



HOME BUYER'S GUIDE:

**BUYING A NEW MOBILE OR MANUFACTURED HOME
IN SAN ANTONIO**

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INTRODUCTION: MY START IN THE MANUFACTURED HOME INDUSTRY

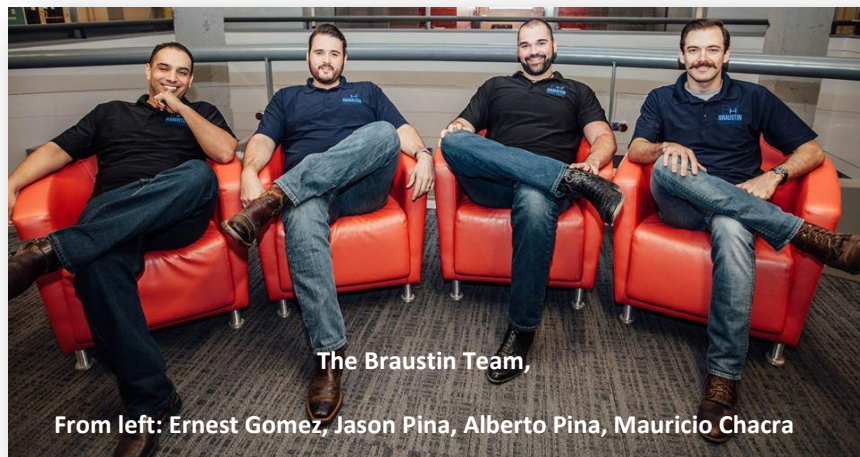
I first walked into a manufactured home dealership when I was 23 years old. I really needed a job and a friend of mine had started working at a retailer in San Antonio. I'll be completely honest; I almost didn't show up to my interview because, well, I did not want to sell mobile homes. All I knew about the factory built housing industry was what I had seen on TV—the iconic spinning singlewide on the Wizard of OZ and that trailer park resident the news always seemed to find after a tornado.

Fast forward eight years, however, and the manufactured housing industry has been my profession ever since.

As it turns out, the media and Texas residents in general had this industry all wrong. Federal building standards, as well as advances in technology, have all helped to ensure quality construction for the protection of home buyers. The streamline efficiencies of these factories now allow **families to purchase homes at a fraction of the cost of traditional site built construction** without having to sacrifice the comforts and safety one would expect in a home.

Throughout my career, I have met some of the most genuine and hardworking people this state has to offer. Helping families become homeowners has become my calling. So much so that at the beginning of 2017, my brother Jason and I made the decision to open our own dealership, Braustin Mobile Homes.

Let us be the first to congratulate you on your decision to become homeowners. This is an exciting and stressful time for a family. It is our hope that this Home Buyer's Guide will give you and your family the information you need to make the best possible decision for the people that matter most in your life.



-Alberto Pina, Co-Founder of Braustin Mobile Homes

CHAPTER ONE: CHOOSING A LOCATION FOR YOUR MOBILE OR MANUFACTURED HOME

Whether you are looking to purchase a manufactured home or a traditional site-built property, your location should be thought long and hard about. There are several factors that come in to play regardless of the type of home you choose to purchase. Here are three of the major ones:

Commute to Work

School Districts

Distance from Family

If you are looking to purchase a factory built home, then location becomes even more critical. The location you choose as your home site plays a role in what type of home you can purchase, the size of the home, as well as the financing options that are available to you. When looking to purchase a new singlewide or doublewide mobile home, this decision can be broken down into two main categories: **Building on Private Land or Building in a Manufactured Home Community.**

BUILDING A NEW MANUFACTURED HOME ON PRIVATE LAND IN THE SAN ANTONIO AREA

Private land is a piece of property that is owned by either you or another party that agrees to allow the long-term use of their land for your home. Texas has some beautiful country and this option lets you choose your view each morning.

There are several factors to consider when looking for the right home site for your manufactured home:

IS COUNTRY LIVING RIGHT FOR YOU?

If you and your family are leaning towards private land for the location of your new manufactured home, then you need to ask yourself if country living is right for you. The land around the San Antonio area that is zoned for manufactured homes will place you at least 20-30 minutes from the downtown area. The good thing is that just about everything in San Antonio is 20-30 minutes away, but it is still something to consider. Some folks enjoy the hustle and bustle of city life. If that is you, then country living might not be the best choice for you.

There are plenty of towns surrounding San Antonio that have home sites available for building your family's manufactured home. Below is a list of some of the most popular communities around San Antonio with links to their local pages.

[Floresville, TX](#)

[La Vernia, TX](#)

[Elmendorf, TX](#)

[Poteet, TX](#)

[Pleasanton, TX](#)

[Somerset, TX](#)

[Von Ormy, TX](#)

[Lytle, TX](#)

[Castroville, TX](#)

[Cibolo, TX](#)

[New Braunfels, TX](#)

[Seguin, TX](#)

FINDING A PIECE OF LAND

One of the most exciting and challenging parts of the manufactured home buying process is finding that **perfect piece of land for you and your family**. Often the best resource for this is a local real-estate agent. Local agents tend to know the members of their community and will likely have knowledge of land for sale outside of the traditional MLS listings. The internet also provides some good resources for finding parcels of land. Provided are some links to the most commonly used land buying websites.. Once you have located a piece of land you would like to build on, there are several things you will want to review **before making the decision to sign a land contract**.



