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How to buy a home in a manufactured home community, step by step

OKEMOS, Mich., March 2021—When it’s time to start house hunting, there are many reasons to consider a manufactured home, including the quality construction, affordability and value. But, have you also considered the benefits of living in a manufactured home community? Before you begin your search, here are a few steps to help you determine the right house and neighborhood for you and your family.

“With so many options and combinations in manufactured home designs, there is a home for every person, every family and every budget,” said Darren Ing, director of the Michigan Manufactured Housing Association (MMHA). If there is a particular neighborhood you are interested in, check with the community office or sales center. Many communities have valuable relationships with lenders and some even have their own in-house finance department to help make it easy for anyone interested in owning a manufactured home to do so.

Step One: Determine your budget

Consider your family’s income, monthly expenses, down payment and loan interest rate to establish your budget. Don’t forget to include taxes, moving expenses and home insurance when doing the math. Search for online tools to help calculate these other expenses. A retailer or financing institution can also help determine what you can afford. Remember, there’s a manufactured home available for nearly every budget.

Step Two: Choose a community

After you’ve decided on a price point, pick a few cities you’d like to live in and search for communities within those areas. The website, www.michhome.org, has a comprehensive list of member communities across the state of Michigan, making it a great resource to find the neighborhood of your dreams. Make note of communities that grab your interest and pay each one a visit. Meeting with each community office or sales center ensures you will have all the information you need to make your decision, as well as a great source of knowledge when you move in.

Step Three: Find your dream home

Have a manager or sales person of your favorite community show you the homes for sale within the neighborhood. Many communities also offer features you may not expect, including carports, garages or sunrooms.

If you love the community, but don’t see exactly what you like, you may be able to order your dream home and place it in the community. Contact retailers to see their selection of homes for community placement. The community office or sales center can help you or you can visit www.michhome.org for information on member retailers in your area.

Step Four: Finance your new home

Typically, a manufactured home loan is 15-30 years, much like a site-built home loan. On-site financing is often available at the manufactured home community office or sales center. The Federal Housing Authority (FHA) offers programs to help secure manufactured home loans. If you choose to special order a home, your professional retailer can assist with financing. Additionally, you can visit www.michhome.org to find a lender who specializes in financing manufactured homes.

The Michigan Manufactured Housing Association (MMHA) is a nonprofit trade association representing the manufactured and modular home industry in Michigan. MMHA works to improve the image of manufactured housing by educating consumers, media and government about the quality, affordability, design and beauty of the homes. It also works to protect the interests of the industry and the owners of manufactured homes. For more information about manufactured housing, visit www.michhome.org, contact MMHA, 2222 Association Drive, Okemos, MI 48864-5978; 517.349.3300.