Buying a mobile home

Author
Northwest Justice Project

Last Review Date
May 19, 2025

Buying a manufactured home or mobile home from a dealer can be complicated. You may not understand all the terms. Don't rely on verbal statements that aren't in writing! Read this to better understand your rights and learn about extra costs.

What if I'm going to buy a manufactured home from a person, not a dealer?

> We use the term "manufactured home" interchangeably with "mobile home."

You can also buy directly from a person. Make sure you get the title and report the sale. If you are going to buy a mobile home from a person instead of a dealer, read our guide about problems getting title to your mobile home. Buying directly from a person can sometimes result in title problems and other specific issues.

Where can I put my mobile home?

Before you buy the home, make sure you will be **allowed to live** in it **where** you plan to put it. Many counties have zoning rules about living in mobile homes in certain areas. Before you buy or rent land, make sure you are allowed to place a manufactured home there and live in it full-time. Make sure all of these are true:

- The land is zoned for a manufactured home and zoned for full time living in a mobile home (not recreational zoned).
- There **aren't** any restrictive covenants that **stop** you from placing a manufactured home on the land.
- You will be allowed to live in the mobile home park if the home will be in a park that has restrictive rules about tenants. Make sure you meet the park's requirements for residency like being over age 55 if it is a 55+ park.
- Water, sewer/septic, electricity, phone and other utilities are available and **able to** be **connected** to the home.
- There is a sewer system. If there isn't a sewer or septic system, a septic system can be installed and the site is permitted and ready for a septic tank.
- The mobile home **can** be delivered **all the way to** the piece of land. Mobile homes can be wider than the roads especially private roads. It could require work and additional costs to make the road to the land wide enough to deliver the home. You might have to widen the road or have brush cleared to be able to deliver it.

What are the additional costs when buying a mobile home from a dealer?

There can be many hidden costs.

Before you agree to buy from a dealer, you need to ask specific questions to get more information. Don't make a down payment, sign a contract or exchange any money until you get more information. Make sure you understand the **total** cost for the mobile home and additional related costs.

To figure out the total cost, you need to learn specific things. **Don't** buy from a dealer until you know all of these:

- The final price of the mobile home including all the taxes and fees. Ask the dealer about this. Ask the dealer about options in case there are basic versions of the same mobile home for less money. The base price (or price you see advertised) won't be the total cost.
- The cost to finance, if you are financing the mobile home. You should know what the additional cost to finance the trailer to be in addition to the cost of the trailer itself. Ask the dealer this or whoever is financing the mobile home. Make sure you ask what the financing, closing and transaction costs are. Ask if there are any fees related to the financing. Be sure you know the interest rate, contract length and payment schedule.
- The cost to have the mobile home delivered to where you will live in it.
- The cost to set up the trailer. Delivery and set up might be separate costs. The set up costs is usually called "installation costs".
- The cost for land you will live on in the mobile home. This could be land you buy. It could be land or a lot you rent in a mobile home park or other community. This will usually be a monthly cost and is often called "lot rent".
- The cost for the foundation if a foundation installation is required underneath the mobile home. This could also just be a simple gravel driveway installation if a foundation isn't required.

- What kind of exterior structures will be required like skirting, awnings, steps, an elevated porch, or a ramp. Making changes to mobile homes usually will require permits (https://lni.wa.gov/licensing-permits/manufactured-modular-mobile-structures/manufactured-home-permits-inspections/forms-publications).
- What permits will be required to live in the trailer where you plan to live. Permits can be expensive depending on what kind you will need. You might have to go through permit application processes before you can be approved to install things like septic tanks and wells.
- What will be required to connect the mobile home to all the necessary utilities.

Should I sign a written contract?

Don't agree to anything unless it is in writing. Your contract should include all of these:

- Your name (the buyer) and the seller's name
- The sale date
- A description of the home
- The home's base price
- A description of each extra item (installation, skirting, air conditioning, delivery, and so on) in the contract that includes the **exact price** of each item
- The financing agreement (who, when, how much, at what cost and interest rate)
- Set-up plans, including the date they will deliver the home and what happens if delivery or installation is delayed
- Any special conditions (**example:** the sale happens only if the buyer can buy a piece of land within 10 miles of the buyer's place of work)

- Your signature and the seller's signature

Can I get financing from someone other than the dealer?

