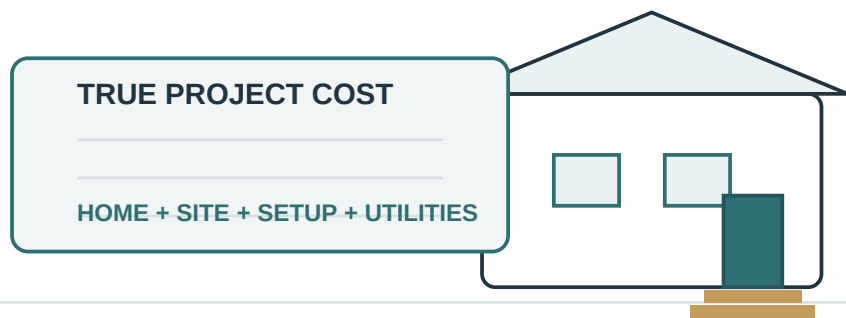


37 Hidden Costs of Buying a Manufactured Home

The Free Checklist to Read Before You Sign a Dealer Contract

MANUFACTURED HOMES INSIDER



Know the real project cost before you commit. This guide is designed to help you identify the site, setup, utility, financing, and finishing expenses that may sit outside the advertised home price.

FREE BUYER CHECKLIST | 37 COSTS | 15 DEALER QUESTIONS | TRUE PROJECT COST WORKSHEET

The Price of the Home Is Not the Price of the Project

One of the easiest mistakes a manufactured-home buyer can make is comparing homes based only on the advertised home price. The factory-built home is only one part of the finished project.

HOME	+ LAND / SITE	+ FOUNDATION / SETUP	+ UTILITIES	+ FEES / FINISHING

Depending on your property and dealer contract, you may still need to pay for land preparation, foundation work, transportation, installation, utilities, permits, steps, exterior work, financing, insurance, and other expenses.

HUD specifically tells manufactured-home buyers to consider site preparation and access, permits, soil and foundation conditions, anchoring, perimeter enclosure, and utility hookups as part of installation. HUD also recommends that installation-related services be identified separately in the purchase contract. [1]

THE MANUFACTURED HOMES INSIDER RULE

Before you sign anything, ask: "Is this included in the price you quoted me - in writing?"

If the answer is vague, treat the expense as not included until the contract says otherwise.

Why this matters: A lower advertised home price can be misleading if delivery, site work, utilities, foundation work, or permits are quoted separately. Compare complete projects, not just factory prices.

1 LAND & SITE PREPARATION

The land can be inexpensive and still be expensive to build on. Access, slope, trees, drainage, soil, and distance to utilities all matter.

1. Property survey

A boundary or site survey may be needed to identify property lines, easements, setbacks, access, home placement, and utility locations. Current national planning data commonly places residential surveys in the hundreds to low thousands of dollars. [6]

ASK: Is a survey required, and who pays for it?

2. Land clearing \$1,200-\$8,000 / acre planning range

Trees, brush, and heavy vegetation may need to be removed before grading and installation. Current national estimates place clearing around \$1,200-\$8,000 per acre, with heavily wooded or difficult terrain costing more. [6]

3. Tree, stump & debris removal

"Clearing" does not always include stump grinding, hauling trees away, disposal fees, demolition debris, or removal of old structures.

ASK: Does the clearing quote include stump and debris removal?

4. Excavation & grading

The site may need to be cut, filled, or leveled before foundation work. HUD installation standards require adequate site preparation and drainage so water does not accumulate beneath the home. [1][2]

5. Soil & perc testing \$700-\$2,000 for septic soil/perc testing

Soil affects foundation design, drainage, and septic suitability. For septic projects, current national estimates commonly place perc/soil testing around \$700-\$2,000. [7]

6. Drainage, swales & culverts

Your project may require swales, culverts, drainage pipe, gravel, retaining work, or additional grading. Poor drainage can contribute to settlement and moisture problems. [2]

7. Driveway & delivery access

The transporter needs physical access for the home sections. That can mean widening an entrance, adding gravel, removing trees, reinforcing a driveway, or installing a culvert. HUD specifically tells buyers to consider site access. [1]

ASK: Has the transporter inspected my access route before I sign?

