FOR EVERYONE · 5 MINUTE READ

Buying or selling a manufactured or mobile home

Many manufactured and mobile homes in California change owners through the state housing department, not the county recorder. If the home is in a park, the buyer also needs park approval.

Start with how the home is titled

Manufactured and mobile homes in California fall into two groups, and the difference shapes the whole escrow. Advantage One Escrow checks the home's title status when the file opens.

- Many are personal property, registered with the California Department of Housing and Community Development, or HCD. The title transfers through HCD.
- Some sit on a permanent foundation and have been converted to real property. Those close much like a house, with a deed recorded at the county and title insurance.

Homes registered with HCD

For an HCD home, escrow checks the registration and title records. It also confirms who holds any loans or liens on the home.

Fees and taxes on the home have to be current before HCD will transfer title. Depending on the home, that can mean a tax clearance from the county tax collector, or current registration fees paid to HCD.

Escrow prepares the transfer paperwork and sends it to HCD. The transfer is complete when HCD records the new owner.

Homes in a park

If the home sits in a mobile home park, the buyer usually has to be approved by park management before closing. The buyer applies to the park, and the park reviews the application.

The buyer also signs the park's rental agreement or lease for the space. In a park where spaces are rented, the home changes owners. The land stays with the park.

Space rent and similar charges can be split by the closing date if the instructions call for it.

We time the file so the park's approval lines up with the payoff and the HCD transfer.

Why use escrow for a private sale

Some owners sell a manufactured home privately, without escrow. Escrow gives both sides a neutral place for the money until the transfer is done. It also checks for liens and unpaid taxes before anyone is paid.

For the buyer, the money isn't released until the title can move. For the seller, the buyer's money is in hand before the paperwork goes to HCD.

Loans on manufactured homes

A loan on an HCD home is usually recorded with HCD, not the county. Escrow orders the payoff from the lender and makes sure the lien is released as part of the transfer.

A buyer who needs financing should talk to a lender early. Fewer lenders make loans on homes titled as personal property.

Before the buyer commits

California disclosure rules apply to many manufactured home sales. Your agent or dealer will tell you which forms you need.

Escrow can't advise on the home or the park. Before removing any contingencies, buyers should look closely at:

- The park's rules, and the current space rent.
- The home's condition, through an inspection.
- Any work the park requires on the home before a new owner moves in.
- The terms of the rental agreement or lease the buyer will sign.

Notes for sellers

Keep your space rent current, and tell the park early that you plan to sell. Ask about its sales rules, including any repairs it may require.

Having these papers ready at the start keeps the file moving:

- The HCD title or registration card for the home.
- The home's decal number and serial numbers.
- Loan details, if the home has a loan.
- Your park lease or rental agreement.
- Permits for any additions, such as a porch or an awning.

Homes on land you own

Some homes sit on land the owner also owns, but are still titled with HCD. In that case, the land and the home transfer separately. The land moves by deed at the county. The home moves through HCD. Escrow handles both in the same file.

Timing

A manufactured home sale is often shorter than a house sale, but the steps are different. Park approval and HCD paperwork each run on their own schedule.

Start the park application early, since the park sets its own review time.

Closing day

When the park has approved the buyer and the transfer papers are ready, escrow pays out the money as the instructions direct. Your escrow officer will explain what marks the close in your file.

Keys change hands on the terms of your contract, through your agent or dealer if you have one. Escrow doesn't hand over keys.

Help from Advantage One

Advantage One handles manufactured home escrows, including HCD transfers. Call us at (714) 962-0999 with the home's decal or serial number, and we'll tell you what the file will need.

Manufactured home checklist

- ☐ Decal number or serial number sent to escrow.
- ☐ Title status confirmed: HCD registration or real property.
- ☐ Park application submitted by the buyer, if the home is in a park.
- ☐ Park rental agreement or lease reviewed by the buyer.
- ☐ Loan payoff details sent to escrow, if the home has a loan.
- ☐ Taxes and registration fees checked.

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