

THE VANCOUVER ISLAND HOME SERIES

The Manufactured & Mobile Home Buyer's Guide

Vancouver Island, British Columbia

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Start with the ownership structure

Manufactured homes can be purchased in two very different ways, and the legal and financial impact is significant. Before focusing on the kitchen or the view, confirm exactly what you are buying.

1. Home on a rented pad



You own the home, but lease the site from the park owner.



You pay monthly pad rent, plus utilities or service charges where applicable.



Your tenancy rights are largely governed by BC's *Manufactured Home Park Tenancy Act*.



Assignment of the pad tenancy can affect a buyer's future rent and terms.



Park rules, rent increases and park stability matter a great deal.

2. Home with the land



You buy both the home and the underlying land.



There is no pad rent, but you are responsible for property taxes and site upkeep.



The purchase functions more like a conventional real estate transaction.



Financing and resale can be simpler than in some park-pad situations.



Use and development are still subject to zoning, strata or covenant restrictions where applicable.



Before you get attached

Never assume a listing labelled 'mobile home' or 'manufactured home' tells you enough. Confirm title, land ownership, park tenancy and included structures in writing.

Home on a rented pad

When you buy a manufactured home in a park, you usually own the home but not the land underneath it. That creates a different legal and financial relationship than buying a home with its own lot.



What you own



The home itself.



Included decks, sheds or additions only if part of the sale.



Your right to occupy the site depends on the tenancy arrangement.



What you pay for



Monthly pad rent.



Utilities or service charges where applicable.



Maintenance of your own home, steps and attached structures.



What matters most



Review the tenancy agreement and park rules.



Confirm whether the tenancy can be assigned to a buyer.



Check future affordability, not just today's payment.



Good to know

A lower purchase price can be attractive, but a high pad rent or restrictive park rules can change the long-term value of the home.

Home with the land

Some manufactured homes are sold on their own parcel, in bare land strata or in another form of fee-simple or land-based ownership. In those cases, the transaction looks much more like a conventional real estate purchase.



Potential advantages



No monthly pad rent.



Traditional appreciation may be stronger in some cases.



Financing and resale can be easier for certain buyers.



More control over landscaping and improvements, subject to local rules.



Still verify



Property taxes and local utility costs.



Zoning, setbacks and permitted use.



Strata bylaws or covenants if applicable.



Condition of the home, foundation and site services.



Key distinction

Owning the land changes the legal framework, the monthly costs and often the financing options. Buyers should confirm exactly how title is held before writing an offer.

Pad rent, costs & increases

When the home sits on a rented pad, your monthly housing cost is not just your mortgage. The rent structure, included services and future increases all deserve careful review.



01 | Know what the monthly payment really includes

- ✓ Ask for the current pad rent and the most recent rent-increase notice.
- ✓ Confirm what is included: water, sewer, garbage, road maintenance or common-area upkeep.
- ✓ Check for separate utility charges, electrical metering or service fees.
- ✓ Review any park-rule fees that could affect pets, storage or extra parking.



BC rent increase limits

2026 **2.3%** plus applicable proportional amounts

2027 **2.2%** plus applicable proportional amounts

Always verify the current legal amount and whether additional permitted charges apply to the specific park.



02 | Questions every buyer should ask

- ✓ Has rent been increased recently?
- ✓ Are there utility arrears tied to the site?
- ✓ Can the existing tenancy be assigned to the buyer?
- ✓ Are there planned park upgrades or new charges?

Park rules, fees & everyday living

Manufactured-home parks often have written rules and separate service expectations that can strongly affect daily life. Read them carefully before removing subjects.



Pets

- ✓ Breed, number or size rules may apply.
- ✓ Ask about approval requirements.



Parking & storage

- ✓ Confirm stall count.
- ✓ Ask about RVs, boats, trailers and visitor parking.



Occupancy & guests

- ✓ Review occupant limits or age-related rules if applicable.
- ✓ Check short-term guest or rental restrictions.



Exterior changes

- ✓ Ask whether decks, sheds, fencing, landscaping or paint colours need park approval.



Ask for these in writing

Current park rules, utility details, amenity charges, pet permissions and any upcoming fee changes.



Tenancy rights & assignment

In a rented-pad park, the right to occupy the site is often just as important as the home itself. A buyer should understand how the current tenancy works and whether it can be assigned.

1.

Tenancy basics



BC's *Manufactured Home Park Tenancy Act* governs many park-pad relationships.



Written terms and park rules matter.



Rent increases are regulated.

2.

Assignment to a buyer



A sale may involve assignment of the existing pad tenancy.



That can affect the buyer's ongoing rent and terms.



Ask whether the park owner's consent is required and whether any approval steps apply.

3.

Questions to ask



Is the seller in good standing?



Are there utility arrears or notices?



Will the buyer keep the existing tenancy terms or sign a new agreement?



Practical tip

Have your Realtor request the tenancy details early so you are not surprised late in the transaction.



Due diligence before you buy

Before you remove subjects, confirm that the home, the site and the park all make sense for your lifestyle and budget.



Review the property



Age, size and serial information.



