

### Chapter 1 : The Penny-Pincher's™ Guide to Mobile Home Insurance | Trusted Choice

*The A B C's of buying a mobile home now available online. AUSTIN, TX – Consumers looking to purchase a manufactured home will have a new valuable resource at their fingertips on issues ranging from sales practices to financing, and plumbing to warranties as a result of Consumers Union's new "Tips on Mobile Homes," now available online.*

A level mobile home can shift due to a variety of conditions including weather, soil movement, and time. Shifting of the home can lead to leveling issues which can affect how securely doors and windows will open and close. If shifting issues are happening, and doors and windows have become difficult to close or lock, the mobile home may need to be made level again.

**Step 1 - Safety Wear** protective eye wear and work gloves when working under the mobile home. Be sure there is someone nearby in the event that there is an emergency.

**Step 2 - Removing Skirting** Remove the skirting from around the base of the mobile home and loosen the tie down straps.

**Step 3 - Checking the Level** Begin at the center of the mobile home. Place the level at the center of the beam. Check the level near the closest support under the home. Check the level tool to see if the bubble in it is resting in the center. If it is, move the level down the beam to the area near the next support. Check the bubble to see if that area is level. Continue to the end of the beam. When a length of the beam has been checked from the center to the end, return to the center of the beam to check the level of the other end of the home. Be sure the level tool is placed near the supports.

**Step 4 - Raising the Beam** If the level tool indicates that there is a part of the home that is not sitting level, use the jack to raise it to the necessary height. Place a piece of wood under the jack to support it. Raise the jack until the bubble in the level rests at the middle. You will see a space between the support for the beam and the beam itself.

**Step 5 - Using Shims** Slide the shims into the space between the support and the beam. If necessary, use a hammer to secure the shim. Lower the jack so that beam rests on the shims. Check the bubble in the level again. Continue this process in any areas along the beam where the bubble in the level does not sit in the middle.

**Step 6 - Checking the Lines** Be sure that none of the plumbing or water lines have become damaged or disconnected in the process of the shifting or leveling of the mobile home. If there are plumbing line issues, immediately note them. They will have to be repaired.

**Step 7 - Reattaching the Skirting** Tighten the tie straps and reattach the skirting around the mobile home.

### Chapter 2 : The Guide - Classifieds

*Created by the Manufactured Housing Institute (MHI), the QuickFacts guide gives you an overview into trends in manufactured housing. Learn more about what manufactured homes have to offer and see cost and size comparisons for new homes.*

And opting for a nice, new mobile home instead. But before you go and sign that check, just know that it also needs to be covered, just like any other home. Our independent insurance agents have seen it all. And they know exactly what to look for when helping find the right insurance for your needs. What Is a Mobile Home? And similar to a manufactured home, but different, is a modular home. Modular homes are also built in factories. But, unlike mobile homes, they are brought to a permanent location in bigger chunks and assembled on-site. What Is Mobile Home Insurance? From a distance, a mobile home insurance policy looks just like a standard homeowners policy. And you guessed it, they get damaged easier. Mobile homes are also, more often than not, simply anchored into place, not built securely on a foundation. Raise your hand if that sounds fun. The risks are different and the coverages that matter to a mobile home owner need to be more closely protected with the right coverages. Just like its close cousin, homeowners insurance, mobile home insurance coverage begins with a powerful trio of protection that we like to call PLC. And here they are: Protects you from any big loss to your property due to fire, natural disasters, etc. Protects you financially if someone files a claim or lawsuit after getting hurt in your home or on your property. And the most important is probably the value of your home and its contents. There are two ways you can choose to be reimbursed: Compensation based on the value of your structure in the current market, which takes into account depreciation FYI: Compensation for the amount it would cost to rebuild the structure to its original condition with similar materials. There are benefits to both choices. Pretty much any time you take out a loan for a piece of property, your lender will require insurance. But then there are those elements that are out of your control. And what about liability? All it takes is one far-sighted friend twisting an ankle after missing the bottom step to be sued. Liability coverage will help protect you in situations like these. Your premium costs depend on a number of different factors. Every state is different. Every company is different. Heck, maybe you want to add flood coverage to your policy. In general, the value of a mobile home is typically much less than a single-family cottage, so the cost of insuring it will be much less. The best thing to do is speak with an agent about your mobile home and they can help ballpark a figure based on your needs. They love this kind of thing. Comparing Mobile Home Insurance Quotes Our agents will review your needs and help you evaluate which type of mobile home insurance makes the most sense for you. For you and your family. The Benefits of an Independent Insurance Agent Insurance policies can be complex and searching through options can be confusing, time-consuming and frustrating.

