended eaves or gutters
- Outside water faucets and electrical outlets

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- Optional siding materials and treatments, including dormers, window trim, etc.
  - Foundation treatments
  - Decks and stairs
  - Garage ready
  - Shingle color and grade
  - Basement ready

#### Doors, Windows, Walls & Ceilings

- Many manufacturers offer a variety of door and window styles and sizes. If you are interested in bay windows, skylights, French doors or other options, discuss these with your retailer
- Window treatments – blinds, curtains, draperies, etc.
- Tape-and-texture drywall construction
- Paint/color choices
- Baseboards and accent molding
- Cathedral or 9' flat ceilings vs. 8' flat ceilings

#### Appliances

- Larger water heater for big families
- Dishwasher
- Built-in microwave oven
- Self-cleaning oven
- Refrigerator upgrades such as ice-maker and door access for water and ice

#### Lighting

- Optional chandeliers or ceiling fans may be available
- Overhead lighting in family rooms and some other rooms may be optional

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### Carpet and Flooring Options

- Upgraded carpet and padding options
- Vinyl
- Hardwood
- Tile

### Bathrooms

- Number of sinks
- Fixture options
- Shower and tub choices

### Cabinetry and Countertops

- Solid hardwood cabinets
- Customized built-ins such as pantries, book cases, hutches, computer desk, etc.
- Solid surface countertops

Once you've selected your custom options, your home's manufacturer will provide a sales order confirmation. It will itemize the options you have selected and your home retailer will review the confirmation with you for accuracy and you will need to sign and approve the order. When the home is delivered from the manufacturer, the retailer will check the home and ensure that the items that are shipped with the home are accurate and complete.

Your sales contract or purchase agreement on your new home may also include other areas of construction such as garages, porches, decks, driveways, etc. It is important to obtain all information about your home purchase in writing from the home's retailer.

Once you have signed the sales agreement for your new home, you will be provided with information on applying for a home loan.

## **Financing Your New Home**

Your retailer can usually provide you with loan applications for lenders that normally finance manufactured homes, or you can apply for a loan through a lender of your choice. There are a variety of loan options when you purchase a manufactured home including VA, FHA, Rural Housing, and conventional financing. Sometimes the location of your home will impact the type of financing you select. The following information outlines some different types of loans available.



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## Land-Home with a Construction Loan

A construction loan is an interim loan that provides funding for the home, land and on-site improvements. There are significant advantages to utilizing this type of loan. During the construction period, only interest is charged on the funds actually drawn for the payment of construction costs. Draws can be paid out to your retailer and/or general contractor to pay for the home and land improvements. At the time the loan application is submitted, the following items must generally be provided:

1. A signed copy of the sales agreement for the land;
2. A legal description of the building lot with locations of improvements, etc.;
3. A copy of the entire construction contract;
4. A copy of plans and specifications for on-site improvements to be made such as garages and decks;
5. A complete set of building plans, including the manufacturer's floor plan, specification sheet and options list; and
6. A draw schedule.

When it is determined that you will qualify for the construction loan, the lender will order the title search, the land survey and the appraisal. The fees for these services must be paid up front and are not refundable if the loan does not go through.

The first disbursement of loan funds normally occurs at the loan closing. It pays for the land and any existing liens on the property. This is done so that the construction mortgage lender, who also may be the permanent mortgage lender, is able to file their first mortgage lien against the real estate. Remember, you do not want to do any improvements to land that is not yours until after closing. Closing costs for the loan and the homebuyer's down payment are paid at this time. The buyer's down payment funds are used for future disbursements as the construction progresses. These funds are used first, before funds from the loan are used.