FLOOD PLAINS

You will want to check to see if the property you are looking to purchase is in a flood plain. FEMA has a website that allows you to input an address to see – [Check Flood Plains](#)

This is a very important step to protect your investment. Often times land located in flood plains will be advertised for considerably less than comparable parcels of land in the area. It is possible to improve the property to elevate your home out of the flood plain. However, you will want to weigh the cost of this against the potential savings of buying a property in the flood plain to really see if it is a deal.

ELEVATION CERTIFICATE

The only way to accurately determine what will be needed to raise your home out of the floor plain is the get an elevation certificate from a local survey company. Elevation certificates typically run between \$400 and \$1000. **You will want to meet the surveyor on site to show them where you plan to build your home.** From there, the surveyor will shoot elevations and write a report detailing exactly what will need to be done to your home to keep you out of the flood plain.

HIGH SETS

When required, manufactured homes can be set higher off the ground than normal to keep the house out of a flood plain. **These cost more than a typical home set** so it is important to get bids before moving forward with your purchase. A reputable manufactured home installation company should be able to get you an accurate estimate after reviewing the information found on your elevation certificate.

Another option for land located in a flood plain is to build up the land where the home will be located. This can be done with material from another part of the property or buy bringing in additional material to the property. **It is important to use professionals for either option.** This is after all the foundation of your new manufactured home and you want to make sure it is done right.

ZONING

Not every available piece of land will allow for manufactured homes. It is important to check the zoning of an address before entering into any sort of binding agreement to make sure manufactured housing is allowed. The city or county development office is the best place to check before making any buying decision on a piece of property. Below we have posted links to the San Antonio Development office as well as those of the surrounding counties.

[Bexar County](#)

[Bandera County](#)

[Wilson County](#)

[Kendall County](#)

[Atascosa County](#)

[Comal County](#)

[Medina County](#)

[Guadalupe County](#)

IS THE LAND IMPROVED?

During your property search, you will come across property for sale either advertised as improved or un-improved. Land is said to be improved when utilities have been installed or the land has been upgraded in some other fashion. **It is important when shopping for land to understand that just because the utilities are on site, does not mean they will be free to connect to your new manufactured home.**

Utility companies often have fees associated with the initial connection of the service to your home. These fees can have a very large range and in some cases cost several thousands of dollars. In addition to the utility company costs needed to turn on the services, you will need to pay someone to connect them to your home.

You'll want to know what these costs are when shopping around for your perfect piece of land. You will end up paying more for property that already has the utilities on it. **The trick is to not pay more than what those utilities are worth.** Remember there will be other costs associated with those utilities. In most cases, if you are buying the land along with your new manufactured home, the banks will let you finance in things like septic tanks and water wells and other utilities. Don't feel forced into buying an improved lot.

MANUFACTURED HOME COMMUNITIES IN SAN ANTONIO

A mobile home community in or around San Antonio may be a great choice for you if your job or children's school requires that you stay closer to town. New and used singlewides or doublewides can be purchased and moved into the community. **In this case, you would own the home and rent the land.** Even though you do not own the land, you are still building equity in an asset that can either be rented out or sold off later. Although you will not get a hundred percent of what you paid for the home when you go to sell, **you will still get more than you would get back from an apartment complex.**

PARK PACKAGES

Some mobile home communities offer park packages or incentives for you moving your new mobile home into their location. These can include free park rent for a month or even your utility connection and skirting. Don't be shy about asking the park manager about any move-in specials or park packages. Make sure to let them know that you are looking at other communities in San Antonio as well.

LOT RENT

This is the fee you pay the park owners each month in exchange for them allowing you to keep your manufactured home in their community. This typically ranges from \$200-\$500 per month in the San Antonio area. It is important to know what is included in your lot rent each month. Some mobile home communities include utilities and trash pickup in their monthly rent while others charge a separate fee.

PETS

If you are a pet owner, it is important to check the pet policy at the mobile home communities you are considering. Some parks may not allow pets at all, while others may charge an additional pet deposit.

55 + COMMUNITIES

There are several manufactured home communities in and around San Antonio that cater to the 55+ population. These communities typically have age restrictions on the residents allowed to live there. These communities tend to be quieter since there are no kids and offer amenities geared towards empty nesters. This is especially popular in the Rio Grande Valley area amongst "Winter Texans."

COMMUNITY REQUIREMENTS

Each manufactured home community will have their specific rules and requirements. Some parks will only allow singlewide mobile homes while another will require hardboard skirting for new double wide mobile homes. It is important to request and read over the park requirements for any community you may be considering.



CHAPTER TWO: FINANCING OPTIONS FOR MOBILE/MANUFACTURED HOMES

BENEFITS OF BUYING A MOBILE OR MANUFACTURED HOME CASH

There are some benefits to purchasing manufactured home cash instead of financing. Most banks charge upfront fees for writing the loan. These fees are then tacked on to the principal balance being financed for the home. When you purchase a new singlewide or double wide in cash, you avoid these fees along with any bank interest.

The loan process also takes a considerable amount of time. The cash closing for a new factory built home can be done the same day in most cases. If the home is already built, your home can be delivered once your three day right to recession has passed. If you and your family are in an emergency situation and need your home right away, you can sign a waiver in the state of Texas waiving your 3 day right to recession.