Roof, plumbing, windows, skirting and support system.



Additions, enclosed decks, sheds and permits.



Site drainage and any visible moisture concerns.



Review the park



Pad rent and included services.



Rules on pets, parking and occupants.



Road condition, park upkeep and common areas.



Any known redevelopment plans or major changes.



Bring these questions



What exactly is included?



Can the home stay in place?



What will my monthly cost be?



What could affect resale later?

Park closure, redevelopment & compensation

Most manufactured-home parks are stable, but buyers should still understand what happens if the land use changes. This is an important difference between owning a home on a rented pad and owning both the home and the land.

1. Notice



Closure or conversion rules can trigger statutory notice requirements.



Manufactured-home owners may receive more notice than standard park tenancies in certain situations.

2. Compensation



Current BC rules can require minimum compensation in qualifying closures.



Extra compensation may apply if the home cannot reasonably be moved.

3. Questions to ask



Has the owner discussed redevelopment or major changes?



How old is the park and how well maintained is it?



Would this home be practical to relocate if needed?



Why this matters

A low purchase price can look very appealing, but the long-term security of the site matters just as much.



Condition, age & improvements

A manufactured or mobile home can show beautifully and still hide costly issues. Pay close attention to age, structural condition, moisture and any additions made over the years.



Exterior & structure



Roof, siding, windows, skirting and supports.



Watch for settlement, soft spots or visible water damage.



Systems



Plumbing, heating, electrical and ventilation.



Confirm the utility setup and any recent upgrades.



Additions



Decks, porches, enclosed rooms, sheds and carports.



Ask whether additions were properly permitted where required.



Moisture



Inspect drainage, grading and signs of leaks or condensation.



Moisture issues can be especially important on Vancouver Island.



Best move

A professional home inspection is one of the smartest ways to understand the true condition of the property.

Financing, insurance & inspections

Manufactured homes can be excellent value, but lenders, insurers and inspectors often focus on details that buyers of conventional homes overlook.



Financing

- Some lenders have stricter rules for age, condition, location and foundation type.
- A larger down payment may be required in certain cases.
- Ask early whether the lender finances homes in rented-pad parks, older units or moved homes.



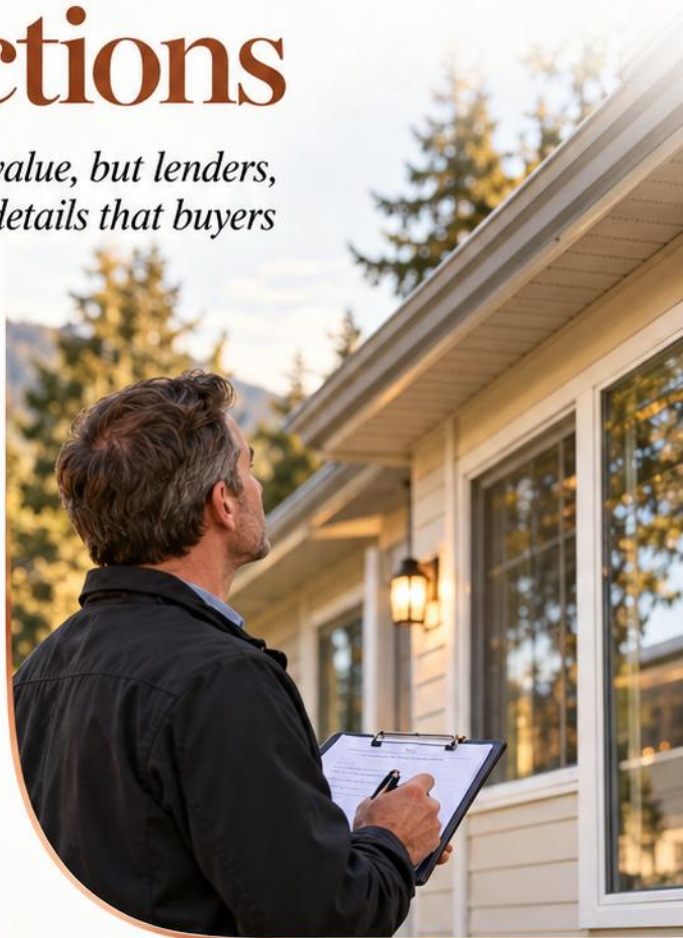
Insurance

- Confirm the home is insurable before removing subjects.
- Ask about replacement cost, detached structures, liability coverage and site-specific risks.
- Park location, age and condition can affect eligibility and price.



Inspection

- Have the roof, plumbing, windows, skirting, supports and moisture-prone areas reviewed.
- Check electrical, heating, additions, decks, porches and enclosed structures.
- If the home has been altered or moved, verify permits where needed.



Important BC electrical note



Used manufactured homes offered for sale in BC must have an accepted certification mark or a Technical Safety BC Silver Label. Missing approval can prevent a lawful sale and affect financing or insurance.

Title, registry & compliance

Before you buy, confirm that the ownership records and technical details line up with the home you are purchasing. Clean paperwork helps protect financing, insurance and resale.



Registry



Confirm the correct owner and home identification details.