These are the typical steps in the land-home with a construction loan process:

- Apply for the loan
- Receive credit approval
- Lender orders land and flood-risk surveys, title search and appraisal

Closing on the construction loan – the lender will generally make four payments during the construction and installation process for the following:

- Purchase of the land
- Site improvements needed before the home is delivered
- Home delivery and installation
- Final site improvements and payment to your retailer

## Land-in-lieu Loan

Sometimes you may already own land and want to use that parcel of land in lieu of a down payment, or to be able to acquire a better interest rate with the lender. If you already have a deeded parcel of land, the process would be very similar to the land-home loan with the following exceptions:

1. Since you already own the land there will not have to be a purchase agreement for it. However, you will still need to give a legal description of the land or a copy of deed to the lender.



2. If you have a lien on this property it will need to be added to the new loan.

The remainder of the process is like the land-home loan in that you will need all the specifications on the home for the lender and there will still be a title search, survey and appraisal.

### Home Only Loan

You may already own the land where you plan to site your new home or, you may be placing your home in a land-lease community. In these cases, you may plan to take out a home only loan, which means you are financing just the cost of the home, and not any land. In this type of loan you can also finance some of the costs associated with placing your home on your site.

These are the typical steps in the home only loan process:

- Apply for the loan
- Provide all requested documentation and verification on income, assets and debt
- Receive credit approval
- Closing on your loan
- Home is delivered and installed on your land



### Your Credit Score and Credit Reports

Earlier in this guide, in the section on determining the budget for your new home, the general guidelines of a 28 percent home-debt ratio and a 36 percent total-debt ratio were discussed. However, when you apply for a loan, your lender will also check with one or more of the three leading credit reporting agencies to obtain your credit score. Your score can determine whether or not you will be approved for a loan, and can also affect the interest rate you will be charged. Higher scores improve the likelihood that you'll be approved for a loan.

Many factors come into play when determining a credit score. The most common are your payment history, amounts owed, types of credit used, length of credit history, and any new searches for and acquisitions of new credit. Each of these is discussed in more detail below:

Payment History – Missing payments is the most common cause of a low credit score. Missed payments that occurred years ago will not influence the score as heavily as a missed payment from a month ago. Also, a missed payment on a high-balance account stands to cost a lender more if the account remains unpaid, and therefore factors more severely into the score.

Amounts Owed – If an individual uses more than 50% of their credit limit on average, this will negatively affect their score. For example, it may be better to have two credit cards at less than 50 percent of its limit, than one credit card at 75 percent of the credit line.

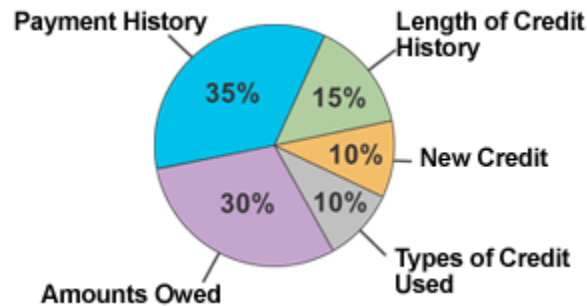
Types of Credit Used - Having more than one credit account can positively affect the score, as it allows lenders to evaluate an individual's typical payment habits. However, too many accounts can serve as a red flag to lenders.

Length of Credit History – A longer consumer credit history provides a more accurate picture of payment habits.

New Credit (and Inquiries) - Individuals shopping for a new car or mortgage loan will likely have their credit checked multiple times in a matter of days. Most credit scores are not affected by multiple inquiries from auto or mortgage lenders within a short period of time. Typically, these are treated as a single inquiry and will have little impact on the credit score. If a consumer applies for several credit cards within a short period of time, their credit score may be driven lower, as looking for new credit can equate with higher risk.

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The pie chart below reflects how important each of the categories is in determining a consumer's FICO score.



### Documentation You'll Need When Applying for a Loan

When applying for a loan, the lender will ask you for documentation related to your income and current debt obligations. The following list outlines what you may need to provide:

- Government-issued photo identification such as driver's license
- Current pay stubs for everyone applying for the loan
- W-2 forms for everyone applying for the loan
- Bank account statements from all checking and savings accounts
- Tax returns. If self-employed, business tax returns for the last 2 years
- Documentation of additional income such as pensions, child support, or alimony
- Information on all loans (cars, boats, student loans, etc.)
- Addresses for past 5 years including landlord information if applicable
- Lists of assets, such as 401K accounts, stocks, etc.