Delivery is not the same thing as a completed installation. Make the dealer define what "setup" includes.

8. Foundation

Foundation systems can include piers, footings, slabs, crawlspaces, perimeter foundations, or engineered permanent systems. Fannie Mae requires eligible homes to be attached to an appropriate permanent foundation suited to site soil and applicable codes. [3]

ASK: Exactly what foundation system is included in my quote?

9. Anchors & tie-downs

Do not assume anchoring is automatically included in "setup." HUD installation rules address wind resistance and anchoring requirements. [1][2]

10. Blocking, leveling & marriage-line setup

A multi-section home must be positioned, joined, blocked, leveled, sealed, and structurally connected.

ASK: Does setup include complete marriage-line finishing?

11. Transportation & delivery mileage

Dealer advertising may include delivery only within a certain radius. Extra charges may arise from mileage, multiple sections, escort vehicles, oversize permits, difficult routes, or route restrictions.

ASK: How many delivery miles are included?

12. Crane or special equipment

A difficult site may require a crane, bulldozer, tractor, extra crew, or specialized towing equipment. This can become a major surprise if sections cannot be backed directly onto the foundation.

13. Skirting / perimeter enclosure

Skirting may be cosmetic, functional, recommended, or required. It can also involve vents, access panels, insulation, masonry, and moisture control. HUD notes that perimeter enclosure may be recommended or required depending on the installation. [1]

14. Ground vapor barrier

An enclosed crawlspace may require ground-moisture protection. HUD installation standards address vapor retarders beneath manufactured homes under applicable conditions. [2]

15. Inspection or engineer certification

Certain financing and foundation situations may require an installation inspection or professional foundation certification.

ASK: Does my lender require an engineer or inspector certification - and who pays?

BIG BUDGET CATEGORY: Current national planning data puts total utility development on vacant land around \$9,000-\$34,500+ on average, with long distances and difficult terrain capable of pushing the total much higher. [6]

16. Electrical service \$2,500-\$12,500 planning range

You may pay for trenching, conduit, cable, meter equipment, service panel work, utility connection, electrician labor, and permits. Current national planning estimates for bringing electricity onto vacant land are roughly \$2,500-\$12,500. [6]

17. Transformer, pole or long electrical run

The inexpensive quote can change quickly if a new transformer or utility pole is required. Long setbacks increase trenching and cable costs.

ASK: Has the utility company - not just the dealer - quoted the connection?

18. Municipal water connection \$1,000-\$6,000 planning range

If public water is available, connection is not necessarily free. Current planning estimates commonly run around \$1,000-\$6,000, depending on distance and municipal charges. [6]

19. Private well \$1,800-\$24,500 planning range

A private well may require drilling, casing, pump, pressure tank, electrical work, filtration, testing, and permits. Current 2026 national estimates place well drilling around \$1,800-\$24,500, with an average near \$5,500. [8]

20. Municipal sewer connection

Public sewer can involve tap fees, trenching, pipe, permits, and connection charges. Current planning estimates commonly run from the low thousands upward depending on distance and municipal fees. [6]

21. Septic system \$3,589-\$12,463 planning range

Current 2026 national estimates place many new septic installations around \$3,589-\$12,463, with system type, soil, groundwater, and site conditions driving cost. [7]

ASK: Has my septic design actually been approved for this lot?

22. Propane or natural gas

If natural gas is unavailable, you may need a propane tank, installation, piping, regulators, and the initial fill. Current planning estimates for propane tank installation can range from hundreds to several thousand dollars. [6]

23. Trenching & long utility runs

Distance matters. A home 300 feet from the road can cost very differently from one 50 feet away. Many utility installations are priced by the linear foot. [6]

A manufactured-home project can require several approvals rather than one simple permit. Requirements vary by state and locality.

