

# Manufactured Housing Education for Consumers: Consumers' Guide

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## **I. Thinking about manufactured housing?**

Whether you are planning to buy your first home or are considering relocating, manufactured housing may be an option that is worth your consideration.

### **A. What it is:**

- Homes built completely in a controlled factory environment.
- Construction must abide by the Federal Manufactured Housing Construction and Safety Standards (the HUD<sup>1</sup> Code).
- Homes are required to include a permanent metal chassis for transportation.

### **B. Where it is:**

- In Georgia, one out of every five permits issued for single-family housing is for a manufactured home.
- Four options for a manufactured home purchase:
  1. Buy a manufactured home and place it on private property.
  2. Buy a manufactured home and place it on leased land in a planned manufactured home community.
  3. Buy an already-placed (new or pre-owned) manufactured home, together with the land it is on.
  4. Rent a manufactured home.
- Things to keep in mind when choosing a location:
  - When placing a home on private property, pay attention to zoning restrictions (enforced by government) and restricted covenants and deeds (enforced by neighborhoods).

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<sup>1</sup> HUD refers to the U.S. Department of Housing and Urban Development

- Know your rights: developers of planned manufactured home communities are required to allow any home meeting their community's guidelines to be placed in their community.
- Type of placement will have implications for siting and financing.
- There are often many bonuses to living in a planned community, such as recreational facilities, lawn service, and garbage collection. But there can be restrictions as well, especially related to parking, rent increases, noise, and other issues.

#### C. How much it costs:

- Costs of manufactured home construction are controlled due to production in a controlled environment: fewer time delays, no need to hire expensive subcontractors, protection from theft and vandalism, price discounts on supplies ordered in bulk, more efficient, can take advantage of computer-assisted design programs.
- National price range (excluding land): \$20,000 to over \$100,000.
- Savings: 20% - 50% less per square foot than comparable site-built housing.
- Average price of new manufactured homes in GA: \$52,300.
- Appraisal guides, which are often at public libraries, can give you a better idea of what the cost will be for various types and sizes of manufactured homes.
- Professional moving and installing usually costs several thousand dollars but is often included in the total price of the home.
- Need to also factor into budget: land purchase or rental, utilities, property taxes, maintenance, and insurance. Because they include flood and earthquake coverage, insurance is usually more expensive for manufactured homes than for site-built homes, but property taxes are typically less expensive.
- In some states, including Georgia, you will be required to obtain a vehicle title, regardless of whether or not you plan to move the house. You must maintain that vehicle title unless you legally change your home to real (as opposed to personal) property.

#### D. Who lives in it:

- Over one million Georgians currently live in HUD-Code housing.
- The average age of Georgia's manufactured home residents is 53 years.
- The average income among Georgia's manufactured home owners is \$29,400.
- Nationwide, 55% of household heads are employed full time, 30% are retired.
- Nationwide, the most common household configuration is a household of two members.

#### E. Who sells it:

- Retailers working in retail centers or model homes.
- Some retailers are manufacturers also, but most retailers sell homes made by more than one manufacturer.
- Carefully choosing a retailer is important because he can assist you with selection of your home, delivery and siting of your home, financing and insurance arrangements, and warranty plans.

- You may purchase a pre-owned home and its land through the current owner or a real estate agent.

## II. In the market for manufactured housing?

Talk with other people who have purchased manufactured homes. Find out about the manufacturers and retailers they used and if they would recommend those companies and their products. Be wary of packaged deals; retailers who want to sell you a home, serve as the mortgage broker, and sell you extras (insurance, furniture, etc.) are almost always presenting you with a bad deal. You will pay for the convenience of one-stop shopping with higher mortgage payments and a longer amount of time required to build equity in your home. Any home purchase is the single largest investment most people make in their lives and requires careful consideration. Do not let a retailer pressure you into deciding until you are ready, and do not sign anything until you have read it and understand it. Finally, remember that it is the total cost of the home – not the amount of the monthly payments – that matters. Never tell a retailer how much you can afford in monthly payments.

