Alan's
FACTORY OUTLET

Metal Carport Buyer's Guide

by Alan Bernau, Jr.

Everything you need to know about buying a metal carport from Alan's Factory Outlet, one of the nation's top sellers of metal carports, garages, and buildings



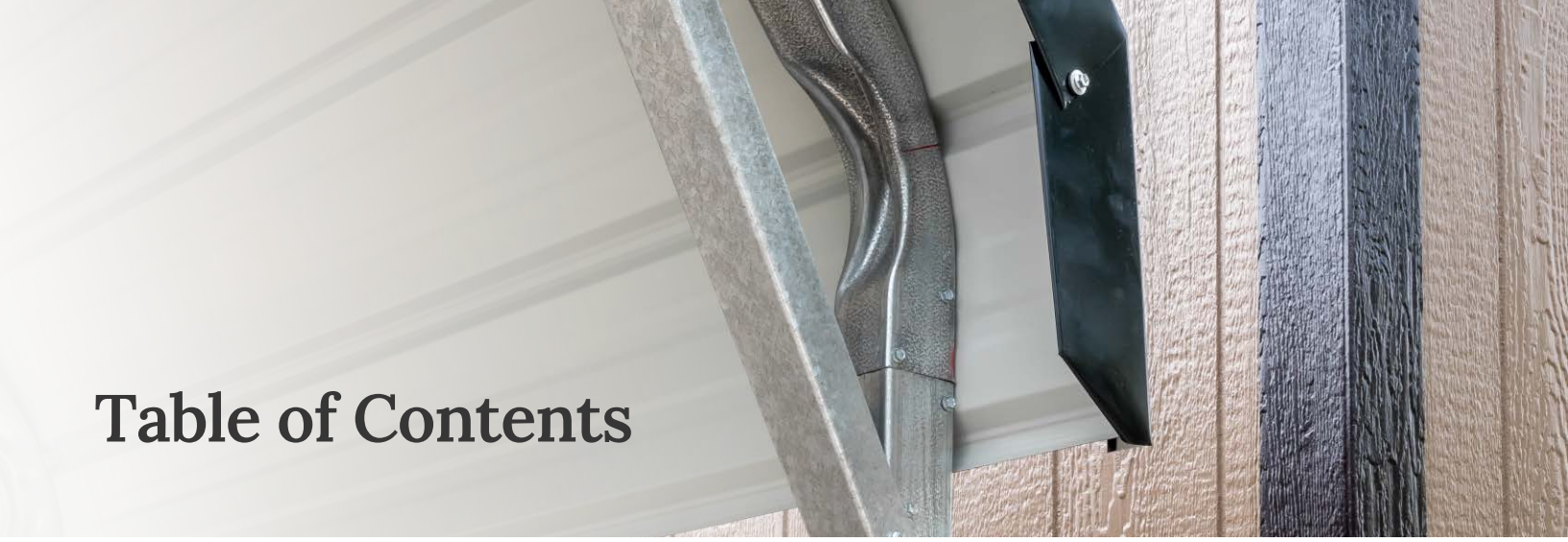


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INTRODUCTION

Are You Considering Adding a Carport to Your Home?



Introduction

- Are you wondering which type of carport is right for your specific needs?
- Do you need to find out how much carports cost in your area?
- Do you want a quick and easy guide to buying a carport?

If you answered "yes" to any of those questions, **this guide is for you.**

In this guide you will learn:

- **The pros and cons of metal carports**
- **How to determine if a metal carport is right for you**
- **How to calculate what size of carport you need**
- **How much your carport will cost**
- **How to quickly get information about regulations and permits**
- **How to design your carport and get it installed**

I'm **Alan Bernau Jr.,** owner of Alan's Factory Outlet. I've helped more than 110,000 homeowners customize and install carports, metal garages, and similar metal buildings. That experience has helped me understand what questions homeowners like you have about metal carports. I created this guide to help you get the answers you need to make the right decision for your situation.

Over the past several years, the demand for metal caports has continued to grow rapidly. **If you want to save time and money on your carport, you should read this guide now, before prices go up.**

If you happen to have any questions that aren't answered in this guide, please give me a call or contact me through my website and I'll be glad to help.

