

Georgia Manufactured Homes Practice Test (Sample)

Study Guide



Everything you need from our exam experts!

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SAMPLE

Questions

- 1. Which of the following is NOT a characteristic of a manufactured home?**
 - A. It is built in a factory**
 - B. It is permanently attached to a foundation**
 - C. It does not comply with safety regulations**
 - D. It is constructed according to HUD standards**
- 2. What is the deductible requirement if there is no renewable line 10 auto support in-force?**
 - A. A \$1,000 All Peril Deductible is required**
 - B. A \$2,500 All Peril Deductible is required**
 - C. A \$5,000 All Peril Deductible is required**
 - D. No deductible is required**
- 3. What additional loss allowance does Allstate provide for customers relocating to a new primary property?**
 - A. Two extra losses**
 - B. One additional loss for active support of one year or more**
 - C. Loss allowance is unchanged regardless of relocation**
 - D. Three additional losses**
- 4. When can a residential property be considered non-compliant due to business activities?**
 - A. If any sale occurs from the home.**
 - B. If non-incidental business is present on the property or nearby.**
 - C. If the property has a detached garage.**
 - D. If a home office is set up.**
- 5. What should not be written during a hurricane alert or warning?**
 - A. Comprehensive coverage.**
 - B. No coverage.**
 - C. Liability coverage.**
 - D. Flood insurance.**

- 6. Which types of livestock are permitted at a residence with manufactured homes?**
- A. Only wild animals are allowed.**
 - B. Only domestic livestock such as cattle, horses, donkeys, mules, goats, sheep, and swine are allowed.**
 - C. All types of livestock are welcome.**
 - D. Only poultry can be kept on the property.**
- 7. What does Group C cover?**
- A. Claims related to fire and smoke.**
 - B. Water-related claims including freeze and water back-up.**
 - C. Theft and property damage.**
 - D. Liability and malicious mischief.**
- 8. Which of the following is typically NOT a characteristic of a manufactured home park?**
- A. A fee for permanent residency**
 - B. A designated area for community events**
 - C. Property ownership of individual homes**
 - D. Rental agreements for lot space**
- 9. What is a key factor in signing insurance applications for relocated homes?**
- A. Previous insurance records.**
 - B. A new application is mandatory.**
 - C. A fee adjustment must be submitted.**
 - D. The original application must be updated.**
- 10. What should a homeowner do if they suspect defects in their manufactured home?**
- A. Ignore the issues**
 - B. Contact the manufacturer or dealer and request repairs under warranty**
 - C. Sell the home as is**
 - D. Fix the defects themselves**

Answers

SAMPLE

1. C
2. B
3. B
4. B
5. B
6. B
7. B
8. C
9. B
10. B

SAMPLE

Explanations

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1. Which of the following is NOT a characteristic of a manufactured home?

- A. It is built in a factory**
- B. It is permanently attached to a foundation**
- C. It does not comply with safety regulations**
- D. It is constructed according to HUD standards**

A manufactured home is defined by specific characteristics that differentiate it from site-built homes and other types of housing. One key characteristic is that manufactured homes are constructed in a factory setting. This controlled environment allows for more consistent quality and construction processes compared to building onsite. Additionally, manufactured homes are typically constructed to comply with the standards set forth by the U.S. Department of Housing and Urban Development (HUD). These standards ensure that the homes meet specific safety, health, and durability requirements, thereby enhancing the safety and reliability of these homes. The permanent attachment to a foundation is another feature that is common, as it often allows for the home to be classified according to local zoning and housing regulations. However, it's important to note that not all manufactured homes are permanently affixed; they can also be placed on wheels and can be moved. The option referencing lack of compliance with safety regulations is indeed accurate in this context, as manufactured homes are specifically required to meet rigorous HUD standards regarding safety and quality. Therefore, stating that a manufactured home "does not comply with safety regulations" is incorrect, as these homes are explicitly subject to safety compliance. This highlights how crucial it is to understand the regulations that govern manufactured housing, ensuring that they provide safe living conditions for their occupants.