### A. Regulations:

#### 1. The HUD-Code

- National Manufactured Housing Construction and Safety Standards Act: passed by Congress in 1974, empowered HUD to regulate manufactured homes nationwide.
- In 1976 HUD adopted a national code of standards for manufactured homes, which regulates aspects of manufactured housing relating to design, construction, safety, strength, durability, transportability, fire resistance, energy efficiency, and quality. Performance standards are also specified for the heating, air conditioning, plumbing, thermal, and electrical systems.
- The HUD Code is the only national building code, it preempts all other building codes, and it was designed specifically for manufactured housing.
- Because the HUD Code is performance based, rather than materials based, manufacturers can take advantage of new technologies quickly.
- The Manufactured Housing Improvement Act of 2000 ensures that the HUD Code will be periodically updated.

#### 2. Inspections

- The inspection process is conducted through a federal and state cooperative process. At the national level, HUD sets the standards, and at the state level, inspection teams actually check for compliance.
- Inspection of manufactured homes occurs on three levels:
  1. The Design Approval Primary Inspection Agency (DAPIA) inspects new designs (blueprints) and factories for compliance with the HUD Code before any construction takes place.
  2. The In-Plant Primary Inspection Agency (IPIA) monitors factories to ensure that production unfolds as it was described in the design. (In Georgia, the State's Comptroller General's Office acts as the IPIA.)
  3. Each manufacturer thoroughly inspects all of the homes he produces.
- Each home is not inspected by IPIA at each stage of manufacturing, but the inspection process ensures that each home is inspected enough to approve it with confidence. There are three conditions for IPIA inspections:
  1. All homes are inspected in at least one stage of production.

2. When IPIA inspectors visit a plant, they thoroughly inspect every visible part of every home in each production stage.
3. The first home produced by a new plant is completely inspected at all stages of production.

### 3. Certification

- As assurance that a home meets the high standards set by HUD, a numbered red certification label is placed on each section of each manufactured home.
- No consumer should accept a manufactured home without such labels.

### 4. Real vs. personal property (GA House Bill 506)

- A manufactured home can be considered real property or personal property.
- All manufactured homes in Georgia are initially considered personal property.
- For a manufactured home in Georgia to be real property, it must be permanently attached to land owned by one or more of the homeowners, and a Certificate of Permanent Location must be filed in the county real estate records **and** with the commissioner of motor vehicle safety.
- Once a home has been converted to real property, it may not be relocated without the written consent of the property owner(s) and those who hold security interests in the property.
- A home can be converted back from real to personal property if the home is going to be moved from the land and a Certificate of Removal from Permanent Location is filed.
- If a real property home is to be destroyed, a Certificate of Destruction must be filed in the same manner that the other certificates were filed.
- A fee of \$18 will be charged for each of the certificates described, and homeowners should get certified copies of all certificates.

## B. Personalizing your manufactured home:

- Homes can range in size from 900 to 2,500 square feet per unit.
- The average new manufactured home in 2003 had 1,615 square feet.

### 1. Exterior features

- Common exterior features include trussed roofs with overhangs or awnings, hinged roofs, skirting, steps, carports, garages, screened porches, patios, decks, or even a second story. In 2001, most new homes had pitched roofs with shingles and gabled ends, which help prevent water damage.
- You must decide whether an extra feature will be manufactured or site-built:
  - Site-built add-ons are not required to meet the HUD Code, and they are not guaranteed by the manufacturer. Therefore, be sure that the on-site builder provides a warranty for his add-on.
  - Add-ons are usually built better when constructed on-site.
  - The best solution is for a manufacturer to present a DAPIA design for an add-on that a contractor will build on-site.
- The support and anchoring of a home is an important consideration. A home placed on owned land should rest on a permanent foundation (a poured concrete slab and a crawl space). If this is not possible, anchors or tie-downs should be used to prevent the house from slipping off its piers, and they should rest on deep concrete pads or footings, not directly on the ground.

- There are choices for the exterior finish of homes: stone, brick, wood lap, hardboard, metallic, vertical vinyl siding, stucco, or cedar or tile shingles.
- Care should be taken in choosing an exterior finish; in particular, metallic and hardboard finishes are susceptible to more water problems.
- Landscaping options may also be available.