Yes. The dealer will usually offer to arrange financing for you. **Beware.** The dealer is probably not offering you the best deal. You will probably find a lower cost loan through a local bank or credit union.

Understand the financing terms before you agree to buy the home. Don't rely on any verbal agreements. Federal and state laws require the dealer or other lender to disclose the terms of financing to you in writing before you sign. The dealer or lender must tell you in writing all of these:

- The interest rate
- The total interest you will pay
- The amount of your monthly payments
- The number of years or months you will be paying off the loan
- The total amount you will have paid for the home after you make your last payment

Read these disclosures entirely. The full and final amounts may surprise you. If you don't understand the documents, get legal help before you sign them. If you don't get these disclosures before you are given a loan, you may have legal claims for damages. You are better off **not** signing the financing papers to begin with **if** a lender won't give you the full and total disclosures in writing **before** you sign.

What is a loan for chattel or a chattel mortgage?

It is when you use your **movable property** (or chattel) to secure a loan. Movable property (https://dor.wa.gov/sites/default/files/2022-

02/MobileHomesFAQ.pdf) is property like vehicles and mobile homes. Real property is property like land.

> If your mobile home was built on-site and you need a mortgage or loan for the **real property** it sits on, you can't get a chattel mortgage. Your home isn't movable property.

To get a chattel loan you take out a loan against your movable property or refinance your movable personal property from a creditor. The manufactured home is the chattel. The creditor secures the chattel loan with a mortgage over the manufactured home.

You **transfer legal ownership of your home** to the creditor. The creditor gives you back the registered ownership when you finish paying back the loan or mortgage. If you default on a loan for chattel, the creditor can take (can *repossess*) the home from you. **This can be risky**.

I can't or don't want to go ahead with the deal. Can I get my down payment money back?

After you have signed a **written offer**, the dealer has 3 business days to accept the contract as **you** wrote it. If the dealer comes back with any change to the terms of the contract you signed, such as asking for a higher down payment, you can cancel the deal by not signing the new contract.

Don't sign the final contract until you are ready. You aren't obligated to buy the home **until** both you and the dealer have signed the contract. If you only want to buy the home if a certain thing happens, write those conditions into the contract **before** signing.

Don't put any money down before you have all the information. A dealer may pressure you early on to make a down payment. **Don't** do this until you get written answers to all of these questions:

- What is the complete cost of the home? If it is a package, how much to include the land? Land-home packages aren't very common and can be **very** expensive.
- Is a down payment required? Under what conditions may you get it back?
- Will the dealer sign a receipt for your down payment? Make sure the receipt clearly states the conditions for return of the down payment. Look to see what happens to your down payment if you can't find financing at the rate you want, or if the dealer finds a mobile home park space for you that is too far from your work. You may negotiate whatever terms fit your needs.
- Does the dealer have a trust account for down payment deposit funds? Make sure the dealer deposits the funds in a trust account. The law (https://app.leg.wa.gov/rcw/default.aspx?cite=46.70.180) says the dealer should place all on-deposit money into a separate trust account within 24 hours of receipt. If the dealer doesn't have a trust account, **beware**.

In very rare cases, you may be able to get out of the deal even after they have delivered your home. This can only happen if both of these are true:

- You can prove the home isn't what they promised you.
- You notify the dealer right away of your dissatisfaction.

> If your dissatisfaction is justified, you may be able to cancel (to *rescind*) the contract. You will probably need to get legal help. ()

What should I know about delivery and installation of the home?

- **Delivery.** Make sure your written contract with the dealer **requires** the dealer to arrange for the transportation of your home to your home site and at what cost. Check for any damage to the home right away after delivery. Report any problems immediately, in writing.
- **Installation:** Use a Certified Installer to set up the home**.** Usually, the dealer will install your home or contract with a professional installation crew to do the work. Make sure your contract includes installation and clearly says what **your** cost will be for the installation. Homeowners may install their own homes. There can be many risks to installing your own home including losing the ability to make certain claims for damages or repairs.
- **Post-installation walk through:** After the installation, the law requires you and the dealer to do a "walk-through**."** You and the dealer go through the home together and test all the systems for proper operation. Don't wait to do this, it must happen during the first 15 days after the installation. You also have to confirm that all systems hooked up to your home are working. You should note any cosmetic or other visible defects. Have your contract with you during the walk-through. Make sure you got everything you paid for. Write down any problems or flaws with the home on the checklist before you sign it. **Don't rely on verbal promises.** If there are serious problems, you may be able to refuse to accept the home at this time and get your money back. Talk to a lawyer. The dealer or financing company may insist on enforcing the

contract.