24. Building & installation permits

Depending on locality, you may need installation, building, electrical, plumbing, septic, well, driveway, floodplain, or other permits. HUD specifically tells buyers to investigate local zoning, septic, electrical, and building requirements. [1]

ASK: Who obtains each permit, and who pays the fees?

25. Impact & development fees

Some jurisdictions charge school, transportation, utility-capacity, fire, or other development fees. These may not appear anywhere in the home price.

ASK: Give me a list of every government fee required before occupancy approval.

26. Site plans, engineering & zoning

Your project may require professional drawings or approvals for home placement, setbacks, drainage, foundation, septic, flood-zone compliance, or driveway access. HUD installation standards require applicable permits and address site/foundation conditions. [2]

DO THIS BEFORE YOU BUY LAND: Call the local building/zoning department and ask whether a manufactured home of your intended size and configuration can be placed on that parcel. Confirm setbacks, access, septic/well feasibility, flood or wind requirements, and permit fees.

A \$5,000 land bargain can become expensive if the site requires unusual foundation engineering, drainage work, long utility extensions, or a costly septic system.

WRITE THESE THREE NUMBERS DOWN BEFORE YOU SIGN:

Local permit / impact estimate	\$ _____
Site plan / engineering estimate	\$ _____
Contingency for unexpected site conditions	\$ _____

Delivery does not necessarily mean move-in ready. Verify exactly where the dealer/installer stops and your responsibility begins.

27. Steps, landings, decks & porches

A home delivered above grade still needs safe entry. You may need front and rear steps, code-compliant landings, handrails, a deck, porch, or accessibility ramp.

ASK: Exactly which entrances are included?

28. Gutters & exterior drainage

Gutters, downspouts, extensions, and final grading may be extra. HUD installation guidance emphasizes directing water away from the home. [2]

29. HVAC or heat-pump completion

Do not assume HVAC is fully installed because the home contains ductwork. Verify whether the outdoor condenser/heat pump, pad, refrigerant lines, electrical connection, thermostat, startup, and inspection are included.

30. Appliances & factory upgrades

Model-home pricing can differ from the base home. Refrigerators, upgraded ranges, fireplaces, cabinets, countertops, flooring, roof pitch, insulation, plumbing fixtures, and exterior packages can all change the final price.

ASK: Show me the base price and every added option as separate line items.

31. Landscaping & exterior finish work

After installation you may still have bare soil, tire ruts, disturbed grading, unfinished planting, no lawn, and no irrigation. Budget for the property you want after installation - not just the day the home arrives.

MOVE-IN READY TEST: Ask the dealer to describe what you will physically see on the day they say the project is "complete." Will you have working utilities, safe steps, finished HVAC, exterior drainage, and every required inspection/approval?

32. Sales, use or local taxes

Tax treatment varies by state and by whether the home is treated as personal property, real property, a home-only purchase, or a land/home package.

ASK: What taxes will I owe before closing or title transfer?

33. Appraisal, inspection & title services

A financed purchase can involve appraisal, title search, settlement services, title insurance, recording, and inspections. CFPB materials identify these as common categories of mortgage closing cost. [4]

34. Loan origination, points & lender fees

Financing can include origination, underwriting, application charges, discount points, and other lender fees. Compare annual percentage rate and total closing costs, not just the payment. [4]

35. Insurance before closing

Depending on your property and location, you may need manufactured-home coverage, homeowners coverage, flood insurance, wind coverage, or prepaid premiums. In higher-risk areas, insurance deserves its own budget conversation.