## 2. Interior features

- Manufactured homes are delivered to their home sites with carpet, appliances, and other interior features in place. A homebuyer has the option of choosing a basic plan or a plan with more options included.
- Many blueprints include features, or upgrades, such as formal dining rooms, spacious living rooms, and walk-in closets.
- Other interior features commonly available are vaulted ceilings, archways, drywall, whirlpool bathtubs, wood-burning fireplaces, custom cabinets, double sinks, special window designs, and ceiling fans.
- You can specify the type and color of carpeting (or other floor covering), paint/wallpaper, and countertop surface.
- Keep in mind your budget, both long-term and short-term: higher up-front prices may lead to lower long-run costs of maintaining a home.

## 3. Appliances

- The most common adaptation would be for a full kitchen, complete with a microwave, trash compactor, dishwasher, garbage disposal, and indoor grill.
- Many homebuyers also opt to include a washer and dryer.
- Greater energy efficiency is often a motive for personalizing kitchens.

## C. Considering energy efficiency, including Energy Star:

- In the original 1976 HUD Code, standards were set for envelope air infiltration, air supply ducts (both under the floor and in the ceiling), insulation compression, vapor barriers, and transmission heat loss.
- The updated HUD Code of 1994 increased the energy efficiency standards for manufactured homes to be stricter than most local and state standards.
- Two certificates inside each manufactured home:
  1. *Heating certificate*: indicates in which of the three temperature zones the home may be placed.
  2. *Comfort cooling certificate*: indicates the appropriate air conditioning system to use in the home.
- It is possible to upgrade the standard heating or cooling system to one that is more efficient or to change the location of outlets to heat and cool the home more efficiently. Although a more efficient heat pump or air conditioning system may cost more up-front, the long-term savings are potentially huge.
- High-efficiency appliances, such as refrigerators, dishwashers, washers, dryers, and water heaters, are available to homebuyers.
- Options for increased insulation, double- and triple-glazed windows, storm windows, high efficiency windows, and perimeter enclosures are all available.
- Energy Star<sup>®</sup> program:

- Designed by the U.S. Environmental Protection Agency (EPA) and the U.S. Department of Energy (DOE) to reduce energy use and to reduce greenhouse gas emission from homes.
- Appliances, building materials, heating and cooling systems, and even entire manufactured homes can be Energy Star<sup>®</sup> certified.
- Energy Star<sup>®</sup> certification of a home indicates that the home's energy efficiency in the areas of heating, cooling, and water heating is 30% greater than that required by the Model Energy Code.
- Areas in which manufacturers usually make adjustments are ducts, insulation, caulking, windows, and heating and cooling systems.
- Why manufacturers are excited about Energy Star<sup>®</sup>: long-term savings for the homeowner (because of lower energy usage), evidence of high quality in home manufacturing.

#### D. Concerns about potential fire, wind, and water damage:

##### 1. Fire

- Studies have shown that site-built homes are actually more susceptible to fire than are manufactured homes built after 1976. Pre-HUD-Code homes do not have the fire safety features standard in today's manufactured homes.
- HUD fire regulations are strict, requiring each home to have exit windows in all bedrooms, at least one smoke detector, and at least two exterior doors that are accessible from different parts of the house.
- Most home fires start due to carelessness of the residents.
- Many manufactured homes are more likely to suffer complete devastation from fire simply because they are located in rural areas, far from fire stations.

##### 2. Wind

- The HUD Code established three wind zones – for hurricane-prone areas (Zone 3), other coastal areas (Zone 2), and the rest of the US (Zone 1). Except for eight counties on the coast that have Zone 2 classification, Georgia is designated as Zone 1.
- Site-built and manufactured homes in high-wind prone areas are built to the same wind resistance standards.
- A manufactured home that is appropriate for its wind zone and has been properly installed and anchored is not more susceptible to damage from high winds or storms than is a site-built home.
- The often rural locations of manufactured homes help explain their increased likelihood of suffering damage from high winds or storms.
- Manufactured homes that are not permanently attached to foundations may be more vulnerable than are homes attached to permanent foundations.

##### 3. Water

- Homes are built to minimize moisture problems, but vulnerabilities for damage exist: in the Southeast in summer, and in the North/Central in winter.
- Prolonged moisture problems can result in loss of strength and insulation, rotting and rusting of materials, mold growth, and excessive weight that cannot be managed by support structures. Extreme damage is rare, but even mild damage can make a home uncomfortable and unhealthy to live in.