Sincerely,





Alan Bernau Jr.
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CHAPTER 1

Is a Metal Carport Right for You?



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CHAPTER 1

Is a Metal Carport Right for You?

Are you considering adding a carport to your house? Here's a quick checklist to help you decide if a prefabricated metal carport is your best option.



A metal carport is **right for you** if...

You have vehicles you want to protect

A **carport** will help protect your vehicles from damage caused by the sun, wind, rain, snow, ice, and hail.

You have a limited budget

Prefabricated metal carports are much less expensive than wood or concrete carports.

You want a low-maintenance carport

Steel carports last a long time and require very little maintenance. Insects, dry rot, and fire won't damage your metal carport.

You want to increase the value of your home

Adding an attractive metal carport to your house can make your property more appealing to potential buyers and add thousands of dollars to the resale value of your home.

You don't want to fuss with a complicated and potentially expensive do-it-yourself project

Building a carport yourself might seem like it would be cheaper than buying a prefabricated carport. But manufacturers get volume discounts on materials, don't charge you for left-over materials, and already have all the tools they need to install the carport. As a result, buying a prefabricated carport is often cheaper than building one yourself.

CHAPTER 1

A metal carport is **not right for you** if...

Your budget is under $1,500

A basic, one-car carport starts at a little under $1,500. A two-car carport starts at a little under $2,000. Car covers are a cheaper way to protect vehicles. However, car covers should only be used for long-term storage of a clean car. Every time you pull a car cover on or off of a dirty car, you risk scratching the car.

You need a carport tomorrow

Regardless of how you go about it, getting a carport will take some time. In many cases you'll need to get a permit, prepare the site, add gravel or have a concrete slab poured, and then schedule an installation. Metal carport manufacturers have lead times that can run from several weeks to several months. The exact wait time for small carports can be unpredictable.

If you need a carport ASAP, one option is to order a carport kit from a home improvement store. You can probably get it delivered in a few days and set up within a week. However, if you go this route, you will usually:

- Pay more money for a very basic, plain-looking carport that you can't customize
- Get minimal wind and snow load ratings, with no option to upgrade
- Get a much shorter warranty
- Have a difficult installation job to do by yourself

But if you're in a hurry, perhaps these trade-offs in quality, cost, and convenience make sense.

You belong to a homeowners association that doesn't allow carports

If your property is subject to HOA rules or other restrictive covenants, you'll need to check what is allowed in your community before considering a carport.

You want an attached carport

Most prefab metal carports can't be directly attached to your house. The carport installers will need about three feet of space on every side of the carport in order to set it up (for some extra-large carports, even more space is needed). Local building codes may require additional space between your house and your carport. If you want an attached carport, , you should hire a contractor to design and build a custom carport for your house. This will usually cost at least twice as much as a detached metal carport.

