KNOW BEFORE YOU OWN

WHY I MADE THIS

I made this because buying a home is personal.

This is where you are going to sleep at night. It is where you are going to put your things, make memories and hopefully feel safe. And for most people, the money they use to buy it did not come easy. You worked for it. You saved it. You may be putting a huge part of what you have into this one decision.

I bought my own manufactured home believing I had done what I was supposed to do. What I learned afterward was how many questions I did not even know I needed to ask.

That is why I made this checklist.

A home can look beautiful during a showing and still have things you cannot see right away. Fresh paint, new flooring, new wall panels or a recently repaired ceiling do not automatically mean something is wrong. But they also do not tell you what is behind them or why they were changed. Water damage, previous repairs, soft subfloors, roof problems and mold can sometimes be difficult to spot without the right inspection and the right questions.

Do your due diligence before you hand over your money. Get your own inspection. Ask for records. Check permits. Check the people and companies involved. Talk to neighbors. Get the insurance quote before you buy. If something does not make sense, ask again.

You are not being difficult. You are buying a home.

I cannot go back and know everything I know now before I bought mine. But I can take what I have learned and make sure the next person has a better list of questions in their hands.

That is what Know Before You Own is about.

Know what to ask before you buy.

A NOTE ABOUT USING THIS GUIDE

Know Before You Own is an educational consumer resource. It is not a law firm, inspection company, engineering firm, insurance agency, mold assessment company or financial adviser. This guide provides general information and questions a buyer may want to investigate. It is not a substitute for advice from a licensed attorney or other qualified professional who can evaluate a specific home or transaction.

The checklist does not guarantee that a home is safe, defect-free, insurable, code-compliant or suitable for purchase. No checklist can uncover every hidden condition. Buyers should make their own decisions and use appropriately licensed or qualified professionals when needed.

References to reviews, court records, complaints, licensing records and public records are included as research steps only. A complaint, bad review, lawsuit, investigation or allegation does not by itself prove wrongdoing. Look at the source, verify what you can, distinguish allegations from established facts, and avoid repeating unverified accusations as fact.

When sharing your own experience publicly, stick to things you can support with documents, photographs, messages, reports or firsthand knowledge. Clearly separate what you know from what you believe or are still investigating.

Florida law can change, and the law may apply differently depending on the facts of a particular transaction. This edition should be reviewed and updated over time.

Last reviewed: August 2026

KNOW BEFORE YOU OWN

FLORIDA MANUFACTURED HOME BUYER'S GUIDE & CHECKLIST

2026 Consumer-Ready Edition | Owned Land + Leased Lots

You do not have to assume everyone is lying. You also do not have to take everyone's word for it. Ask questions. Check what you can. Keep the paperwork.

Use this as a working checklist. If you do not know an answer, do not guess. Write it down and find out before closing. This is educational information, not legal, engineering, mold, insurance or inspection advice.

FLORIDA MANUFACTURED HOME BUYER'S CHECKLIST ■ 2026 ■ VERSION 3

This is your money. This could be your home. Ask the hard questions, verify what you can, and do not let anyone

rush you into signing before you understand what you are buying.

Use this as a working checklist. If you do not know an answer, do not guess. Write it down and find out before closing.

This is

educational information, not legal, engineering, mold, insurance or inspection advice.

STAGE 1: BEFORE YOU LOOK

1. START WITH THE BASICS

■ Property address: ____

■ Purchase price: $_________________

■ Year built: ___________

■ Manufacturer / make: ________________________________

■ Single-wide, double-wide or other multi-section home?

■ Who owns the home now?

■ How long have they owned it?

■ Why are they selling?

■ Who am I buying from: owner, dealer, broker, investor or other?

■ Does the seller match the title or ownership records?

■ Verify serial / VIN information.

■ For multi-section homes, verify each section.

■ Verify HUD certification label information when applicable.

■ Locate the HUD Data Plate if available.

■ Check the Wind Zone.