WHAT DO THE BANKS LOOK FOR?

There are a number of things the banks will look for when determining if they will offer you financing for your new manufactured home. Each bank has its own unique set of criteria for determining this however, these are some factors that all banks consider:

CREDIT SCORE

Your credit score is a number that gives the banks a snap shot of your financial past. This number factors in things such as payment history, credit utilization and length of your credit history. The higher the number, the better your credit. There are three credit bureaus that each produce a separate credit score for you. Some banks may only look at one, where others will look at the middle of all three. It is important that you as a new homebuyer know where you stand with regards to your credit score so that you are aware of the financing options available to you.

and the addition of a new mortgage payment. Items that show on your credit reports as monthly obligations will factor into your DTI. So will things like child support and loans you co-signed for.

When figuring your debt to income ratio, the bank looks at all the expenses associated with your home purchase. This includes items like lot rent, land costs, taxes and homeowner's insurance. If a family member is allowing you to place your home on their property at no costs, make sure you disclose that to the banks up front.

CURRENT DEBTS VS CURRENT INCOME

The banks also look at the ratio between your current debts and current income. This is commonly referred to as your DTI. Your credit score is important; however, a low credit score can be offset with a higher down payment. Banks are legally not allowed to lend you money if they determine you do not make enough money to cover your current debts

JOB HISTORY

At a minimum, the banks will need to see a two-year work history. **This does not mean it must be at the same job.** You will need to show W-2's and paystubs to document your job history, so make sure not to count under the table jobs that cannot be proved with a paper trail. Some banks require you to detail a longer job history.

DOWN PAYMENT PERCENTAGE

The amount you're willing to put down as the initial investment for your new manufactured home plays a critical role in your bank application. **Even the**

CHattel LOANS

Chattel loans cover the cost of the home only. In this case the ownership of the home is held separate from the land it is placed on. These loans have a maximum price at which a bank will finance a home for determined by the invoice cost of the home. With chattel loans, the banks do not allow for much in the way of financed improvements since the home itself is the only asset they would be able to seize in the event of a foreclosure.

These types of loans typically have higher interest rates ranging anywhere from 6 – 14 percent. In some cases however, these types of loans may prove have a lower cost over the life of the loan since the closing costs are much lower than some government loans and there is no private mortgage insurance involved with chattel loans.

If you purchase a new manufacture home with a chattel loan, your home will be titled and taxed as personal property.

LAND HOME OPTIONS

If you are looking to combine the purchase of your new manufactured home with the purchase of a new piece of land in the San Antonio area, then there are several land and home financing options available to you.

GOVERNMENT LOANS

There are several loan programs out there for new manufactured homes backed by the federal government. These include programs like the FHA VA and USDA. These are great programs for first time home buyers looking to keep their initial investment low. Make sure you plan ahead if you

most challenged credit can get approved for a loan with a large enough down payment. In most cases, the minimum allowed by a bank will be around 5% and can go as high as 40% depending on the factors above.

choose to go this route as these loans take a considerable amount of time. Since government funds are used to back these loans, there is additional site work required to be in compliance such as a permanent concrete foundation. These loan programs do offer some of the lowest interest rates and down payment packages available. Keep in mind that you as the consumer are charged for this in the form of private mortgage insurance. This is an amount billed monthly as part of your escrows that protects the lender in the event of a foreclosure. Below is a list of links to three of the most popular government back loan programs currently available:

[Manufactured Home Loans from the FHA](#)

[Manufactured Home Loans from the VA](#)

[Manufactured Home Loans from the USDA](#)

CONVENTIONAL

This type of loan program is backed with private money instead of the government. These types of loans do not typically require the same list of items required under the government loans for the construction of your land and home package. You as the consumer can avoid paying private mortgage insurance if you put enough money down. The tradeoff here can be higher interest rates and larger down payments.

OWNER FINANCED LAND

Another financing option for putting together a land and home package for your new mobile home is the combination of a chattel loan for the home and the purchase of owner financed land. This means the owner of the land is willing to sell you the land and collect monthly payments instead of the full cash price up front. If you choose to go down this road, it is important that you still have a title search done on the property to make sure the person you are contracting with has the right to sell you the land. If you are not familiar with the industry, it may even make sense to hire an attorney to review the documents before you sign.

USING LAND AS A DOWN PAYMENT

Just about any bank that offers financing on new manufactured homes gives homebuyers the option to use land equity to offset the initial down payment of your new home. Most banks require that the land be larger than a quarter acre and have access to a public paved road. Using land as collateral for a chattel purchase allows you to include needed site work such as utilities and skirting. In order for land to be considered as collateral for your home purchase, there cannot be any liens on the property. The bank will run a title search to make sure, often using your money to do so.



CHAPTER THREE: DO YOUR RESEARCH

Research is incredibly important when choosing the company to purchase your manufactured home from. You need to see what everyone is saying about a company, how they respond to negative feedback and mistakes, and the overall satisfaction of recent customers.

GOOGLE IS YOUR BEST FRIEND



[Google](#) is an incredibly easy tool to help guide you in the right direction. Once you have narrowed down your search of companies that you may be interested in visiting with, make sure you take the few extra minutes to search that company's name on [Google](#) and see what the rest of the world has to say about them. The horror stories of customers purchasing from "[The Park Girl](#)" reminds me to emphasize this to any potential home buyer I meet. **Pay very close attention to any articles on a company that come up under [Better Business Bureau](#) and [Rip off Report](#) and take the time to read these.**

WHAT DOES SOCIAL SAY?

