



OXFORD HOUSING, INC.

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Congratulations on Your New Home!

Important Information for the First Days & Weeks After Closing

We're so excited to welcome you to your new home! Before you begin settling in, please take time to review this packet carefully. It explains what happens next, who is responsible for what, and answers the most common post-closing questions we receive.

Please keep this packet in a safe place.

Most questions that come up after closing are answered here, and referencing this guide will save you time and frustration.

What Happens After Closing

Here's a general overview of what to expect:

1. Closing is completed
2. Home delivery occurs when conditions allow
3. Setup and installation are completed
4. Inspections and utility connections are finalized
5. Warranty and service periods begin

Important: Closing does *not* mean immediate move-in or immediate delivery.

• Delivery & Setup:

At Oxford Housing, we work with experienced, professional contractors whom we trust to do the job the right way.

Delivering and setting a manufactured home involves heavy equipment, precise placement, and proper site conditions.

Delivery and setup may be delayed if conditions could compromise the home, including:

- Wet or unstable ground
- Incomplete site preparation
- Unsafe access for transport or setup equipment
- Conditions that could risk structural or cosmetic damage

These decisions are made to **protect your home**, not delay the process.

Your home is a major investment, and it deserves to be delivered and set correctly - even if that means waiting for the right conditions.

• Permits & Inspections

Before moving into your new home, several inspections and permits must be completed.

What to Know:

- Your home will be inspected by the **Alabama Manufactured Housing Commission (AMHC)** after delivery and setup to ensure it meets state installation and safety standards.
 - This inspection usually occurs within **3 days after delivery**, sometimes up to a week.
- Many power companies will not connect or release permanent power until:
 - The AMHC inspection is passed
 - Required local permits are cleared

Homeowner Responsibility:

- All county or city permits are the homeowner's responsibility, including:
 - Power
 - Water
 - Septic
 - Driveways
 - Porches, decks, concrete footers
 - Any site-built additions

Oxford Housing handles permits related to our business licenses only. Each property may have additional requirements that must be handled by the homeowner.

Tip: Contact your county or city building department early. Requirements and timelines vary by jurisdiction.

Be sure to keep copies of all permits and inspection approvals with your home records - you may need them for refinancing or resale.

• Keys & Locks

Until all post-closing work is completed, we recommend:

- Using keys on **one lock only**, or
- Not engaging the secondary lock yet

This allows our team and service partners access if interior work is needed (breaker panels, inspections, or service), even if you are not home.

Once all work is completed, we'll confirm that you can use all locks normally.

TruMH Homes: Kwikset Smart Key instructions are included in your packet.

• Factory Trim-Out vs. Retailer Trim-Out

After closing, every home goes through a service and punch-list period. It's important to understand which trim-out process applies to your home.

Factory Trim-Out (Manufacturer Responsibility)

Covers factory-built components, including:

- Cosmetic issues (paint touch-ups, small dings, gaps, scratches)
- Cabinet doors, drawers, and hardware
- Flooring (vinyl, carpet, tile)
- Siding, roofing, and window adjustments (not installation-related)
- Plumbing or electrical issues inside walls

IMPORTANT - PLEASE READ CAREFULLY:

- These items are handled through the **manufacturer's warranty department**
- You signed a Factory Trim-Out agreement at closing outlining this process
- Factory trim-out **cannot be scheduled until water and power are active**
- Trim-out is typically scheduled **14–21 days after utilities are connected**
- Kabco honors warranty coverage on electrical, plumbing, and structure for **ONE YEAR**
- **All cosmetic issues are resolved during factory trim-out**
- After completion, cosmetic issues and drywall become the **homeowner's responsibility**
- You must be present for the walk-through and phone audit once work is complete
- **Do NOT tape walls to mark cracks**
- **You don't need to move anything into the home until trim-out is complete**
- **There is no punch list during factory trim-out**

Retailer Trim-Out (Marriage Line Only)

Retailer trim-out is **structural**, not cosmetic, and includes:

- Marriage line sealing and molding
- Ceiling marriage trim and seals
- Flooring and subfloor connections
- Vinyl ends on the exterior (double-wide homes)

Cosmetic issues outside the marriage line are handled by the factory service team - not the trim-out crew.

Punch List Process

Within your first **30 days**, note any additional items that arise due to settling or adjustments.

How It Works:

- **Submission:** Email your complete list (photos encouraged) to megan@oxfordhousinginc.com
- **Scheduling:** Non-urgent service is grouped and scheduled based on technician availability
- **Completion:** You'll sign off once work is completed

REMINDER: Punch lists must be submitted within **30 days**.

Tip: Keep a notepad or shared notes app handy and add items as you notice them.

• Prime Your Dishwasher (Before First Use)

Run a full cycle **with no dishes**, using hot water and detergent.
This clears dust or residue from installation.

• **Water Heater – READ BEFORE TURNING ON POWER**

DO NOT TURN ON POWER TO THE WATER HEATER UNTIL IT IS FULL OF WATER.

Turning on power before the tank is filled will burn out the heating elements within minutes.

This damage is NOT covered under warranty.

Step-by-Step Guide:

1. Turn on the home's main water supply
2. Open a **hot water faucet** inside the home
3. Allow water to run until the flow is steady (no air sputtering)
4. Check around the water heater and plumbing for leaks
5. Turn off the faucet
6. **Only then** turn on the breaker or power supply to the water heater

If you are unsure, stop and contact a plumber before turning on power.

• **First-Week Home Checks**

Daily for the first few days:

- Check under sinks for leaks
- Listen for running water
- Check breakers/GFCIs
- Ensure doors and windows operate properly

• Register Appliances & Your Home

- Photograph model and serial numbers
- Register appliances online for warranty
- Register your home with your county for decals

Registration Notes:

- Financed homes: Lender files title; homeowner still registers for decal
- Cash purchases: Oxford Housing completes title application; homeowner registers once received
- Alabama registration fees:
 - Single-wide: \$24
 - Double-wide: \$48

• First Payment Reminder

Your first mortgage payment is **not due at closing**.

- Typically due **17–47 days after delivery**
- Watch for lender welcome packet
- If not received within 2 weeks, contact your lender directly

• HVAC Tips

- Keep thermostat between **68–74°F** for the first week
- Change filters within **60–90 days**

• **Warranty & Service**

Keep all warranty paperwork together.

Urgent Issues (Call Immediately)

- Active water leaks
- Electrical issues
- Roof leaks
- HVAC failure during extreme weather

Oxford Housing Main Office: (256) 831-1642

After-Hours Emergency: Call or text the main line

Email: service@oxfordhousinginc.com

Non-Urgent Issues (Scheduled Service)

- Minor drywall cracks
- Sticking doors/windows
- Cosmetic items
- Cabinet or flooring adjustments

• **Homeowner's Manual**

Your manufacturer-provided manual contains:

- Warranty terms
- Maintenance requirements
- Appliance care
- Safety guidelines

This should be your **first reference** for maintenance or system questions.

We're Here for You

Welcome to the Oxford Housing family!
If you have questions, please reference this packet first — and if you still need help, we're always happy to assist.

We'd Love Your Feedback

If you've had a great experience, please consider leaving us a Google Review by scanning the QR code provided.



Your feedback supports our family-owned business and helps other families find their home.

Don't forget to follow us on social media - we'd love to see photos as you make your house a home!