• Approaches to Funding Major System Upgrades

Approaches to Funding Major System Upgrades Understanding Flat Rate Pricing vs Hourly Billing Considering Payment Plans for Costly Equipment Exploring Credit Options for Mobile Home Repairs Evaluating Interest Rates on HVAC Financing Deciding Between Cash Payment and Loan Assistance Using Budget Planning to Manage HVAC Expenses Applying for Low Interest Home Improvement Loans Strategies for Saving on Seasonal Tune Up Costs Discussing Payment Flexibility with HVAC Providers Tracking Monthly Expenses to Avoid Overextension Selecting the Right Financing Partner for Big Projects

- Reviewing EPA Compliance Requirements for HVAC Work
   Reviewing EPA Compliance Requirements for HVAC Work Understanding
   Local Permit Processes for Mobile Home Projects Following Guidelines for
   Proper Refrigerant Handling Recognizing OSHA Mandates on Workplace
   Safety Steps for Meeting State Licensing Obligations Checking Zoning
   Rules for External AC Installations Ensuring Adequate Ventilation to Meet
   Code Standards Maintaining Indoor Air Quality Through Compliance
   Importance of Safety Gear for HVAC Technicians Documenting Work to
   Verify Code Adherence Identifying Common Violations During Inspections
   Coordinating with Local Authorities for Larger Renovations
  - About Us



Maintaining a comfortable and safe environment in a mobile home often hinges on the effective functioning of its heating, ventilation, and air conditioning (HVAC) systems. The importance of timely HVAC maintenance cannot be overstated, particularly when considering the financial implications and necessity of exploring credit options for mobile home repairs. Beyond just comfort, a well-maintained HVAC system is an investment in longevity and efficiency that can prevent costly breakdowns and the need to seek out financial assistance.

Airflow balance is crucial for effective heating and cooling in mobile homes **mobile home hvac repair near me** heat exchanger.

For many mobile homeowners, tight budgets are a reality that requires careful management. When unexpected HVAC repairs arise due to neglect or delayed maintenance, they can lead to substantial financial strain. This is where the importance of timely maintenance becomes evident. Regular servicing helps identify potential issues before they escalate into major problems that require extensive repair work. By investing in routine checks and minor fixes today, homeowners can avoid substantial costs tomorrow.

When HVAC systems fail due to lack of maintenance, homeowners may find themselves faced with urgent repair needs that necessitate exploring credit options. These options might include personal loans, lines of credit, or even specific financing plans designed for home repairs. While these solutions provide necessary relief during emergencies, they also come with interest rates and repayment terms that can further strain finances over time.

Therefore, it is prudent for mobile homeowners to adopt a proactive approach towards their HVAC systems. Regular filter replacements, system cleanings, and inspections by qualified professionals can significantly extend the lifespan of these units while ensuring they operate efficiently. This not only reduces utility bills but also minimizes the likelihood of unexpected breakdowns requiring immediate financial intervention.

Moreover, maintaining a regular schedule for HVAC upkeep instills peace of mind by ensuring indoor air quality remains optimal-a critical factor for health and well-being within any living space. Clean filters and ducts mean fewer allergens circulating indoors, which is especially important for families with young children or individuals with respiratory conditions.

In conclusion, while exploring credit options provides a safety net for unforeseen circumstances in mobile home repairs, it is far more beneficial to prioritize timely HVAC maintenance as a preventive measure. By doing so, homeowners protect themselves from

potential financial burdens while enhancing their living environment's comfort and safety. In essence, an ounce of prevention through regular maintenance is worth more than a pound of cure when it comes to preserving both your home's integrity and your financial stability.

# Traditional Funding Methods: Loans and Credit Options —

- Evaluating the Costs and Benefits of Major System Upgrades
- Traditional Funding Methods: Loans and Credit Options
- Government Grants and Incentive Programs for Energy Efficiency
- Exploring Private Sector Investment Opportunities
- Crowdfunding as a Community-Based Funding Approach
- Innovative Financing Models: Energy-as-a-Service (EaaS) Contracts

When it comes to maintaining the comfort and livability of a mobile home, HVAC systems play an indispensable role. However, like any other mechanical system, they are prone to wear and tear over time. Repairing or replacing HVAC systems can be a costly endeavor, especially when unexpected issues arise. For mobile homeowners who may not have substantial savings set aside for such emergencies, exploring credit options becomes a viable pathway to ensure their homes remain comfortable and energy-efficient.

One of the most common credit options available for HVAC repairs is a personal loan. Personal loans offer flexibility as they can be used for virtually any expense, including home repairs. These loans typically come with fixed interest rates and structured repayment terms, making it easier for homeowners to budget accordingly. Banks, credit unions, and online lenders offer a variety of personal loan products that cater to different credit profiles. For those with good credit scores, securing a personal loan at a favorable interest rate can be relatively straightforward.

Another popular choice is using a credit card to cover HVAC repair costs. Many homeowners already have access to one or more credit cards; thus, using them for emergency repairs is convenient. Additionally, some credit cards offer promotional periods with low or zero interest rates on new purchases. By strategically utilizing these promotions, homeowners can spread out the cost of repairs without accruing exorbitant interest charges-provided they pay off the balance before the promotional period ends.