Can I make big changes to my manufactured home?

Yes, but you need a permit. You can get a permit application (https://lni.wa.gov/forms-publications/F622-036-000.pdf) from the Department of Labor and Industries. You will often need permits and other information from the Department of Labor and Industries (https://lni.wa.gov/licensing-permits/manufactured-modular-mobile-structures/manufactured-home-permits-inspections/forms-publications) to make changes to your mobile home including doing things like adding awnings and porches.

Can I move my manufactured home?

Yes, but it will cost you. You will need transportation permits to move the home on public roads. Depending on whether you will have it driven on city, county or state roads, you will need permission from the city, county or State Department of Transportation or some combination of all of them. You might need a Department of Labor and Industries permit (https://lni.wa.gov/forms-publications/F622-036-000.pdf) to be able to move the home.

You will also need to get a Tax Certificate for Mobile Home Movement form and a Moving Decal to receive the move permit. You can usually get these from your county treasurer's office. You will have to show that mobile home's property taxes are paid and current. Your county might make you pay a full year of property taxes before you are able to move the home. If you are moving to a different county, you might also have to pay a year in advance of that county's property taxes. You might have to relicense your mobile home to be able to move it.

> Move permits might only be valid for a short amount of days so plan your timeline accordingly. You might only have a 15-day permit timeline for the move.

If you own a home built in 1976 or earlier, you may have to make costly improvements to it before the city or county will give you a permit to move it. You will have to get it inspected for fire safety (https://www.lni.wa.gov/licensing-permits/manufactured-modular-mobile-structures/manufactured-home-permits-inspections/#inspections) by the Department of Labor and Industries. You will have to get an affidavit from the Department of Community, Trade and Economic Development that confirms that the mobile home is being moved for the owner's (you) continued "occupation or use". If you are moving the home to dispose of it, the affidavit will have to say that instead.

> If the mobile home's title has been eliminated or it doesn't have one, it **must** be reinstated before you can get the moving permits you will need.

What if the home I buy needs repair, something in it breaks, or it isn't otherwise right?

You must make all requests for repairs that are covered under warranty **in writing** to the dealer or the manufacturer. Your complaint should include all of these:

- A thorough, prioritized list of the problems you are having with your home.
- A request that they repair the problems.
- A request for a clear timeline of deadlines for when they will finish the repairs by.
- The home's serial number.

The dealer **must** give you information on how to file these requests. Always keep a copy of your written requests.

What if the dealer or manfacturer doesn't make repairs?

Try to get legal help. You should file a complaint with one or more of these agencies. Ask them to help you get the repairs done.

Office of the Attorney General
Manufactured Housing Dispute Resolution Program
(https://www.atg.wa.gov/manufactured-housing-dispute-resolution-program)
800 5th Ave., Ste. 2000
Seattle, WA 98104
1-866-924-6458
MHDR@atg.wa.gov (mailto:MHDR@atg.wa.gov)

Washington Department of Licensing
Dealer Investigations (https://dol.wa.gov/professional-licenses/vehicle-dealers)
Department of Licensing
PO Box 9039
Olympia, WA 98507-9039
360-664-6484
dolbpdcomplaints@dol.wa.gov (mailto:dolbpdcomplaints@dol.wa.gov)

Washington Department of Labor and Industries

Manufactured, Modular and Mobile Structures (https://lni.wa.gov/licensing-permits/manufactured-modular-mobile-structures/manufactured-home-permits-inspections/forms-publications)
PO Box 44430
Olympia, WA 98504-4430
1-800-705-1411 Option 3
FAS1@Lni.wa.gov (mailto:FAS1@lni.wa.gov)
Or visit your local Department of Labor and Industries office (https://www.lni.wa.gov/agency/contact/#office-locations)

Washington Association of Manufacture Home Owners (WAMHO) (https://www.wamho.org/)
WAMHO lists the ways (https://www.wamho.org/contact) you can contact them depending on what you need and where you are.