



Your Month-by-Month Guide to Buying a New Manufactured Home



Hello & Welcome

Whether you're just starting to explore your options or you're ready to take the next step, we're glad you're here. This guide was created to take the guesswork out of the manufactured home buying process, breaking it down into simple, manageable steps so you always know what's coming next.

At New Durham Estates, we believe homeownership should be attainable, straightforward, and exciting. Consider this your personal roadmap for 2026. We're here to help every step of the way.

The Fath Family



Contents

WHAT TO KNOW BEFORE YOU START	03
IMPORTANT DOCUMENTS CHECKLIST	03
MONTH-BY-MONTH GUIDE	4-7
CONCLUSION	06



Essentials for Starting Your New Home Search

Buying a manufactured home is an exciting milestone, but a little preparation goes a long way. Before you start browsing floor plans and visiting communities, it's worth understanding a few key things: the difference between owning land and leasing it, how manufactured home financing works, what your true monthly costs will look like, and how community approval processes may affect your timeline. The more informed you are going in, the smoother every step that follows will be.

Important Document Checklist

- Government-issued photo ID
- Last two years of tax returns
- Recent pay stubs (last 30 days at minimum)
- Last two to three months of bank statements
- Current credit report
- Proof of any additional income
- List of current monthly expenses and debts
- Two-year employment history
- Landlord or mortgage servicer contact information
- Estimated down payment amount and source of funds





Planning Your Homebuying Year

The following month-by-month roadmap walks you through everything from finalizing your financing to turning the key on move-in day. Each month builds on the last, so the earlier you start, the more confident and ready you'll be when it matters most.

January: Get Your Finances in Order

Start the year by assessing your financial readiness. Check your credit score, review your budget to determine what you can afford, and begin saving for your down payment.

- Pull your credit report and review it for errors.
- Calculate your budget for monthly housing payments.
- Open a dedicated down payment savings account.
- Gather financial documents, including tax returns, pay stubs, and bank statements.

February: Research Your Options

Become an informed buyer by learning about manufactured housing, financing options, and potential locations for your home. If you're interested in learning more about New Durham Estates, we encourage you to contact us for more information.

- Research manufactured home quality standards and construction.
- Explore financing options, including FHA, VA, conventional, and personal property loans.
- Visit manufactured home communities in your area.
- Research land lease community monthly fees and what is included, such as water, wastewater, recycling, and trash.
- Create a full homeownership budget including your mortgage, monthly land lease fee, utilities, homeowners' insurance, and other expenses.

March: Get Pre-Approved

Spring is when the market heats up. Get pre-approved for financing and start seriously exploring homes available in your price range. In many communities, prospective residents must be approved by the community before pursuing a home purchase or order.

- Apply for pre-approval with multiple lenders.**
- Visit manufactured home retailers and tour models.**
- Create a list of must-have features versus nice-to-haves.**
- Get preliminary pricing on your favorite floor plans.**

April: Secure Your Land or Homesite

Before you buy a home, you need to know where it's going. This month is all about finalizing your location and understanding site requirements.

- Choose between buying land and living in a community.**
- Make an offer on land or secure your community homesite.**
- Get a site survey and soil tests if buying land.**
- Research local permitting requirements.**



May: Select and Customize Your Home

With financing and land secured, it's time to choose your specific home and make it yours with customization options.

- Choose your final floor plan.**
- Select customization options including flooring, cabinets, and appliances.**
- Review and negotiate your purchase agreement.**
- Sign the contract and submit the deposit.**
- Review energy savings options such as a high-efficiency gas furnace, insulation upgrades, LED lighting, a smart thermostat, a heat pump, and a hybrid heat pump water heater.**

June: Prepare Your Site

While your home is being manufactured, get your site ready to receive it. This includes foundation work and utility connections. If you purchase a home in New Durham Estates, we will complete many of these steps for you.

- Apply for building permits.**
- Hire contractors for site preparation and foundation work.**
- Clear and level the land.**
- Install the foundation system.**

July: Finalize Logistics

Your home should be nearing completion. Focus on insurance, final site preparations, and delivery scheduling.

- Shop for and purchase homeowners' insurance.**
- Confirm your delivery date with the retailer.**
- Schedule utility connections. (At New Durham Estates, we handle this for you.)**
- Verify the site is ready for delivery.**

August: Delivery and Installation

The big moment arrives. Your home is delivered and installed on your prepared site.

- Be present for delivery and installation.**
- Monitor the installation process.**
- Note any issues for your punch list.**



September: Inspections

Before you can move in, your home must pass the required inspections, and any installation issues must be resolved.

- Schedule and pass all required inspections.
- Create a realistic punch list of items needing attention.
- Verify all issues are resolved.
- Conduct a final walk-through with your retailer.

October: Close and Move-In

The moment you've been working toward, closing on your home and moving in.

- Attend closing and sign all documents.
- Receive your keys and warranty information.
- Update your address with important contacts.
- Move into your new home.

November & December: Settle In

You're in. Now focus on establishing good maintenance habits and enjoying your new home.

- Register appliances and activate warranties.
- Create a maintenance schedule.
- Winterize if needed.
- Celebrate your first holidays at home.



CONCLUSION

Happy House Hunting!

This guide is designed to give you a general roadmap for the manufactured home buying journey, and every journey looks a little different. If you choose to make New Durham Estates your home, you'll find that many of the site-related steps outlined here are handled for you, from utility connections to site preparation. It's just one of the many perks and amenities that come with being part of our community. If you'd like to learn more about New Durham Estates, we encourage you to reach out to us at info@newdurhamestates.com or visit our website to browse new and preloved homes currently for sale in our community.

We wish you a smooth, exciting, and happy homebuying experience. Your new home is waiting.

