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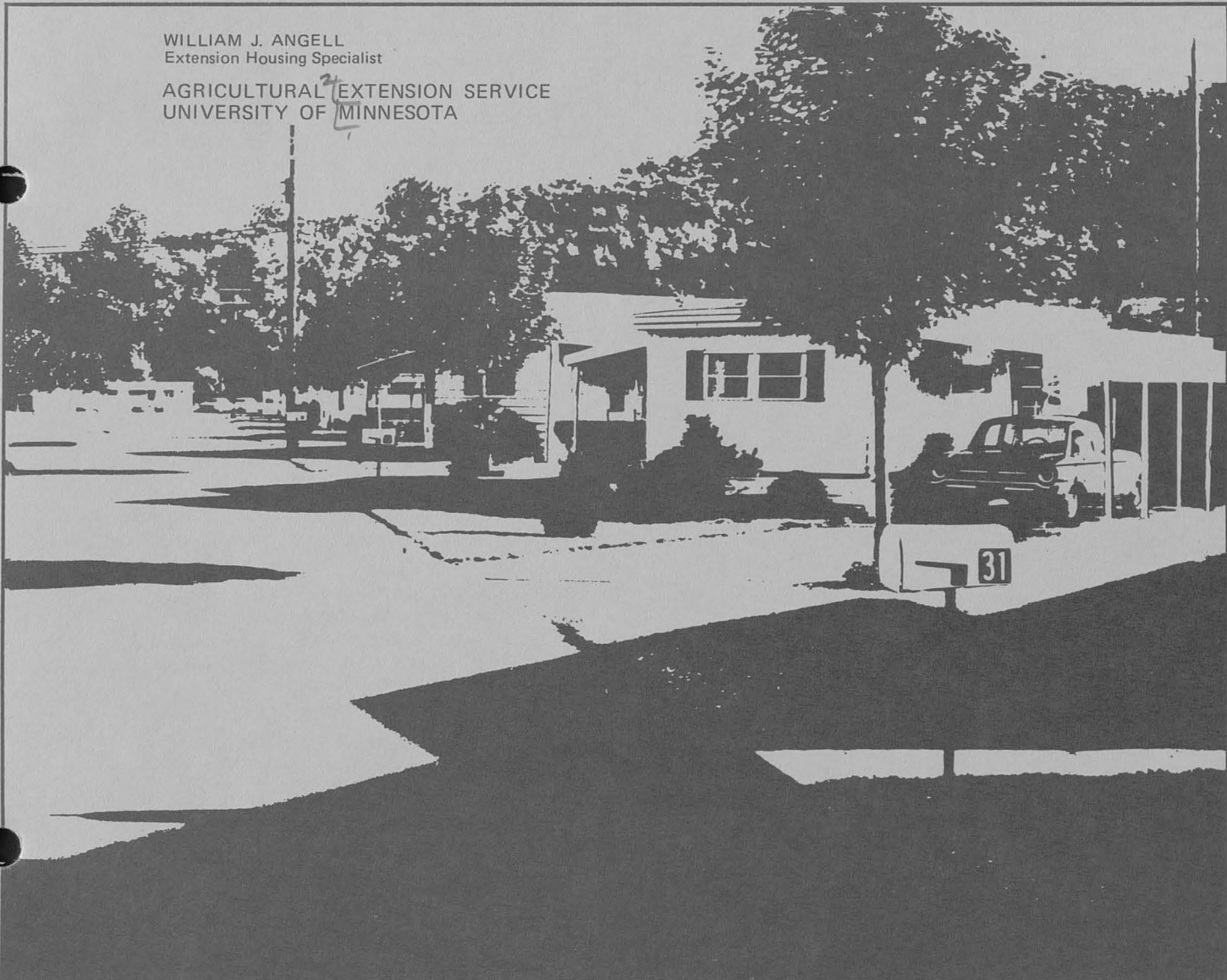
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selecting a mobile home

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UNIVERSITY OF MINNESOTA



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selecting a mobile home

Mobile home living is becoming more popular as families discover that mobile homes provide satisfactory permanent housing. In fact, during the mid-1970's, mobile homes represented over 90 percent of the new single-family homes purchased for less than \$20,000. This increased popularity is related, in part, to:

- increased maximum size (from 216 sq. ft. in 1946 to 1800 sq. ft. in 1976),
- better quality as improved standards have been adopted,
- convenience of buying a home complete with furnishings and equipment,
- better and easier financing,
- lower average price per square foot of floor area (\$11 with furnishings and equipment)

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for mobile homes compared to more than \$21 for on-site built unfurnished housing both without land), and

- better planned mobile home parks and developments.