■ Make sure the paperwork matches the home.

2. WHO OWNS THE LAND?

■ I am buying the home AND the land.

■ I am buying the home but LEASING the lot.

■ I am not sure.

If you are not sure who owns the land underneath the home, stop and find out.

3. IF YOU ARE BUYING THE LAND

■ Verify land ownership and deed.

■ Check property taxes and liens.

■ Check open and closed permits.

■ Check code violations and zoning.

■ Check FEMA and local flood information.

■ Ask about flooding, storm surge and standing water.

■ Check drainage around and underneath the home.

■ Determine sewer versus septic.

■ Determine municipal water versus well.

■ Check easements, setbacks and boundaries.

■ Verify permits for additions and improvements when required.

■ Determine whether the home is separately titled or legally part of the real estate.

4. IF YOU ARE LEASING THE LOT

■ Apply to the park before closing.

■ Get park approval in writing.

■ Get the current lot rental agreement.

■ Get the park rules.

■ Get the prospectus or other disclosures that apply.

■ Read the documents yourself.

■ Current lot rent: $____________

■ List what rent includes.

■ List every additional monthly or annual fee.

■ Ask how and when lot rent can increase.

■ Ask about recent rent increases.

■ Find out who maintains the lot.

■ Find out who handles drainage and standing water.

■ Find out who maintains swales, storm drains and retention areas.

■ Find out who is responsible for trees, utilities, pad settlement and erosion.

■ Ask whether the park is for sale or has redevelopment plans.

■ Ask whether residents have received notices about future changes.

5. PARK RULES AND RESALE

■ Ask about age restrictions.

■ Who can live with me?

■ Ask how long guests can stay.

■ Ask about pet restrictions.

■ Ask about vehicle and parking restrictions.

■ Rules for sheds, fences, porches, carports or screen rooms?

■ Can I rent the home?

■ Ask whether family members can live in the home.

■ Can the home remain on the lot when sold?

■ Will my buyer have to qualify with the park?

■ Could age or condition rules affect resale?

■ Could upgrades be required before resale?

■ Could the home realistically be moved if necessary?

6. CHECK OUT WHO YOU ARE BUYING FROM

■ Look up the company.

■ Verify the appropriate Florida license when required.

■ Verify the mobile-home dealer or broker when applicable.

■ Verify the individual salesperson when applicable.

■ If a real estate professional is involved, verify the Florida license.

■ Check license status and public disciplinary history.

■ Google the company and relevant names.

■ Read Google reviews, including low and middle ratings.

■ Look for repeated complaint patterns.

■ Check the Better Business Bureau.

■ Search available court records for the company and relevant business entities.

■ Look for patterns. One lawsuit does not automatically mean a company did something wrong.

■ Check public regulatory or enforcement records when relevant.

7. TALK TO THE NEIGHBORS

■ How long have you lived here?

■ Has this lot ever flooded?

■ Does water collect after heavy rain?

■ Was this home damaged during a hurricane?

■ Do you remember roof, wall or floor repairs?

■ How long has the home been empty?

■ How is park management?

■ How often has lot rent increased?

■ Does this section have drainage problems?

■ How did the area do during recent hurricanes?

■ How long is power usually out after a major storm?

■ What do you wish you knew before moving here?

STAGE 2: WHILE YOU ARE THERE

8. FLOODING AND DRAINAGE

■ Check the current FEMA flood zone.

■ Check local flood and storm-surge information.

■ Ask whether the HOME has flooded.

■ Ask whether the LOT has flooded.

■ Ask whether the PARK or neighborhood has flooded.

■ Ask about storm surge.

■ Ask about standing water after heavy rain.

■ See whether the lot drains toward or away from the home.

■ Look underneath for water evidence.

■ Look for erosion around supports and anchors.

■ Look for rust, damaged skirting, wet insulation or water staining.

■ Look for nearby retention ponds, canals or drainage ditches.

■ If possible, drive by after heavy rain.