In the 21st century people don't even go to restaurants without first looking at reviews. Don't get lazy now on one of the most important purchases of your family's lives. Sure, you can go to a company's website and maybe they have a tab with customer reviews. This is certainly a good place to start but most of the time, you don't get the real reviews that will help you do smart research. Most of these reviews are only the positive experiences from happy customers. But it's the unhappy customers that will tell how the company really is.

You're secret weapon will be searching a company's social media pages to see what real customers think about a manufactured home company. Usually [Facebook](#) is the most helpful. Don't just look at the ratings though, take the time to go through the reviews to see what the customers had to say and what their reasoning was for their review. **What you are really looking for are the negative experiences and just how "bad" they really are.**

If you see a review with a low rating that states that the customers didn't like the brand a company carried or a company was too far away then you can just ignore these because it will have nothing to do with your purchase experience. However, if you see a bunch of reviews stating that the company never responded to service issues after the sale or **they did not deliver what they promised than be sure to pay attention.** Unfortunately, even the best companies will have customers that will not be happy no matter what they do but if it is a consistent trend then you are best to stay away.



HOW DO THEY HANDLE ISSUES?

If you want to see under the hood of a mobile home dealership, then pay attention to see if the company takes the time to reply to their customers. Social media is a huge way for a company to make a positive presence. If they don't care to reply to their customer's comments, then they might not be as caring or organized as they seem while they are trying to sell you in person. **It is always impressive when a company takes the time to reply to their customer's negative reviews, without judgment and try to find out exactly what happened so they can help to resolve the situation in a pleasing manner.** Everyone makes mistakes, but it is how people deal with these mistakes that tell you the most about them. These companies should understand that they are selling a very important product that the customer will never forget. No family wants to live in a house for 20 years and think the company they bought it from didn't deliver what they promised.

HOW TO GET THE BEST PRICE

PLAN AHEAD

The first thing to keep in mind when trying to get the best price is to avoid being the customer that needs a home ASAP. By being in a rush you won't have any time to do proper research and shop around. Sales reps can sense your urgency and will know they can charge you a high price because you simply have no other options. **It's always best to start your shopping several months to a year in advance and keep a good relationship with your sales rep.** Let them know your timeline and ask them to give you a call should any once in a lifetime deals come their way. Keep in mind that sales companies work on monthly/yearly quotas so by keeping a relationship with a sales rep they may have your name at the top of their list if they need to hit a quota target. **In this case they will most certainly drop their prices by a large amount.**

NEGOTIATE ON PRICE – NEVER ON PAYMENT

The next tip to help you get the best price is to **never tell your sales rep the monthly cost you want to keep your mortgage under.** Some sales reps are trained to raise their prices to meet your desired monthly payment even if the home costs less. Since most companies in this industry do not publicly post pricing, home buyers never have any idea this is happening. It helps to take care of your financing before stepping on to a model center. **Your negotiations should be about the cost of their product and nothing else.**

THE LOT MODEL TRAP

The most cost efficient route for your new home is direct from the factory to your home site. Every fall, like clockwork, ads start appearing for tens of thousands of dollars off stock models. It cracks me up every time because it has literally been the exact same ad campaigns for the last 7 years of my career. The fact of the matter is, when you purchase a home from a model center, **you also purchase the company's charges to have that home delivered from the factory to their sales center, the set up for display, and removal to be delivered to your location.** This is where planning ahead really comes in to play. Make sure you leave yourself enough time to have a home customized the way you want it *and then* delivered directly from the factory to your property.

BE YOUR OWN GENERAL CONTRACTOR

The last tip for keeping your total project cost down is to use your own contractors. Sales centers can certainly help with getting your base pad, decking, skirting, and utility hook ups done. It takes them time and man power to coordinate these tasks on your behalf and they will charge a management fee for their assistance. What that fee is can vary greatly—anywhere from 10 to 50 percent. If you feel comfortable enough with Google, a cell phone and a calendar, you can be your own general contractor and **shave a few thousand** off the cost of your home. Note: If you are getting financed through a federal loan program, then the dealer will have to be on file as the general contractor and will not likely allow this since the risk and liability falls on them. Shop pricing and be prepared to negotiate.

BEST WAY TO TEST A WARRANTY

Almost every factory in the industry carries a 12 month warranty, but it is up to the sales center to make sure the customers house is taken care of after delivery. A warranty is only as good as the people behind it, so make sure you picked a good team. For the most part, sales centers all sell the same brand of homes. **Make sure you are giving your family's hard earned money to people who will treat you with respect after the sale.** If you look at reviews on companies, you will read thousands of horror stories about companies vanishing the second a customer needed service on their home. So how do you avoid this mistake? Simple! First look at company's reviews before you purchase, but also judge the company on how they treated you before they have your money. If you can't get respect before, you surely won't get it after.

When you put in a request for the company to give you a call, did they respond quickly? If they take more than two days to call you, this is a huge red flag. New leads are extremely important to companies. If they are not acting on these fast, you can imagine what will happen after you buy.