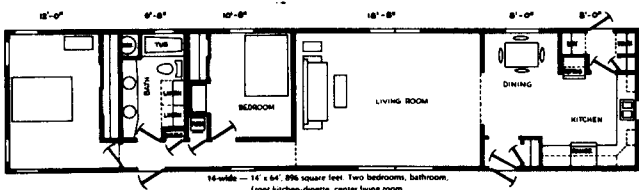
Because the growing popularity of mobile homes has been influenced by a wider range of quality, sizes, styles, features, and costs, most consumers are overwhelmed by the countless decisions they must make. Usually mobile homes not only look different from on-site built housing, but are built, sold, financed, and located on the site in a different manner. Consequently, these disadvantages of mobile homes have also become apparent;

- Although the durability and life expectancy of the mobile home is not known, on the average, it appears to be less than that of the conventionally built house.
- Depreciation and lower resale value limit the investment return.
- Financing usually requires a proportionately higher interest rate and a shorter repayment period than does on-site built housing, although this fact is changing.
- Mobile homes are especially susceptible to high winds unless properly anchored. In no case should a mobile home (or any house without a basement) be considered safe during tornados.
- Additional essential items (steps, skirting, support piers, "ties") usually are not included in the purchase price and cost extra.
- Because land is not part of the purchase price, the consumer must place the home on his own land (buy) or rent a lot in a mobile home park or development.
- In some areas, well planned and maintained mobile home parks simply are not available.

After evaluating the advantages and disadvantages of mobile homes in general, look at the three basic types of mobile homes:

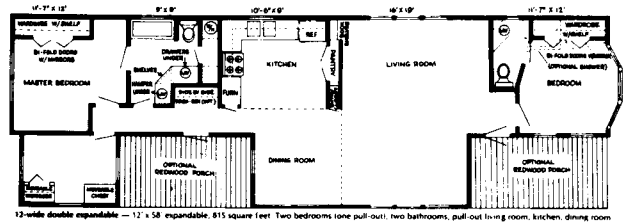
SINGLE-WIDES

- most common
- 10 to 16 feet wide and 45 to 80 feet long with 420 to 1100 square feet of floor area
- prices range from \$6,000 to \$16,000 (average \$9,500)



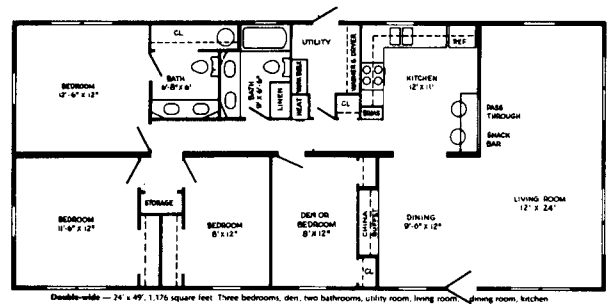
EXPANDABLE

- basically single-wide unit with "additions" that telescope outward
- each "addition" adds 60 to 100 square feet of floor area
- prices range from \$8,000 to more than \$16,000



DOUBLE-WIDES

- two 12 or 14 foot wide units that are joined after being moved to the site
- 24 to 28 feet wide and 45 to 70 feet long with 840 to 1800 square feet of floor area
- prices range from \$12,000 to \$25,000



The designated size of a mobile home is from the tip of the hitch to the exterior of the rear wall and from the exterior edge of each side wall at their widest point. Thus, the interior measurements of a 24 x 70 foot double-wide mobile home with a 12-inch roof overhang on the side walls may actually measure 21 x 66 feet when the following are considered:

- 24-foot designated width
 - 2 feet for both overhangs
 - roughly 1 foot for the thickness of both exterior walls
- = 21 foot interior width

70-foot designated length

- 3 feet for the hitch
- about 1 foot for the thickness of both the front and rear exterior walls
- = 66 feet interior length

Just as there are basic types and comparable advantages of mobile homes, there are general rules to follow for wise buymanship:

FAMILY NEEDS, WANTS, INTERESTS, AND ACTIVITIES

— Before looking at mobile homes, assess the characteristics that make your family special and your housing needs unique. In this way you can avoid the “dream trap” where a buyer “falls in love with a home” and then, later, attempts to force the family to fit the dream home. To avoid the possible nightmare of such an emotional process, give special consideration to the following questions:

- How are you currently living, and in what ways do you want to improve your living arrangements?
- At what stage of life is your family? Do you want or need a larger house, or will a smaller house allow more free time to do the things you want?
- In what ways will your family change and how will these changes influence your housing needs and wants? For example, will children soon be leaving for college or a career? Are you looking for a house that will serve you 15 or 20 years or only 5 to 10 years? Be realistic; the average mobile homeowner moves within 5 years.
- What types of activities and interests should a house permit your family to continue? For instance, should the house include space and features for entertaining, reading and thinking in private, sewing, preparing elaborate meals, and so on?

Invest the necessary time to define accurately your family’s needs and wants. By completing this vital assessment, you will establish an important measure to select a home for your family. For additional information, see Extension Folder 267, *Balancing Your Housing Needs and Resources*.

FAMILY INCOME AND HOUSING EXPENDITURES

Next, assess your income and savings to determine the housing costs you can handle comfortably. This analysis is important because buying a home is only one way a family seeks a desired lifestyle. Important nonhousing expenditures that must be weighed also include: food, clothing, transportation, education, medical care, savings, and so on.

HOW MUCH CAN YOU AFFORD TO SPEND?

This familiar question may be answered in several ways: :

- Rules of thumb. Some of the more familiar rules of thumb are:

- Monthly housing costs should not exceed 25 percent of your gross monthly income.
- The cost of buying a mobile home (sales price) should not be more than 2 times your gross annual income.
- One percent of the sales price of a mobile home should not be more than 1 week’s pay.

Although these guidelines are easy to use, they can be misleading since they do not consider individual differences in employment, savings, debts, family size, interests, and activities.

- Current Expenditures. A better method of determining what you can afford to spend is to simply assess what you are currently paying for housing. Next, determine whether you can comfortably increase or decrease this expenditure for the new home you wish to buy.
- Family Budget. The best method to balance income and housing expenditures involves reviewing the family’s monthly budget just as a lender will before approving a mortgage application. Basically, a monthly budget includes: (1) itemizing net (take-home) pay; (2) subtracting long-term obligations (debts or installment payments); (3) subtracting proposed housing payments; and (4) comparing the remaining amount with such nonhousing expenses as food, clothing, transportation, medical care, education, insurance, savings, and so on. For a more complete explanation, see Extension Folder 267, *Balancing Your Housing Needs and Resources*.

WHERE TO BUY — Select a dealer who is interested in your satisfaction as well as his/her own profit. In addition to purchasing a home, you will usually rely on the dealer to:

- transport the home to your site,
- properly set up and level the home,
- make any necessary adjustments after setting up the home,
- assist or advise on proper utility connections and tie-down procedures,
- stand behind the mobile home manufacturer’s warranty with service,
- assist or advise on other service including that involving appliances covered by warranties from their respective manufacturers, and
- offer general advice to make your new home more enjoyable.

Because the dealer is important after the sale, you will want to select a dealer who will do the best job of helping you. Thus, try to seek a licensed (by the state) dealer with the following characteristics:

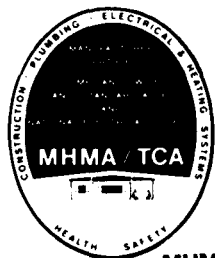
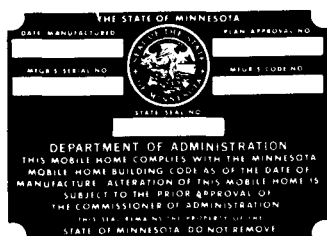
1. **EXPERIENCE** — A veteran dealer in business full-time is more knowledgeable than a "fly-by-nighter." Furthermore, he is more likely to be available after the sale for service.

2. **REPUTATION** — A good "track record" of honesty and prompt service is essential. Check with local lenders, your Chamber of Commerce, the Better Business Bureau, and former customers about the dealer's reputation. If the dealer is a member of a trade association, such as the Minnesota Mobile Home Association, this is favorable to your interests.

3. **LOCAL** — Usually a dealer in the area where you plan to place your new home is more desirable than a dealer located a substantial distance away. A local dealer is more likely to be concerned about his/her community image and is able to respond to service calls faster.

