



Credit Policy

Transportable/relocatable or Mobile Homes

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For the purposes of this instruction only, a transportable residential home is a small to medium sized single dwelling that is manufactured in a workshop in two or more parts and has the following features:

- ▶ Designed for permanent domestic occupation (either owner occupied or tenanted)
- ▶ Affixed on a site for which there is an individual certificate of title or conveyance
- ▶ Affixed on fixed foundations or secured to concrete pads (not bolted) and is considered to be a permanent fixture
- ▶ Requires more than 24 hours to join the sections together and to connect the building to available services (e.g. Electricity, water).

For the purposes of this instruction only, a mobile residential home (sometimes referred to as a relocatable home) is a small to medium sized single dwelling that is manufactured in a workshop in one modular part and has the following features:

- ▶ Designed for domestic occupation (either owner occupied or tenanted)
- ▶ Affixed on a site for which there is an individual certificate of title or conveyance
- ▶ Constructed on and transportable by means of its own chassis
- ▶ Capable of being removed from the site within 24 hours unless permanently affixed
- ▶ Usually secured to the site on concrete blocks by stabilising bolts.

For security to be acceptable, the mobile or transportable home must be permanently affixed to land that is either freehold or leasehold estate and must have services connected.

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