### Closing on Your Home Loan

The closing on your loan may take place at a title company, an attorney's office or at the retail sales center office. Your retailer will work with you on coordinating a date and time for the closing. At the time of closing, depending upon the type of loan, there may be closing costs and down payment amounts to be paid by the home buyer. In addition there can be other fees associated with the loan, such as the title search and appraisal. If you are getting a mortgage loan, this information will be provided to you in advance by the lender on a HUD-1 form.

During the closing, the retailer may review the warranty documents and service request procedures for your new home.

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## **Construction Process for Your New Home**

As stated earlier, many retailers offer full construction service or can recommend area contractors to assist you. Based upon the home you've selected, including the upgrades and options you've ordered, and the site work needed to ready your land for the installation of your new home, cost estimates for your project will be prepared. The following items will be considered and included in your cost estimates.

- Permits (Building, Electrical, Plumbing, Mechanical, Transportation or road closure permit if route to home site requires it.)
- Site Preparation
- Foundation type
- Water and sewer tapping fees or well and septic construction
- Exterior options such as garages, porches, decks, sidewalks, steps, landscaping, sod or seed or other types of site improvements based upon your wants and needs, and the lender's requirements based upon the loan type.
- Central Air Conditioning

### Site Preparation

Improvements to the land prior to the delivery of your home will include preparation of the site, the home's foundation, and connections for appropriate utilities such as water, sewer, gas and electric.

### Preparing the Home Site

Your retailer should visit your site with you to assess any issues that might cause problems with the delivery of your new home. Some things that might create problems are obstacles along the path your home must take to get to your home site. Those could be:

- Fences
- Power poles and/or low hanging power lines
- Trees, tree stumps, and tree limbs
- Narrow roads with tight corners
- Low bridge underpasses
- Ditches
- Rail road crossings

Any of the above listed items that will affect the ability to maneuver your home onto your home site, or that could potentially damage your home, will need to be resolved prior to the scheduled delivery of your home.

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The most important feature of your home site is that it must be able to create a dry environment for your home. This requires that the site not be low-lying land that collects water or creates marshy conditions. It may be necessary to move and build up dirt in the area that the home will be placed in order to create the necessary positive drainage away from the home. A professional excavating company can properly prepare the site and adequately compact the soil for the home.

When the home is sited, water must drain away from the home for at least ten feet from the perimeter around the entire home. Excess dirt from digging footings and utilities should be removed from the site or raked level so that drainage is not affected. Excess dirt can also be used to fill depressions on the site.

The site for your home will be surveyed and the location of your home will be staked out. Generally, a twenty foot area at each end of the foundation should be cleared to allow access for placing the home on its site. In addition, access in the form of a gravel base driveway may need to be constructed.

In deciding the exact placement of your home on your property, you'll want to consider the climate in your area. A sunny southern exposure on a windowed side of the home will help keep your home warm. If you need to keep the home cool, you should avoid large windows on the southern and western facing sides of the home. Trees may help shelter the home from wind. Sometimes the placement of your home might be driven by a special visual feature on your property, such as a stream or pond. Your retailer can help advise you on the best placement for your home.

A plot plan that shows the dimensions and features of your land, any easements, and the exact placement of your home will be needed to obtain a local building permit. Your retailer will assist you with this.

### Foundation

The foundation your home will be installed on is one of the most important elements of your new home. There are several different types of foundations, and the one you use will be determined by your preference, the home manufacturer's recommendation, your budget and local laws. A non-basement or crawlspace foundation should utilize a quality foundation enclosure to protect the area beneath the home. Your construction or mortgage lender will also have requirements for the foundation of your home, if it is intended to be classified as real estate. Here is some basic information about different foundation options.



