

Choosing a Mobile Home

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Choosing a Mobile Home

Where You Put it Makes a Big Difference

Before purchasing a mobile home, decide where it is to be located—whether in a mobile home park or on your own lot.

Parks vary greatly. You'll want to consider the character of the neighborhood, nearness to your work, schools, shopping centers, and other services.

Good management is important. The rules and regulations should be explained to you before you decide to move in. Some parks are for adults only.

When inquiring about rent, ask if there is a limit to the number of people who may occupy a mobile home without extra cost. Some parks also charge for a cat or dog, others do not allow pets.

It is advisable to choose a lot on high ground. What will happen to the area during heavy rains? Are streets paved? Consider privacy. How close is your nearest neighbor? Can the owner put another home on the same lot? The view and shade trees should also add to the environment. Fencing is permitted in some parks, but not others.

Ask about services provided such as water, power and gas hook-up, carport, patio, outdoor storage, deck, sewage disposal, landscaping, swimming pool, garbage collection, street lights, recreation hall, library, putting green, playground. Is there a place for visitors to park their cars?

WHERE a mobile home is located is just as important as WHAT it is. Choose an area away from noise, heavy traffic, and obnoxious fumes.

To enhance the general overall appearance of a park, tenants may be required to provide staining around the house, porches, landscaping, or lawnings. These are usually paid for by the home owner.

Ask about fire and police protection. Check into the mail service and how mail should be addressed to you.

A Mobile Home on Your Own Lot

You'll need to consider utilities available. Check on water supply and sewage disposal. In many areas zoning restrictions and building codes may prevent putting a mobile home on a lot you own.

Understanding Terms—Is it a Mobile Home or a Trailer?

The dimensions of a travel trailer are 8 feet wide and up to 32 feet in length. A mobile home

is one which is at least 10 feet wide and more than 32 feet long.

Travel trailers are designed for temporary living and can be towed by a car. A professional mover is needed for moving mobile homes since they are too long and too heavy (five or six tons) for the family automobile. A mobile home is built for year-round living and is connected to permanent utility systems. It usually stays put for months or years.

Where to Buy

Choose a reputable dealer. He should be equipped to provide service if it is needed. Ask about the relationship between the dealer and manufacturer in servicing. It is of utmost importance that a mobile home be correctly and carefully set up on the home site. The dealer has the responsibility for seeing that this is done. If you look at mobile home parks first, park managers may be able to suggest reliable dealers. Get recommendations from mobile home owners.

Some mobile home dealers carry a variety of homes in stock. You can buy one already furnished right from the dealer. The price usually includes delivery, placement on the homesite, and a limited number of service calls within a specified period of time. Ask if the home will be re-leveled after six months if necessary. Have a clear understanding about service before you buy.

Dealers will also order a home for you from the factory, then deliver and set it up. This way you can select just what you want, choose your colors and floor plan for the interior and other details. After looking at models at the dealer's sales center you will have a better idea of the many choices available and the costs.

Prices vary widely depending not only on the size of the home but the quality of materials, workmanship, and furnishings.

Used homes are sometimes available in mobile home parks and can be bought from individual owners. Many families prefer to sell their homes rather than move them to another location. There is a standard trade "blue book" of mobile home values. This "Official Mobile Home Market Report" is updated every four months. The main advantage of buying a used home is that depreciation is greatest during the first year.

MHMA-TCA Seal—What it Means

The Mobile Homes Manufacturers Association and the Trailer Coach Association are co-sponsors, along with the National Fire Protection Association, of a mobile home standard number A119.1 approved by the American National Standards Institute (ANSI). This is a minimum standard which covers the basic construction, plumbing, heating, electrical, and structural characteristics of a mobile home. Electrical provisions for mobile homes may also be found in the National Electrical Code and are a part of the A119.1 standard.



An oval silver seal bearing the ANSI A119.1 insignia may be found near the door of each home built to the specifications. All electric mobile homes must meet special total electric standards, and a gold seal bearing the ANSI A119.1 insignia is used to indicate that the home has been manufactured to comply with the standard.

Keep in mind that the seal denotes minimum standards have been met. You may feel that for your standard of comfortable living you should look for a home with above-minimum standards.

Minimum performance standards for plumbing and sanitary facilities meet the requirements of the national plumbing code. Materials used in the plumbing system must be approved for their respective use. Water, drain, and waste lines must be adequately sized and vented to assure that all wastes will be safely carried away. All fixtures must be trapped to prevent escape of sewer gases.

Heating appliances must comply with the requirements of the American Gas Association (if gas) or have an Underwriters Laboratories (if electric) approval. The heating unit must be installed to meet all safety requirements in line with those established by the National Fire Protection Association.

The electrical system must be properly grounded to eliminate possibility of shock.

In regard to construction, the mobile home must be capable of withstanding a 40 pounds per square foot floor load, 20 to 30 pounds per square foot roof load, and 15 pounds per square foot horizontal wind load. It must also be capable of withstanding mechanical shock to which it may be subjected during movement on the highway.