STAGE 3: BEFORE YOU TRUST WHAT YOU ARE TOLD

9. FLOOD CLAIMS AND DISCLOSURES

■ Ask whether an NFIP flood claim was filed during the current seller's ownership.

■ Ask about other insurance claims for flooding or water damage.

■ Ask whether FEMA or other federal flood assistance was received.

■ Ask whether water entered the home when NO claim was filed.

■ Ask whether repairs were paid out of pocket.

■ Ask about storm surge and wind-driven rain.

■ Ask what floors, walls, cabinets, insulation, skirting or HVAC parts were replaced.

■ Ask whether mold was found afterward.

■ Ask whether professional drying or remediation was done.

■ Get the applicable Florida flood disclosure when required.

■ If leasing the lot, get and review any flood disclosure required from the park or landowner.

No flood claim does not mean no flood. Repairs may have been paid out of pocket, water may have entered

another

way, or the damage may predate the current owner.

10. LOOK BEYOND THE CURRENT OWNER

■ How long has the seller owned it?

■ Who owned it before?

■ Was the home here during major hurricanes?

■ Were permits pulled after storms?

■ Can I find older listing photos or prior sales information?

■ Do long-term neighbors remember flooding or repairs?

'It never flooded while I owned it' and 'this home has never flooded' are not the same statement.

11. HURRICANES, WIND AND STORM HISTORY

■ Was the home damaged by a hurricane or tropical storm?

■ Was there wind-driven rain or storm surge?

■ Was the roof damaged?

■ Were windows or doors damaged?

■ Did a tree or debris hit the home?

■ Was water inside?

■ Were walls, ceilings, floors, cabinets or insulation replaced?

■ Was an insurance claim filed?

■ Who performed repairs?

■ Are there receipts, permits, photos, reports or warranties?

■ Was mold or moisture damage found afterward?

'It only leaked during the hurricane' still means water entered the structure.

12. HURRICANE STRAPS, TIE-DOWNS AND ANCHORS

■ Have the anchoring and support system evaluated by someone qualified.

■ Check straps, anchors and connections.

■ Look for missing or loose components.

■ Look for significant corrosion.

■ Check pier stability.

■ Look for shifting or settlement.

■ Look for erosion around supports and anchors.

■ Ask whether the system was updated or repaired.

■ Ask for records.

■ Ask whether it was inspected after major storms.

A strap existing under the home does not automatically mean the home is properly anchored.

13. ROOF AND ADDITIONS

■ Identify roof type and whether it is original, replaced or a roof-over.

■ Ask when and by whom it was installed.

■ Check permits when required.

■ Ask about warranty.

■ Ask about every known leak.

■ Find out what was repaired inside afterward.

■ Look for sagging, ponding, rust, open seams and failed flashing.

■ Check vents and penetrations.

■ Check where additions meet the home.

■ Look for ceiling stains or isolated fresh paint.

■ Ask for invoices, permits, contracts, photos and warranties.

■ For Florida rooms, lanais, carports and other additions, verify permits when required.

■ Ask how additions are attached and whether connections have leaked.

■ Confirm additions can be insured.

14. FLOORS, SUBFLOORS AND UNDER THE HOME

■ Walk every room slowly.

■ Check around toilets, tubs, showers, sinks, dishwasher, laundry and water heater.

■ Check exterior doors, windows and walls.

■ Look for soft spots, movement, uneven flooring or patches.

■ Ask why flooring was replaced.

■ Inspect accessible subfloor from underneath.

■ Check belly board / underbelly.

■ Look for wet or hanging insulation.

■ Look for pest damage.

■ Look for plumbing leaks.

■ Check ducts for crushing or disconnection.

■ Look for standing water.

■ Check frame rust, piers, supports, anchors and straps.

■ Look for evidence of previous repairs.

New flooring looks nice. It does not tell you what is underneath it.

15. PLUMBING, ELECTRICAL AND HVAC

■ Identify plumbing materials when possible.

■ Look for active leaks, old stains and patches.