You want to protect your vehicles and equipment from theft

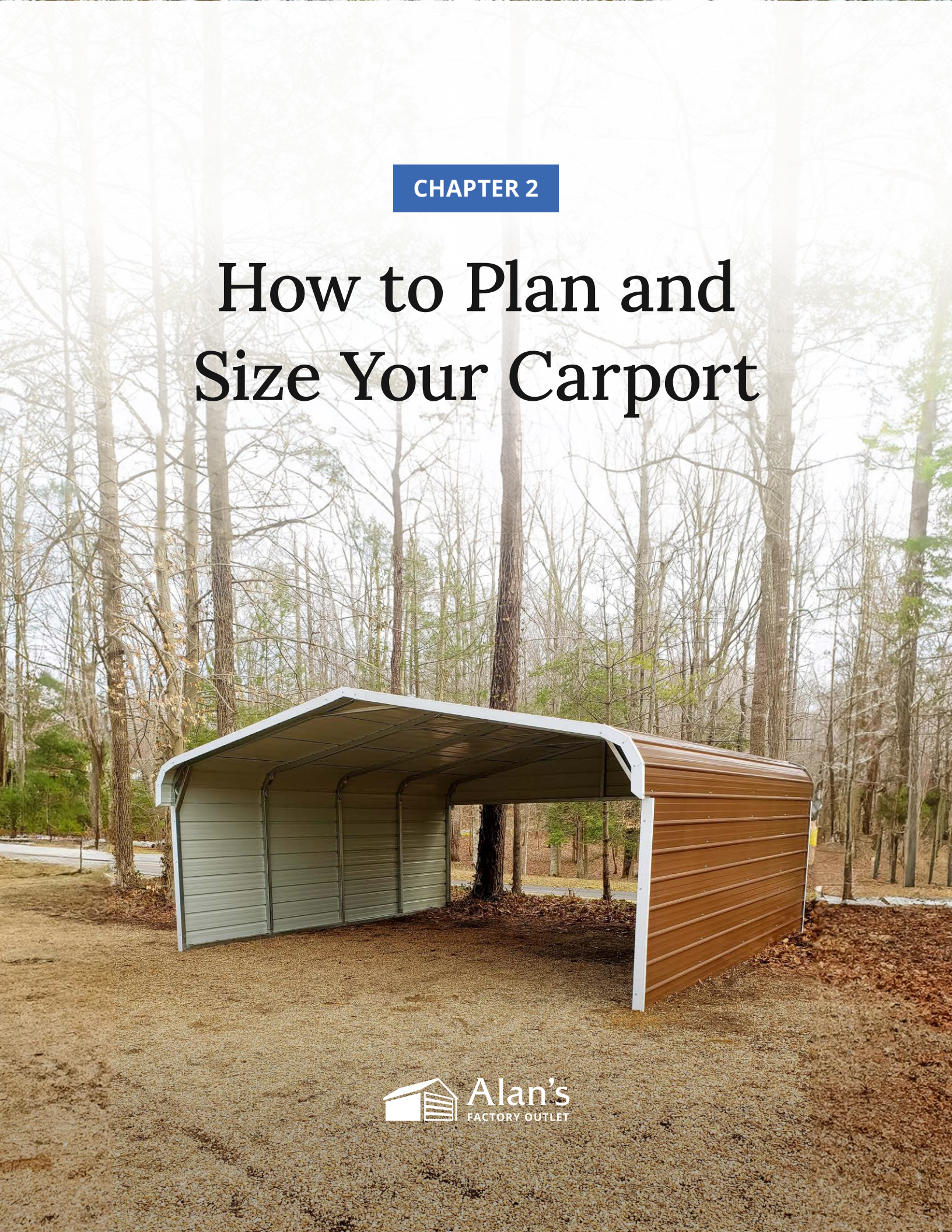
If you're concerned about mischievous characters that might come around when you're not home, you need a garage. Download my **Metal Garage Buyer's Guide** to learn everything you need to know about planning and buying a metal garage. Another cost-effective option is a utility carport, which has an enclosed storage shed at the back.



What did you discover? Does a detached metal carport fit your needs? **In the next chapter** you'll learn how to size your carport. You'll also get an initial estimate of how much your carport will cost.

CHAPTER 2

How to Plan and Size Your Carport



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CHAPTER 2

How to Plan and Size Your Carport

Now it's time to figure out what carport size you need and approximately how much it will cost. The chart below gives you a rough idea of the appropriate carport size for your needs.



Use the following chart to get an idea of **what size of carport is right for you**:

Size	Dimensions	Area
Small one-car carport	12' x 20'	$1,400+
RV carport	18' x 35'	$3,100+
Small two-car carport	20' × 20'	$1,900+
Large two-car carport	24' × 25'	$2,800+
Three-car carport	30' × 25'	$4,200+
Four-car carport	24' × 40'	$5,700+

Planning a Custom Carport

If you want a carport tailored to your exact needs, spend some time planning to determine the best size for you.