Home equity lines of credit (HELOCs) present another avenue for financing HVAC repairs in mobile homes. A HELOC allows homeowners to borrow against the equity they've built up in their property. This option often comes with lower interest rates compared to unsecured loans or credit cards because it uses the home as collateral. However, this also means there's an element of risk involved: failing to repay could potentially jeopardize one's ownership of their home.

For those seeking alternative financing solutions that cater specifically to energy-efficient improvements like HVAC upgrades or installations, specialized financing programs may be worth exploring. Some utility companies offer rebates or low-interest loans aimed at promoting energy efficiency within residential properties. These programs can significantly offset costs while encouraging environmentally friendly practices.

Lastly, some HVAC contractors provide in-house financing options directly through their businesses. These plans may offer competitive rates and tailored repayment schedules designed around the completion timeline of repair work.

In conclusion, while dealing with unexpected HVAC issues in a mobile home can be daunting from both logistical and financial perspectives, understanding available credit options empowers homeowners to make informed decisions about how best to fund necessary repairs or replacements efficiently and effectively without compromising their financial stability long-term.

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# Government Grants and Incentive Programs for Energy Efficiency

When considering credit options for mobile home repairs, it is crucial to understand the differences between traditional loans and specialized financing. Each option has its own advantages and limitations, which can significantly impact the financial landscape of a homeowner looking to make necessary improvements.

Traditional loans, such as personal loans or home equity loans, are often the first consideration for many homeowners. These loans are typically offered by banks and credit unions, providing a straightforward borrowing process with relatively competitive interest rates. One of the key benefits of traditional loans is their versatility; they can be used for a wide range of purposes beyond just mobile home repairs. Additionally, if you have a strong credit history and sufficient equity in your property, securing favorable terms can be quite feasible.

However, there are challenges when opting for traditional loans. The application process can be lengthy and stringent, requiring extensive documentation and credit checks. Furthermore, not all lenders may recognize mobile homes as collateral due to their depreciating nature compared to conventional houses. This perception might limit your ability to secure a loan or result in less favorable terms than expected.

On the other hand, specialized financing options cater specifically to mobile home owners' unique needs. These options include chattel mortgages and Title I HUD-insured loans designed explicitly for manufactured housing. Specialized lenders who focus on this niche market tend to have more flexible requirements and understand the intricacies involved in mobile home ownership.

Specialized financing often offers more accessible approval processes tailored to individuals without substantial equity or those with less-than-perfect credit scores. Moreover, these options generally have quicker processing times due to their focused criteria-an attractive feature when urgent repairs are needed.

Nevertheless, specialized financing isn't without its drawbacks. Interest rates may be higher compared to traditional loans due to perceived risks associated with mobile homes' depreciation over time. Additionally, these options might come with specific restrictions on how funds can be utilized or require borrowers to pay higher fees upfront.

In conclusion, when exploring credit options for mobile home repairs, it's essential to weigh the pros and cons of traditional loans versus specialized financing carefully. Traditional loans offer broader usage flexibility but may come with stringent requirements that could hinder approval chances for some homeowners. Conversely, specialized financing caters directly to the unique aspects of mobile homes but might entail higher costs in terms of interest rates or fees.

Ultimately choosing between these two paths requires assessing individual circumstances thoroughly: evaluating factors like current financial standing (including available equity), urgency level regarding repair needs alongside long-term repayment capabilities will help determine which option aligns best given personal priorities while ensuring successful completion towards desired renovations within budget constraints efficiently possible!



# Exploring Private Sector Investment Opportunities

When it comes to undertaking repairs on a mobile home, especially for crucial systems like heating, ventilation, and air conditioning (HVAC), one must consider various financing options. For many homeowners, the prospect of sudden repair costs can be daunting. This is where understanding interest rates and terms for seasonal HVAC repair loans becomes essential.

Exploring credit options for mobile home repairs should start with a clear assessment of your financial situation and needs. Mobile homes often require unique considerations compared to traditional houses, primarily due to their construction and location-specific challenges. Repairs to an HVAC system are not just about comfort; they are vital for maintaining a livable environment regardless of the season.

Seasonal HVAC repair loans offer a tailored solution by aligning payment schedules with anticipated needs or income fluctuations typical in certain industries or regions. These loans generally come with different terms compared to standard personal loans, which makes evaluating the interest rates critical. The interest rate you secure can significantly impact the total cost of the loan over time.

For instance, fixed-rate loans provide predictability with set monthly payments and interest rates that remain constant throughout the loan's life. This stability can be advantageous if you prefer knowing exactly what your payments will be each month. Conversely, variable-rate loans might offer initially lower rates but come with the risk of rate increases based on market conditions.

It's also important to consider whether there are any additional fees associated with these loans. Some lenders may charge origination fees or penalties for early repayment. Thoroughly reading the fine print and asking questions can prevent unpleasant surprises down the line.

Moreover, take time to assess how long you'll need to repay the loan comfortably without straining your finances. Shorter loan terms usually mean higher monthly payments but less overall interest paid in comparison to longer-term loans which might ease immediate financial pressure but incur more interest over time.

In conclusion, while exploring credit options for mobile home repairs such as seasonal HVAC repair loans, careful evaluation of interest rates and terms is paramount. By understanding these elements thoroughly and considering both immediate and long-term financial implications, homeowners can make informed decisions that ensure both their homes' functionality and financial well-being are maintained effectively.

