

## SECTION 11: UNDERSTANDING WARRANTIES

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A warranty is a written guarantee of the quality of a product and a promise to repair or replace defective parts free of charge. There are a variety of warranties, each of which covers a different part of the home, that may be available for a new manufactured home. For example, you may be able to get warranties from the manufacturer, the retailer, the transporter, the installer and the appliance manufacturer. The various warranties and the protections they offer are you are discussed in this section. It is important for you to know who would be responsible if problems arise after you purchase your home.

➤ *Important Note  
About Implied  
Warranties*

In addition to written warranties, you may be protected by certain “implied warranties.” An implied warranty is an unspoken, unwritten promise that your home is fit to be sold and lived in. Implied warranties protect you even if no written warranty is offered by the manufacturer or retailer. Some states allow sales that exclude implied warranties and other states do not. Check with your state or local consumer protection agency to learn more about implied warranty protections in your state.

Shop for warranty coverage when you are shopping for your manufactured home. All retailers are required to have copies of the manufacturer warranties that are offered on the homes they sell. Retailers will make them available to you, along with any additional warranties that they offer separately, if you ask to see them. By reading the warranties *before* you buy your manufactured home, you can make sure the home you purchase is covered by the kind of protection you want.

When shopping for any type of warranty coverage, be sure to ask the following questions:

- What warranties come with the manufactured home? You may get warranties from the home manufacturer, the retailer, the transporter, the installer, and the appliance manufacturer.
- What is covered?
- What is excluded? Warranties typically exclude normal wear and tear, consumer abuse, maintenance neglect and cosmetic items.
- How long does each warranty last?
- What can void the warranty?
- How do I get warranty service?
- Who provides warranty service?
- Where will warranty service be performed?
- Can you provide references from previous customers on the quality of your warranty service?

It is important to see all warranties in writing. Ask for copies to take home and compare against packages from other retailers.

If you are buying an older manufactured home, ask if it is being sold “as is” (with no written or implied warranty) or with a warranty. Expect to find limited or no warranty coverage on older manufactured homes.

### Manufacturer Warranty

When you buy a new manufactured home, you will receive a written warranty from the manufacturer. Usually, the manufacturer warranty covers:

- Structural workmanship
- Factory-installed systems, such as heating, plumbing and electrical systems
- Factory-installed appliances (which may also be covered by separate appliance manufacturer warranties)

There are differences, however, in the warranties issued across manufacturers in terms of coverage and service. The most common warranties are for one year, but there are a few two-, three- and five-year warranties as well.

Manufacturer warranties usually do not cover problems resulting from:

- Improper transportation and installation
- Inadequate maintenance
- Accidents
- Owner negligence
- Unauthorized repairs
- Normal wear and aging

To keep your warranty in effect, make sure the manufacturer's instructions are carefully followed by you or any hired professionals when installing, maintaining and repairing your home. Your retailer may perform most warranty service, but the manufacturer has final responsibility for meeting its warranty terms.

The manufacturer warranty generally does not cover transportation and installation, but retailers, transporters or installers may provide separate warranties that do.

### Extended Warranties

You may be offered the option of buying an extended warranty from the manufacturer. Extended warranties may be pricey, and the coverage may differ from the basic warranty. If you are considering this option, find out the cost and coverage to determine if it is really worth it.

## Understanding Your Options: Manufactured Housing

### Retailer's Warranty

A retailer may also offer a warranty on a manufactured home. Ask to see the retailer's warranty in writing before buying a home. Be sure to ask "what if" questions and get clear answers from the retailer about what is covered, by whom and for how long. The warranties that retailers offer vary, but typically include the terms of the warranty, what you must do to keep the warranty in effect, and what you can reasonably expect from the retailer. A retailer's warranty may cover transportation and installation of your manufactured home, or such coverage may be obtained from the installer or transporter. Make sure any unsited home is protected by written warranties for installation and transportation, which are common sources for damages.

### Appliance Warranties

In a new manufactured home, your home appliances may also have warranties. Depending on your state, these warranties may come with the use and care manuals from the appliance manufacturers or be included in the manufacturer warranty.