



The Manufactured Housing Playbook For Realtors

The \$3,600 Listing Most Agents Overlook

Written By: Dr. Kevin Leichtman
A third-generation manufactured home dealer and community operator.

I am grateful for the opportunity to partner
in your success.

-Kevin



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Introduction

Imagine you're sitting across the table from a buyer who's excited to purchase their next home. They've spent weeks searching online. They've toured a handful of houses. They've fallen in love with a few properties, only to discover they were just outside their budget.

Eventually, they become discouraged. You tell them you'll keep looking. A few weeks pass. The phone stops ringing. The lead quietly disappears.

Now imagine a different outcome.

Instead of watching that client walk away, you introduce them to a beautiful manufactured home they never realized existed. It fits their budget, and it checks nearly every box on their wish list. Within a few weeks, they're under contract, you've earned another commission, and you've gained a grateful client who will likely refer you to friends and family. That scenario happens every day.

The surprising part is that many Realtors never recognize the opportunity.

The typical real estate grind is to get the biggest listings on the most expensive homes to make that one incredible sale. While every realtor competes for those high-end listings, manufactured homes get left behind. For sale by owner listings become more common every year in manufactured housing, with hundreds of opportunities missed in every market, annually. And what's at stake? A more consistent commission, a more tight-knit referral network, easier, faster closings, and a segment of the market that is currently untapped.

Manufactured housing remains one of the most overlooked segments of residential real estate. Millions of Americans live in manufactured homes. Hundreds of thousands buy and sell them every year. Entire communities depend on knowledgeable professionals who understand the process. Yet in many markets, only a small number of Realtors (if any) actively pursue these transactions.

That creates an opportunity.

This book is not about convincing people that manufactured housing is better than traditional site-built housing. Every buyer has unique goals, budgets, and preferences. Instead, this book is about learning to serve a market that many agents overlook and helping more clients find housing solutions that genuinely fit their needs.

If you're an experienced Realtor, you already know how to build relationships, negotiate contracts, and guide clients through the buying and selling process. What you may not know is how manufactured housing works, why it differs from traditional real estate, or how to confidently answer the questions buyers and sellers ask every day.

That's exactly what this playbook is designed to teach.

By the time you finish this book, you'll know how to:

- Understand the manufactured housing industry with confidence.
- Explain financing options without confusion.
- Navigate titles, closings, inspections, and appraisals.
- Build relationships with manufactured home communities.
- Generate consistent leads from buyers, sellers, and community partners.
- Handle common objections with confidence.
- Convert buyers who thought homeownership was out of reach.
- Market manufactured homes effectively.
- Help homeowners downsize while creating additional business opportunities.
- Add five to ten manufactured home transactions to your business each year.

More importantly, you'll have practical tools you can use immediately. Every chapter includes worksheets, checklists, planning tools, and real-world examples drawn from years of experience in the manufactured housing industry.

One note before we begin.

This is not a textbook. It's not meant to be read once and placed on a bookshelf.

- ★ Highlight it.
- ★ Write in it.
- ★ Complete the worksheets.
- ★ Take it with you before community meetings.
- ★ Reference it before listing appointments.
- ★ Return to it whenever you encounter a situation you haven't seen before.

My hope is that this becomes one of the most useful business resources you own.

The manufactured housing market is growing. Buyers are searching for affordable options. Communities are looking for trusted professionals. Sellers need knowledgeable representation. The opportunity is already there. Let's help you become the Realtor who sees it.

Your Author

I'm Kevin Leichtman and I'm grateful for this opportunity to work with you in incorporating manufactured homes to your real estate strategy. My family owns multiple manufactured home communities in Northeast Ohio, and we have been in the business for over 50 years as of this writing.

Prior to working with my family, I was an educator with 10 years of teaching experience and a Ph.D. in Curriculum and Instruction. I am a dedicated educator and a proud operator in the manufactured housing space. If you have any questions while you read through this guide, just reach out! kevin@tlcollaborations.com Let's get to work!

Part I: Learn The Industry



Chapter 1: Manufactured Housing 101: Everything You Need to Sound Like an Expert

“Thank you so much for the recommendation! That gained me \$15,000!” My former tenant called to give me the good news.