# Crowdfunding as a Community-Based Funding Approach

Exploring credit options for mobile home repairs often reveals a crucial element that can either open doors or pose significant challenges: your credit score. This seemingly simple number holds substantial power in determining the quality and cost of financing available to you. Improving your credit score is not just about gaining access to better financial products; it's about setting yourself up for greater financial flexibility and peace of mind.

To begin with, one of the most effective ways to enhance your credit score is to ensure timely payments on all current debts. Payment history constitutes a significant portion of your credit score, so maintaining consistency in this area can yield immediate benefits. Set reminders or automate payments if possible, ensuring that you never miss a due date. Each on-time payment contributes positively to your overall score and demonstrates reliability to potential lenders.

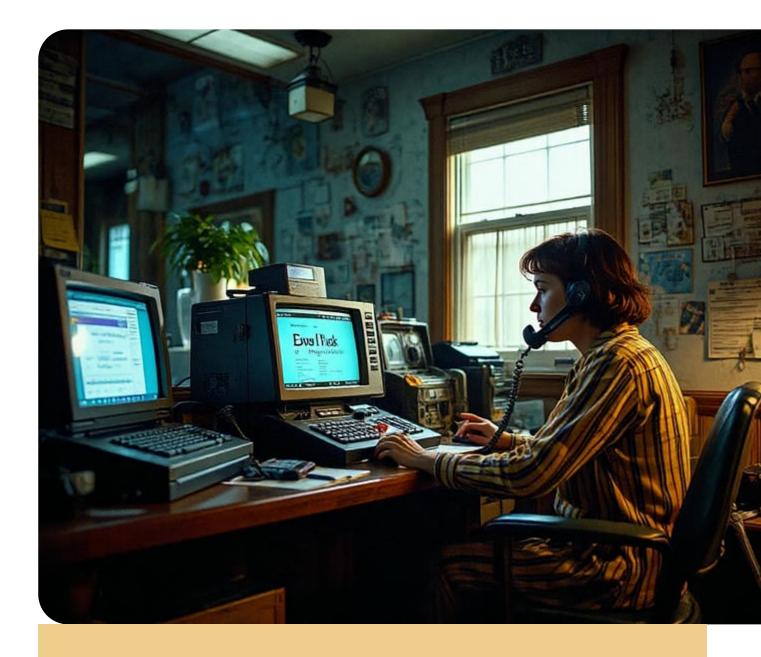
Next, consider the impact of your credit utilization ratio-the amount of credit you're using compared to the total available limit. Ideally, keeping this ratio below 30% can help improve your credit score significantly. If you're utilizing most of your available credit, it may signal riskiness to lenders. Reducing outstanding balances and spreading debt across multiple accounts can help maintain a lower utilization rate.

It's also vital to periodically review your credit report for any inaccuracies or discrepancies that might be unfairly affecting your score. Errors such as incorrect account information or fraudulent activities should be disputed immediately with the relevant financial institutions or directly through major credit bureaus like Experian, Equifax, or TransUnion.

Moreover, cultivating a longer credit history can positively influence your score over time. While this might not provide quick results if you're new to managing credit, keeping older accounts open-even those you don't actively use-can contribute positively by demonstrating long-term commitment and stability.

Finally, diversifying the types of credit you use-such as combining revolving accounts like credit cards with installment loans like personal loans-can reflect favorably on your report by showcasing an ability to manage different kinds of debt responsibly.

By focusing on these strategies for improving your credit score, individuals seeking financing for mobile home repairs will likely find themselves better positioned when exploring their options. A higher credit score not only promises more favorable loan terms but also grants access to lower interest rates and higher borrowing limits. Taking proactive steps in nurturing one's financial health today paves the way for more secure and feasible choices tomorrow when urgent needs arise.



# Innovative Financing Models: Energy-as-a-Service (EaaS) Contracts

Exploring credit options for mobile home repairs is a crucial topic for many homeowners who find themselves in need of financial assistance to maintain or improve their living spaces. Mobile homes, often considered an affordable housing option, require regular maintenance and occasional repairs just like any other type of residence. However, the financial burden of these repairs can be significant, especially when unexpected issues arise. Fortunately, there are government and non-profit assistance programs available that can provide valuable support in navigating these challenges.

Government programs play a vital role in providing financial assistance for mobile home repairs. One prominent example is the U.S. Department of Agriculture's (USDA) Rural Development Program, which offers loans and grants to eligible low-income homeowners in rural areas. The Section 504 Home Repair program under this initiative provides funds specifically for repairing and modernizing mobile homes. These funds can be used to address safety hazards, improve energy efficiency, or adapt homes to accommodate disabilities.

Similarly, the Department of Housing and Urban Development (HUD) administers several programs aimed at assisting low-income families with their housing needs. The Community Development Block Grant (CDBG) program allows local governments to allocate funds towards community development projects, including housing rehabilitation. This means that eligible mobile home owners might benefit from repair grants or loans through local initiatives funded by CDBG.

Non-profit organizations also offer valuable resources for those seeking credit options for mobile home repairs. Organizations such as Habitat for Humanity provide repair services as part of their mission to ensure everyone has access to safe and decent housing. They often collaborate with volunteers and use donated materials to keep costs down while ensuring quality work.

