



Your Guide to Buying a Mobile Home in a Florida Community

A plain-English guide for snowbirds and out-of-state buyers — from your first tour to getting the keys, and enjoying your Florida home season after season.

If you spend part of the year up north and dream of winters in the Florida sunshine, a manufactured home in a Florida community is one of the most affordable — and most enjoyable — ways to make that happen. This short guide walks you through how buying works, what it really costs to own, and how to head home for the summer with total peace of mind.

Why Buyers Choose Florida Manufactured-Home Communities

Real affordability. A well-kept manufactured home in a community typically costs far less than a site-built home or condo in the same area. That leaves more of your budget in your pocket — or free to spend on actually enjoying Florida.

Resort-style amenities. Many communities offer a clubhouse, pool, fitness room, shuffleboard, planned activities, and a full social calendar. The exact mix varies by community, and we will help you compare them.

Lock-and-leave living. Seasonal owners love how simple these homes are to close up and leave for the summer — especially with a few smart preparations and someone local keeping an eye on things (more on that later in this guide).

Choices for every lifestyle. From active 55+ communities to all-age family communities, from waterfront towns to quiet inland spots — there is a Florida community that fits the way you want to live.

A built-in social life. Many of your neighbors will be seasonal residents just like you, which makes it easy to settle in and feel at home from your very first winter.

How Buying Works, Step by Step

- 1 **Browse and tour.** Look through the homes currently available, pick your favorites, and tour them in person — or ask us for a video walk-through if you are still up north.
- 2 **Park application and approval.** Most communities require an application and a background check, and approval must be in place BEFORE closing. Plan a little time for this step — we will tell you up front exactly what each community requires.

- 3 **Offer and paperwork.** Agree on a price with the seller and sign the purchase paperwork. We prepare and walk you through every document.
- 4 **Title transfer.** Unlike site-built houses, these homes are titled much like a vehicle, through Florida's DHSMV. Our team handles the title work for you.
- 5 **Get the keys.** Once the title has transferred, the home is yours — move in, settle in, and start enjoying Florida.

From start to finish, our team at American Mobile Home Brokers handles the paperwork and title work for buyers, and we keep you posted at every step — no guesswork and no surprises.

Understanding Lot Rent

In a land-lease community, you own your home and lease the land it sits on. That monthly land lease is called **lot rent**, and it is the one cost new buyers ask about most.

Lot rent varies widely from one community to the next — commonly from a few hundred dollars a month to well over a thousand — depending on the location and the amenities included. It is also pretty standard for lot rent to increase about once a year, and it usually does not increase more than once a year.

What lot rent covers is different in every community: some include water, sewer, lawn care, and trash pickup, while others bill some of those separately. Always confirm the **CURRENT** lot rent — and exactly what it includes — before you buy. We verify both for every home we show you.

Financing Your Purchase

Many buyers pay cash, especially at lower price points — it keeps things simple and makes for a quick closing. But cash is not the only option: financing **IS** available for manufactured homes on leased land, even though many traditional lenders will not touch them.

We work with lenders who finance these homes, and we can connect you directly. Sorting out financing early — before you find the perfect home — makes your offer stronger and closing smoother.

Costs to Budget Beyond the Purchase Price

The purchase price is only part of the picture. Plan for these ongoing and one-time costs as well:

- **Monthly lot rent** — your land lease payment to the community.
- **Park application fee** — a one-time fee paid to the community when you apply for approval.
- **Homeowner's insurance** — to protect your home from day one.
- **Utilities** — electric, plus water, sewer, and internet or TV if they are not included in your lot rent.
- **A small maintenance reserve** — a little set aside for routine upkeep, just like any home.

None of these should ever be a surprise: before you make an offer, we will walk you through the real monthly picture for any home you are considering.

Heading North for the Summer

When it is time to head home, a little preparation protects your Florida home while you are away: set the thermostat or humidistat for an empty home, shut off the water at the main valve, unplug anything that does not need power, secure outdoor furniture and loose items, forward or hold your mail, and let the community office know your plans and your dates.

For even more peace of mind, our sister service, **American Mobile Home Repairs**, offers **Home Watch & Refresh** visits while you are away: regular check-ins on your home with dusting, sweeping, and cleanup, plus a photo report after each visit so you can see exactly how your place looks. And if a small repair need turns up, the same team can handle many common fixes — floor soft spots, skirting, screens, drywall, and more. Call Now: +1-855-912-5585 for details.

Buyer's Checklist

Before you buy, make sure you can tick every box:

- ☐ Confirm the current lot rent — and exactly what it includes
- ☐ Ask about the park approval process and how long it takes
- ☐ Ask what is included in the sale (appliances, furniture, extras)
- ☐ Check the age rules: 55+ community or all-age
- ☐ Ask about pet rules, including any size or breed limits
- ☐ Read the community rules before you commit
- ☐ Line up homeowner's insurance for closing day
- ☐ If you are seasonal, arrange home watch for the months you are away

Ready to Find Your Florida Place?

Browse current homes at <https://cheapmobilehomes.today/>

Call Now: +1-855-912-5585

We help buyers all across Florida — tours, paperwork, and title work handled for you, from your first call to keys in hand. Reach out today and let's find the community that fits your winters.