

SECTION 14: UNDERSTANDING MANUFACTURED HOME INSPECTIONS

Before you purchase any home, it is wise to hire a professional home inspector to check the structural and mechanical parts of the home to ensure that you are buying a home in good condition.

When buying a manufactured home, you should hire a licensed professional who is familiar with this housing type. You usually have to pay the inspector between \$200 and \$300 on the day of the inspection. Try to accompany the inspector through the home to learn about the home and get advice on routine maintenance. A licensed inspector can help you spot possible problems that you may not see. Within a few days, the inspector will send you a copy of the written inspection report describing any major problems. To find a home inspector, ask for a referral from your real estate agent or retailer, or call the American Society of Home Inspectors at (800) 743-2744 or visit its Web site at www.ashi.com.

Sited and unsited homes may require several different kinds of inspections depending on your situation, as described in this section. Getting professional inspections *before* you close on a manufactured home may save you money and give you peace of mind. The inspection can tell you whether a home is well-built, in good condition or is need of immediate repairs.



Inspections for Sited Manufactured Homes

Professional Home Inspection

You should hire an inspector to conduct a professional inspection of your home soon after your offer, with a satisfactory home inspection contingency, has been accepted. Most mortgage lenders will wait until you have received a satisfactory home inspection report before they order an appraisal to ensure that you still plan to go through with the purchase as planned. If there are problems with the home that are so serious that you no longer want to buy it, you must send a letter to the seller and to the escrow officer stating that you are canceling the contract because of structural problems. Include a copy of the inspection report with the letter.

Usually, though, the problems are not so serious. You and the seller can negotiate how to pay for any needed repairs. Your agent will help with the bargaining. If you are asking the seller to pay for any repairs, you will have to provide a copy of the report.

Other Inspections

Depending on where you live, other types of inspections may be required before closing. They could include pest, radon gas, water quality or septic system inspections. Your agent will tell you what types of inspections are required, who usually pays for them, and how much they are. If these inspections show problems that make the lender unwilling to fund the loan, the seller can try to solve them or refund your earnest money and cancel the sale.

Final Walk-Through Inspection

One or two days before closing, you should do a final walk-through inspection to make sure that the manufactured home is in about the same condition it was at the time the offer was made and that all of the appliances still work.

Inspections for *Unsite*d Manufactured Homes

Thorough inspections for unsited manufactured homes are needed at several key points in the sales transaction — at the retail sales center, after delivery to your home site, after installation, and just before move in — prior to your move into a new manufactured home. It is important to discover problems early at each of these points, report them to the responsible party, and have the necessary repairs made before moving forward in the transaction to avoid jeopardizing any warranty coverage. Just as with any other type of housing, it is a good idea to hire and pay for professional inspections to make sure that your new home does not have any problems.



Retail Sales Center Inspection

If you are buying a special-order manufactured home, your home will be transported from the manufacturer to the retail sales center. At the retail sales center, your retailer will inspect the home and repair any damage to your home before it is delivered to your home site. You also should inspect a home — new or existing — at the retail sales center before it is delivered to your home site to make sure it meets your satisfaction. If you find any problems, report it to the retailer immediately before delivery to your home site.

Inspection After Delivery to Your Home Site

When your manufactured home arrives at your home site, you should be there to inspect it before it is installed. If you find any damage, report it to the transporter and retailer immediately before installation. If you are at the site when the home is delivered, and the damage is severe, you may be able to refuse the delivery with proper warranty coverage.

Here are some tips for finding and reporting transportation damage:

- Check the roof frame, vents, walls and floor for damage.
- Note any scratches or surface damage to appliances, counters and floors.
- Take photos of any damage if necessary.
- If there is serious damage, reject the home.
- Do not sign anything stating that you are satisfied with the delivery of the home until final repairs are complete.

Keep in mind, cosmetic damages are likely to occur during transport and may be excluded from transportation warranty coverage.

Understanding Your Options: Manufactured Housing

Installation Inspection

Attention to detail is critical for a manufactured home's installation. If your home is not installed properly, serious problems could develop.