Additionally, some non-profits focus on specific communities or demographics, offering tailored assistance where it's needed most. For instance, Rebuilding Together is a national organization dedicated to repairing homes for veterans, seniors, and families in need across America.

For individuals considering credit options beyond government and non-profit assistance programs, it's important to explore traditional lending avenues as well. Personal loans from banks or credit unions may offer reasonable terms if you have a good credit score; however,

interest rates should be carefully compared against other available funding sources.

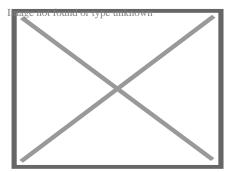
In conclusion, exploring government and non-profit assistance programs provides viable pathways for securing financial aid necessary for mobile home repairs. By leveraging these resources alongside traditional credit options when appropriate, homeowners can make informed decisions about maintaining their residences without bearing undue financial strain. It's essential to research thoroughly and reach out proactively-many programs have specific eligibility requirements that must be met-and taking advantage of these opportunities could mean the difference between living comfortably or facing ongoing structural issues within your home environment.

#### About Mobile home

This article is about the prefabricated structure. For the vehicle, see Recreational vehicle. For other uses, see Mobile home (disambiguation).

"Static Caravan" redirects here. For the record label, see Static Caravan Recordings. "House on wheels" redirects here. For the South Korean variety show, see House on Wheels.

The examples and perspective in this article **deal primarily with the United** Globe **States and do not represent a worldwide view of the subject**. You may mage not **improve this** article, discuss the issue on the talk page, or create a new article, as appropriate. (April 2017) (Learn how and when to remove this message)



Mobile homes with detached single car garages

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Part of a series on

Living spaces



### Main

- House: detached
- semi-detached
- terraced
- Apartment
- Bungalow
- Cottage
- Ecohouse
- Green home
- Housing project
- Human outpost
- I-house
- Ranch
- Tenement
- Condominium
- Mixed-use development
- Hotel
- Hostel
- Castle
- $\circ~$  Public housing
- Squat
- $\circ$  Flophouse
- Shack
- Slum
- Shanty town
- Villa

#### Issues

- Affordability
- Affordability in the United States
- Executive housing
- Environmental:
- design
- $\circ$  planning
- racism
- Environmental security
- Eviction
- Fair housing
- Healthiness
- Homelessness
- $\circ\,$  Housing crisis
- Housing discrimination
- Housing stress
- Overpopulation
- Housing inequality
- Home ownership
- Luxury apartments
- Ownership equity
- Permit
- Rent
- Subprime lending
- Subsidized housing
- Sustainable:
- o architecture
- development
- living
- Sustainable city
- Toxic hotspot
- Vagrancy

Society and politics

- Housing First
- Housing subsidy
- $\circ$  NIMBY
- Rapid Re-Housing
- Real estate appraisal
- Real estate bubble
- Real estate economics
- Real estate investing
- $\circ$  Redlining
- Rent regulation
- Right to housing
- Rent control
- Rent strike
- $\circ\,$  Tenants union
- YIMBY

#### Other

- Alternative lifestyle
- Assisted living
- Boomtown
- Cottage homes
- Eco-cities
- Ecovillage
- Foster care
- Green building
- Group home
- Halfway house
- Healthy community design
- Homeless shelter
- Hospital
- Local community
- Log house
- Natural building
- Nursing home
- Orphanage
- Prison
- Psychiatric hospital
- Residential care
- Residential treatment center
- Retirement community
- Retirement home
- Supportive housing
- Supported living
- Housing portal

A **mobile home** (also known as a **house trailer**, **park home**, **trailer**, or **trailer home**) is a prefabricated structure, built in a factory on a permanently attached chassis before being transported to site (either by being towed or on a trailer). Used as permanent homes, or for holiday or temporary accommodation, they are often left permanently or semi-permanently in one place, but can be moved, and may be required to move from time to time for legal reasons.

Mobile homes share the same historic origins as travel trailers, but today the two are very different, with travel trailers being used primarily as temporary or vacation homes. Behind the cosmetic work fitted at installation to hide the base, mobile homes have strong trailer frames, axles, wheels, and tow-hitches.

#### History

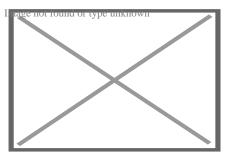
[edit]

In the United States, this form of housing goes back to the early years of cars and motorized highway travel.<sup>[1]</sup> It was derived from the travel trailer (often referred to during the early years as "house trailers" or "trailer coaches"), a small unit with wheels attached permanently, often used for camping or extended travel. The original rationale for this type of housing was its mobility. Units were initially marketed primarily to people whose lifestyle required mobility. However, in the 1950s, the homes began to be marketed primarily as an inexpensive form of housing designed to be set up and left in a location for long periods of time or even permanently installed with a masonry foundation. Previously, units had been eight feet or fewer in width, but in 1956, the 10-foot (3.0 m) wide home ("ten-wide") was introduced, along with the new term "mobile home".<sup>[2</sup>]

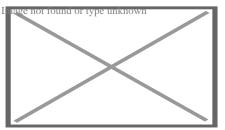
The homes were given a rectangular shape, made from pre-painted aluminum panels, rather than the streamlined shape of travel trailers, which were usually painted after assembly. All of this helped increase the difference between these homes and home/travel trailers. The smaller, "eight-wide" units could be moved simply with a car, but the larger, wider units ("ten-wide", and, later, "twelve-wide") usually required the services of a professional trucking company, and, often, a special moving permit from a state highway department. During the late 1960s and early 1970s, the homes were made even longer and wider, making the mobility of the units more difficult. Nowadays, when a factory-built home is moved to a location, it is usually kept there permanently and the mobility of the units has considerably decreased. In some states, mobile homes have been taxed as personal property if the wheels remain attached, but as real estate if the wheels are removed. Removal of the tongue and axles may also be a requirement for real estate classification.