- Most importantly, home sites need to be properly graded so water will run away from the house.
- Some humidity (either from outside or inside the home) is unavoidable, but quick exposure to dry air through ventilation is important.
- Caulking between sheathing and window and door frames is also essential.
- If a new washing machine is installed, it should be checked to make sure it is draining properly.
- Particleboard subfloors are more susceptible to damage – swelling, warping, and weakening – than are plywood subfloors.
- Checklists are available for manufacturers and installers to help them ensure that their homes are well protected from moisture. Find out if companies use such guidelines before you decide to buy their home or use their services.

#### E. Warranties:

- Review all written warranties before purchasing a manufactured home. *Insist on being given written copies of all warranties before signing any binding commitments. THIS IS YOUR RIGHT!*
- Things to find out:
  - Who offers a warranty (manufacturer, retailer, appliance company)
  - What the warranties cover, and what they exclude
  - How long the warranties last
  - Who will provide the needed services
  - Where repairs will be performed
  - Anything you must do to ensure that the warranties remain effective
  - Whether or not it is possible to purchase an extended warranty

##### 1. From the manufacturer

- A manufacturer's warranty should cover the structural quality of the home, as well as factory-installed plumbing, heating, and electrical systems.
- Typically, manufacturers exclude from coverage damage or failures that result from everyday wear and tear, abuse, accidents, transportation and installation, or lack of maintenance.
- Usually the retailer is responsible for completing warranty work, but the manufacturer is responsible for guaranteeing that the work gets done.

##### 2. From the retailer

- Warranties from retailers and/or transportation or installation companies cover transportation and installation of your home.

##### 3. From the appliance companies

- Appliances are frequently covered by a separate appliance warranty.
- Most warranty repairs will be performed by a local appliance store; check with your homeowner's manual.

##### 4. Implied warranties

- When no written warranty is available, an implied warranty – an unwritten, unspoken promise that the home is fit to be sold and lived in – offers protection to the consumer.
- In some states implied warranties are required when written warranties are not available, but in most states it is possible to sell a manufactured home *as is*.

- You need to know whether an implied warranty is effective or you are buying a house *as is*, especially if you are purchasing a used HUD-Code home.
- Any questions about implied warranties or the laws that regulate them in your state can be answered by calling a state or local consumer protection office.

#### F. Transporting and installing a new manufactured home:

- Manufactured homes are transported first from the factory to the retail center, where the retailer inspects for damage and makes any necessary repairs.
- Transportation from the retail center to the home site is typically done by a transportation company. Manufactured homes are typically installed by retailers or specialized installation companies.
- All manufacturers must provide homebuyers with instructions for the proper site preparation and installation for homes.
- Things to consider:
  - *Do zoning restrictions apply?*
  - *What septic, electrical, and building permit requirements are there?*
  - *Does the site need to be prepared, and is it easily accessible?*
  - *Is the soil stable, and is the proper foundation system in place?*
  - *Is a perimeter enclosure and/or ground vapor retarder required or recommended?*
  - *What are the requirements for utility hook ups and dryer vent discharge?*

##### 1. Stages of installation

- Six stages involved in the installation of a new manufactured home: transporting the home to the home site, constructing a foundation, leveling the home, securing the home to the foundation, finishing the home, and connecting the utilities.

##### 2. Leased land

- One advantage of purchasing a manufactured home in a land-lease community is that the community manager may take care of preparing the site.
- The price of installation for a home being placed on leased land is included in the price of the home.

##### 3. Owned land

- If you are placing your home on private property, then you will usually be responsible for site preparation, but you (or your retailer) should hire certified professionals for most of the work.
- Check with your retailer on what needs to be done for your home and land. Listen to any advice he gives you! In general, things to keep in mind during site preparation are: leveling the site; clearing it of trees, rocks, and other debris; grading the soil; sloping the land for water runoff; and compacting the soil to prevent sinking or shifting.
- You should also have either the retailer or the installer inspect your site after it has been prepared and before the home is delivered.
- Retailers may install homes purchased for owned land, but you are often responsible for hiring a professional installation company. In this case, you should ask for written proof of qualifications, check on the availability of a warranty, and ask the contractor to verbally explain and write out the steps of the installation process.