### Chapter 3 : Mobile Homes Lagos Nigeria – The Mobile Home Guide. Pros, Cons, Free Tips.

*Mobile Home Porch vs. Mobile Home Deck* The main difference between a porch and deck in a conventional setting also rings true when it comes to a mobile home application - porches are covered (or even enclosed), where decks are not.

Installing and Setting Up Mobile Homes: Give yourself a pat on the back! Now, things get exciting. We also have a shorter article on Home Installation here. Manufactured homes installation is a critical stage in the mobile home-buying process. Your home may be flawless when it arrives from the factory, but if it is not installed properly, none of the quality workmanship or top-of-the-range upgrades will matter. This is one area where finding the right installers and contractors really pays off. You need people you can trust to do a professional job in a timely manner. This is preferred as one crew performing both functions can result in a seamless flow of services on site. A reputable mobile home dealer can provide you with a list of recommended general contractors GCs and HUD-certified set-up contractors to help get your home completed on site and ready for occupancy. Some mobile home dealers are HUD authorized to install modular homes and mobile homes themselves. This is a good option as it minimizes the number of people you have to deal with and avoids a contractor being able to put the blame on someone else. Sometimes, the price of mobile homes includes the cost of installation. Be clear on this before you sign the sales contract. What sort of costs are we talking about? The community manager will probably take care of site preparation. To give you an example, someone installing a new double-wide on an acre of semi-rural land is looking at the following tasks: The job will involve potentially dozens of people on site, all of whom will need paying. To make sure prices and services are in line, solicit bids from at least two installation crews. Ask each to meet you at the site so they can get an idea of where you plan to place your home, and can quote your job based on local conditions, regulations, and any job-specific considerations that are required. Be sure to get the lowdown on warranties before you buy. Coverage should be available from the person who sets up and installs your home so do check before you hire the set-up crew. If damage occurs from a faulty set-up, your new-home warranty could be affected. Get Everything in Writing! For every set-up installer, GC or sub-trader you hire, be sure to get in writing: What services are provided: Specify the services such as site clearance, foundations, utilities, septic tank, HUD-certified installation and so on. Be sure to include the level of finishing work included in the contract such as joining the carpet and molding on a new double wide, and siding work on the exterior. Be very specific about what you want done, especially if you want additional services such as building a garage or landscaping. If you want topsoil laid, get it in writing. If you want grass seeds sown, get it in writing. How those services will be provided: Write down the steps for installation with a timeline for finishing important tasks. This ensures that the work is done in a timely and correct fashion. Be clear when payments will be made for specific tasks. If you have a construction loan, your lender will spell out this element. Write down who is providing the warranty and what the warranty will cover. This is standard procedure in the construction industry and incentivizes the set-up crew to complete the project to your satisfaction. Although some mobile home owners think that an installation contract is not necessary, it really is your best protection against unexpected charges and misunderstandings about who is responsible for what. Preparing the Home Site Before your home is delivered, you must make sure that the site has been prepared and is accessible. Depending on the location of your site, you might have to fell trees, take down fencing, use a bulldozer to widen access lanes, or contact the utility company to remove wires in order to accommodate the load size of the home being delivered. The site area must be cleared of trees, shrubs, rocks and debris in areas where footings are to be placed. The site must be properly graded and sloped so that rainwater will drain away from the mobile home and not pool under it. Where walls or other physical conditions prevent grading, the site will need providing with drains or swales to manage water runoff. Provision for temporary needs: Consider the location for portable toilets, dumpsters, parking, and delivery vehicle drop-offs while the crew is on site. You might be able to do some of the site-preparation work yourself to reduce costs, for example, removing shrubs and trees. However, most site preparation work requires a professional and should be built into the quote from your