**Piers** – Piers are the most cost effective foundations, but are not available for all homes. Pier foundations involve placing concrete or other approved footers below the frost line. The footings hold the weight of the home. Then a pier, normally made of steel or stacked block supports the home between the footing and the frame of the home.

**Slab** – A slab foundation is constructed of concrete, and is designed to move as a unit without settling or cracking as the soil underneath it expands or contracts. This type of foundation is designed to protect against the effects of frost. This may require the services of an engineer who will take into consideration the climate and soil condition at the home site.





**Crawl Space** – A crawl space foundation is constructed of short foundation block walls that are connected to below ground footers that support the weight of the home. A crawl space foundation gives the look of a basement foundation, without the expense.

**Basement** – A basement foundation creates additional living and storage space for the home and is also more expensive to construct. Basements are made with poured concrete or block walls that are typically ten feet in height. This is a good option for colder climate areas where footers are required below the frost line. Please note that the decision to place your home on a basement needs to be made before the home is ordered from the manufacturer due to special construction requirements for the home.



### Water and Sewer

The water may be from a public water system or a well, and the sewer can be from a public sewer system or a septic system. The costs for wells and septic systems will vary from site to site. Sometimes it is impossible to get an accurate estimate due to unforeseen circumstances. For example, a contractor may bid a well at \$5,000. But because he had to drill deeper than anticipated and go through rock, the well cost \$9,000. You should discuss with your retailer how cost overruns such as this will be handled in advance.

If you have public water service, a water main runs under the street outside your home delivering clean, treated water. The municipality that provides the water system will meter the amount of water used and will bill customers on a regular cycle such as monthly or quarterly. A water line is run from your home to the street, where a municipal crew will tap into the water main. There will be charges for tapping into the public water system.

When a well is used as the water source, permits must be obtained and the water from the well must be clean and have sufficient flow. Costs include drilling the well, which includes a fairly complicated and expensive drilling rig, the well casing, pump, and commercial laboratory testing of the water. The electrical supply for the pump and its connection to the home must also be considered in the cost estimates.

If your municipality provides a sewer system, this will require a pipe to be run from your home to the street. Then either a city crew or certified plumber connects your home to the sewer system. As with public water, there will be charges for tapping into the sewer system and monthly or quarterly bills for usage.

If public sewer is not available, a septic system will be needed. The types of systems vary and can range from \$3,000 to \$15,000 depending upon the system needed and the conditions of the soil and water tables on the property. Permits, testing and inspection are normally requirements when installing a septic system. A permit from the municipality for an approved septic system must be submitted to the lender.

### Gas

Gas sources include natural gas and propane gas. Lenders will often require a letter from the utility or propane company stating that the gas or propane service is available to the customer. Permits and inspections are normally required for both types of gas service, and for propane, a tank must be leased or purchased. Only a qualified plumber or LP gas serviceman should be allowed to connect your home to the gas source, to change appliance orifices or to adjust gas-burning appliances.

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## Electric

For electric power, a letter is usually required from the power source proving eligibility. Costs are related to the distance from the power supply box and the home. The greater the distance is, the greater the cost. In some rural locations, you may need to bear the costs of poles and transmission lines to your home site. Only a qualified person can connect the electrical system of your home to the electrical power source. In most cases that is a licensed electrician.

You may want to consider some new technologies such as solar and wind to provide some of the electricity for your new home. These technologies have higher upfront costs, but are good for the environment, and will reduce your monthly electric costs. Choosing new energy generating technologies, EnergyStar rated appliances, and heating and cooling options like geothermal heat pumps, can significantly reduce your cost of providing electricity to your home.

## **Delivery and Installation of Your New Home**



After your home site has been prepared, the foundation has been constructed, and decisions and arrangements regarding water, sewer, electric and gas services have been made, your new home can be delivered to the home site for installation. It may be moved onto the foundation with a back hoe or a crane. At this time, you will need temporary electrical service to the job site to run the tools required to install your home. In some areas the electric company will not allow temporary service, and in that case a generator will be needed. The installation crew will normally provide this.