QUALITY STANDARDS* — According to the Minnesota state building code, all manufacturers of mobile homes sold in the state are legally required to fulfill or exceed the minimum standards of the American National Standard Institute (ANSI) A119.1. Basically, the ANSI A119.1 requirements cover: (1) construction and materials, (2) plumbing, (3) heating, and (4) electrical systems. However, ANSI A119.1, is a performance code which does not regulate workmanship with regard to appearance items. If the mobile home at least *meets* the minimum standards required by law, you will find a Minnesota or other approved state seal, usually near the front door (below center). You may find additional seals showing that the manufacturer belongs to the Mobile Home Manufacturers Association (lower left) or the

MINNESOTA STATE SEAL*



MHMA-TCA SEAL



MHMA SEAL

*Federal regulations will supersede the Minnesota Mobile Home Code during the last half of 1976. Consequently inspection seals will change.

Minnesota Mobile Home Association (lower right). Both of these professional organizations maintain consumer service personnel to handle suggestions and complaints about mobile homes bearing their seals.

PRICES AND BRANDNAMES — As a wise buyer, you recognize that brandnames of furniture, equipment, and materials are one rough indicator of quality. You also know that the quality of a mobile home is related to the price because manufacturing and sales are highly competitive.

RESALE VALUE — Since the average mobile home owner moves about every 5 years, you should be concerned about the resale value. Although the resale value will depend largely on location (supply and demand) and condition, you can get an idea of this value by comparing information about used mobile houses of the same size, type, and model from these sources;

- the want ad section of your local newspaper,
- several dealers,
- banker or finance company making mobile home loans, and
- "Official Mobile Home Market Report," a blue book of results from sales of used mobile homes throughout the country and published three times a year or "Unicomp," published annually; both provided to dealers, manufacturers, financing institutions, and insurance companies.

Even though resale value is influenced by maintenance, location, and other factors, mobile homes usually depreciate about 20 to 25 percent the 1st year, and 5 percent each year thereafter.

FINANCING — Because you probably will obtain a mortgage like the majority of mobile home buyers, you will want the best buy for your money. So, shop around. Check the *annual percentage rate** charged for interest and, if required, any additional expenses for comprehensive property insurance, credit life insurance, and service charges.

WHERE YOU PLACE THE HOME — As a smart buyer, you complete your search and arrangements for renting a lot in a park or development *before* you purchase your mobile home.

SHOP AROUND — As a wise consumer, you should compare several brands of mobile homes before you buy and visit at least three dealers, if possible.

*The Consumer Credit Protection Act of 1969, also known as the truth-in-lending law, requires that a contract state the true annual interest rate.

The following checklist will help you compare characteristics and costs of several mobile homes. By carefully answering each question, you can determine exactly what you are getting for your money. However, a word of caution — The checklist includes a collection of items found only on the best quality homes. Thus, do not expect to find a perfect mobile home; it just doesn't exist.

ANSWERS (circle)

ITEM (consider)

GENERAL

- Yes No* — Have you given considerable thought to how much and what type of space, furnishings, and equipment your family needs and wants?
- Yes No — Have you fully discussed the advantages and disadvantages of mobile homes with three or more families who live in mobile homes?

FINANCING AND INSURANCE

- _____ %/_____ yrs/_____ ● mobile home financing company suggested by the dealer
- _____ %/_____ yrs/_____ ● bank (FHA or conventional loans)
- _____ %/_____ yrs/_____ ● savings and loan association
- _____ %/_____ yrs/_____ ● Veteran's Administration
- _____ %/_____ yrs/_____ ● other (specify) _____

- Yes No* — Have you checked at least three sources for property or homeowner's insurance that covers loss of the home and your personal belongings and protects in cases of personal liability?
- Yes No* — If you desire insurance that pays off your mortgage in case of death, have you compared the costs of both credit-life and decreasing term insurance from at least three sources?

Home 1 Home 2 Home 3

- Yes No* Yes No* Yes No* — Have you made definite arrangements for placing the mobile home after purchase?
- Yes No* Yes No* Yes No* — Have you considered the mobile home's resale value by checking the value of other used models:
- in the want ad section of your newspaper?
 - with several dealers?
 - with a banker or finance company?
 - in the Official Mobile Home Market Report?
- Have you chosen a reliable dealer by checking his/her business reputation:
- at a local bank or through the Better Business Bureau or Chamber of Commerce?
 - with customers who bought homes from him/her 1 to 2 years ago? (A good dealer will gladly provide a complete list upon request.)