Another great way to understand a company's commitment to service is if their team keeps appointments. If a sales rep tells you he is going to call on Tuesday at 3 p.m., and he calls 10 minutes earlier, you might have stuck gold. If this consistently happens with every person on their team as you go through the buying process then you've got yourself a winner. If they *never* call for appointments, or are late, that is a great indicator of how this company operates. **Accountability and discipline starts at the top of the company and trickles down**, so the sales rep's actions reflect how their boss has trained them. Make sure you are respected and are a priority before the sale, because if you aren't, **you can count on being forgotten when your AC unit stops working in the middle of summer.**

WHAT UPGRADES TO SPEND MONEY ON?

Desired upgrades are going to be different for each customer based on their taste and budget. There are a few that you should never forget about when purchasing your home. These are upgrades that will keep the cost of home ownership much lower over the life of your house. Sure, they may cost a little bit now but it will be well worth it in the long run. **You most likely will run into a new sales rep who isn't familiar with options offered or standard features so this list will come in handy to take with you.**

INSULATION AND THERMAL PANE WINDOWS

Do not ever buy a home without these two upgrades, you can thank me later. These two upgrades alone can cut your electric bill in half. The standard insulation from any factory is usually low and most offer these upgrades at a very reasonable cost. It would certainly be recommended to get the

highest level of insulation offered, especially if you live in an area that gets really hot or cold.

HARD PANEL SIDING

This will not only help with the insulation of the home but will last much longer than vinyl siding. With vinyl the sun can alter the way the material rests against the house. This causes the sides to stick out and appear uneven. It is not cheap to replace and gives a very unattractive look to your home.

CHAPTER FOUR: VISITING THE MODEL CENTER

GO IN WITH A PLAN

You are going to come across all sorts of sales reps and companies. Some you will enjoy and others you are going to dread. **It is best to go into this having already done your research and establishing a plan with your family.** Some dealerships still train their sales reps on the old school rules of taking control and convincing customers to get more than what they need. There is so much misinformation out there, so if you haven't done your research you will be a deer in the headlights if caught by a smooth talking salesman. Your shopping experience will be much more fun if you take the time to educate yourself and **form a plan.**

Do your research on the companies that you are going to visit. Always look at their reviews. **Previous customers are your best friends because they will tell you about the service during and after the sale.** It is easy to get caught up in the frills and thrills of these fancy dealerships, but you want to make sure you know who you are truly doing business with. Look at the reviews on [Facebook](#) and [Google](#). Also check out the [Better Business Bureau](#). Keep in mind when look at these reviews that they do not reflect the brand of home as much as it does the team that is selling and servicing them. Most companies sell the same brands.

KNOW YOUR OWN CREDIT

One of the first items sales reps are trained to ask about is the customer's credit score. In fact, there are some companies that will not let their sales reps show homes if they do not know these scores beforehand. The sad fact is most companies do not want to waste their time with people that can't buy homes right then and there. So be ready for the sales pressure right away and **DO NOT LET ANYONE PULL YOUR CREDIT.** These companies will tell you things like "it's a soft pull" or "it doesn't hurt your score." On something that can decide whether the bank will lend money to your family or not it is best to play it safe. We have seen customers that have had their scores drop by over 100 points because every company they went shopping at ran their credit. They were devastated to find out the banks now required them to put 35% down to get a new home because their scores were now so low. Your score is certainly important to know before you shop. You want to make sure you are running this report on your terms and in a manner that does not drop your scores. **The best way to view this would be to go to www.annualcreditreport.com**. Here you can view your full report directly from the 3 credit bureaus. Once you do the credit report you can view your score for about \$8. It is definitely worth the money and only takes about five minutes of your time.

IT'S A HOUSE, NOT A T-SHIRT

Remember this as you are shopping for a MAJOR live changing item: **enjoy the process and take your time.** Never make a decision without doing research on other companies who carry the same product. Good, confident companies will understand and encourage you to shop and do your research. Be leery of those companies that don't. **Often times high pressure sales is simply a tool keep you from finding out their deal wasn't as good as they said.** If a company lies to you at all or tries to trick you, don't even waste your time.

FREE STUFF?

It is certainly true that the most precious things in life are free. Buying a home is not one of those. You are way too smart to fall for this trick. It is very common to hear companies say they will give you “Free washer and dryers” or “A Free swimming pool” or our favorite “\$5000 off if you buy today”. We all know there isn’t a company in the world that can give things away for free and survive. **What is really going on is the company is raising the prices of the home without telling you, and adding the items to the price so they can make you feel like you are getting them for free.** Be very careful of these people. If they are trying to trick you now imagine how they will be after they have your money. It is always best to work with a company that starts with their lowest price from the beginning and tries to help you instead of tricking you when they think you are not paying attention. If a company from the beginning tells you they won’t lower their prices because they start with their best deal up front, GET EXCITED, you just found an honest company.



BANK APPLICATION FEE?

\$500 application fee? RUN! **This is the ultimate trick to get you locked in on the sale and committed to their company so you won’t shop anywhere else.** Almost every company still practices this old school sales trick. You will be told everything from “Banks require this now” to “A bank wants to know how serious you are as a buyer.” “They get so many applications that this money will put your application to the top of their list.” None of this is true. In fact when people leave this “application fee” the bank is never even notified. It is strictly kept at the location where you paid. There isn’t a bank in the world that requires any sort of fee for them to see if they can give you a loan. **Save your money for the closing table once you are 100% confident all the details are worked out to your satisfaction.** If you made the mistake of already giving a company an application fee don’t worry, you can put in a simple request in writing and have your money back in a few days.