Sizes of Homes

Homes 12 feet wide are currently the most popular, and a new 14-foot wide can be moved on highways in some states. "Double-wides," or homes built in two sections, each 10 or 12 feet wide and placed side by side, are gaining in popularity. Some offer as much as 1,400 square feet of floor area.

Expandable homes have a section, usually in the livingroom, sometimes the master bedroom also, which may add from four to eight feet to the width. This section telescopes while the home is in transit, then pulls out when the home is located.

The most popular length is 60 to 65 feet. Some double-wides are 65 feet long.

A 12-wide by 60-long may include a livingroom, dining area, two bedrooms, and bath. A double-wide provides more spacious rooms, a utility room, sometimes a family room, or third bedroom, and frequently two baths. There is a wide variety of floor plans and traffic patterns from which to choose in every size.

Construction Features to Look For

Exterior may be steel, aluminum, or composition. Aluminum is popular because it is light weight, rustproof, termite proof, and reflects heat. It should be heavy gauge and may be prefinished or painted. The exterior can be designed to have the look of wood and be dent and weather resistant. Also available is a siding that looks and feels like face brick.

Roofs. Look for materials which reflect heat. If the roof cap is rolled over the sides, a weather-tight seal is provided. A roof overhang is desirable. A roof with a slight pitch or curve will assure good drainage and help avoid leaks.

Refinishing of the roof every two years is good insurance against roof leaks.

Drainage gutters around the roof line help prevent water runoff, which may cause streaks on windows, doors, and siding.

Undercarriage. This should be rigid enough to prevent vibration when the automatic washer is spinning or a heavy-footed person or child runs in the hall. Steel I-beam undercarriage and cross members are used about four feet apart.



A home 12 feet wide and 60 feet long may include a living room, dining area, and two or three bedrooms, and bath. "Double-Wides" are gaining in popularity and provide more spacious rooms.





Mobile homes may have one or two bathrooms, depending on the size of the home. Storage for linens is usually included. Both showers and tubs are available.

Heating and Ventilation

You have a choice of electricity, gas, or oil. Electric heat may be of the baseboard type or an electric furnace. An oil system may be supplied by gravity flow or by mechanical means. This usually means a tank must be mounted on the outside so that the bottom is 18 inches above the burner in the furnace.

Ceiling fans are generally provided in the bathrooms. They are of sufficient size to move 25 cubic feet of air per minute, which is deemed adequate. Ventilation is also provided in the kitchen by windows having an unobstructed area of not less than 5 percent of the floor area or by installing a fan having a minimum capacity of 100 CFM (cubic feet per minute).



The master bedroom of a "double-wide" is spacious enough for a king-size bed or twin beds. Clothes closets are included.

Insulation

Mobile homes made to ANSI Standard A119.1 must have adequate insulation on all six sides of the house—ceiling, floors, and walls.

A plastic vapor barrier or proper ventilation in the walls and ceiling is needed to reduce the possibility of moisture condensation.

Wiring

The number of circuits and outlets and their location should be examined. Wires should be shielded where they pass through the rafters or studs.

Look for an emblem on the outside of the home indicating that wiring has been approved by your state electrical inspector.

Some mobile home parks have underground wiring. If you are ordering a home, ask that the service entrance be the type designed for connection to underground wiring.

Plumbing

All plumbing fixtures such as sink and tub drains are required to be fully trapped and vented. The bathroom lavatories should also have overflow drain. Check the size of the bathtub and quality of other fixtures. If you plan to have your own washer, be sure there are plumbing connections at the desired location. Is there any provision made to prevent pipes from freezing? In ANSI Standard A119.1 mobile homes, pipes must be protected from freezing by insulation.

Storage

Space is usually well utilized in mobile homes. Built-in storage may be in the bedrooms and bath as well as the kitchen. Check the closure of cabinet doors for good fit. Drawer units should have adequate guides and smooth edges. Many of the kitchen base cabinets do not have built-in bottoms but use the floor of the kitchen for the lowest shelf. Occasionally you may find some adjustable shelves in the kitchen and bath.

Entrance

The door should fit tightly and operate smoothly. An entrance light is also desirable. Usually steps, porch, and canopy are not included in the cost of the home and must be purchased separately. Homes built to ANSI Standard A119.1 require at least two entrances. Many have three.

A home can settle and make the door frames twist so that the jam and latch no longer catch. This can be prevented if the mobile home is set properly on its foundation. Adjustments and weather stripping may be needed.



Two sections, 12 feet wide, are built and transported separately, then joined on the home site.

Because mobile homes are factory built, assembly line fashion, they provide living space at low cost.



Windows

Storm windows and screens should be removable from the inside. It is also desirable to have suitable storage for storm windows and screens during the off season.

Walls and Ceiling

Interior wall may be wood paneled, painted, or papered. Acoustical plank boards absorb sound and help provide a quiet atmosphere.

Ceilings are usually 7 to 7½ feet high. Some are 8 feet in the living room.

Appliances

A range, refrigerator, water heater, and furnace are included when you buy a mobile home. Other appliances can be added at extra cost—dishwasher, waste disposer, washer, dryer, air conditioning. You'll want to check the quality and decide if they are suitable for your family. Be sure the water heater will supply enough hot water for your needs.