CONTRACT, SPECIFICATIONS, GUARANTEE

- Yes No* Yes No* Yes No* — Does the written contract include all of the following information: total cost, true annual interest rate in both percentage and dollars, service charges, delivery and hook-up agreement, and any guarantees or oral promises made?
- Yes No* Yes No* Yes No* — Do you have a written copy of the manufacturer's warranty and specifications of the mobile home which cover the quality or performance of materials, plumbing, heating, and electrical components?
- Yes No* Yes No* Yes No* — Do you fully understand the written contract, specifications, and guarantee?

***IF ANY OF THE STARRED QUESTIONS WERE ANSWERED NO*, DO NOT PROCEED OR SIGN A CONTRACT UNTIL YOU CAREFULLY REEVALUATE THE SITUATION.**

INITIAL COSTS

Does the written contract specify that the following dealer services or products will be provided:

Yes No Yes No Yes No
Yes No Yes No Yes No

Yes No Yes No Yes No
Yes No Yes No Yes No
Yes No Yes No Yes No

\$ _____ \$ _____ \$ _____

\$ _____ \$ _____ \$ _____

\$ _____ \$ _____ \$ _____

\$ _____ \$ _____ \$ _____

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\$ _____* \$ _____* \$ _____*

\$ _____ \$ _____ \$ _____

\$ _____ \$ _____ \$ _____

\$ _____ \$ _____ \$ _____

\$ _____ \$ _____ \$ _____

\$ _____ \$ _____ \$ _____

\$ _____ \$ _____ \$ _____

\$ _____ \$ _____ \$ _____

– **necessary, usually provided without an extra charge**

- transportation of the home to the site?
- setting and leveling the mobile home on concrete blocks or foundation?
- storm windows and screens?
- necessary adjustments to doors or windows?
- connecting all utilities – gas, electricity, water, and sewer?

– **necessary, usually not provided, and costs you extra (how much?)**

- cement blocks or stabilizers?
- tie-down anchors to prevent wind damage?
- at least two (2) sets of exterior steps?
- skirting to prevent heat loss and improve appearance?
- sales and other taxes?
- proper insulation or heat tape for exposed exterior water and sewer pipes?
- license or movement permit?
- recording charge?
- storage tank for heating oil or LP gas cylinders (if needed)?

– **often optional and available, and may cost you extra (how much?)**

- towel bars, soap dish, and medicine cabinet in the bathroom?
- central air-conditioning (or furnace compartment, oversized ducts, and larger blower for future addition)?
- larger heating system or additional insulation?
- garbage disposal?
- dishwasher?
- washer (or plumbing for future addition)?
- dryer (or wiring and exterior vent for future addition)?
- additional or different furniture?
- different carpeting?
- decorator groups (pictures, lamps, etc.)?
- windows with insulated or double pane glass?
- exterior electrical outlets, receptacles, and lights?
- heat tape outlets (recommended for Minnesota)?
- door bell and chimes?
- other additional expenses? (specify) _____
- other additional expenses? (specify) _____

– Enter sales price of home

– **TOTAL INITIAL COST** (add all additional expenses to the basic price)

MONTHLY COSTS

Home 1		Home 2		Home 3	
\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Yes	No	Yes	No	Yes	No

– What will be your *monthly* cost for the following:

- mobile home itself (principal, interest, and service charge)?
- comprehensive property insurance (for the home itself)?
- insurance for your personal belongings?
- credit-life or decreasing term insurance (if required)?
- lot rental?
- utilities not covered by lot rent (electricity, gas, water, sewer, phone)?
- property taxes?
- maintenance (annually, about 2 percent of the purchase price)?
- other (specify)

– **TOTAL MONTHLY COST** (add)

– Is your monthly expense less than 1 week's take-home pay?

EXTERIOR

– *Frame*

Yes	No*	Yes	No*	Yes	No*
Yes	No*	Yes	No*	Yes	No*
Yes	No*	Yes	No*	Yes	No*
Yes	No*	Yes	No*	Yes	No*
Yes	No	Yes	No	Yes	No

- Is the frame slightly bowed (desirable if unblocked) and free from warp, twist, or buckling (undesirable)?
- Does the frame extend the entire length of the home?
- Does the frame (or outriggers) extend the full width of the home?
- Does the home have a built-in tie-down system that can be used to protect against wind damage?
- Are water pipes and heat ducts enclosed within an insulated "basement" to prevent heat loss or freezing?
- Are holes in the "basement" floor neat and tight around the electrical and utility connections?
- Is the "trailer" hitch detachable?