#### 4. Installation inspection

- The **first** thing you should do once your home has been installed is thoroughly inspect it for any damage. In general, you should inspect every aspect of your new home to make sure that it works properly and was installed correctly.
- The installation crew manager may be able to help with the inspection.
- Focus on doors, windows walls, floors, ceilings, faucets, and appliances.
- Also check electrical receptacles and light switches.
- Be organized: start with the outside and work through the inside rooms, one at a time. Don't forget about hallways!
- Fill out the manufacturer's checklist as you inspect. Doing so (and making copies) will provide you, your retailer, and your manufacturer of a written record of the condition of your home upon arrival.

#### 5. Problems with installation

- If your home is damaged during installation, you should turn first to the company that completed the installation.
- If repairs are not completed or are done unsatisfactorily, then you may file a complaint with the local authority or State Administrative Agency (SAA).
- A word of caution: It is normal for homes to settle in the first few months. Allow your home to settle, and then have the retailer or installation company come back to re-level your home.

#### G. Financing a manufactured home purchase:

- Consider all possibilities before making a decision; talk to more than one potential lender. Consumers' Union recommends obtaining your own credit report from Equifax, Experian, and TransUnion, rather than having individual lenders check your report.
- Down payment: part of the home purchase, should be paid only when all loan documents are completed.
- Deposit: small payment (\$100-\$500) that may or may not be required to reserve a home.
- Never tell a retailer or other lender how much you can afford in monthly payments.
- Traditional method: personal property (or chattel) loan:
  - Often the only option for homes placed on leased land.
  - Often taken out with the retailer who sold the home. Retailers often have agreements with national or local lending institutions, can help fill out paperwork, and can give you advice.
  - Typically carry an interest rate that is 2-3% higher than rates on real estate loans.
  - Typically require 5-10% down and last for 25 years. If it is possible to make a larger down payment and shorten the term of the loan, that is usually advantageous.
  - Be careful of retailers or other lenders who try to inflate costs or add on extras (like insurance).
- Real estate mortgage: In most states, a mortgage is not an option unless you also own the land. Depending on state guidelines, it may also be necessary to place your home on a solid foundation.

- Special land-home financing: These options are available to people who purchase a manufactured home and the land on which it is placed.
- Secondary market:
  - Ginnie Mae: Purchases personal property manufactured home loans that are guaranteed by the Federal Housing Authority (FHA) or the Veteran’s Administration (VA). These loans may have lower down payments and/or interest rates than other chattel loans, but it may take longer to be approved for a FHA or VA loan.
  - Fannie Mae and Freddie Mac: Purchase traditional mortgages and have begun to open their markets more to the manufactured housing sector. They will provide loans for HUD-Code homes on permanent foundations on owned land if there is one tax bill (home and land), the property is certified as real property, and the foundation is designed by a licensed professional engineer and inspected after completion.
  - Freddie Mac Leasehold Estate Mortgage Program: For homes on permanent foundations in land-lease communities, homeowners could save up to 20% on their monthly payment, compared to chattel loans.
- If the prospect of financing your home is still overwhelming, there are people who can provide you with further assistance. For more information, please contact the Housing Counseling Clearinghouse of the Department of Housing and Urban Development. This office provides counseling services for renters, first-time buyers, homeowners with questions, and homeowners in danger of default or foreclosure.

#### H. Resident legal protection:

- The right to know if the manufacturer discovers the possibility of a defect in a home: Federal law requires that manufacturers contact the original purchasers of homes in which performance- or safety-related defects are suspected. If defects result from errors in design and/or assembly, or if they create a very high risk for death or injury, then the manufacturer will also be required to repair the home.
- Homebuyers should be aware of any arbitration clauses in their contract. Such clauses limit a homeowner’s right to sue and should be avoided if possible. If an arbitration clause cannot be avoided, then the homeowner should find out how much it costs to file a claim and who gets to pick the arbitrator.
- Interest rates are higher on manufactured home loans than traditional real estate mortgages because of the perceived added risk to the lenders, but manufactured home loans should not be confused with predatory lending, which also involves high points, fees, and other charges, as well as frequent refinancing (“flipping”) with no benefit to the homeowner.
- All homebuyers, particularly those purchasing their first home, need to be aware of the potential for predatory lending.<sup>2</sup>

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<sup>2</sup> Currently, the Georgia Fair Lending Act protects residents and allows them maximum capability to sue lenders. However, this controversial act will undoubtedly be revised over the next several months.