## Manufactured home

[edit] Main article: Manufactured housing



Example of a modern manufactured home in New Alexandria, Pennsylvania. 28 by 60 feet (8.5 m × 18.3 m)



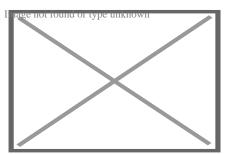
Manufactured home foundation

Mobile homes built in the United States since June 1976, legally referred to as manufactured homes, are required to meet FHA certification requirements and come with attached metal certification tags. Mobile homes permanently installed on owned land are rarely mortgageable, whereas FHA code manufactured homes are mortgageable through VA, FHA, and Fannie Mae.

Many people who could not afford a traditional site-built home, or did not desire to commit to spending a large sum of money on housing, began to see factory-built homes as a viable alternative for long-term housing needs. The units were often marketed as an alternative to apartment rental. However, the tendency of the units of this era to depreciate rapidly in resale value<sup>[</sup>*citation needed*<sup>]</sup> made using them as collateral for loans much riskier than traditional home loans. Terms were usually limited to less than the thirty-year term typical of the general home-loan market, and interest rates were considerably higher.<sup>[</sup>*citation needed*<sup>]</sup> In that way, mobile home loans resembled motor vehicle loans more than traditional home mortgage loans.

## **Construction and sizes**

[edit]



Exterior wall assemblies being set in place during manufacture

Mobile homes come in two major sizes, *single-wides* and *double-wides*. Single-wides are 18 feet (5.5 m) or less in width and 90 feet (27 m) or less in length and can be towed to their site as a single unit. Double-wides are 20 feet (6.1 m) or more wide and

are 90 feet (27 m) in length or less and are towed to their site in two separate units, which are then joined. *Triple-wides* and even homes with four, five, or more units are also built but less frequently.

While site-built homes are rarely moved, single-wide owners often "trade" or sell their home to a dealer in the form of the reduction of the purchase of a new home. These "used" homes are either re-sold to new owners or to park owners who use them as inexpensive rental units. Single-wides are more likely to be traded than double-wides because removing them from the site is easier. In fact, only about 5% of all double-wides will ever be moved. [citation needed]

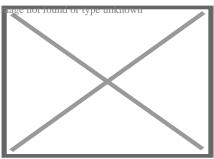
While an EF1 tornado might cause minor damage to a site-built home, it could do significant damage to a factory-built home, especially an older model or one that is not properly secured. Also, structural components (such as windows) are typically weaker than those in site-built homes.<sup>[3]</sup> 70 miles per hour (110 km/h) winds can destroy a mobile home in a matter of minutes. Many brands offer optional hurricane straps, which can be used to tie the home to anchors embedded in the ground.

#### Regulations

[edit]

## **United States**

[edit]



Home struck by tornado

In the United States, mobile homes are regulated by the US Department of Housing and Urban Development (HUD), via the Federal National Manufactured Housing Construction and Safety Standards Act of 1974. This national regulation has allowed many manufacturers to distribute nationwide because they are immune to the jurisdiction of local building authorities.[<sup>4</sup>] [<sup>5</sup>]: $AfA¢A¢a\in SA¬A...A$  <u>1</u>  $AfA¢A¢a\in SA¬A...A$  By contrast, producers of modular homes must abide by state and local building codes. There are, however, wind zones adopted by HUD that home builders must follow. For example, statewide, Florida is at least wind zone 2. South Florida is wind zone 3, the strongest wind zone. After Hurricane Andrew in 1992, new standards were adopted for home construction. The codes for building within these wind zones were significantly amended, which has greatly increased their durability. During the 2004 hurricanes in Florida, these standards were put to the test, with great success. Yet, older models continue to face the exposed risk to high winds because of the attachments applied such as carports, porch and screen room additions. Such areas are exposed to "wind capture" which apply extreme force to the underside of the integrated roof panel systems, ripping the fasteners through the roof pan causing a series of events which destroys the main roof system and the home.

The popularity of the factory-built homes caused complications the legal system was not prepared to handle. Originally, factory-built homes tended to be taxed as vehicles rather than real estate, which resulted in very low property tax rates for their inhabitants. That caused local governments to reclassify them for taxation purposes.

However, even with that change, rapid depreciation often resulted in the home occupants paying far less in property taxes than had been anticipated and budgeted. The ability to move many factory-built homes rapidly into a relatively small area resulted in strains to the infrastructure and governmental services of the affected areas, such as inadequate water pressure and sewage disposal, and highway congestion. That led jurisdictions to begin placing limitations on the size and density of developments.