– *Walls*

Yes	No*	Yes	No*	Yes	No*
Yes	No*	Yes	No*	Yes	No*
Yes	No*	Yes	No*	Yes	No*
Yes	No	Yes	No	Yes	No
Yes	No	Yes	No	Yes	No
_____	_____	_____	_____	_____	_____

- Do the exterior walls contain either a 2 x 3 stud with a horizontal rail or a 2 x 4 stud? (Check the specifications. Note that a 2 x 4 stud is stronger than a 2 x 3 stud when using an equal grade of lumber. A "4-inch wall" does not mean that 2 x 4 studs were used. If you want 2 x 4 studs, check the written specifications.)
- Are wood structural members designated as dried?
- Are double full length (floor to ceiling) studs used between adjoining windows?
- Is a vapor barrier provided? (Check the specifications.)
- Is the siding attractive, and will it remain so (aluminum, steel, masonite, synthetic brick, or wood)?
- If metal siding is used, has an insulation board been applied before the siding?
- If metal siding is used, what is the gauge? NOTE – Thicker steel siding will have a lower gauge (i.e. 28) number than thinner siding (i.e. 30). On the other hand, aluminum siding will be designated by numbers such as .024 which is heavier than .019.

***IF ANY OF THE STARRED QUESTIONS WERE ANSWERED NO*, DO NOT PROCEED OR SIGN A CONTRACT UNTIL YOU CAREFULLY REEVALUATE THE SITUATION.**

Home 1 Home 2 Home 3

Yes No Yes No Yes No
Yes No Yes No Yes No
Yes No Yes No Yes No
Yes No Yes No Yes No
Yes No* Yes No* Yes No*

Yes No Yes No Yes No

Yes No* Yes No* Yes No*
Yes No* Yes No* Yes No*

Yes No Yes No Yes No
Yes No* Yes No* Yes No*

Yes No* Yes No* Yes No*

Yes No* Yes No* Yes No*

Yes No Yes No Yes No

Yes No* Yes No* Yes No*
Yes No Yes No Yes No

Yes No* Yes No* Yes No*
Yes No* Yes No* Yes No*

Yes No Yes No Yes No
Yes No Yes No Yes No

Yes No* Yes No* Yes No*
Yes No* Yes No* Yes No*

Yes No* Yes No* Yes No*

Yes No* Yes No* Yes No*

Yes No* Yes No* Yes No*

Yes No Yes No Yes No

– Roofing

- Is the roof made of fiberglass, vinyl or a continuous sheet of 30 gauge steel (or better) and completely coated with asphalt-aluminum paint?
- Is insulation board used under the roof (if metal)?
- Is the roof-ceiling cavity ventilated?
- Are rain gutters provided?
- Does the home have a (roof) overhang to help reduce glare?
- If an overhang is not provided, does the roof overlap the top of the siding to prevent leaks?

– Windows

- Can the screens and storm-windows be removed for easy window washing?
- Are the windows caulked and well sealed, especially on the top?
- Can all windows be closed tightly to reduce heat loss and drafts? (NOTE – jalousie windows are difficult to close tightly.)
- Do the windows open and close smoothly?
- Are the windows large enough to use as escapes in case of fire? (A pushout or escape window or escape hatch must be provided in each bedroom.)

– Doors

- Do you have at least two exterior doors for convenience and fire safety? (NOTE – safety glazing must be used in all doors.)
- Does the front door open inward and contain a window so you can identify callers without opening the door?
- Are exterior doors at least 1¾" thick and preferably of solid or insulated core construction?
- Do the door frames include weather stripping?
- Are storm doors provided?

UTILITY SYSTEMS

– Lighting and Ventilation

- Remember, larger windows add to the value and price of a home and are one sign of quality. Larger windows also increase heating costs.
- Do the windows provide adequate natural illumination?
- Does the home have good lighting, especially in the kitchen and bathroom?
- Does the window arrangement provide good cross-ventilation?
- Are vented exhaust fans provided in the bathroom and over the kitchen range?