CHAPTER FIVE: PREPARING YOUR SAN ANTONIO HOME SITE FOR YOUR NEW MANUFACTURED HOME

Site preparation is an essential component to your new mobile home purchase. There are a number of things that must be done before the delivery of your new home.

PERMITS

In most cases, you will be required to pull a construction or development permit from your local jurisdiction allowing for the delivery of a new manufactured home. Some jurisdictions also require trade permits for utility work. San Antonio issues their own permits; however the county may be responsible for this in the smaller communities. Below is a list of the offices responsible for this in the communities surrounding San Antonio.

[Bexar County](#)

[Medina County](#)

[Wilson County](#)

[Gonzales County](#)

[Travis County](#)

[Comal County](#)

WHAT FOUNDATION IS RIGHT FOR MY NEW MANUFACTURED HOME

Deciding what foundation is right for your new home is a big decision.

In the state of Texas, the minimum foundation requirement for a new mobile home is a base pad. If you are looking to finance a land and home package through a government loan program, then you will be required to have a permanent concrete foundation.

BASE PADS

In South Texas, caliche is often used for base pads. A good base pad is 1' larger in each direction than the new home that will be going on it. (If you are purchasing a 14x76 singlewide home, then we would recommend a 16x80 base pad. We recommend that the material be compacted 4"-6" above natural grade.

***The most important part of a good base pad is positive water drainage.** When building the base pad for your new mobile home, make sure water flows away from underneath the home.

PERMANENT CONCRETE FOUNDATIONS

Concrete foundations create permanent anchor points and piers for your home. **If you are purchasing your home through a government loan program such as the FHA or VA, this is required.**

In some cases where your home site is on loose or shifting soil, it may make sense for your family even if you are not being required to do it. This is especially true for tape and textured homes. Permanent foundations prevent the stress cracks around the doorways and windows that happen when the foundation shifts.

WHAT TO ASK FOR FROM YOUR MOBILE HOME RETAILER

DROP SHEETS

A drop sheet will show where the utility drops will be for your new home. This is useful information to have when planning your site for the arrival of your new home.

OWNER'S MANUAL

Your new manufactured home will come with an owner's manual from the factory. This will cover a wide range of items including the factory approved installation instructions, warranty information and best practices for routine maintenance. Take the time to learn about your home inside and out and how you can help to protect your family's investment.

DO YOU NEED ENGINEERED PLANS FOR YOUR NEW FACTORY BUILT HOME?

In some instances, you will need to contract with an engineer to design and inspect various parts of the construction of your new singlewide or doublewide home. This is a requirement for loans through one of the available government agencies. It is also strongly recommended when dealing with things like high-sets, drop-sets and anything else that may be out of the norm for both your mobile home retailer and installer.

When in doubt, its best to spend a little extra money on an engineer to make sure it is done right.

GET ON THE WAITING LIST EARLY WITH YOUR UTILITY PROVIDER

Sometimes the local utility providers around the San Antonio area have long wait times. It was not uncommon during the oil boom of South Texas just a few years ago to have to wait 6 months or more to have your service turned on after submitting a request. We recommend contacting your utility providers very early on during your home buying process. They will be able to provide you with information about the costs of service in your area as well as wait time.

Keep in mind some loan programs start the clock on the due date of your first mortgage once your home has been set. The last thing you want is a mortgage payment on a home you cannot live in because of a long wait at the water provider. Plan ahead and get on the waiting list early.



Follow this link for a [List of San Antonio Area Utility Providers](#)