Early homes, even those that were well-maintained, tended to depreciate over time, much like motor vehicles. That is in contrast to site-built homes which include the land they are built on and tend to appreciate in value. The arrival of mobile homes in an area tended to be regarded with alarm, in part because of the devaluation of the housing potentially spreading to preexisting structures.

This combination of factors has caused most jurisdictions to place zoning regulations on the areas in which factory-built homes are placed, and limitations on the number and density of homes permitted on any given site. Other restrictions, such as minimum size requirements, limitations on exterior colors and finishes, and foundation mandates have also been enacted. There are many jurisdictions that will not allow the placement of any additional factory-built homes. Others have strongly limited or forbidden all single-wide models, which tend to depreciate more rapidly than modern double-wide models.

Apart from all the practical issues described above, there is also the constant discussion about legal fixture and chattels and so the legal status of a trailer is or could be affected by its incorporation to the land or not. This sometimes involves such factors as whether or not the wheels have been removed.

### **North Carolina**

## [edit]

The North Carolina Board of Transportation allowed 14-foot-wide homes on the state's roads, but until January 1997, 16-foot-wide homes were not allowed. 41 states allowed 16-foot-wide homes, but they were not sold in North Carolina. Under a trial program approved January 10, 1997, the wider homes could be delivered on specific roads at certain times of day and travel 10 mph below the speed limit, with escort vehicles in front and behind.<sup>[6</sup>]<sup>[7</sup>] Eventually, all homes had to leave the state on interstate highways.<sup>[8</sup>]

In December 1997, a study showed that the wider homes could be delivered safely, but some opponents still wanted the program to end.<sup>[9]</sup> On December 2, 1999, the NC Manufactured Housing Institute asked the state Board of Transportation to expand the program to allow deliveries of 16-foot-wide homes within North Carolina.<sup>[8]</sup> A month later, the board extended the pilot program by three months but did not vote to allow shipments within the state.<sup>[10]</sup> In June 2000, the board voted to allow 16-foot-side homes to be shipped to other states on more two-lane roads, and to allow shipments in the state east of US 220. A third escort was required, including a law enforcement officer on two-lane roads.<sup>[11]</sup>

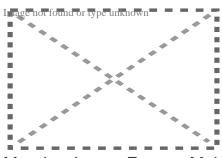
#### **New York**

[edit]

In New York State, the Homes and Community Renewal agency tracks mobile home parks and provides regulations concerning them. For example, the agency requires park owners to provide residents with a \$15,000 grant if residents are forced to move when the land is transferred to a new owner. Residents are also granted the right of first refusal for a sale of the park, however, if the owner does not evict tenants for five years, the land sale can go ahead. State law also restricts the annual increase in land lot fee to a cap of 3 percent, unless the landowner demonstrates hardship in a local court, and can then raise the land lot fee by up to 6 percent in a year.[<sup>12</sup>]

#### Mobile home parks

[edit] Main article: Trailer park



Meadow Lanes Estates Mobile Home Park, Ames, Iowa, August 2010, during a flood

Mobile homes are often sited in land lease communities known as trailer parks (also 'trailer courts', 'mobile home parks', 'mobile home communities', 'manufactured home communities', 'factory-built home communities' etc.); these communities allow homeowners to rent space on which to place a home. In addition to providing space, the site often provides basic utilities such as water, sewer, electricity, or natural gas and other amenities such as mowing, garbage removal, community rooms, pools, and playgrounds.

There are over 38,000[<sup>13</sup>] trailer parks in the United States ranging in size from 5 to over 1,000 home sites. Although most parks appeal to meeting basic housing needs, some communities specialize towards certain segments of the market. One subset of mobile home parks, retirement communities, restrict residents to those age 55 and older. Another subset of mobile home parks, seasonal communities, are located in popular vacation destinations or are used as a location for summer homes. In New York State, as of 2019, there were 1,811 parks with 83,929 homes.[<sup>12</sup>]

Newer homes, particularly double-wides, tend to be built to much higher standards than their predecessors and meet the building codes applicable to most areas. That has led to a reduction in the rate of value depreciation of most used units.<sup>14</sup>]

Additionally, modern homes tend to be built from materials similar to those used in site-built homes rather than inferior, lighter-weight materials. They are also more likely to physically resemble site-built homes. Often, the primary differentiation in appearance is that factory-built homes tend to have less of a roof slope so that they can be readily transported underneath bridges and overpasses.<sup>[</sup>*citation needed*<sup>]</sup>

The number of double-wide units sold exceeds the number of single-wides, which is due in part to the aforementioned zoning restrictions. Another reason for higher sales is the spaciousness of double-wide units, which are now comparable to site-built homes. Single-wide units are still popular primarily in rural areas, where there are fewer restrictions. They are frequently used as temporary housing in areas affected by natural disasters when restrictions are temporarily waived. <sup>[</sup>*citation needed*]

Another recent trend has been parks in which the owner of the mobile home owns the lot on which their unit is parked. Some of these communities simply provide land in a homogeneous neighborhood, but others are operated more like condominiums with club homes complete with swimming pools and meeting rooms which are shared by all of the residents, who are required to pay membership fees and dues.

