

What is a Manufactured/Mobile Home?

A manufactured/mobile home is a dwelling which is built on an integral chassis, in a factory, transportable in one or more sections, and which is eight feet or more in width. All single family manufactured/mobile homes manufactured since June of 1976, must be built to standards established by the U.S. Department of Housing and Urban Development (HUD) and must display a label certifying compliance. In 1994, HUD strengthened those standards to make homes more resistant to wind damage. One of every three homes constructed in Florida is a manufactured/mobile home.

What to Look for When Buying a Manufactured/Mobile Home

As with any significant purchase, you should shop around for the manufactured/mobile home of your choice. Compare cost, floor plan design, energy efficiency, interior and exterior décor. When you are shopping for a home, don't hesitate to find out the details of its construction methods and materials. A reliable dealer will be happy to explain them to you. Be sure that all warranty and appliance instruction booklets, and home owner manuals are in the home. Beware of a new manufactured/mobile home that does not display a label certifying code compliance (All single family homes must bear a HUD certification label which is displayed on the rear of the home. A label is required for each section of the home).

What About the Dealer?

If you purchase a new manufactured/mobile home, the dealer must be licensed with the Division of Motorist Services, Department of Highway Safety and Motor Vehicles. Used manufactured/mobile homes may be sold by licensed dealers, real estate

brokers (if the land is included in the sale), or the owner may sell their own manufactured/mobile home just as with site built homes. The choice of a manufactured/mobile home dealer is as important as the selection of your home, since you will be relying on his judgment and expertise, not only in the selection of a home, but in any future service which may be required. It is a good idea to ask your dealer for the names of former customers, so that you can talk to them about their purchase. Also check with the Division of Consumer Services, Department of Agriculture and Consumer Services, (1-800-435-7352) and your local Division of Motor Vehicles office to see if complaints have been filed against the business and how, or if, those problems were resolved.

Tag and Title

In Florida, a manufactured/mobile home is a motor vehicle and requires a certificate of title as proof of ownership just as your car or truck does. There is a separate title document for *each section* of your manufactured/mobile home (there is one title document for a single-wide home and two title documents for a double-wide). If your manufactured/mobile home has been paid for in full, you will receive the title(s) from Tallahassee. If there is a lien on your home, the lienholder will receive the title, and hold it until the lien amount has been paid. If you own the land on which your manufactured/mobile home is located and the home is permanently affixed to the land, you must declare the home to be "real property" (RP) and have it placed on the tax rolls of your county. Your taxes would then be paid in the same way as conventional taxes are paid. If you rent the land on which your home is located, or if your home is not permanently affixed to your land, you must purchase and display a decal each year for each section of your home. If you are uncertain as to whether your home is permanently affixed to the land, you should contact your County Property

Appraiser who will make this determination. *If your manufactured/mobile home is real property, failure to place it on the county real property tax rolls may result in back taxes and penalties being assessed against you*, so it is important to make sure your home is classified properly.

What if You Need Service?

Florida law requires both the dealer and manufacturer to warrant a new manufactured/mobile home for one year from the date of delivery. If your home needs service during this time, contact your dealer. He will arrange for repairs with his own employees; or, if the work is the manufacturer's responsibility, your dealer can assist you in notifying them. If you feel that the dealer and/or manufacturer is not responsive to your problems, you may file a written complaint with the Division of Motor Vehicles in Tallahassee. DMV has the authority to require that repairs be made to your home so that it will be in compliance with HUD standards.

Financing and Contracts

There are many sources for financing your manufactured/mobile home in addition to dealer financing. As costs will vary, you should shop around for the best finance and insurance plan. Be sure you understand what your costs will be. Also be sure that you understand which items on the contract are your responsibility and which items are the dealer's responsibility; check that they are clearly defined. Do not leave any blank spaces on the contract, and be certain that all the items which you and the dealer have agreed to are covered by the contract. Do not rely on oral agreements. Read the entire contract before signing it, and be sure to save a completed copy for your records. If you place a deposit on a home and do not complete the sale, you may forfeit part of your deposit, depending on your contractual agreement. If the purchase is contingent on the sale of your present

home, this condition should be noted on all copies of the contract, and initialed by both parties. If the dealer is to retain the "running gear" (the wheels, axles and other mobilizing hardware) from your home, this must be stated on the contract.

How to Choose a Park

Before investing in a manufactured/mobile home, be sure you have a place to put it. If you are considering residing in a manufactured/mobile home park, visit various parks and compare what they have to offer. Among your choices are: 1) renting the lot, 2) purchasing the lot, and 3) condominium or cooperative parks. In each case, prior to agreeing to anything, be sure you read and understand the terms of the lease and the rules and regulation of the park, as you will be expected to abide by them. If possible, talk with some of the park residents about their experiences with the park and its management. If leasing the lot, find out the amount of rent, what it includes, and how often it is raised. Under Florida law, the park must notify the tenants in writing, of any changes in fees, charges, rules or regulations at least 30 days prior to the implementation date. The Florida Mobile Home Landlord and Tenant Act (FMHLTA) applies to tenancies in which a manufactured/mobile home is placed upon a rented lot in a manufactured/mobile home park of ten or more lots. The FMHLTA addresses the rights and responsibilities of both homeowners and park owners. A copy is available as a public service from the Bureau of Mobile Homes, Department of Business Regulations, Northwood Centre, 1940 North Monroe Street, Tallahassee, Florida 32399, telephone number (850) 488-1122.

Tie-Down (Anchor) Requirements

All manufactured/mobile homes are required to be tied down in accordance with the specifications provided by the manufacturer. In the case of a used home, and in the absence of the

manufacturer's tie-down instructions, the home must be tied down in accordance with the specifications provided in Department of Highway Safety and Motor Vehicles Rule 15C-1.10, Florida Administrative Code. All manufactured/mobile homes must be installed by a manufactured/mobile home installer licensed by the department. The installer must warrant the installation for one year. Each county is responsible for assuring compliance with the tie-down regulations.

Used Manufactured/Mobile Homes

The selling dealer is responsible for fulfilling the terms specified in the contract. The title will show the correct model year of the home. If the home is purchased from a dealer, the dealer must apply for title in your behalf. If no dealer is involved, follow the same procedure as you would to transfer any other motor vehicle title. The county tax collector's office will be able to answer any questions you might have concerning the title transfer.



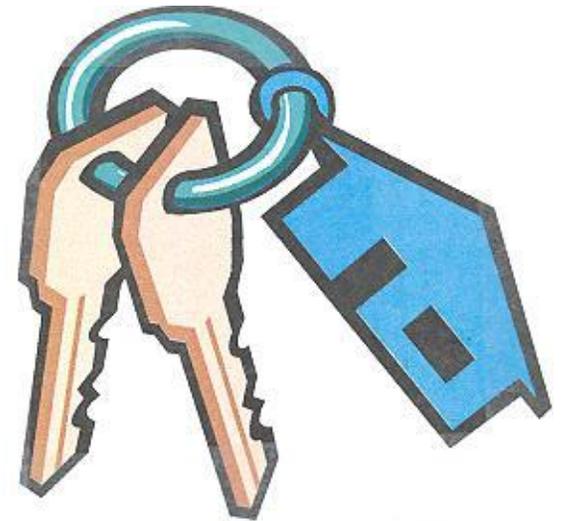
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Before You Buy a Manufactured/ Mobile Home



**Department of Highway Safety
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