“That’s wonderful!” I said. Betty had lived in my manufactured home community for over 20 years. The time came to sell her home so she could make the move to assisted living. When she first made the decision, she planned to list the home by herself for \$20,000. She had no idea what the value of her home was, just that she had seen another home sell for around that price.

“That realtor you recommended was a doll. She knew how to explain everything and set up the home for showings. She put the price at \$39,000 and it sold in days! I never could have done this on my own. Now I have some money put to the side for the grandkids.”

“I wouldn’t send you someone who didn’t know what they were doing. I’m so happy she helped!” I finished my call with Betty, then I called my realtor connection to congratulate her. She’s the only realtor within 50 miles who knows what the difference between HUD and Pre-HUD is, how underpinning works, and how to find a chattel loan. Therefore, she takes care of all of my tenants.

And her reward? An endless stream of uncontested listings, easy commission, and a base of clients who are truly grateful for her expertise and recommend her to anybody who will listen.

Why This Chapter Matters

Imagine walking into a listing appointment and immediately speaking your client's language. Instead of asking, "What's underpinning?" you confidently discuss skirting. Instead of wondering whether the home has a deed or a title, you already know what questions to ask. Instead of treating the property like something completely different from traditional real estate, you recognize that many of the same sales principles still apply. That confidence builds trust.

The purpose of this chapter is not to turn you into a contractor or home inspector. It's to give you the vocabulary and foundational knowledge necessary to confidently represent buyers and sellers in the manufactured housing market.

Manufactured Home, Mobile Home, or Modular Home?

These three terms are often used interchangeably by the general public, but they describe different types of housing.

Mobile Homes (often called trailers or trailer homes)

A mobile home is a factory-built home constructed before June 15, 1976. Why that date?

On June 15, 1976, the federal government began enforcing the HUD Code, establishing national construction and safety standards for factory-built housing. Homes built before this date are technically mobile homes. You'll still hear many buyers and sellers use the term today, and that's perfectly normal. However, as a professional, it's important to understand the distinction.

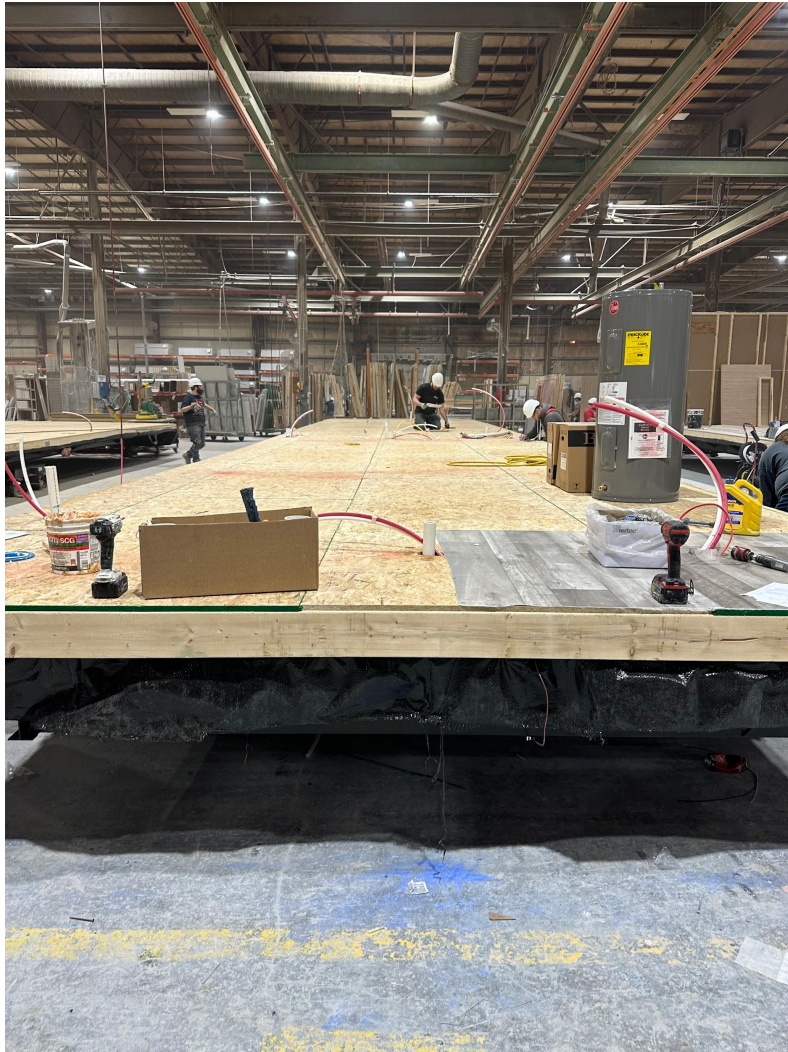
While the terms are often used interchangeably, it changes the perception of the home and its value.