Manufacturers must provide instructions for a particular manufactured home model, explaining how to prepare the home site and install and anchor the home on it. Get a copy of this guide and read it before your home is installed. Consider hiring a qualified inspector to evaluate the installation instructions for you, such as a contractor or builder experienced with manufactured homes. Ask the professional for additional recommendations beyond the manufacturer's minimum requirements. After the site has been prepared, you should ask for written assurance from the installer or site preparation contractor that the soil has been properly compacted and graded for drainage away from the home. During installation, bring the installation guide with you and follow what the installer is doing. The installer is generally responsible for a number of installation tasks, including:

- *Leveling your home.* Your home must be leveled to meet the manufacturer's installation instructions. Otherwise, your home's weight will be unevenly distributed, which can cause floors and walls to buckle and prevent doors and windows from opening and closing smoothly. Insist on a walk-through inspection before the installer leaves to check for any signs that your home may not be level. (See below for what items to check.)
- *Securing your home to the foundation.* Depending on the type of foundation you choose, your home may need to be anchored to the ground or the perimeter wall.
- *Finishing your home.* Your home may need finishing work, such as an enclosure (or skirting) around the crawl space that provides adequate ventilation openings around all four corners of the home. Or, you may need outside steps or gutters attached to your home.
- If you have a multisection home, "*marrying*" or *connecting the sections of a manufactured home* to make it a single space. Finish work may include molding and joining the carpet on the interior, and siding and roofing work on the exterior.
- *Connecting utilities.* Utility connections may include water, electricity, gas and sewer. If utility connections are not included in the installation price, you may have to hire and pay additional contractors for these services.
- *Removing the axles, wheels and hitches.*
- *Completely cleaning* the interior and exterior of your home.

Carefully inspect your home while the installation is in process and upon completion. As the work progresses, consider keeping a log and taking photos as evidence in the event you need to report a problem. Upon completion, ask the installation crew manager to walk through your home with you to assist you in identifying problems and to answer your questions. If you find any problems, report them immediately to the retailer or the contractor who performed the work. It is important to discover and

correct any problems as soon as possible. Otherwise, installation mistakes could cause structural problems later on — after the warranty has expired.

Some items you should check to make sure that your home was properly installed include:

- Open and close all interior and exterior doors. If a door does not open and close smoothly, it may indicate a minor hinge adjustment, but it also may be a sign that your home is not level. Immediately call this to the attention of the installation crew manager.
- Examine the entire house. Look at the walls, floors and ceiling for any buckling, cracks or other problems.
- Test all faucets and appliances to make sure that utilities are properly connected.
- Use a leveling tool to make sure that the home is level.
- Check the “marriage line” where sections of a multisection home meet to make sure they are joined properly.

For leverage in getting any installation damages corrected by the responsible party, if your lender contacts you during the installation process about the status of your home, do not say that installation is complete until after your inspection and any necessary repairs are made to your satisfaction. Prior to that time, you can tell the lender that your home has been delivered, but has not yet been installed to your satisfaction.

General Walk-Through Inspection

Once you are satisfied that your manufactured home has been properly installed, conduct a general inspection of your home in an organized way. Inspecting your home before you move into your home, and requesting any needed repairs from the retailer or manufacturer as soon as you find them, is critical. Delays could jeopardize your warranties. Tips for conducting your walk-through inspection are provided below:

- Do the inspection *before you move in furniture* so you can thoroughly examine your home with nothing in the way.
- *Ask the retailer to accompany you* to point out important items for your home’s care and maintenance and to answer your questions. If a land-home package is involved, a representative of your lender may also attend, especially if the lender requires a satisfactory inspection prior to releasing final funds.
- *Use a checklist.* Many manufacturers provide one in the owner’s manual to help you inspect your new home. If one was not provided, you can use the checklist provided below. Start with your home’s exterior and then check your home’s interior, carefully looking at each room.
- *Bring your purchase contract* to make sure that you received everything that you paid for.

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- *Take notes* or complete the checklist in your owner's manual, clearly indicate any items that need servicing, put a date on your list, and make copies.
- *Take photos or make videos of any damages or problems* if necessary.
- *Promptly give a copy of your list to the manufacturer or retailer*, and keep one copy for yourself. Ask the retailer or manufacturer to give a written statement of the item to be corrected, who will correct it, and when it will be corrected.