2. What is the deductible requirement if there is no renewable line 10 auto support in-force?

- A. A \$1,000 All Peril Deductible is required**
- B. A \$2,500 All Peril Deductible is required**
- C. A \$5,000 All Peril Deductible is required**
- D. No deductible is required**

In the context of insurance policies, especially those related to auto insurance, the deductible represents the amount the policyholder must pay out of pocket before the insurance coverage kicks in for a claim. When the question specifies that there is "no renewable line 10 auto support in-force," it suggests that the policyholder does not have a specific type of coverage that might otherwise reduce or eliminate the deductible. A deductible amount of \$2,500 for an All Peril coverage is likely set to ensure that the policyholder holds some level of financial responsibility in the event of a claim. This amount also serves to inform policyholders about the risks associated with maintaining a higher deductible, which can lower premiums but requires a greater upfront cost when a claim is made. Understanding the deductible amount necessitates familiarity with the terms of the insurance contract. Higher deductibles, like \$2,500, often appear in policies for individuals who may opt for lower premiums, balancing the risk and financial responsibility. In the absence of renewable line 10 auto support, the requirement for this specific deductible becomes even more pronounced, as it mitigates the insurer's risk in case of a claim. Overall, this deductible amount underscores the importance of evaluating one's financial readiness to cover potential out-of-pocket expenses before

3. What additional loss allowance does Allstate provide for customers relocating to a new primary property?

A. Two extra losses

B. One additional loss for active support of one year or more

C. Loss allowance is unchanged regardless of relocation

D. Three additional losses

The additional loss allowance provided by Allstate for customers relocating to a new primary property is primarily designed to offer support to those who have been long-time customers and maintain their relationship with the company. Specifically, if a customer has been actively supported for a minimum of one year, they are entitled to receive one additional loss allowance. This approach incentivizes customer loyalty and acknowledges the long-term relationship between Allstate and its clients. Other options, such as providing two extra losses or three additional losses, might seem appealing, but they do not align with the actual policy. Maintaining the same loss allowance regardless of relocation would not reflect the company's commitment to supporting their long-standing customers during transitions. Thus, the additional loss allowance is structured to acknowledge and reward those who have been with the company for a significant duration, helping to create a stronger client-agent relationship during the relocation process.

4. When can a residential property be considered non-compliant due to business activities?

A. If any sale occurs from the home.

B. If non-incidental business is present on the property or nearby.

C. If the property has a detached garage.

D. If a home office is set up.

A residential property can be considered non-compliant due to business activities if non-incidental business is present on the property or nearby. This is because non-incidental business activities can significantly impact the character of a residential area, potentially leading to increased traffic, noise, or other disturbances that are not typical of a residential setting. In this context, "non-incidental" refers to business operations that are not minor or occasional, but rather regular and substantial enough to disrupt the residential nature of the property. For example, a home-based business that generates significant customer traffic or commercial activity can lead the property to be viewed as non-compliant with zoning laws or neighborhood regulations. The other choices, while they may involve business activities, do not directly relate to the compliance status of a property in the same way. Sales from the home may be incidental and not necessarily disrupt the residential nature. A detached garage does not indicate business activities on its own, and having a home office does not automatically imply non-compliance unless it involves substantial business operations.

5. What should not be written during a hurricane alert or warning?

- A. Comprehensive coverage.**
- B. No coverage.**
- C. Liability coverage.**
- D. Flood insurance.**

When a hurricane alert or warning is issued, the focus is often on public safety and risk management associated with the impending storm. Selecting not to write any coverage signifies that insurers are not willing to issue new policies or bind coverage during this high-risk period. This practice helps insurance companies mitigate their exposure to risk, as they may not be able to adequately assess the potential damage or liabilities associated with properties that could be affected by the storm. In the context of insurance, comprehensive coverage typically includes protection against a variety of risks, liability coverage pertains to legal responsibilities, and flood insurance is specifically targeted at losses due to flooding. However, during a hurricane warning, issuing policies or changes to existing policies can be problematic for insurers, as they may not be able to accurately assess the risk until after the storm has passed. This decision ultimately enhances the stability of the insurance market and protects both the insurer and the policyholders by preventing the issuance of new policies that could lead to significant claims in a very short timeframe.

6. Which types of livestock are permitted at a residence with manufactured homes?

- A. Only wild animals are allowed.**
- B. Only domestic livestock such as cattle, horses, donkeys, mules, goats, sheep, and swine are allowed.**
- C. All types of livestock are welcome.**
- D. Only poultry can be kept on the property.**