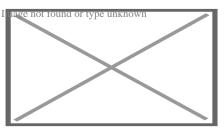
## By country

[edit]

Mobile home (or mobile-homes) are used in many European campgrounds to refer to fixed caravans, purpose-built cabins, and even large tents, which are rented by the week or even year-round as cheap accommodation, similar to the US concept of a trailer park. Like many other US loanwords, the term is not used widely in Britain. <sup>[</sup>*citation need*]

## **United Kingdom**

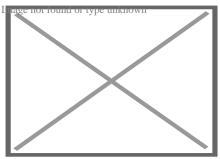
[edit]



A mobile home marketed as a holiday home

Mobile Homes or Static Caravans are popular across the United Kingdom. They are more commonly referred to as Park Homes or Leisure Lodges, depending on if they are marketed as a residential dwelling or as a second holiday home residence.

Residential Mobile homes (park homes) are built to the BS3632 standard. This standard is issued by the British Standards Institute. The institute is a UK body who produce a range of standards for businesses and products to ensure they are fit for purpose. The majority of residential parks in the UK have a minimum age limit for their residents, and are generally marketed as retirement or semi-retirement parks. Holiday Homes, static caravans or holiday lodges aren't required to be built to BS3632 standards, but many are built to the standard.



A static caravan park on the cliffs above Beer, Devon, England

In addition to mobile homes, static caravans are popular across the UK. Static caravans have wheels and a rudimentary chassis with no suspension or brakes and are therefore transported on the back of large flatbed lorries, the axle and wheels being used for movement to the final location when the static caravan is moved by tractor or 4×4. A static caravan normally stays on a single plot for many years and has many of the modern conveniences normally found in a home.

Mobile homes are designed and constructed to be transportable by road in one or two sections. Mobile homes are no larger than 20 m  $\times$  6.8 m (65 ft 7 in  $\times$  22 ft 4 in) with an internal maximum height of 3.05 m (10 ft 0 in). Legally, mobile homes can still be defined as "caravans".

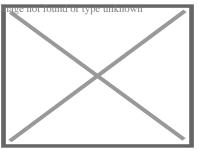
Static holiday caravans generally have sleeping accommodation for 6 to 10 people in 2, 3 or 4 bedrooms and on convertible seating in the lounge referred to as a 'pull out bed'. They tend towards a fairly "open-plan" layout, and while some units are double glazed and centrally heated for year-round use, cheaper models without double glazing or central heating are available for mainly summer use. Static caravan holiday homes are intended for leisure use and are available in 10 and 12 ft (3.0 and 3.7 m) widths, a small number in 13 and 14 ft (4.0 and 4.3 m) widths, and a few 16 ft (4.9 m) wide, consisting of two 8 ft (2.4 m) wide units joined. Generally, holiday homes are clad in painted steel panels, but can be clad in PVC, timber or composite materials. Static caravans are sited on caravan parks where the park operator of the site leases a plot to the caravan owner. There are many holiday parks in the UK in which one's own static caravan can be owned. There are a few of these parks in areas that are prone to flooding and anyone considering buying a sited static caravan needs to take particular care in checking that their site is not liable to flooding.

Static caravans can be rented on an ad-hoc basis or purchased. Purchase prices range from £25,000 to £100,000. Once purchased, static caravans have various ongoing costs including insurance, site fees, local authority rates, utility charges, winterisation and depreciation. Depending on the type of caravan and the park these costs can range from £1,000 to £40,000 per year.<sup>[15]</sup> Some park owners used to have unfair conditions in their lease contracts but the Office of Fair Trading has produced a

guidance document available for download called Unfair Terms in Holiday Caravan Agreements which aims to stop unfair practices.

### Israel

[edit] Main article: Caravan (Israel)



Posting of caravan in Mitzpe Hila, Israel, 1982

Many Israeli settlements and outposts are originally composed of caravans (Hebrew:  $\tilde{A}f\hat{a}\in\tilde{A},\hat{A}\otimes\tilde{A},\hat{A}\otimes\tilde$ 

Ãf—Ã,§Ãf—Ã, "Ãf—Ã, •Ãf—ââ,¬Â¢Ãf—ââ,¬Â¢Ãf—ââ,¬Â¢Ãf—Ã, •Ãf—Ã, Åf—Ã, Åf—ââ caravanim). They are constructed of light metal, are not insulated but can be outfitted with heating and air-conditioning units, water lines, recessed lighting, and floor tiling to function in a full-service capacity. Starting in 2005, prefabricated homes, named caravillas (Hebrew:

Ãf—Ã,§Âf—Ã,¨Ãf—ââ,¬Â¢Ãf—ââ,¬Â¢Ãf—â—â"¢Ãf—Ã..."Ãf—ââ,-), a portmanteau of the words caravan, and villa, begin to replace mobile homes in many Israeli settlements.

## Difference from modular homes

[edit] Main article: Modular home

Because of similarities in the manufacturing process, some companies build both types in their factories. Modular homes are transported on flatbed trucks rather than being towed, and lack axles and an automotive-type frame. However, some modular homes are towed behind a semi-truck or toter on a frame similar to that of a trailer. The home is usually in two pieces and is hauled by two separate trucks. Each frame has five or more axles, depending on the size of the home. Once the home has reached its location, the axles and the tongue of the frame are then removed, and the home is set on a concrete foundation by a large crane.

Both styles are commonly referred to as factory-built housing, but that term's technical use is restricted to a class of homes regulated by the Federal National Mfd. Housing Construction and Safety Standards Act of 1974.