Once the home is delivered and placed on its foundation, the first priority is to get the home closed up so that it is protected from the elements, and secured. Then the finish work will begin. Finish work generally includes installing roofing shingles at connection points on the home, attaching exterior siding, interior drywall work, carpet installation and any onsite flooring such as tile, HVAC installation, construction of decks patios or porches, finishing the driveway and landscaping. In addition, connections to all utilities will be made and systems will be tested to insure that they are working properly and do not have leaks.

The process of installing the home and completing the onsite work takes time and involves the coordination and scheduling of different contractors. Delays can occur because of weather or sometimes contractor or material availability. But generally the home is ready for occupancy within several weeks of delivery to the home site. Prior to moving into the home, a local building inspector will conduct all required inspections and issue an occupancy permit.

## **Home Walk Through, Warranty Information, and Homeowner Maintenance**

Your new home is complete and ready to move into. Before moving, your retailer, or sometimes a representative of your home's manufacturer, will conduct a thorough walk through to inspect the condition of your home, and also explain features, proper operation, and maintenance requirements for your new home. You should also receive instructions on who to contact for any problems you may have in the future with your new home, and how to contact them (i.e., in writing, telephone, email).



During the walk through, it is very important that you carefully examine your home for any cosmetic problems and have them noted on the list of items needing attention (a punch list). Cosmetic damage to walls, doors, cabinets and floors can occur during move-in, so it is important to identify any problems that exist prior to your move. After your move, cosmetic damage will be the responsibility of the homeowner.

Your home has a red HUD certification label on the outside of the home, and a HUD data plate on the inside of the home, usually in the area of the electrical panel or in a closet.

These contain important information that you will want to keep with the home and not remove.

### Home Warranty

Your new home is covered by a minimum of a one-year warranty and in some cases may have an extended warranty, either purchased by you or offered through the manufacturer of your home or retailer. The warranty period normally starts on the date of the closing on the purchase of your home. Your retailer or manufacturer will provide you with information on who to contact with warranty service requests on your home. This may be the retailer you purchased your home from, or it may be the manufacturer of your home. Your retailer or manufacturer will provide you with instructions for making a warranty claim.

In addition, the appliances in your home are covered by separate manufacturer warranties provided by the company that manufactured them. If a problem occurs with your appliances, you should contact the appliance manufacturer, or their nearest service center.

One important action that must occur is that the warranty registration cards for your home and the appliances must be filled out accurately and sent to the manufacturer. The home warranty card is called the "HUD Data Card." Your retailer will work with you to ensure that this card is filled out and sent to the manufacturer. In some cases this may be an electronic registration.

Your homeowner's manual will provide detailed information about what your home warranty does and does not cover.

### Home maintenance

All homes require a certain level of maintenance to protect your investment, maintain their beauty, and keep the home in good operating condition. Your homeowner's manual will outline maintenance requirements for your new home. These are items that are considered to be the homeowner's responsibility and are not covered by the home's warranty. Failure to properly maintain your home can lessen its value and shorten the life of the home, in addition to voiding your warranties.

Here is a generic list of suggested maintenance items. Based upon your home, and its location, you may wish to add to this list. Your retailer can also answer questions you may have about your home's maintenance requirements.

At least once a month:

- Check/replace furnace filters
- Clean range hood filter
- Check weather stripping around door and window seals
- Check AC A-coils to ensure they are not clogged
- Clean vinyl floor coverings and vacuum carpets

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At least twice a year:

- Inspect shingle roofs for missing or damaged shingles. Vents and flashings and caulked joints should be resealed once a year or as needed
- Check dryer vents to ensure they are working and free of debris and that they are not vented to or leaking moist air under your home
- Check AC condensation drain to ensure it is working and not clogged
- Clean out floor heat duct registers
- Check the underside of the home and repair any openings in the special material that protects the home from moisture

At least once a year:

- Wash exterior siding
- Inspect roof; clean off debris; rinse off with water
- Check exhaust fan systems
- Check anchor ties for snug but not overly tight fit
- Check heat tapes for proper operation
- Clean/check furnace
- Check/clean air conditioner
- Inspect and replace, as necessary, caulking around windows, doors and other openings
- Clean gutters
- Lubricate window guides with a silicone spray and ensure window latches are adjusted as needed
- Professionally clean carpets

Long-term absence from home:

- Turn off water supply: during winter, add approved anti-freeze in kitchen, lavatory and toilet traps
- Turn off water heater
- Close and lock windows
- Adjust thermostat accordingly for winter or summer months



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## **Congratulations on Your New Home**

Buying a new home is one of the most exciting things you will ever do. Hopefully this guide has been helpful to you in planning for your new home. Remember, use your manufactured home retailer as a resource to assist you and provide guidance throughout the home buying and construction process.



## Home Construction Budget Worksheet

### Home and Land

Total home price including options and sales tax \$ \_\_\_\_\_  
Total land price, including all fees \$ \_\_\_\_\_

### Improvements

#### Utilities

Well drilling or Municipal water system tie-in and plumbing \$ \_\_\_\_\_  
Septic system perk test \$ \_\_\_\_\_  
Septic system installation or sewer hook-up \$ \_\_\_\_\_  
Health Department permits \$ \_\_\_\_\_  
Electric power and fuel \$ \_\_\_\_\_  
Other \$ \_\_\_\_\_  
Other \$ \_\_\_\_\_

#### Site Preparation

Building permit \$ \_\_\_\_\_  
Land grading including clearing, tree and stump removal \$ \_\_\_\_\_  
Utility line trenching \$ \_\_\_\_\_  
Driveway \$ \_\_\_\_\_  
Foundation excavation \$ \_\_\_\_\_  
Foundation construction \$ \_\_\_\_\_  
Other \$ \_\_\_\_\_  
Other \$ \_\_\_\_\_

### Home Construction

Installation charge (including crane fees if applicable) \$ \_\_\_\_\_  
Sidewalks, decks and porches \$ \_\_\_\_\_  
Garage \$ \_\_\_\_\_  
Landscaping \$ \_\_\_\_\_  
Other \$ \_\_\_\_\_  
Other \$ \_\_\_\_\_  
Other \$ \_\_\_\_\_

Total Estimated Cost \$ \_\_\_\_\_

## Construction Planning Calendar – Sample Timeline

Duration in Weeks	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
Selecting home and custom options & finalize price	█	█	█																							
Order home and get delivery date			█	█																						
Obtain contractor quotes for site work, home installation and additions				█	█																					
Plans to engineer for foundation plan if needed					█																					
Make formal loan application					█																					
Meet lender conditions					█	█	█																			
Finalize Purchase Agreement and project proposal – Initial deposit given							█																			
Survey property							█																			
Apply for building permit								█																		
Stake out home foundation								█																		
Site preparation begins									█	█																
Foundation construction										█	█	█														
Utility construction (water, sewer, power, gas)											█	█														
Finish exterior grading of home site													█													
Home arrives and is check for customer specifications															█											
Home delivered to site and is made weather tight																█	█									
Exterior work - siding and shingles installed																		█	█							
Interior work – HVAC, drywall, carpet, countertops, etc.																					█	█				
Exterior construction – decks, porches, garages, sidewalks driveway																						█	█	█		
Home is cleaned																								█		
Certificate of occupancy																									█	
Home Walk through																										█
Move-in																										█

Construction schedules can be impacted by weather, material availability, contractor schedules and other uncontrollable events.