### III. Already own a manufactured home?

#### A. Maintenance & repairs:

- No home – site-built or manufactured – is maintenance free!
- Manufactured home owners receive a homeowner’s manual that describes what maintenance should be done when. If the guidelines are not followed, the manufacturer’s warranty may no longer be valid, and the home may lose value or years off its life.
- The homeowner’s manual also details guidelines for repairs; it is essential to ensure that they will not threaten the stability of the home. If a home is still under warranty, the residents should always check with the manufacturer to determine if they will handle repairs. If you wish to repair your home yourself, ask the manufacturer if he will reimburse you for materials and your labor.
- Rates of repair are approximately equal in site-built and manufactured homes.
- Additional checklists are available to guide you in dealing with potential water problems. Some of the recommendations are:
  - Use ventilation fans in the bathroom and kitchen
  - Check the air conditioner filter monthly
  - Set the thermostat above 75 degrees in hot, humid climates
  - Make sure any air conditioner or heat pump you install is sized correctly for your unit
  - Do not use unvented natural gas, propane, or kerosene heaters
  - Do not cover or close off heater or air conditioning floor registers
  - Be aware of signs of developing problems (musty smells; discolored walls or ceilings; swollen floors, walls, or ceilings; condensation on windows; and standing water under the home)

#### B. What if you decide to move your home:

- When transporting a home, it is crucial to keep in mind the size, width, and weight regulations for highway travel, as they differ from one state to another. Anyone who anticipates moving a home should check with the appropriate state regulatory agencies before purchasing a home to ensure that it will be able to travel through the necessary states.
- Again, pay close attention to the data plate zone maps located inside the manufactured home. These maps indicate where it is suitable for a particular home to be placed, based on wind, thermal, and roof load restrictions.

#### C. What will happen to your property value:

- In general, manufactured homes increase in value (appreciate) at lower rates than do site-built homes. However, individual manufactured homes *may* appreciate at the same rate as site-built homes.
- There is more variation in appreciation rates among manufactured homes than among site-built homes. One of the primary determinants is whether the home is placed on owned or leased land. Manufactured homes permanently grounded on owned land tend to appreciate more than do homes not placed on permanent foundations and/or placed on leased land.
- The appreciation of all homes is subject to many factors:

- The housing market or community where the home is located.
  - The availability and cost of homes and/or sites in the area.
  - The initial home price, the age and condition of the home.
  - The inflation rate.
  - The extent to which an official resale network exists in the area.
- Other specific factors that affect appreciation rates of manufactured homes are the size of the home, whether or not the home is overcrowded, the amount of money invested in maintenance annually, and whether or not the home has been moved.

#### D. Whom to contact when you have questions:

- If you have any problems with your home, you should first contact your retailer. Follow this with a letter listing the problems to the retailer, the manufacturer, and the installer. Keep copies of all letters sent. Finally, call the retailer or manufacturer to discuss further the repairs that need to be made.
- If repairs are not completed in a timely fashion, then you should register a complaint. All consumer complaints should be filed with the State Administrative Agency (SAA). In Georgia this is the State Fire Marshall. The SAA can help consumers communicate with retailers and manufacturers and can help to ensure that necessary work is completed.

#### IV. Contact information:

- Georgia State Administrative Agency (SAA): State Fire Marshall  
404-656-2056 Toll free: 1-800-656-2298  
<http://www.gainsurance.org/>
- The website for the Manufactured Housing Institute:  
<http://www.manufacturedhousing.org/default.asp>
- Another website with a wealth of information on manufactured homes:  
<http://www.mhousing.com/>
- For a list of manufactured housing retailers in Georgia, visit the following web site:  
[http://www.manufactured-housing.org/html/georgia\\_manufactured\\_housing\\_dealers.htm](http://www.manufactured-housing.org/html/georgia_manufactured_housing_dealers.htm)

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