Most zoning restrictions on the homes have been found to be inapplicable or only applicable to modular homes. That occurs often after considerable litigation on the topic by affected jurisdictions and by plaintiffs failing to ascertain the difference. Most modern modulars, once fully assembled, are indistinguishable from site-built homes. Their roofs are usually transported as separate units. Newer modulars also come with roofs that can be raised during the setting process with cranes. There are also modulars with 2 to 4 storeys.

#### Gallery

[edit]

Construction starts with the frame.

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Image not found or type unknown Construction starts with the frame. Interior wall assemblies are attached.

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Image not found or type unknown Interior wall assemblies are attached. Roof assembly is set atop home.

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Roof assembly is set atop home. Drywall is completed.

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Image not found or type unknown Drywall is completed. Home is ready for delivery to site.

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Image not found or type unknown Home is ready for delivery to site.

• A modern "triple wide" home, designed to look like an adobe home

Image not found or type unknown A modern "triple wide" home, designed to look like an adobe home A mobile home is being moved, California.

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Image not found or type unknown A mobile home is being moved, California. • A mobile home being prepared for transport

Image not found or type unknown A mobile home being prepared for transport

#### See also

- [edit] Housing portal
  - All Parks Alliance for Change
  - Campervan
  - Construction trailer
  - Houseboat
  - Manufactured housing
  - Modular home
  - Motorhome
  - Nomadic wagons
  - Recreational vehicle
  - Reefer container housing units
  - Small house movement
  - Trailer (vehicle)
  - Trailer Park Boys
  - Trailer trash
  - Vardo
  - Prefabricated home

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## **Further reading**

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## **External links**

[edit]

Wikimedia Commons has media related to *Mobile homes*.

- $\circ\,$  Regulating body in the UK
- US Federal Manufactured Home Construction and Safety Standards

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## Things To Do in Johnson County

Photo

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#### South Lake Park

4.6 (1019)

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Johnson County Museum

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9/11 Memorial

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**Overland Park Arboretum & Botanical Gardens** 

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Firefly Forest

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Ensor Park & Museum

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**Reviews for Royal Supply Inc** 

## **Royal Supply Inc**

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**Ashley Foster** 

(5)

In a rush we had to replace our tub/surround in our home. We ordered online with another supplier and had a HORRIBLE experience. A friend recommended Royal Supply and they had exactly what we needed. We paid, loaded our trailer and were gone in less than 15 minutes. They are friendly and very helpful. Would definitely recommend to family and friends.

## **Royal Supply Inc**

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**Caleb Roye** 

(5)

incredibly helpful staff. very educated on products and installation.

# **Royal Supply Inc**

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J.

# (1)

Terrible AC install. Skimped on 90°c fittings for the electric conduit under my house, they used black electrical tape instead, I look under my house to find bare wires that are not in a conduit which is an electrical safety no no and could lead to my house burning down. Left a massive gaping hole in my insulation leaving me to deal with itchy fiberglass myself which I only discovered after a summer of high electricity bills due to terrible insulation.

## **Royal Supply Inc**

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**Donald Waggoner** 

## (4)

I received a furnace installment from this place and was extremely happy with the furnace installation, but during the installation, they did something to completely make my hot water heater not work. They installed it on Friday at noon, and by the time I realized I had no hot water, it's after they closed, which left me with no hot water. Update: I had to call someone else out to help get my hot water heater fixed and operating correctly. While I am extremely grateful to the company for installing a great furnace, my final review will stay at 4 stars for the fact that the team did not address the hot water heater back to working order. I may use them for further things in the future, but I must leave this review to help others not have the same issues as me.

## **Royal Supply Inc**

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william mann

(5)

Needed an exterior door in a hurry after storm damaged mine. All the big box stores were days or weeks out on a 34x76 door. Google lead me here, I went in, asked if he had one that size, took me in their warehouse and showed me several options. Found a door I liked, and they had all the additional hardware to install I needed. One stop shop, friendly and helpful. Priced right too.

Exploring Credit Options for Mobile Home Repairs View GBP

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- Evaluating Interest Rates on HVAC Financing
- Steps for Meeting State Licensing Obligations
- Importance of Safety Gear for HVAC Technicians

#### **Frequently Asked Questions**

What are the most common credit options available for financing mobile home repairs related to seasonal HVAC needs?

The most common credit options include personal loans, home equity lines of credit (HELOC), and credit cards with promotional 0% interest rates. Personal loans offer fixed terms and rates, HELOCs allow borrowing against home equity, and credit card promotions can provide short-term interest-free periods.

How can I determine which credit option is best suited for my specific HVAC repair needs?

To determine the best option, consider factors such as the total cost of repairs, your current financial situation, interest rates, repayment terms, and whether you have sufficient home equity or a good credit score. A financial advisor or loan officer can provide personalized advice based on these variables.

Are there any special financing programs or incentives specifically targeting energy-efficient upgrades for mobile homes' HVAC systems?

Yes, many utility companies and government agencies offer incentives such as rebates or low-interest financing for energy-efficient HVAC upgrades. Programs like the federal Weatherization Assistance Program may also provide financial aid to qualifying homeowners. Its advisable to research local resources or consult with an energy efficiency expert.

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