Here is the easiest way to figure out the ideal width of your carport:

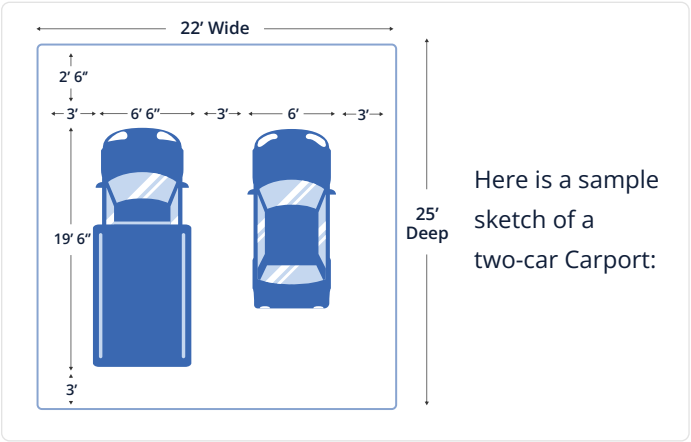
- Park your cars side-by-side (if you have more than one car)
- Open the doors
- Measure the total distance from the tip of one open door to the tip of an open door on the far side
- Add one to three feet to account for the width of the frame and give you a little extra space so you don't ding your doors when you open them

To calculate the ideal depth, measure the length of your longest vehicle and add four to six feet so the roof will be long enough to adequately protect your vehicles from the sun and rain.

If you don't have a tape measure, you can estimate lengths by stretching out your arms in a "T" shape next to your car (the length between the tips of your fingers is about the same as your height).

Another way to decide the size of your carport is to draw a sketch. This helps you visualize how it will look and allows you to use math or a calculator to figure out the dimensions you need.

CHAPTER 2



Here is a sample sketch of a two-car Carport:



If you want to design your carport to fit future vehicles you might buy, here is a chart that shows the approximate sizes of some common vehicles:

Vehicle Type	Width	Length	Height
Sports Car	5' ½ – 6' ½	13' – 16'	4' – 4' ½
Compact Car	6'	14' – 15'	5'
Mid-Size Car	6'	15' – 16'	5'
Full-Size Car	6'	16' – 17'	5'
Minivan or SUV	6' ½	16' – 17'	5' ½ – 6' ½
Full-Size Truck	6' ½	17' – 22'	6' ½
Class A RV	8' ½	29' – 45'	12' – 14' ½
Class B Camper Van	8'	17' – 23'	9' – 11'
Class C RV	8' – 8' ½	21' – 41'	10' – 12'

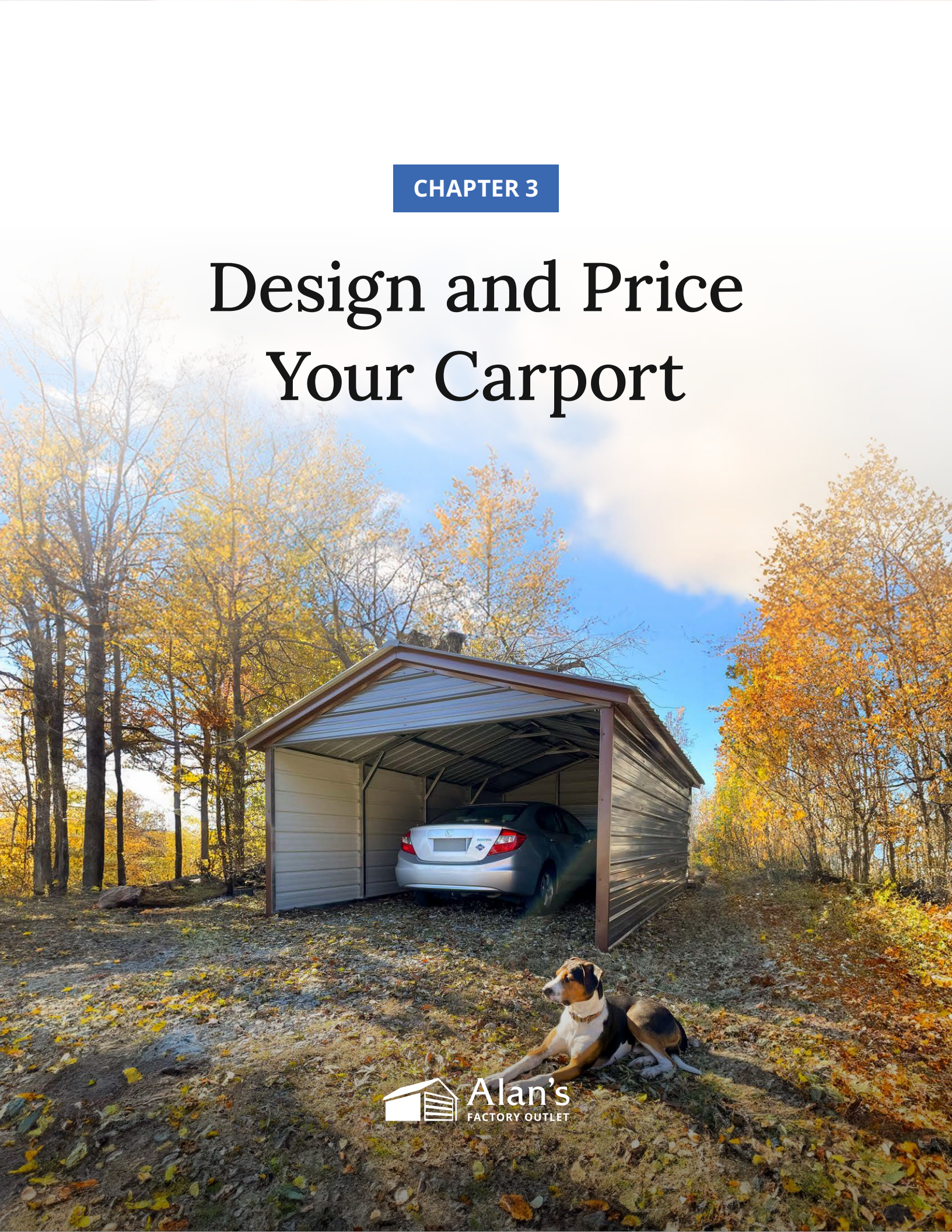
** Widths do not include the width of rear-view mirrors.*

