

## Sample Agenda for *Understanding Your Options: Manufactured Housing*

(8 hours total)

### Opening Session

- Lecturette: Welcome
- Icebreaker: “Dots on the Wall Activity”
- Group Activity: Self-introductions
- Lecturette: Objectives, agenda, ground rules and parking lot
- Lecturette: Overview of organization’s programs and services

### Understanding Manufactured Housing Basics

- Group Brainstorm: What is manufactured housing?
- Lecturette: What manufactured housing is
- Lecturette: The difference between a manufactured home and other types of housing

### Understanding If Owning a Manufactured Home Is Right for You

- Group Brainstorm: What are the pros and cons of buying a home? What are the pros and cons of buying a manufactured home?
- Lecturette: Options for buying a manufactured home
- Lecturette: Important considerations and special concerns when thinking about buying a manufactured home
- Lecturette: Important trade-offs only you can decide
- Individual Activity: Housing options decision-making worksheet

### Understanding Who’s Who is the Manufactured Home Purchase Process

- Lecturette: Who’s Who
- Individual Activity: “Who’s Who in the Manufactured Home Purchase Process Matching Activity”

### Understanding the Process of Buying a Manufactured Home

- Small Group Activity: “Steps for Buying an Unsited Manufactured Home Puzzle”
- Lecturette: Steps for buying unsited and sited manufactured homes

### Understanding Your Budget for a Manufactured Home

- Group Brainstorm: What are the costs of buying a manufactured home?
- Lecturette: Costs of buying a manufactured home and home ownership
- Group Brainstorm: If someone wanted to borrow \$10,000 from you, what would you want to know about that person?
- Lecturette: What lenders look at when financing manufactured homes — the 4 Cs of credit
- Homework: Order credit reports and scores and create a monthly spending plan
- Lecturette: How much you can afford
- Case study: “Purchase Planning Case Study”
- Individual Activity: Income, debt, prequalifying and purchase planning worksheets

### Understanding Site Placement Options for a Manufactured Home

- Group Activity: “Site Placement Values Auction”
- Lecturette: Evaluating locations
- Lecturette: Land-lease communities, cooperatives, subdivisions and private property

### Understanding Financing Options for a Manufactured Home

- Group Brainstorm: Where can you get loans for manufactured homes?
- Lecturette: Personal property and real estate loans
- Lecturette: Types of real estate loan products for unsited manufactured homes
- Lecturette: Real estate loan categories
- Group Activity: “Financing Terminology Matching Activity”
- Lecturette: Financing terminology
- Lecturette: Shopping for the right lender and loan product
- Homework: Find the best rate in your area for a manufactured home and start a loan application file
- Lecturette: Working with a lender

### Understanding How to Plan for Manufactured Home Installation

- Lecturette: Site preparation
- Lecturette: Foundation systems
- Lecturette: Transportation
- Lecturette: Installation
- Lecturette: On-site additions
- Group Brainstorm: What are some tips for working with contractors?
- Lecturette: Working with contractors

### Understanding How and Where to Shop for a Manufactured Home

- Individual Activity: “The Manufactured Home Bean Game”
- Lecturette: Determining your manufactured housing needs
- Homework: Complete home wish list
- Lecturette: Where to shop for unsited and sited manufactured homes
- Lecturette: Searching for the right manufactured home
- Lecturette: Options for a new manufactured home

### Understanding Manufactured Home Evaluations

- Lecturette: Evaluating the quality of a new, unsited manufactured home
- Lecturette: Evaluating the quality of an existing manufactured home
- Homework: Take a factory tour

### Understanding Warranties

- Lecturette: Manufacturer, retailer’s and appliance warranties
- Small Group Activity: “Sample Warranty Review”

### Understanding Price Negotiation for a Manufactured Home

- Lecturette: How to negotiate
- Lecturette: The sales transaction and closing
- Activity: “Retailer Skit”

### Understanding How to Obtain Insurance

- Activity: “Insurance Quiz”
- Lecturette: Homeowners Insurance
- Lecturette: Other types of insurance

### Understanding Manufactured Home Inspections

- Group Brainstorm: Why are inspections important?
- Lecturette: Inspections for sited and unsited manufactured homes

### Understanding Your Responsibilities After You Move Into Your Manufactured Home

- Group Brainstorm: Why do you need to care for and maintain your home?
- Lecturette: Care and maintenance
- Lecturette: Warranty service
- Lecturette: Additions
- Lecturette: Taxes
- Lecturette: Record keeping
- Lecturette: Equity loans and refinancing
- Lecturette: Relocating and selling
- Lecturette: Coping with hardship

### Understanding Where to Get Help

- Lecturette: Consumer rights and responsibilities
- Lecturette: Consumer protection
- Lecturette: Complaints

### Closing Session

- Lecturette: Summary
- Group Discussion: Questions and answers
- Group Activity: “Jeopardy Game”
- Group Activity: Graduation
- Lecturette: Final remarks
- Individual Activity: Course evaluations using “Program Evaluation for Understanding Your Options: Manufactured Housing”

## Workshop Materials Checklist

Location: \_\_\_\_\_

Date: \_\_\_\_\_

### Materials:

- Water-soluble Markers
- Dry-erase Markers
- Flipcharts
- Overhead Transparencies
- Masking Tape
- Scissors
- Index Cards
- Pens or Pencils
- Notepads
- Name Tags
- Raffle Tickets
- Door Prizes
- Removable Dots
- Local Map
- Post-Its
- Clock
- Calculators
- Sign-In Sheet
- Colored Paper
- Refreshments
- Activities
- Course Manuals
- Videos
- Handouts
- Certificates
- Evaluation Forms
- Other: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### Equipment:

- Overhead Projector
- Slide Projector
- TV and VCR
- Tape Recorder
- Screen
- LCD Projector
- Laptop Computer
- Dry-erase Board
- Easels
- Other: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_