The correct answer highlights that only domestic livestock such as cattle, horses, donkeys, mules, goats, sheep, and swine are permitted at a residence with manufactured homes. This is grounded in local zoning regulations and property use laws, which typically delineate the types of animals that can be kept in residential areas. These regulations aim to maintain a balance between agricultural practices and residential living conditions, ensuring that the presence of livestock does not negatively impact the quality of life for residents and neighbors. Domestic livestock, specifically named in the answer, are generally recognized as animals that can be managed and kept without causing disturbances or harm to the community. Unlike wild animals, which could pose safety risks and are often protected by wildlife laws, domestic livestock can be kept in controlled environments with proper care, feeding, and management. The other options reflect misunderstandings of livestock regulations. Permitting wild animals could lead to dangers and complications that are not conducive to residential harmony. Allowing all types of livestock without restriction could overwhelm local infrastructure and create significant issues in residential zones. Limiting livestock to just poultry would exclude a variety of domesticated animals that can be safely managed and are part of traditional agricultural practices. Therefore, the response specifying permitted domestic livestock aligns with common regulatory frameworks that

7. What does Group C cover?

- A. Claims related to fire and smoke.
- B. Water-related claims including freeze and water back-up.**
- C. Theft and property damage.
- D. Liability and malicious mischief.

Group C covers water-related claims, including situations involving freezing and water backup scenarios. This classification is important because it addresses specific types of damages that can occur in a manufactured home due to water exposure, which is a common concern for homeowners. Water-related issues can lead to significant damage in a short period, and understanding this category helps manufacturers, insurance providers, and homeowners identify risks and ensure adequate coverage. These issues often involve not only direct water damage but can also include complications arising from frozen pipes or improper drainage, making this a critical area for risk management in manufactured homes. By having this distinct category, it allows for a more structured approach to dealing with claims, which can ensure quicker resolutions and targeted solutions in the event of water-related damage.

8. Which of the following is typically NOT a characteristic of a manufactured home park?

- A. A fee for permanent residency
- B. A designated area for community events
- C. Property ownership of individual homes**
- D. Rental agreements for lot space

The typical characteristic of a manufactured home park is that the homes are often owned by individuals, but the land on which they are placed is usually leased or rented from the park owner. Thus, individual homeowners generally do not own the property itself; they own the home but pay rent for the space it occupies. This arrangement distinguishes manufactured home parks from traditional residential communities where homeowners own both the home and the land. In designed manufactured home parks, common features often include a fee for permanent residency, designated areas for community events, and rental agreements for lot space. These aspects foster a sense of community and a structured living environment. The emphasis on renting the lot space rather than owning the land is what primarily differentiates manufactured home park ownership from other forms of real estate, reinforcing the idea that property ownership of individual homes is not a common characteristic in this context.

9. What is a key factor in signing insurance applications for relocated homes?

- A. Previous insurance records.
- B. A new application is mandatory.**
- C. A fee adjustment must be submitted.
- D. The original application must be updated.

The requirement for a new application to be mandatory when signing insurance applications for relocated homes is essential due to several reasons. When a manufactured home is moved from one location to another, various factors affect its insurance coverage. These factors may include changes in risk exposure based on the new location, local building codes, and potential hazards specific to the area. A new application allows the insurer to assess any changes in these risks and adjust coverage accordingly. This process ensures that both the homeowner and the insurance provider are aligned on the terms of the insurance policy relevant to the new location. It reflects the need to evaluate the home's condition, current market value, and other unique factors at the new site, which might differ significantly from the original premises. The other options relate to aspects of insurance management but do not encapsulate the fundamental necessity of creating a new application when a home is relocated, which is the primary focus here.

10. What should a homeowner do if they suspect defects in their manufactured home?

- A. Ignore the issues
- B. Contact the manufacturer or dealer and request repairs under warranty**
- C. Sell the home as is
- D. Fix the defects themselves

When a homeowner suspects defects in their manufactured home, the best course of action is to contact the manufacturer or dealer and request repairs under warranty. This is correct because most manufactured homes come with warranties that cover defects in materials or workmanship within a specific time frame. By reaching out to the manufacturer or dealer, the homeowner can ensure that the issues are addressed properly and in accordance with the warranty terms. Utilizing warranty protection not only helps to resolve the issues more effectively but may also prevent any further damage that could occur if the problems are left unaddressed. Additionally, engaging with the manufacturer or dealer allows homeowners to document the defects officially, which can be important for any future claims or disputes. Ignoring the issues can lead to worsening conditions and even higher repair costs down the line, while selling the home as is does not address the underlying problems and may leave future buyers unhappy. Fixing the defects themselves might hinder warranty claims, as unauthorized repairs could void the warranty. Hence, for assuring proper correction of the defects and safeguarding the homeowner's rights, reaching out to the manufacturer or dealer is the most advisable action.