– Heating and Insulation

- Is the heating system designed for the fuel you will be using?
- Because most fires begin in the utility area containing furnace and water heater, is this area insulated with a fire-resistant material?
- Is the supply of heat adequate? (Check certificate sheet with furnace. It should provide at least 70° interior temperature when there is -26° exterior temperature and a 15 MPH wind.)
- Is the insulation sufficient? (Recommended insulation *minimums* are floors R-19 value = 6" fiberglass; walls R-11 value = 3½" fiberglass; ceiling R-19 value = 6" fiberglass. More insulation – higher R-value or thicker – will lower your heating costs; check the written specifications for this information.)
- Is the heat distribution adequate? (Look for hot-air registers or heating elements along the base of exterior walls and under windows.)
- If you have a forced-air heating system, are cold-air returns provided in all rooms? (Less expensive systems without cold-air returns have 2-3 inch gaps beneath interior doors which may cause drafty conditions.)

IF ANY OF THE STARRED QUESTIONS WERE ANSWERED NO, DO NOT PROCEED OR SIGN A CONTRACT UNTIL YOU CAREFULLY REEVALUATE THE SITUATION.

Home 1 Home 2 Home 3

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No* Yes No* Yes No*

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No* Yes No* Yes No*

– Electrical

- Does the home have a minimum of 50 amp service? A 100 amp service is more desirable especially with electric dryer, air-conditioner, range, or water heater.
- Are adequate electrical outlets provided (at least one per wall in each room not greater than 6 feet apart and over kitchen counter)?
- Is 14-gauge copper wire used for 15 amp circuits and 12-gauge copper wire for 20 amp circuits?
- Are there at least 8 circuits including 2 circuits to the kitchen and 1 circuit to the furnace and water heater?
- If the wiring crosses wall studs, are metal shields used to protect the wiring against nailing?
- Are silent light switches used?

– Plumbing

- Is plumbing provided for the dishwasher and washer in case you decide to add these items later?
- Do you have at least a 30-gallon gas or 40-gallon electric glass lined water heater?
- Do you have frost proof exterior hose bib?
- Are hard copper pipes used for fresh water lines?
- Are plastic drain lines noncombustible?
- Are shut-off valves provided at each toilet, sink, and faucets?
- Are the interior bathroom walls insulated to reduce plumbing noise?
- Is the bathtub located so it is not under a (drafty) window?

INTERIORS

Yes No* Yes No* Yes No*

Yes No* Yes No* Yes No*

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

- Does the home have fire detection system?
- First, does the floor plan provide the space you want for your activities and privacy? For example, consider the areas where your children will play, where you will entertain, etc.
- Will the rooms and areas in which your activities take place be free from interference of family traffic and circulation?
- Does the mobile home have adequate storage space including:
 - a closet close to the front door?
 - clothes closets at least 22 inches deep and with 4 feet of rod space for each family member?
 - clothes closets with a shelf above the clothes rod?
 - clothes closets doors that fold rather than slide.
 - closet doors that open and close smoothly?
 - linen storage in or near each bathroom?
 - storage near the washer and dryer?
 - storage for cleaning equipment and seasonal items?
 - built-in drawers that operate smoothly on slides and rails?
 - usable kitchen storage for food and equipment such as adjustable sturdy shelving and pullout shelves in lower corner cabinets?
 - 10 feet (liberal) of conveniently arranged kitchen counter space?
- Does the kitchen contain a convenient “work triangle” between the refrigerator, sink and stove (generally, the triangle should measure between 12 and 22 feet).
- Is the interior design attractive and in good taste?
- Do the furnishings, materials, and equipment promote easy maintenance? (For example, shag carpet is difficult to keep clean in the kitchen and around exterior doors.)

IF ANY OF THE STARRED QUESTIONS WERE ANSWERED NO, DO NOT PROCEED OR SIGN A CONTRACT UNTIL YOU CAREFULLY REEVALUATE THE SITUATION.

Home 1 Home 2 Home 3

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

Yes No Yes No Yes No

– Furniture

- Have you looked for quality construction inside, underneath, and behind as well as from the top and front?
- Are all joints firm, closely fitted, reinforced, and strongly glued?
- Is the wood finish neat, smooth, and attractive?
- Do drawers operate smoothly with a center guide or on slides and rails?
- Is upholstered furniture comfortable?