And that's all you need to know in order to plan and size your carport! Once you do these simple measurement exercises and calculations, you'll know the precise dimensions of your new carport.

! **In the next chapter**, I'll show you how to use an online carport designer to design and price your carport.

CHAPTER 3

Design and Price Your Carport



CHAPTER 3

Design and Price Your Carport



Now you're ready for the fun part: creating a 3D design of your new carport!

I've created a **free 3D carport designer tool** to make this part easy. If you have access to a computer, consider using it instead of your smartphone to create your design. Although our 3D Garage Builder can operate on a smartphone, it's much more user-friendly on a larger screen.

1 Open the 3D Metal Caport Builder

On your computer, go to the **3D Carport Builder** at **alansfactoryoutlet.com**.

2 Customize Your Carport's Size and Style

First, you'll be asked to choose a building type. Select "**Carport"** if you just want a carport. Select "Combo" if you want to add space for a storage shed or workshop to the back of your carport.

Next, you'll be asked to choose a roof style and frame size for your carport. You'll also have an opportunity to select from various options for your carport's colors, installation surface, gauge tubing, and metal sheeting.

3 Choose Your Roof Style

The regular roof style is the least expensive option. If your budget is tight, this is a great choice.

The boxed-eave style looks nicer than the regular style. **The vertical style has these advantages:**

- It is stronger than the other roof styles.
- It allows rain to run off immediately and makes it easier for snow to slide off.
- It works well for carports more than 30 feet wide and more than 35 feet long (and is the required option for carports this large).

4 Choose Your Frame Size

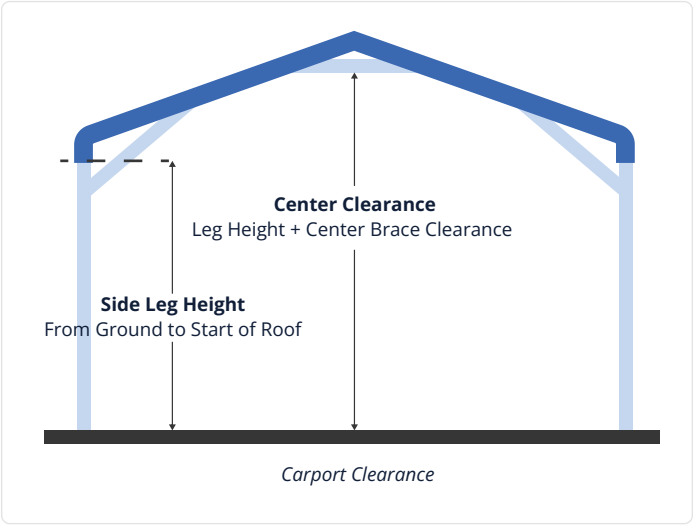
When selecting the width and height of your carport, use the measurements you calculated in chapter 2 of this guide.