■ Test fixtures, drains and water pressure.

■ Check water-heater age and surrounding damage.

■ Check electrical panel, breakers and visible wiring concerns.

■ Check electrical work in additions.

■ Check permits where applicable.

■ Record HVAC age, model and serial number.

■ Ask for service records.

■ Check air handler and condensate drain.

■ Inspect ducts under the home.

■ Look for crushed, disconnected or wet ducts.

■ Notice musty odors or excessive condensation.

■ Have concerns evaluated by qualified professionals.

16. MOLD AND MOISTURE

■ Ask about roof, plumbing, AC and window leaks.

■ Ask about flooding and hurricane water intrusion.

■ Look for wet insulation, soft walls, soft floors and ceiling stains.

■ Look for cabinet and bathroom water damage.

■ Ask about previous mold assessment, remediation or water mitigation.

■ Find out what caused the moisture.

■ Find out whether the cause was actually fixed.

■ Ask what materials were removed or replaced.

■ Ask for records.

■ Notice musty odors.

■ Look inside cabinets and under sinks.

■ Check around toilets, tubs, showers and windows.

■ Look closely at recently replaced walls, ceilings or floors.

■ Look for damaged material underneath the home.

Do not get stuck on one mold number. Find the moisture source, find out whether it was fixed, and find out what became wet.

STAGE 4: BRING IN YOUR OWN PEOPLE

17. YOUR OWN MOLD ASSESSMENT

■ If there are moisture concerns, consider your own Florida-licensed mold assessor.

■ Verify the license yourself.

■ Look up reviews and public disciplinary information.

■ Ask about manufactured-home experience.

■ Ask whether they have any business or financial connection to the seller, dealer, broker, park, inspector or remediation company.

■ Ask exactly what the assessment includes.

■ Keep the written report and lab results.

18. GET YOUR OWN HOME INSPECTION

■ Hire an inspector who works for YOU.

■ Verify the Florida home-inspector license.

■ Look up reviews and public disciplinary history.

■ Ask how often they inspect manufactured homes.

■ Ask whether they will go underneath the home.

■ Ask whether they evaluate accessible piers, supports, anchors, tie-downs and underbelly.

■ Ask whether they inspect roof, plumbing, electrical, HVAC, floors, additions and visible moisture concerns.

■ Ask what they DO NOT inspect.

■ Ask what areas were inaccessible.

■ Get the complete report and photographs.

■ Follow up with specialists when recommended.

A seller's old inspection is information. It is not a substitute for an inspection performed for you.

19. CHECK YOUR INSPECTOR'S INDEPENDENCE

■ Who recommended the inspector?

■ Who hired them?

■ Who is paying them?

■ Does anyone involved in the sale regularly refer business to them?

■ Do they receive referral fees or another financial benefit from anyone involved?

■ Do they have a business or ownership relationship with anyone involved?

■ Would they still get paid if I decide not to buy?

20. INSURANCE BEFORE YOU BUY

■ Get an insurance quote BEFORE purchasing.

■ Give the insurer the actual year and address.

■ Disclose roof type and age.

■ Disclose Florida rooms, carports and other additions.

■ Ask whether tie-down documentation is required.

■ Ask about electrical, plumbing and HVAC requirements.

■ Ask whether a four-point or wind-mitigation inspection is required.

■ Ask about windstorm and hurricane coverage.

■ Ask about hurricane deductibles.

■ Ask what water damage is and is not covered.

■ Ask about mold limitations or exclusions.

■ Ask whether flood insurance is required or recommended.

■ Get a separate flood quote when appropriate.

■ Confirm that THIS specific home is insurable.

■ Get eligibility or quote information in writing when possible.

21. PERMITS AND REPAIR HISTORY

■ Search roof permits.

■ Search electrical permits.

■ Search HVAC permits.

■ Search plumbing permits.

■ Search permits for additions, carports, screen rooms, windows or structural work when applicable.

■ Ask for contractor invoices and receipts.