Check serial information and the manufactured home registry where applicable.



Land title



If land is included, confirm how title is held.



Review legal description, strata information or covenants where applicable.



Electrical



Used manufactured homes in BC should have an approved certification mark or Technical Safety BC Silver Label.



Missing labels can affect financing, insurance and resale.



Permits



Ask about permits for additions, electrical work, plumbing changes or moved-home upgrades.



Document checklist

Ask for ownership records, park tenancy details if applicable, permits, utility information and any supporting compliance documents.

Moving a manufactured home

Some buyers purchase a manufactured home with the intention of moving it. Others simply want to understand whether relocation is possible in the future. Either way, moving a home can be expensive and complex.



Before you move



Confirm that the destination site will accept the home.



Check age, size and transport suitability.



Permits



Transport permits and route approvals may be required.



Some permits are time limited.



Costs



Moving, escorting, utility disconnect and reconnect, new foundation, skirting and stairs can add up quickly.



Reality check



Not every home is practical or cost-effective to move.



The move must make sense financially.



Smart question

Would you still buy this home if it had to stay exactly where it is?

Resale & future marketability

Even if you plan to stay for years, it is wise to think about how easy the home may be to sell later. The same details that matter to you will matter to a future buyer too.



Usually helps



Reasonable pad rent.



Good condition and clean paperwork.



Insurable and financeable home.



Well-kept park or desirable land ownership.



Can limit buyers



High monthly fees.



Very old age or major deferred maintenance.



Poor documentation or missing permits.



Restrictive park rules.



Ask yourself



Would I feel confident selling this home in five years?



What might narrow the buyer pool later?



Big picture



Affordability, stability and condition all affect resale.



Good strategy

Buy with both your current lifestyle and your future exit plan in mind.

Can a mobile home actually move?

The word mobile can be misleading. Many older or installed homes are difficult or expensive to relocate. Buyers should treat future relocation as a possibility to investigate, not a guarantee.



BC paperwork

- ✓ Transport permits may be required.
- ✓ Property tax clearance may form part of the process.
- ✓ Route and destination approvals can matter.



Practical feasibility

- ✓ Age, size and condition can limit transport options.
- ✓ Some homes are not economical to move.
- ✓ Professional moving quotes are essential.



Destination approvals

- ✓ Confirm the receiving site will accept the home.
- ✓ Check zoning, foundation and utility requirements.
- ✓ Verify any inspections required after installation.



Best question



Would I still want this home if it had to stay exactly where it is?



Buyer due-diligence checklist

Use this quick checklist before you release subjects.
Your contract and due diligence should reflect the actual ownership structure of the property.



Ownership

- ✓ Confirm whether you are buying the home only or the home and land.
- ✓ Review title, site boundaries and included structures.
- ✓ Verify whether pad tenancy assignment is part of the purchase.



Costs

- ✓ Confirm current pad rent and what it includes.
- ✓ Review fee history, utilities and any extra service charges.
- ✓ Ask about future affordability.



Condition

- ✓ Obtain a satisfactory home inspection.
- ✓ Verify electrical certification marks or Silver Label.
- ✓ Review age, upgrades, additions and permit history.



Park & future plans

- ✓ Read the park rules carefully.
- ✓ Ask about pets, occupants, parking and storage.
- ✓ Consider resale, redevelopment risk and whether the home could be moved if needed.



Final reminder

A lower purchase price only works when the monthly costs, legal setup and condition also make sense.

Your buyer checklist

Use this quick checklist to make sure the manufactured or mobile home you love also makes sense financially, legally and practically.



Ownership & title

- ✓ Confirm whether you are buying the home only or the home and land.
- ✓ Review title, site boundaries and included outbuildings.
- ✓ Verify whether park tenancy assignment is part of the purchase.



Monthly costs

- ✓ Verify current pad rent.
- ✓ Confirm what utilities or services are included.
- ✓ Ask about recent and proposed increases or extra charges.



Condition & safety

- ✓ Book a professional home inspection.
- ✓ Verify electrical certification marks or Silver Label.
- ✓ Review age, upgrades, additions and permits.



Future plans

- ✓ Confirm financing and insurance approval.
- ✓ Ask about park rules on pets, occupants, parking and storage.
- ✓ Consider resale, long-term affordability and whether the home can be moved if needed.



A smart purchase starts with smart questions

Manufactured homes can be a fantastic option on Vancouver Island when the ownership structure, tenancy details and physical condition all line up.

Your next chapter starts informed

Official guidance checked October 2026. Laws, rates and procedures can change, so confirm current rules before writing an offer or removing subjects.



Manufactured Home Park Tenancy Act
bclaws.gov.bc.ca



Manufactured Home Park Tenancy Regulation
bclaws.gov.bc.ca



BC Residential Tenancy Branch
www2.gov.bc.ca



BC Manufactured Home Registry
www2.gov.bc.ca



BC Assessment / Property Taxes
www2.gov.bc.ca



Technical Safety BC
www.technicalsafetybc.ca



BC Housing / Homebuyer resources
www.bchousing.org

QUESTIONS ABOUT BUYING ON VANCOUVER ISLAND?

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