installer or GC. There are two basic types of foundation: Chances are, you will not be able to choose the foundation type. Local building codes, lenders and park communities increasingly are specifying which type of foundation must be laid, and manufacturers may reduce their warranty coverage unless you follow their specifications. Weather and soil conditions in your area are other major considerations. Most jurisdictions have rules regarding the depth of clearances under the home, minimum slab thickness, frost-depth requirements, pier pad spacing and so on to account for local conditions. A good GC and set-up crew will know these requirements inside and out and will get the necessary building permits. Foundation Types Here are some of the options: The blocks may settle over time, however, causing the ground to shift. You may need annual re-leveling. The same as pier-and-beam except the masonry blocks are placed on concrete footings so the foundation is significantly more stable. Settling can still occur, however, and since the home is unanchored, it may be vulnerable to high winds. The most popular type of permanent foundation, a floating slab is exactly what the name suggests – a concrete slab, around 6 inches thick, that is laid on top of the ground. The slab usually contains a steel reinforcement bar rebar or bolts installed into the concrete which serve as an anchor point. When the slab is cured after around a week, the home is rolled on and tied down to the anchor points in the concrete. Walls are poured around the perimeter to be even with or slightly higher than ground level. A floating slab foundation is economical to use in areas that are prone to frost heave and gives a very secure, stable and permanent foundation. It will take around 14 days to install, however, and is more expensive than non-permanent foundations. A popular option for modular homes with inside basement access doors, this specialist type of foundation provides a basement area that can be plumbed, wired and heated as additional living space. Expect the home site to get busy. While your GC is getting on with installing utilities and septic systems, the installation crew will set up the home itself. This involves compliance with over HUD code requirements and potentially hundreds more set by the manufacturer. Legal Requirements for Installing Mobile Homes The method for installing your manufactured home is mandated by three sets of installation and setup procedures: Think of the three codes as a pyramid. At the bottom of the pyramid, the national HUD code sets out a basic level of regulation, including such matters as foundations, tie points, plumbing, ductwork, and electrical systems. State codes then add extra checkpoints based on average climate and soil conditions in the region. By law, each manufacturer must hand over detailed installation requirements for every make and model of home. The requirements should meet all HUD standards but are usually much more detailed and will have higher regulations that your installation crew must follow. Installation Sequence and Timeline While each installation is different, the following sets out a generalized version of the typical task sequence for setting up a new double wide after the foundations have been laid. Remove packing materials that protected the home during shipping. Inspect the home and all provided materials, appliances and equipment immediately upon delivery. Report any damage or shortages to the manufacturer. Using a combination of hydraulic jacks, rollers and winches, move the section into its final position and remove the running gear. Repeat with the second section. Square it with the first section. Block and level the home, making height adjustments as necessary to precisely align the floors, roof and intersecting walls. Anchor the home to its foundations. Backfill against the foundation wall to the height of the waterproofing, taking care to not damage the drainage system. Install gutters and downpipes. Connect to water, septic tank and utilities. Connect to heating and ventilation ducting. Make all crossover connections between the sections including electrical, doorbell, telephone and intercom wires, and plumbing. If the home has a basement, construct the basement stairs in compliance with the local building codes. If the home has a hinged roof that has been folded for shipping, seal the roof along the ridge line. Finish the roof by shingling over the ridge cap. Seal the marriage line between the sections along the ceiling and floor. Pressure test the water system and perform a power check; test appliances and smoke alarms. Install steps with handrails, as appropriate. Install or finish the carpeting. Install loose items such as drapes, blinds, mirrors, closet shelves and hardware. Vacuum the home and give it a thorough cleaning, leaving it ready for occupancy. This is an exciting time for you.

### Chapter 4 : Installing and Setting Up Mobile Homes: The Complete Buyer's Guide - Home Nation

*Selling a mobile home might seem easier than selling a house but with little information available and almost no data transparency for the market, it can be extremely difficult for owners to find mobile home values quickly, accurately and easily.*