Manufactured Homes

A manufactured home is any factory-built home constructed on or after June 15, 1976, under the federal HUD Code. These homes are built indoors in climate-controlled facilities, transported to their final location, and installed on a prepared site.

Modern manufactured homes come in a wide variety of sizes, layouts, and price points. Many feature open floor plans, upgraded kitchens, walk-in showers, covered porches, attached

garages, and finishes that rival traditional site-built homes.



(A home at the start of its build in a manufactured housing plant)

Modular Homes

Modular homes are also factory-built, but they follow the same local building codes as traditional site-built homes. Instead of arriving as a completed home on a permanent steel chassis, modular homes are transported on a trailer bed in sections and assembled on a permanent foundation.

From a financing and appraisal standpoint, modular homes are generally treated much more like traditional site-built homes. These are rarely seen in manufactured home communities due to the additional work needed in the foundation and set-up costs, but are often used on private land.

The HUD Code

One of the biggest advantages of modern manufactured housing is that every home built after June 15, 1976 follows the same national construction standards. The HUD Code establishes requirements for areas such as:

- Structural design
- Electrical systems
- Plumbing
- Heating and cooling
- Fire safety
- Energy efficiency
- Wind resistance
- Transportation standards

This standardized construction helps provide consistency across manufacturers. When speaking with buyers, understanding the HUD Code allows you to explain why today's manufactured homes differ significantly from the older homes many people remember.

Understanding the Parts of a Manufactured Home

One of the easiest ways to build confidence is by becoming familiar with the physical components you'll encounter during showings and inspections.

Skirting (Underpinning)

Many homeowners use the terms interchangeably. Skirting is the material installed around the bottom of the home to conceal the area beneath it. It improves appearance while helping protect plumbing and utilities from weather and animals. Most skirting is ventilated, but some are not. You will want to ensure if it is not a ventilated skirting, that there is a moisture barrier or similar protection for the foundation. These can become deal-killers if a home's foundation is in poor shape and not protected.

Materials may include:

- Vinyl (most common)
- Metal
- Concrete panels
- Brick
- Stone
- Composite materials



Chassis

Unlike most site-built homes, manufactured homes are constructed on a permanent steel frame called a chassis. The chassis provides structural support during transportation and continues supporting the home after installation. Although buyers sometimes worry when they hear the phrase "steel frame," it's simply part of the home's engineered design.



Hitch

During transportation, the home is connected to a truck using a hitch. After installation, the hitch is usually removed or concealed. Many buyers never notice where it was originally attached. Often, the hitch is stored underneath the home alongside the wheels and axles once removed.

Axles and Wheels

Manufactured homes are delivered using axles and wheels. These are typically removed during installation once the home reaches its final location.



(A mobile home transport company delivering a home by towing from the hitch, and the home rolling on wheels and axles)

Pier System

Most manufactured homes are supported by engineered piers beneath the chassis. The specific installation depends on local building requirements, soil conditions, wind zones, financing requirements, and whether the home is installed on private land or within a community.



Crawl Space

Many manufactured homes have an accessible crawl space beneath the home that contains plumbing, ductwork, and portions of the utility systems. Like traditional crawl spaces, these areas occasionally require maintenance or repairs.