36. Recording, title conversion & real-property costs

If home and land are being treated as real property, additional documentation or title conversion may be required. Fannie Mae guidance generally requires qualifying manufactured home and land to be legally classified as real property. [3]

37. The cost nobody budgets: delays

Weather, permits, transport, utility companies, and contractors can delay completion. Potential costs include temporary housing, storage, extended rent, extra loan interest, contractor rescheduling, and unexpected site work.

THE RULE: Do not budget your project down to the final dollar. Keep a contingency reserve. A complete budget includes the cost of being wrong about something.

FINANCING NOTE: Manufactured-home financing can differ materially depending on whether the borrower owns the underlying land and whether the home is titled as personal property or real property. CFPB research has found important differences between manufactured-home mortgages and chattel loans. [4]

Your 37-Point Hidden-Cost Checklist

Before signing the dealer contract, mark each item: **Included** / **Not Included** / **Not Needed** / **Unknown**.

☐ 1. Property survey	☐ 2. Land clearing
☐ 3. Tree / stump / debris removal	☐ 4. Excavation and grading
☐ 5. Soil / perc testing	☐ 6. Drainage and culverts
☐ 7. Driveway and delivery access	☐ 8. Foundation
☐ 9. Anchors and tie-downs	☐ 10. Blocking, leveling and marriage-line setup
☐ 11. Transportation and delivery mileage	☐ 12. Crane or special equipment
☐ 13. Skirting / perimeter enclosure	☐ 14. Ground vapor barrier
☐ 15. Installation inspection / certification	☐ 16. Electrical service
☐ 17. Transformer / pole / long electrical run	☐ 18. Municipal water
☐ 19. Well	☐ 20. Municipal sewer
☐ 21. Septic system	☐ 22. Propane / natural gas
☐ 23. Utility trenching	☐ 24. Permits
☐ 25. Impact / development fees	☐ 26. Site plans / engineering / zoning
☐ 27. Steps / decks / porches	☐ 28. Gutters / drainage
☐ 29. HVAC completion	☐ 30. Appliances / upgrades
☐ 31. Landscaping / exterior finishing	☐ 32. Taxes
☐ 33. Appraisal / inspection / title	☐ 34. Loan origination / lender fees
☐ 35. Insurance	☐ 36. Recording / title conversion
☐ 37. Contingency / delay costs	

Do not leave "Unknown" as Unknown. Turn every unknown into a written answer before you sign the purchase agreement.

15 Questions to Ask Before You Sign

Bring this page to the dealer. The goal is to convert vague promises into written scope and written numbers.

- 01 Is the price you are showing me the home-only price or my complete move-in price?**
- 02 Please give me an itemized written list of everything included.**
- 03 What is specifically NOT included?**
- 04 How many delivery miles are included in the price?**
- 05 Who is responsible for preparing the site?**
- 06 What foundation is included?**
- 07 Who pays if the soil requires a different foundation?**
- 08 Are blocking, leveling, anchoring, and marriage-line work included?**
- 09 Are steps and landings included at every required door?**
- 10 Who connects electric, water, sewer/septic, and HVAC?**
- 11 Who obtains and pays for permits?**
- 12 What inspections are required before occupancy?**
- 13 Which factory options and upgrades are included in this price?**
- 14 What could cause this quoted price to increase after I sign?**
- 15 What is my expected complete project price - not just the price of the home?**

ASK FOR THE ANSWERS IN WRITING. A conversation is helpful. A contract is what defines the deal.

Your True Project Cost Worksheet

Use this worksheet to compare the dealer quote with your independent estimates, then replace estimates with actual invoices as the project develops.