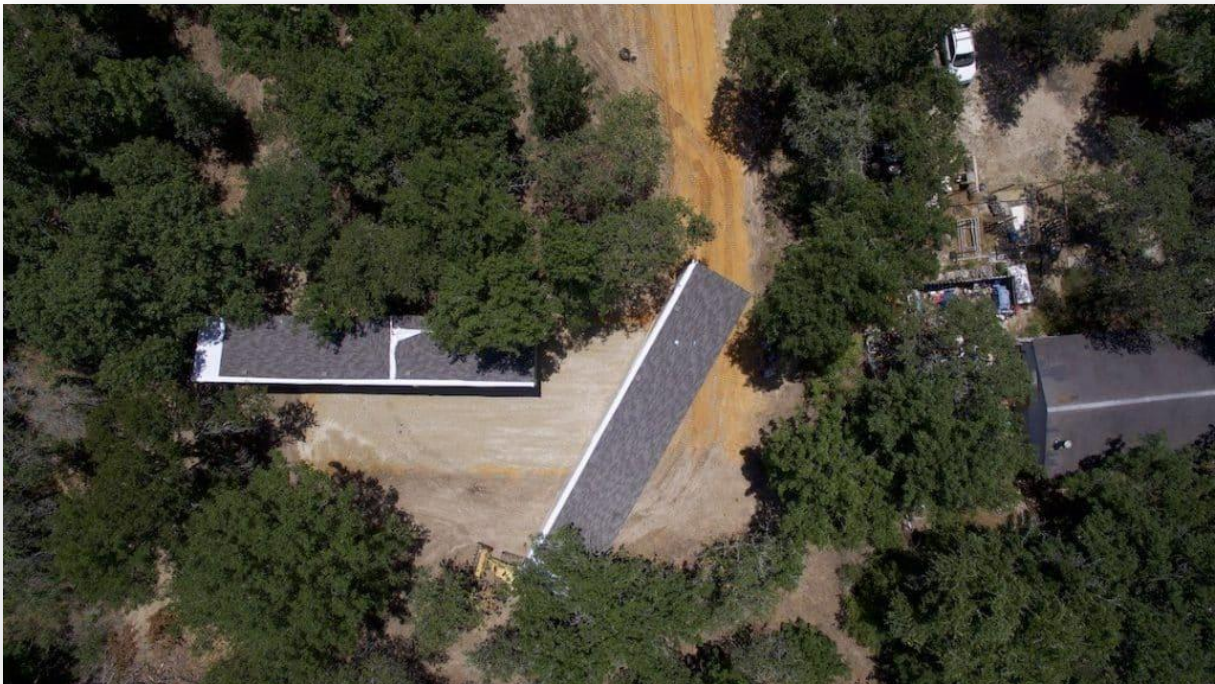
CHAPTER SIX: THE 5 PARTS OF DELIVERING YOUR NEW MANUFACTURED HOME

Once you and your family have done the research, picked out a new singlewide or doublewide home and closed on the loan comes the delivery portion of your home building process. This is will be an anxious and exciting time for you and your family. There are a lot of moving parts and we find it helps homebuyers to know what to expect.

ONE: DELIVERY

Once your new manufactured home has finished being built at the factory, it will undergo an inspection process before being released for delivery. For this reason, it is important to keep in mind that the offline date of your home is not always the delivery date.

Other factors such as the weather and local curfews will play a role in the amount of time it takes to get your new mobile home from the factory to your San Antonio area home site. A good delivery company will keep you in the loop. If you do not feel like you are being kept in the know, do not be shy about contacting your housing consultant.



TWO: SET

Once your home is set in the correct location, the set crew will come to level and block the home. In some cases additional equipment is needed to spot the home. A housecat or bull dozer can be used to navigate your home around tight corners or loose soil in order to safely get your home to the desired location. Once in place

THREE: TRIM – OUT

If you purchased a new doublewide manufactured home, then your home will not be move-in ready until a trim out is completed. In a double section home about 80% of the work is done at the factory. Your trim out crew comes in once your home has been leveled and set to complete the remaining 20%. It is important to have a reliable team for this portion of the process since this is what everyone will see in your new home.



FOUR: SITE WORK

There are a few items around your new home that you will want to get taken care of as well. You will stretch your dollar further during the home buying process if you contract each of these items individually. If time or knowhow are a concern for you, most mobile home dealers in the San Antonio area can handle these for you if you are willing to pay a little more for the service

UTILITY CONNECTIONS

Once the home has been leveled and set, you can begin connecting the utilities to your home. Your manufactured home retailer should be able to provide you with a drop sheet showing all the utility drops are on your new home. Keep in mind that some municipalities require trade permits when connecting utilities to a home.

Most new home retailers will ask that your electrician also install an AC disconnect box. This allows the AC technician to quickly and safely install and test your new AC unit once power to your new home is turned on.

DECKS

Your new manufactured home will need some sort of stairs or decks to allow for easy and safe access. You can order fiberglass steps online from sites like mobilehomepartsstore.com or hire a local contractor to build you something more custom. In most instances, you will want your deck work completed before the skirting crew begins work on their part of your project.

SKIRTING

Skirting or underpinning completes the look of your new manufactured home and also serves to keep pest out from underneath. There are over [1,000 ideas for skirting on Pinterest](#). The most commonly used materials for skirting in South Texas is vinyl and hard board.

Although hard board skirting costs a bit more than vinyl up front, we recommend it since it ends up costing you less over the life of your home. If you do end up going with vinyl, be sure to spend the extra \$100 give or take on the wind rod support. You will thank us later.



FIVE: SERVICE

You WILL notice something wrong with your new home the first time you walk through it. Chances are it will be something minor like a loose baton strip. **Whatever it is, one of the perks of buying new things is the warranty.** A new manufactured home is no different. The majority of the factories in this industry only offer a onetime Cosmetic walk through so it is best not to rush this portion of the process. Items such as plumbing and electric are covered for at least a year on new homes so definitely report any major issues or possible safety hazards immediately.

COSMETIC WALK THROUGH

This is the portion of the service process where you make a punch list of the cosmetic defects of your home. For the most part, this is simple enough. If there is a part of the home that you don't think looks the way it is supposed to be sure to take a picture and write it down.

It is also very helpful to the retailer trying to get your issues resolved for you to take pictures. This also benefits you, the homeowner, by helping to get needed parts ordered ahead of time.

Send in your punch list all at once and keep a copy for yourself. Remember you only get once crack at this so be thorough and check the entire house for defects.

GET IT IN WRITING

We recommend communicating service requests to the dealer over email. This allows you to keep a record of what is being promised in the way of repairs and time frames. These emails are also helpful if a retailer ever forgets a portion of the agreement.

