

SRC Home and Land Solutions
General Process Outline for Manufactured Home Builds

Estimated Total Timeline: 6 – 12 Months +/-

Start Researching & Preparing: 1 – 3 Months to Complete

1. Apply to multiple Lenders to determine your approved Loan Amount and Loan Program options.
2. Pursue misc. home and setup quote with various options from multiple Home Dealers and Manufacturers
3. Investigate market land prices and development costs in your area.
4. Narrow down your goals and what you want for your home and property.
5. Build out your project budget with how much is allotted to each portion of the budget.
(If you already own land, skip ahead to step 7 B.)
6. Identify properties that potentially work with your budget. Get quotes for potential properties' development costs and identify properties that work will work within your budget. If no properties catch your eye initially then just research land in the area and get a solid idea what you are looking for to fit into your budget and keep looking around until something pops up on the market.

Start Planning & Permitting: 3 – 6 Months to Complete

7. **A.** Found your dream land that fits in your budget? Now you need to make an offer, get it under contract, do a thorough feasibility, double check quotes for costs to build on it, and close on the purchase. *If using a construction loan to purchase property then you would be closing on the loan when you close on the land purchase.
B. Already own land? Then you may have two options for closing on your construction loan.
 - i. If you want to use loan funds to work through the planning and permitting phase then you would want to pursue closing on your construction loan to move forward on your project.
 - ii. If you want to use cash funds to get your project through the Planning and Permitting phase, then it may be best to wait to close on the construction loan until you have approved permits in hand. (Cash used to fund this phase cannot be the same cash that is set aside for your down payment and/or cash-on-hand requirements for the loan approval)
8. Review required permit processes and complete all the documents/reports required for the permit applications for submittal.
9. Submit permit applications and wait for them to be reviewed
10. Resubmit or make any changes required from county/city review.
11. Permit Approval and issuance.
*If you waited to closed on your loan then this would be the alternative time to move forward and close on the loan for full funding.
12. Finalize home order and setup contract. Pay deposit and get the home in line waiting for production.

If you are ordering a customized home from the factory then:

Home Production: 2-6 months to Complete This phase runs simultaneously with steps 13 -15 of Site Construction.

If you bought an “in stock” or “off the lot” home that is at the Dealer’s waiting for you then:

Start Site Construction: 2 – 3 Months to Complete

13. On-site construction for the home completed. Utilities installed, driveway installed, general grading, and any other earthwork needed to prep for make home delivery possible and make the site ready for the foundation.
14. Utility connections run to the home pad site
15. Foundation and any foundation drainage requirements are installed.
16. Home delivered with truck or crawler or crane, depending on site and foundation conditions.
17. Home installed and connected to utilities.
18. Check mechanics of the home such as furnace, water heater, electrical panel, etc.
19. Exterior skirting installed and any other exterior components on the home finished such as roofing, siding, marriage line trim, etc.
20. Interior components of the home finished such as flooring, trim, door frames, doors hung and leveled, lighting, appliances, etc.
21. Complete final grading and anything else needed to ensure proper drainage.
22. Build porches, steps, and complete landscaping.
23. Walk through the home and check for any repairs needed.
24. Final site cleanup and tie up any loose ends remaining.
25. Certificate of Occupancy.

Move into your new home!

FYI: If possible, I recommend waiting as long as possible and getting as far as you can in the planning and permitting phase before closing on your construction loan. This is because construction loans have limited time frames of 12-18 months. The unfortunate reality for many folks is that the planning and permitting processes can be terribly unpredictable and quite lengthy, easily taking 3-6 months or more especially if your permit applications require additional engineering or reporting such as critical area reports, stormwater plans, Geotech, soil testing, etc. On top of that if you are ordering a customized manufactured home and not purchasing an “in stock” home then if you wait to get permits in hand before committing to a home, the production of that home can take easily take another 3-6 months. All of this eats up the limited timeline and does not allow for much leeway for completing the home and any site work needed once it arrives on site or to allow for any other unforeseen setbacks within the process. So just consider what your local timelines look like and the specifics of your unique project before deciding and what the additional fees and penalties might be for going over the timeline.