– Flooring

- Is at least 5/8 inch thick, tongue-and-groove sub-flooring used?
- Is a baseboard or cove molding used along the edge of hard surface floors?
- Are the floors sturdy and free from bumps and squeaking or popping noises?
- Is the carpeting resilient and resistant to abrasive wear, soil, stain, and static?
- For safety reasons, are single risers avoided (i.e. is the floor free from abrupt changes in level)?

– Walls and Ceilings

- Do the materials and finishes – paneling, painted, or papered – appear to have been installed with careful attention to detail? (NOTE – many consumers are looking for homes with interior finishes that have a Class A or B flame spread rating rather than the standard Class C. The A or B ratings indicate finishes which burn less intensely.)
- Are the walls rigid and stiff? (Check specifications for the use of 3/16 or 1/4 inch paneling and the distance between studs – 1/4 inch paneling on studs spaced 16 inches on center is more desirable.)
- Are wall panels free from gaps or bowing?
- Is window and door trim securely attached?
- Is the ceiling free of bowing and visible fasteners or “rosettes”?

– Appliances

- Are the kitchen appliances of the type, size, and quality needed by your family?
- What is the capacity of the refrigerator (cubic feet)?
- What is the operating cost of the refrigerator? (Expressed as kwh/month; for same units and type of defrost systems, higher kwh/month equals higher operating costs.)
- Are the appliances guaranteed? If so, for how long and against what defects?
- Do gas lines (if any) to appliances have shut-off valves?
- Does kitchen sink have a double compartment rather than a single compartment?



AFTER YOU MOVE IN

SAFETY—IT'S IN YOUR BEST INTEREST — A safe home is not an accident. Rather, safety is the responsibility of every homeowner, including you. Although mobile homes must comply with certain standards, safety requires your positive action. In particular, consider the following suggestions:

- Read and follow the manufacturer's instructions for general maintenance and operation of appliances, heating systems, and water heaters.
- Make sure your mobile home is protected from wind damage by professionally installed "tie-downs." If you are living in a mobile home park, contact the park owner to locate buried utility lines before installing ground anchors.
- Because tie-downs are not adequate protection from tornadoes, know the location of your nearest disaster shelter.
- Threat of fire can be reduced greatly in several ways:
 - have your fuel supplier service your heating system each fall (helps save on heating bills, too).
 - always keep the furnace and water heater compartments clean, and never use them for storage.
 - if you wish to install heat tapes to exterior water lines, select only tested (i.e. UL) devices, and follow the manufacturer's directions. If special wiring is needed, allow only a licensed electrician to do the work.
 - clean grease accumulation from the range and exhaust hoods.
 - never keep flammable liquids such as gasoline or paint supplies in or under the home.
 - at least once a year, ask your local fire department if they will inspect your home.
 - install a reliable fire detection device (your fire department or building inspector can give you information).
 - avoid using tar paper or straw for skirting.
- Install only stable exterior steps with a large top platform and railings.
- Insist that all maintenance and repair is done by a competent, experienced serviceman.

COMPLAINTS—SOLVING PROBLEMS THAT MAY ARISE — Minor problems may develop after you move into your new home. In fact, it's unusual to find any new home, whether it's built on the site or in the factory, that will be completely trouble free. Unless the problem is immediate, put your complaint in writing and retain a copy of all correspondence. If problems arise, you should:

- First, check to see if the problem is covered by a warranty. Often appliances, furnaces, and water heaters are guaranteed and serviced by their respective manufacturers. Next, depending on the specific problem, you should contact:
 - the appliance manufacturer or his local service outlet for problems related to their respective products.
 - the mobile home dealer for other problems and referral.
- If this action does not bring the desired response, you may wish to contact the Consumer Relations Council, Minnesota Mobile Home Association, 4510 West 77th Street, Minneapolis, Minnesota 55435. The MMHA Council will send you a questionnaire that must be completed and returned before they can help.
- If your problem still has not been resolved, you may wish to initiate the following action as a final recourse:
 - contact the Minnesota Building Code Division if the problem is related to the structure, heating, electrical, or plumbing systems.
 - contact the Minnesota Attorney General, a local attorney, or legal assistance group if you believe fraud or other legal violations are involved.
 - contact the Federal Trade Commission or the U.S. Department of Housing and Urban Development for any general problems.

Remember, minor problems with any new home are fairly common. Take them in stride and try to remain patient and pleasant. Usually the dealer will do everything within reason to help you enjoy your new home. It is in his best interests to do so.