PUSH BEYOND INTENTION

The truth is most people in this industry are good hard working folks. Most genuinely enjoy helping folks become homeowners and when it comes to service issues, most companies want to see that you are happy with your purchase. The trick when it comes to your home is to help them push past intention. Do not be shy about asking for answers until you get them. If you are promised timelines and it doesn't happen, then demand answers and new dates/times. It is important to remember that management can only correct problems they know about. Make sure you do your part to communicate issues to the appropriate parties.



THE WARRANTIES

There are multiple warranties associated with your home purchase. The three big ones are listed below. In addition to these, your appliances will all have warranties as well as big items like your AC condenser. Each warranty has a separate party responsible for honoring it should issues arise.

FACTORY WARRANTY

Typically covers defects in workmanship done at the factory as well as the plumbing and electrical systems installed at the factory. According to the state, the warranty requirements for a manufacturer are as follows:

“Under Section 1201.351 of the Occupations Code

(a) the manufacturer of a new HUD-code manufactured home shall warrant, in a separate written document, that: (1) the home is constructed or assembled in accordance with all building codes, standards, requirements, and regulations prescribed by the United States Department of Housing and Urban Development under the National Manufactured Housing Construction and Safety Standards Act of 1974 (42 U.S.C. Section 5401 et seq.); and (2) the home and all appliances and equipment included in the home are free from defects in materials or workmanship except for cosmetic defects.

(b) The manufacturer's warranty is in effect until at least the first anniversary of the date of initial installation of the home at the consumer's home site or the closing of the consumer's purchase or acquisition of an already installed new home, whichever is later.

(c) At the time the manufacturer delivers the home to the retailer, the manufacturer shall also deliver to the retailer: (1) the manufacturer's warranty; and (2) the warranties given by the manufacturers of appliances or equipment installed in the home.

RETAILER WARRANTY

The retailer is ultimately responsible on a new home purchase for coordinating your factory and installer warranties. Your retailer warranty agreement will detail to what extent and for how long they will assist in honoring these warranties. According to the state, the retailer requirements when selling a new home are as follows:

"Section 1201.352 of the Occupations Code states:

(a) The retailer of a new HUD-code manufactured home shall warrant to the consumer in writing that:

1) installation of the home at the initial home site was or will be, as applicable, completed in accordance with all department standards, rules, orders, and requirements; and

(2) Appliances and equipment included with the sale of the home and installed by the retailer are or will be:

(A) installed in accordance with the instructions or specifications of the manufacturers of the appliances or equipment; and (B) free from defects in materials or workmanship. The warranty may expressly disclaim or limit any warranty regarding cosmetic defects.

(b) The retailer's warranty on a new HUD-code manufactured home is in effect until the first anniversary of the later of the date of initial installation of the home at the consumer's home site or the closing of the consumer's purchase or acquisition of the home.

(c) Before the signing of a binding retail installment sales contract or other binding purchase agreement on a new HUD-code manufactured home, the retailer must give the consumer a copy of: (1) the manufacturer's warranty; (2) the retailer's warranty; (3) the warranties given by the manufacturers of appliances or equipment included with the home; and (4) the name and address of the manufacturer or retailer to whom the consumer is to give notice of a warranty service request.

(d) Not later than the 30th day after the installation of a new HUD-code manufactured home, the retailer shall deliver to the consumer a copy of the warranty given by the licensed installer.

INSTALLER WARRANTY

The installation of your home must be under warranty for at least 2 years according to the state of Texas. It is important to note that a proper installation does not guarantee your home will stay level indefinitely. Here are the states notes on the warranty requirements for an installer on a new manufactured home purchase:

“For all installations, the installer shall give the manufactured homeowner a written warranty that the installation of the home was performed in accordance with all department standards, rules, orders, and requirements. The warranty for the installation of a new HUD-code manufactured home is to be given by the retailer, who is responsible for installation. If the retailer subcontracts this function to a licensed installer, the retailer and installer are jointly and severally responsible for performance of the warranty.

The warranty must conspicuously disclose the requirement that the consumer notify the installer of any claim in writing in accordance with the terms of the warranty. Unless the warranty provides for a longer period, the installer or retailer has no obligation or liability under the person’s warranty for any defect described in a written notice received from the consumer more than two years after the later of the date of purchase or the date of installation.



WHAT IS A SERVICE CONTRACT?

Often, a retailer may attempt to sell you a service contract. Some include it automatically and disguise it as a sort of warranty for the home. It is important to distinguish between your new home warranties and a service contract. **For the most part, these days service contracts typically only cover appliances and, in some cases, systems such as water and electric.** There are actually some good options for planning for these instances, but you do not want to get caught five years from now with a roof leak with the impression it will be covered by the retailer. As with everything else we have covered together, it comes down to doing your research and making the right decision for you.



CONGRATULATIONS!

Now that you are all set, let us be the first to congratulate you on your new home. It is our wish that many lasting memories are formed there and your family grows stronger together as a result of your decision.

We hope that this Home Buyer's Guide has prepared you well. Please do not hesitate to reach out should you have any questions. My team and I are committed to helping families become homeowners. For that reason we focus primarily on starter homes, entry level new models and used mobile homes. Even if you are not planning on buying a home from my company, we'd be happy to give you our two cents should you feel the need. We've been around the industry for a while and if we don't have an answer for you, we can, at the bare minimum, help to get you pointed in the right direction.

Alberto and Jason Piña



www.findmymobilehome.com