EXPENSE	INCLUDED?	QUOTE / EST.	ACTUAL
Manufactured home		\$	\$
Land		\$	\$
Survey		\$	\$
Clearing		\$	\$
Grading		\$	\$
Soil / perc testing		\$	\$
Drainage		\$	\$
Driveway / access		\$	\$
Foundation		\$	\$
Delivery		\$	\$
Installation / setup		\$	\$
Anchoring		\$	\$
Skirting / enclosure		\$	\$
Electric		\$	\$
Water / well		\$	\$
Sewer / septic		\$	\$
Gas / propane		\$	\$
Permits		\$	\$
Impact fees		\$	\$
Engineering / site plans		\$	\$
Steps / decks		\$	\$
HVAC		\$	\$
Appliances / upgrades		\$	\$
Landscaping		\$	\$
Taxes		\$	\$
Financing / closing		\$	\$
Insurance		\$	\$
Contingency		\$	\$
TOTAL PROJECT COST		\$	\$

Before You Sign

There is nothing wrong with buying a manufactured home. But there is something wrong with making a six-figure decision without knowing what the project actually costs.

The goal of Manufactured Homes Insider is simple:
Help buyers compare homes, manufacturers, and complete project costs before they commit their money.

Do not compare two homes based only on the number printed on a dealer price sheet.

HOME + LAND / SITE + SETUP / UTILITIES + FEES / FINISHING

= THE NUMBER THAT MATTERS.

KEEP LEARNING

Independent manufacturer reviews	Head-to-head manufacturer comparisons
Real-cost guides	Land & site-preparation guides
Financing information	Florida manufactured-home guides
Buying checklists	New research and cost updates

KNOW BEFORE YOU BUY.

ManufacturedHomesInsider.com

Sources & Research

Research updated August 2026

The information in this guide was compiled from government, lending, consumer-protection, and current national cost sources. Local prices and requirements can vary significantly, so always verify costs with your dealer, contractor, lender, county, and utility providers.

[1] U.S. Department of Housing and Urban Development (HUD)

Manufactured Housing Homeowner Resources - installation, site preparation, foundation, utility, anchoring, and permit considerations.

<https://www.hud.gov/hud-partners/manufactured-home-resources>

[2] HUD Model Manufactured Home Installation Standards

Site drainage, soil conditions, foundations, moisture protection, and installation requirements.

<https://www.hud.gov/sites/documents/225hud.pdf>

[3] Fannie Mae Selling Guide

Manufactured-housing requirements involving permanent foundations, site preparation, utilities, access, and real-property eligibility.

<https://selling-guide.fanniemae.com/sel/b2-3-02/special-property-eligibility-and-underwriting-considerations-factory-built-housing>

[4] Consumer Financial Protection Bureau (CFPB)

Manufactured-housing finance research and consumer information on lending and closing costs.

<https://www.consumerfinance.gov/data-research/research-reports/manufactured-housing-finance-new-insights-hmda/>

[5] U.S. Census Bureau - Manufactured Housing Survey

Official manufactured-housing shipment and average sales-price data; latest data page updated August 2026.

<https://www.census.gov/programs-surveys/mhs/data/latest-data.html>

[6] HomeGuide 2026 cost references

Land clearing, utilities on vacant land, grading, water/sewer connection, and utility-distance planning ranges.

<https://homeguide.com/costs/cost-to-get-utilities-on-land>

[7] Angi 2026 septic-system cost data

National planning ranges for septic installation and soil/percolation testing.

<https://www.angi.com/articles/what-does-it-cost-install-septic-system.htm>

[8] Angi 2026 well-drilling cost data

National planning range and average for well drilling; local geology and depth can materially change cost.

<https://www.angi.com/articles/how-much-does-well-drilling-cost.htm>

IMPORTANT DISCLAIMER

Manufactured Homes Insider provides general educational information and is not a contractor, lender, engineer, attorney, insurance agent, or tax adviser. Costs shown are general planning ranges based on published national data and can vary significantly by location, property, home, contractor, market conditions, and applicable codes. Always obtain written local quotes and consult qualified professionals before purchasing land, selecting a home, obtaining financing, or beginning construction or installation.

National averages are planning tools - not quotes. Your actual project cost can change based on location, soil, home size, distance from utilities, local codes, wind/flood requirements, contractor availability, and the exact terms of your dealer agreement.

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