■ Ask for warranties.

■ Ask for previous inspection reports.

■ Ask for mold or water-mitigation records.

■ Ask for pest / termite records.

■ Ask for seller repair history.

■ Compare the paperwork with what you see.

STAGE 5: BEFORE YOU SIGN

22. ASK THE HARD QUESTIONS

■ Why was this repaired?

■ Why is this wall, ceiling or floor newer than everything around it?

■ Why was the flooring replaced?

■ Why is there fresh paint only in this area?

■ Who owned the home before you?

■ What repairs were made while you owned it?

■ Who performed the repairs?

■ Were permits pulled when required?

■ Has there ever been mold?

■ Has there ever been a leak?

■ Has there ever been an insurance claim?

■ Was the home damaged during a hurricane?

■ Has the lot ever flooded?

■ Why can I not see the repair records?

■ Why can I not use my own inspector?

■ Why am I being asked to close before I receive this document?

23. KEEP YOUR DOCUMENTS

■ Save the listing and screenshots.

■ Save advertisements.

■ Save emails and texts.

■ Save important written representations.

■ Save contracts and purchase documents.

■ Save title documents.

■ Save park application and approval.

■ Save prospectus, rules and lot lease.

■ Save flood disclosures.

■ Save inspection reports and photos.

■ Save mold reports and lab results.

■ Save insurance quotes.

■ Save repair records, permits, invoices and warranties.

■ Take and save your own photos and videos before closing.

■ Keep a dated note of important conversations.

■ When an important promise is made verbally, follow up in writing to confirm what you understood.

24. BEFORE YOU HAND OVER YOUR MONEY

■ I know who owns the home.

■ I know who owns the land.

■ I understand how the home is titled.

■ I verified the seller / company and applicable licenses.

■ I read the park documents if the lot is leased.

■ I know the real monthly cost.

■ I checked flooding and drainage.

■ I asked about previous flood claims and FEMA assistance.

■ I checked hurricane and storm history.

■ I had the anchoring / tie-down system addressed appropriately.

■ I got my own independent inspection.

■ I addressed mold or moisture concerns independently when warranted.

■ I checked permits and repair history.

■ I confirmed insurance eligibility and cost.

■ I understand what my inspector did NOT inspect.

■ I kept copies of the important documents.

■ I asked every question that still bothered me.

■ I am not signing because someone is rushing me.

If something still does not make sense, stop and ask another question. Trust people if you choose. Verify the house anyway.

Know what to ask before you buy.

2026 FLORIDA CHECKLIST - VERSION 2 ADDITION

INSURANCE CLAIMS HISTORY BEFORE YOU BUY

Do this while you are getting the insurance quote, before you purchase the home. Give the insurance agent the exact property address and the correct information about the manufactured home.

■ Ask whether the insurance company will run a property claims-history check as part of underwriting.

■ Ask whether the insurer uses LexisNexis C.L.U.E. or another claims-history database.

■ Ask whether anything in the available loss history could affect whether this specific home can be insured.

■ Ask whether prior losses require more documentation, proof of repairs or another inspection.

■ Ask whether the insurer can identify prior roof, wind, hurricane, water or other property losses that matter to underwriting.

■ Ask whether the home's loss history affects the premium, deductible or coverage available.

■ If the insurer identifies a prior loss, ask the seller what happened, what was damaged, who repaired it and whether records exist.

■ Ask for repair invoices, permits, photos, inspection reports, water-mitigation records or mold records when relevant.

■ Ask the seller for any prior claims or loss documentation they are able and willing to provide.

■ Keep the insurance quote and any underwriting requirements with your purchase records.

A claims-history check is another piece of the puzzle. It does not prove the home has never flooded, leaked or suffered damage. A claim may never have been filed, repairs may have been paid out of pocket, or damage may have happened before the current seller owned the home.

Ask both questions: Has there ever been an insurance claim? And: Has this home ever had damage, whether an insurance claim was filed or not?