In fact, millions of homes or buildings across Nigeria and the world are still immovable. They are fixed, permanent. However, the beauty of mobile homes is that they can be moved or relocated to whatever new destination the home owner wishes to move to. Therefore they are particularly suited for people who are constantly on the move or people who plan to relocate their home at some time in the future. What is the difference between a mobile house and a portable cabins or portakabin? A lot of people use the terms interchangeably but, technically, they are not the same. Mobile homes are movable homes or relocatable homes that are built on their own chassis and wheels whereas portable cabins are built on a steel base that do not have wheels attached. This fundamental difference becomes significant when it is time for mobile home transport and portable cabin transport. The next natural question: A person that is constantly on the move can get a mobile apartment. Why a mobile house? Well, as you move from place to place within a city or country, you will need facilities like. The same applies to an employee who has a plot of land on, say, the mainland area of Lagos but works in the island area of Lagos. He wants to move to his own apartment, his own house. Unfortunately, his commute from the mainland Lagos where his house is to Lagos Island where he works is killing him. He will eventually have to relocate to Lagos Island. At that time his house in Lagos Mainland will not be of service to him anymore. What should he do? He should buy one of the many mobile homes sold by mobile home dealers in Lagos Nigeria. So when he finally secures a plot of land in Lagos Island, he can relocate the entire building to his new land on the island. Other uses of mobile homes include usage as.

### Chapter 5 : How to Level a Mobile Home | calendrierdelascience.com

*Mobile Home Values: A Guide to Used Manufactured Home Prices By MHR One of the most attractive aspects of mobile home ownership for many American consumers is the comparatively lower price points that such units are available at when compared to single-family homes.*

NADA value Market Value is the value based on an appraisal of the home installed on a leased space, or on land owned. This appraisal will list comparable homes, hopefully in the same park, that have sold in the last 3 to 6 months. NADA National Automobile Dealers Association has a guide "blue book" you can purchase from them that lists the value of the price of the a manufactured and mobile home. This guide covers mobile homes built from to , and adjusts for depreciation and condition. Obviously these are the extremes. For more information about your area we recommend contacting a Real Estate Agent that lists and sells Mobile and Manufactured Homes regularly. A list of them can be found by going to our Agent page. When it comes to an installed home on private land or in a nice park, the location is the biggest factor the Real Estate market in general , then is the size, age, then condition. Most of the time this is unexplainable. Used Mobile Home Values will vary based on condition, size, and location Compare this home to the next home Age is a big factor in determining the value Used mobile home values will be less if the home is not installed on land or on a space. However, if installed in a nice location on private land or in a nice park then the market value will go up and down like other Real Estate. Here is an example of a newer home vs. Something to keep in mind: Market Value The market value of a mobile home is found by comparing like-kind comparable homes that have sold in the last 3 to 6 months within a certain distance from the home being appraised. He will then come up with a value adjusting up and down for each factor. In this way, used Mobile Home values are determined using actual closed sales as comparables. A market value is not the same as exactly what the home WILL sell for, but rather an approximate sales price. Quite a few homeowners see their appraisal and get upset at the low value. Getting financing for your Manufactured or Mobile Home will require an appraisal, and it may even require a home inspection too. An appraisal of the home will get you the best idea of what your home is actually worth. For our appraiser page, click here. Some lenders will just go off of this to come up with a maximum amount to lend on, but most will want a market value based on an appraisal. For all transactions, we suggest getting a market value based on an appraisal of the home assuming it is or will be located on a certain spot. Only in the case of buying a used mobile home that is going to be moved to a space would you need the NADA value - but it is still nice to know and have.

### Chapter 6 : Find Real Estate, Homes for Sale, Apartments & Houses for Rent - calendrierdelascience.com

*Completely revised, updated, and redesigned in a new format, this guide is the most popular consumer resource book ever published for manufactured home buyers, providing at-a-glance listings with key information home shoppers need to make an informed buying decision.*

### Chapter 7 : 3 Ways to Calculate the Value of a Mobile Home - wikiHow

*A mobile home is a major purchase, and any major purchase should only be done with plenty of knowledge. A person should know virtually everything there is to know about a mobile home before making the decision to buy it so that there are no surprises later.*

### Chapter 8 : calendrierdelascience.com Mobile Home Buyer's Guide

*free mobile & manufactured home book value JCF Lending Group is pleased to offer a free mobile home book value to any of our existing mortgage customers, who can receive a maximum of 3 free book values in any calendar year.*

Chapter 9 : How to Price a Mobile Home | Home Guides | SF Gate

*Used mobile home values can vary from literally \$ (pay to haul it away to the dump) to well over \$1,, There are some mobile homes going for over \$2,, in Malibu and Pacific Palisades, CA.*