Permanent Foundations

Not every manufactured home sits on the same type of foundation. Depending on the installation, you may encounter:

- Concrete Slab foundations (most popular)
- Pier foundations
- Crawl space foundations
- Basement foundations
- Permanent engineered foundations

The type of foundation often affects financing options, appraisal requirements, and resale value. This becomes especially important when buyers plan to finance the home with certain loan programs on private land.

We'll discuss financing in much greater detail in Chapter 3.



(A concrete monolithic slab foundation for an incoming home)

Data Plates and HUD Labels

Every manufactured home contains identifying information.

HUD Certification Labels

These small metal labels are permanently attached to each section of the home during manufacturing. Think of them as the home's federal certification.

Data Plate

The data plate contains important information including:

- Manufacturer
- Date of construction
- Wind zone
- Roof load
- Thermal zone
- Serial number

Knowing where to locate this information can save significant time during transactions. The most common places to find the data plates and HUD labels are (in order):

- The cabinet underneath the sink
- A wall on the owner's suite closet
- On, near, or next to the electric panel
- On the steel chassis underneath the home itself (more common for 1970's range homes)

Manufactured Homes and Site-Built Homes Have More in Common Than You Think

One of the biggest surprises for many Realtors is just how similar these homes are to traditional construction.

Manufactured homes include:

- Framing
- Insulation
- Drywall in many models
- Roofing systems
- Plumbing
- Electrical systems
- HVAC systems
- Kitchens
- Bathrooms
- Bedrooms
- Living spaces

Just like any other home, they require maintenance, inspections, repairs, upgrades, and occasional remodeling. Many buyers walk into a modern manufactured home expecting something completely different. Once they tour the home, their perception often changes dramatically.



(A typical kitchen & dining room layout)

Important Differences

While there are many similarities, Realtors should also understand the key differences.

Manufactured homes:

- Are built under the HUD Code rather than local building codes.
- Are transported to their final location.
- Are titled similarly to cars
- May sit on leased land or privately owned land.
- Often have financing options that differ from traditional mortgages.
- Require specialized knowledge during certain transactions.

Understanding these differences helps you provide accurate guidance without overwhelming your clients.

Common Questions Buyers Ask

As you begin working in manufactured housing, you'll hear many of the same questions repeatedly.

Examples include:

- Can I finance this home?
- Does it appreciate in value?
- Can I put it on my own land?
- Is the land included?
- Can I add a garage later?
- What does lot rent include?
- How are these homes built?
- Can they withstand severe weather?
- Are inspections available?
- How long do they last?

You'll learn how to confidently answer each of these throughout this book.

Kevin's Tip

Never assume a buyer understands manufactured housing terminology. Instead of using industry jargon immediately, ask simple questions first.

"Have you ever owned or toured a manufactured home before?"

Their answer tells you exactly where to begin the conversation. Meeting buyers at their current level of understanding builds trust far more quickly than trying to impress them with technical knowledge.

Key Takeaways

- Mobile homes and manufactured homes are not the same thing.
- June 15, 1976 is one of the most important dates in manufactured housing.
- Modular homes follow different construction standards than manufactured homes.
- Learning the basic terminology immediately increases your credibility.
- Manufactured homes share many construction features with site-built homes.
- Foundation type can affect financing and resale.
- HUD labels and data plates provide valuable information during a transaction.
- Most buyers simply need a knowledgeable guide who can explain the process clearly.

Business Builder

Manufactured Housing Confidence Checklist

Before moving to the next chapter, make sure you can confidently explain each of the following without looking up the answer.

Topic	Confident	Needs Review
Difference between mobile, manufactured, and modular homes	☐	☐
HUD Code	☐	☐
Skirting and underpinning	☐	☐
Chassis	☐	☐
Pier systems	☐	☐
Permanent foundations	☐	☐
Data plate	☐	☐
HUD certification labels	☐	☐
Similarities to site-built homes	☐	☐
Key differences from site-built homes	☐	☐

Action Step: Visit a manufactured home community, dealership, or model center this week. As you tour the home, identify each component discussed in this chapter. Take notes, ask questions, and begin building the confidence that comes from seeing these concepts firsthand.