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Estimated Date	<p style="text-align: center;"><b>Construction Planning Checklist</b></p> <p style="text-align: center;">Created for the</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">Residence</p>	Customer Responsibilities	Manufacturer Responsibilities	Retailer Responsibilities
	<b>Prior to Ordering the Home</b>			
	Request home construction planning timeline			
	<b>Selecting Your Home and Custom Options:</b>			
	Complete a debt to income worksheet or visit a lender to determine what you can borrow			
	Develop a preliminary budget			
	Obtain credit report			
	Select or design a floor plan			
	Identify custom home options that are essential, desired and preferred			
	Select interior features and colors			
	Identify desired exterior features (garages, decks, porches, patios, driveways, gutters, etc.)			
	<b>Secure Financing if Needed:</b>			
	Select lender and make formal application			
	Agree to terms and conditions of loan			
	Fulfill requirements of lender regarding documentation of income, debt, assets, etc.			

Estimated Date	<p style="text-align: center;"><b>Construction Planning Checklist</b></p> <p style="text-align: center;">Continued</p>	Customer Responsibilities	Manufacturer Responsibilities	Retailer Responsibilities
	Provide commitment letter and assignment of funds letter			
	Deposit (if paying by cash) or down payment			
	Close on construction loan (if applicable)			
	<b>Home Order</b>			
	Finalize Purchase Agreement and project proposal			
	Order the home			
	Complete custom order for improvements for porches, decks, garages, sidewalks, driveways, etc.			
	Customer review and approval of order			
	<b>Home Construction Process</b>			
	Select Contractors			
	<b>Permits, Applications, Utilities:</b>			
	Building permit			
	Health department approval (septic, well)			
	Electric permit			
	Plumbing permit			

Estimated Date	<h2>Construction Planning Checklist</h2> <p>Continued</p>	Customer Responsibilities	Manufacturer Responsibilities	Retailer Responsibilities
	Mechanical permit			
	Electric and gas company applications			
	Telephone service			
	School bonds, Traffic fees			
	Impact fees			
	<b>Site Preparation</b>			
	Site must be made accessible and free of obstacles (fences, power poles and/or low hanging power lines, trees, tree stumps, tree limbs, etc.)			
	Site route evaluated for narrow roads with tight turns, low bridge underpasses, ditches, rail road crossings, etc.			
	Rough grading and excavation for foundation			
	Trenching for yard lines: sewer, water, gas, electrical			
	Access driveway			
	<b>Foundation (State and local requirements may apply)</b>			
	Foundation footers and piers			

Estimated Date	<p style="text-align: center;"><b>Construction Planning Checklist</b></p> <p style="text-align: center;">Continued</p>	Customer Responsibilities	Manufacturer Responsibilities	Retailer Responsibilities
	Foundation walls or basement, if applicable			
	Damp proof foundation			
	Backfill foundation			
	Create proper drainage under the home and away from foundation			
	Install sill plate and sill sealer (if applicable)			
	Termite treatment			
	<b>Receive Home</b>			
	Inspect home with checklist			
	Verify that home features match order			
	Verify that all items shipped with the home for onsite completion of the home are included			
	<b>Home Delivery and Set-up</b>			
	Schedule set-up crew			
	Provide crane or backhoe			
	Home set and close up (weather proof)			
	Connect waste and water lines			



Estimated Date	<p style="text-align: center;"><b>Construction Planning Checklist</b></p> <p style="text-align: center;">Continued</p>	Customer Responsibilities	Manufacturer Responsibilities	Retailer Responsibilities
	Connect plumbing			
	Install HVAC			
	Connect electric and gas			
	Test systems (plumbing, electric, HVAC and fire alarms)			
	Complete exterior finish			
	Install foundation enclosure			
	Install decks, porches, patios, garage			
	Complete interior finish			
	Clean interior			
	Complete lawn and landscaping			
	<b>Prior to Occupancy</b>			
	Obtain occupancy permit			
	Walk through inspection checklist			
	Appraisal (if it has not already occurred )			
	Closing on Loan (if it has not already occurred)			

Estimated Date	<p style="text-align: center;"><b>Construction Planning Checklist</b></p> <p style="text-align: center;">Continued</p>	Customer Responsibilities	Manufacturer Responsibilities	Retailer Responsibilities
	Discuss warranty coverage			
	Discuss homeowner maintenance responsibilities			
	Post closing customer follow-up			