Carpeting

Carpeting or an area rug in some rooms usually is included with the house. Check the quality. Some homes have kitchen carpeting bonded to a pre-formed rubber pad backing. This is the best insurance of stopping spills before they penetrate the plywood subflooring.

However, resilient flooring is more commonly used in the kitchen and bathrooms. Check for ease of cleaning.

Furnishings

You can buy your home with or without furniture. A wide choice of styles, types, colors, and quality is available. Draperies are usually included with the home. Examine the quality.



If you plan to use your own furniture, check possible arrangements before selecting your home.

Setting Up

The mobile home may be located on ground covered with a layer of crushed rock approximately 10 inches deep. Investigate the number of concrete supports needed to evenly distribute the weight. Timber stringers, 4 inches by 6 inches, set on top of the block supports, are also used to help keep the home level. Ask the park manager for suggestions regarding requirements for setting up the home.

Manufacturers who build to ANSI Standard A119.1 must provide information with each home regarding the proper placement of its piers. This information is included on the certification which the manufacturer places in each home at the time it is delivered to the dealer.

Service

Most homes have a 90-day warranty; some dealers give a longer period. However, this is a dealer option. A limited number of service calls may be provided without charge. Some adjustments may be necessary, such as door closures, plumbing, and heating. Make a list of minor adjustments needed so that they can be corrected with one call.

Maintenance

The Mobile Homes Manufacturers Association has published a 56-page booklet entitled "Owner's Guide to Mobile Home Maintenance." Ask your dealer for a copy. The booklet may also be obtained by sending \$1.00 to the Mobile Homes Manufacturers Association, Department EX, 6650 North Northwest Highway, Chicago, Illinois 60631.

If You Decide To Move Your Home

Most mobile homes stay put. But in case you do want to move your home, get a professional mobile home mover. Because the home constitutes an "oversize" movement on the highways, transportation is strictly controlled by state highway departments. The transport company will know the laws and regulations.

Get an estimate of the cost of the move before the trip is made. Rates are set by the Interstate Commerce Commission. In addition to actual movement of the home, the transport companies charge an hourly rate for blocking, unblocking, tying down furniture, and other necessary services. Also look into insurance during moving.



Both young families and retired people find mobile homes suitable for their activities. Kitchens in mobile homes include modern appliances and attractive cabinets.



Financing the Purchase of a Mobile Home

Mobile homes can be financed in a variety of ways. When financing is required it can usually be arranged through the mobile home dealer, who originates the installment contract and then sells it to a financial institution. Payments on such a loan will be made directly to the lender and not to the mobile home dealer.

The purchaser of a mobile home can get a loan directly from a lending agency—a bank, savings and loan association, credit union, or a personal loan. Each of these lenders has certain lending policies which need to be investigated. These policies include interest charged, the amount of down payment, and the length of time to repay a loan.

Down payments range from as little as 10 percent up to 30 percent, depending on the lender's policies. Payment time on a loan may be for 5 years or less or may range up to 12 years, depending on the size of the mobile home. Interest is usually the "add-on" type in which payments are computed after the interest on the entire principal at the stated rate has been added to it. The interest in the contract is stated in terms of the annual percentage rate.

FHA-Insured Financing

A recent development in mobile home financing is the guaranteeing of loans on mobile homes by the Federal Housing Authority (FHA). In order to have an FHA-guaranteed loan, the borrower must first find an FHA-approved lender. In addition, the home must be built to comply with American National Standards Institute (ANSI) Mobile Home Standard A119.1, and the manufacturer must certify in writing that the home complies with

ANSI A119.1. Simple interest rates on FHA-guaranteed loans can vary from 7.97 percent to 10.57 percent, and loans can be made for up to 12 years and 32 days. The site where the home is to be placed must also be approved by FHA, whether it be in a mobile home park or on an individually owned property.

Costs of Mobile Home Living

A purchaser of a mobile home needs to be aware of all of the costs involved in living in a mobile home. The payments for purchase of a home are only one of the costs. Other costs include:

- *The cost of the space for the mobile home.* This cost will vary depending on the mobile home park and the services provided.

- *The insurance on the mobile home.* A comprehensive insurance plan for a mobile home can be purchased—including insurance against all hazards that could damage the home, liability insurance, and insurance on personal effects. Insurance can be purchased as part of the contract with the lender or can be purchased directly from an insurance agent.

- *Property taxes will be another cost of mobile home ownership in some states.* The amount of tax usually is determined by the quality of the home, the square footage, and the location of the mobile home. The location will determine the millage rate charged per \$1,000 of value.

- *State license fees are another cost of mobile home ownership.*

Other costs to consider are maintenance of the mobile home and depreciation in its value.

- *Mobile home dealers can help you determine depreciation rates.*

DETERMINE YOUR COSTS FOR MOBILE HOME OWNERSHIP

	monthly	yearly or occasional
Space for mobile home
Payment for home
Utilities
Property taxes
License fees
Maintenance
Depreciation
TOTAL COSTS



A mobile home can be a second home, near a recreation area. Costs may be less than a conventional structure.