Consumer Facts for Older Americans

Getting the Home you Deserve: Advice for Mobile Home Owners

Mobile homes (also known as manufactured homes) are popular with older Americans because they are usually more affordable than conventional homes. The cost of a mobile home may be up to a third less than a similar home built on site.

Despite the popularity of mobile homes, home owners face many problems. Common complaints are that the home is defective or installed incorrectly. The manufacturer or dealer may refuse to repair the defect even though the home is under warranty. The most common problems mobile home owners face include:

1. **Misrepresentations in the sale and financing of mobile homes.** High pressure sales tactics by mobile home dealers and salespeople lead to inflated prices and hidden costs.

2. **Defects in the manufacture, delivery or installation of the home.** Manufactured homes are built in accordance with standards set by the federal government. Despite federal standards, consumers complain about leaking or sagging roofs; improperly installed windows, doors and appliances; defects in the heating, cooling, electrical or plumbing systems; and damaged flooring. Many of these problems are difficult and expensive to repair. Home owners typically look to the dealer or manufacturer to make such repairs.

3. **Problems obtaining service under warranty.** Mobile home manufacturers typically provide at least a one-year written warranty. Unfortunately, many consumers have a hard time getting warranty service. At other times repairs are inadequate.

4. **Eviction of residents in mobile home parks.** Nearly half of mobile home owners pay rent for the land on which the home sits, usually in a mobile home park. Mobile home park residents often complain about poor maintenance, arbitrary rent increases, unfair park rules, sudden imposition of fees or decrease in services and harassment by the park owners or operators if they complain about conditions in the park. Park spaces are scarce. Residents who wish to move from an undesirable park, or have to move from their present location may be unable to rent a new site. Even if a new lot can be found, the cost of moving the home may be prohibitive.

General Advice about Mobile Homes

If a new mobile home appears to be defective, it is best to contact the manufacturer or dealer right away. Federal law requires a mobile home manufacturer to fix defects that present an unreasonable risk of injury or death to the home’s occupants, or defects in the design or assembly of the home. Your state may have an enforcement agency that oversees these federal standards and handles consumer complaints. Contact that agency or the U.S. Department of Housing and Urban Development (HUD), if the manufacturer will not cooperate in fixing the defect.
Get help! Defects in mobile homes are expensive and difficult to repair. You have many rights under your written warranty and state and federal law. You may need the assistance of a lawyer or legal advocate to assert your rights. If you cannot obtain legal assistance and you believe the manufacturer and the state enforcement agency are not addressing your problem, you should call or write HUD.

Additional Resources

National Consumer Law Center, Guide to Mobile Homes (2002). To order, see www.nclc.org or call NCLC publications (617) 542-9595.


Federal Trade Commission, 600 Pennsylvania Avenue, N.W. Washington, D.C. 20580. The FTC’s website is www.ftc.gov or call 1-877-FTC-HELP.

U.S. Department of Housing and Urban Development, Manufactured Housing & Standards Division, Office of Consumer and Regulatory Affairs, 451 W. Seventh St., S.W., Room 9152, Washington, D.C. 20410. Phone (800) 927-2891.

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