General Walk-Through Inspection Checklist for a Manufactured Home

ITEM	YES	NO
Exterior		
Are all shingles on the roof in tact and undamaged?	<input type="checkbox"/>	<input type="checkbox"/>
Is the marriage line of the home joined properly at all points set out in the instruction manual, sealed with a trim board and painted correctly (if a multisection home)?	<input type="checkbox"/>	<input type="checkbox"/>
Does the bottom trim on the home cover where the foundation meets the home's bottom?	<input type="checkbox"/>	<input type="checkbox"/>
Are there any cracks, chips or dings in the siding?	<input type="checkbox"/>	<input type="checkbox"/>
Is there a vent flapper covering the dryer vent?	<input type="checkbox"/>	<input type="checkbox"/>
Do the front and rear entry doors open, close and lock smoothly?	<input type="checkbox"/>	<input type="checkbox"/>
Is there a black vapor barrier under the house?	<input type="checkbox"/>	<input type="checkbox"/>
Is the skirting secure and the right color?	<input type="checkbox"/>	<input type="checkbox"/>
Is the heat duct crossover touching the ground, or does it have any kinks or bends in it?	<input type="checkbox"/>	<input type="checkbox"/>
Is the belly wrap that holds the insulation under the home tear-free?	<input type="checkbox"/>	<input type="checkbox"/>
Are the steps installed properly and with the correct material?	<input type="checkbox"/>	<input type="checkbox"/>
Do exterior faucets work properly?	<input type="checkbox"/>	<input type="checkbox"/>
Is the main water shut-off installed under the home?	<input type="checkbox"/>	<input type="checkbox"/>
Are rain gutters installed?	<input type="checkbox"/>	<input type="checkbox"/>
Interior: Kitchen		
Are the countertops level?	<input type="checkbox"/>	<input type="checkbox"/>
Are all cabinet doors straight?	<input type="checkbox"/>	<input type="checkbox"/>
Did you get the appliances you ordered?	<input type="checkbox"/>	<input type="checkbox"/>
Are there any cuts or bubbles in the vinyl floor?	<input type="checkbox"/>	<input type="checkbox"/>
Are the water pressure and temperatures at all faucets adequate?	<input type="checkbox"/>	<input type="checkbox"/>
Do the drawers roll smoothly?	<input type="checkbox"/>	<input type="checkbox"/>
Interior: Bathrooms		
Are the washbasins, tubs and shower stalls scratch-free?	<input type="checkbox"/>	<input type="checkbox"/>
Do shower doors open and close so they seal properly?	<input type="checkbox"/>	<input type="checkbox"/>
Are there any cuts in the vinyl floor?	<input type="checkbox"/>	<input type="checkbox"/>
Do the drawers roll smoothly?	<input type="checkbox"/>	<input type="checkbox"/>
Are all cabinet doors straight?	<input type="checkbox"/>	<input type="checkbox"/>
Interior: Bedrooms		
Are the windows in the right locations (if they were specified)?	<input type="checkbox"/>	<input type="checkbox"/>
Are the windows operational?	<input type="checkbox"/>	<input type="checkbox"/>

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Interior: Living Room, Dining Room and Den

Do you have the right number of windows?

Are the windows operational?

Interior: Utility Room

Are there any cuts in the vinyl floor?

Does the central air conditioning operate properly?

Interior: Electrical

Is the ceiling properly wired?

Are all light fixtures installed and operational?

Interior: Tape and Texture

Is there even texture application on all ceilings and walls, including the insides of closets?

Are there any bulges in the sheetrock?

Do you see any sheetrock seams?

Interior: All Rooms

Are all outlets and light switches straight and the boxes secured to the studs?

Are the heat vents in the right places?

Do the interior doors open properly, close smoothly and lock correctly?

Do all doors that are supposed to lock have locking knobs?

Do all windows open and close smoothly and latch correctly?

Is the carpet free from waves?

Has the baseboard been installed?

Are there gouges on any doors?

Is the marriage line of the home even at floor, ceilings and walls (if multisection)?

Are all mini-blinds installed and do they function properly?

Do all interior door moldings meet properly in the corners with a minimum amount of patching compound or caulking?

Are the floor coverings the right styles and properly installed?

Other

Have warranty cards been completed and sent to the manufacturer?

Have homeowners and installation manuals been left with the home?

Has the retailer explained important items for care and maintenance of the home?

Are installation and operation manuals for appliances in the home?

Is the lot properly graded and finished?

Has debris been removed from your lot?

Have the grounds been landscaped to your specifications?

Are the driveway, walk and steps the way you ordered them?