Custom Dimensions: If you need custom dimensions that aren't available in the designer, just use the next larger size available. After you place your order you can let us know the exact dimensions you need, and we will

match your dimensions without any additional cost.
Height Considerations: I recommend making the legs of your carport at least one foot taller than the tallest vehicle you plan to own. Remember to include roll bars, top racks, and RV AC units in your height measurements.

Gables: If you close the gables of your carport (gables are that triangle part under the ends of the building), the clearance will be about three inches less than the leg height. For example, if your carport's legs are 7', the clearance will be about 6' 9".

If you leave the gables open, the maximum clearance will be at the center brace, near the peak of the roof. This is at least one or two feet higher than the leg height. From the top brace, the roof frame tapers down to about the height of the legs at each side. So if you have a carport with 7' legs, you can park a vehicle that is a little taller than 7' under it, as long as you don't park too close to either side.



Carport Clearance

Try our Height Clearance Calculator

Don't make your carport too tall. *If your carport is too tall, it won't protect your vehicles from the sun, rain, hail, and snow. About one foot higher than your tallest vehicle is ideal.*

5 Choose Your Installation Surface, Certification, Gauge Tubing, and Sheeting Thickness

Installation Surface: We'll cover this later in the guide. For now, you can select any option.

Certification and Gauge of Framing: If you live in an area with hurricanes, strong windstorms, or lots of snow, you may want to select the heavier, 12-gauge tubing and upgrade your certification (if available).

Sheeting Thickness: Choose from standard 29-gauge galvanized steel sheet metal or thicker 26-gauge galvanized steel sheet metal.

6 Sides, Ends, Gables, and J-Trim

If you want extra weather protection, add side panels. If you add side panels that don't extend all the way to the ground, I recommend also adding J-trim to protect children, pets, and your fingers from the sharp bottom edge of the steel side panels.

If you want your carport to have a nicer appearance, consider adding closed gables. Adding gables also makes your carport stronger and provides additional weather protection. Remember that the clearance below the gables will be about three inches less than the leg height.

There is also an option to close one or both ends of your carport. However, if you're thinking of getting a carport with three full-length sides, be aware that a strong gust of wind on the open side will create an unusual amount of air pressure inside your carport

which could cause your carport to become like a giant kite. This means that your carport could become dislodged, rip apart, and move away from its foundation, causing a serious safety hazard.

To avoid this, either enclose all sides, leave two sides open, or at least have some moderately sized openings where the air can flow through the structure.

7 Doors and Windows

You also have the option to close the sides and ends of your carport and add doors and windows (if your carport's height is at least 9'), in which case it will become a garage. For tips on designing a garage, see my **Garage Buyer's Guide.**

8 Customize Colors

Note: As you design your carport in each of the above steps, you'll be able to choose from a wide array of attractive color options for the roof, trim, sides, ends, door(s), and vertical two-tone siding (if you select that). We also include color selection as its own step before you complete your design to help make sure you're happy with your choices before ordering.

The colors you choose don't affect your price, so this is purely a matter of preference. Many people like white trim. Others match the color of the trim to the color of the roof. You can also choose to have the color of the screws used to assemble the carport match your carport colors for a small extra charge.

9 Save Your Design

Once you finish your design, make sure to save it. To save your design, click the "Share" button in the top right of the 3D Builder page, and enter your email address. You will receive a link to the design you created

! Important tip:

Check estimated delivery times for your area by visiting the estimated delivery time page on my website and entering your zip code.
For more details about our products, you can **explore the page for each state** to find additional information.

! **In the next chapter**, I'll tell you how to find your local planning department to inquire about laws that may affect your carport project—and I'll give you a list of everything you need to ask about local rules and regulations.

CHAPTER 4

What You Need to Know About Regulations and Permits



CHAPTER 4

What You Need to Know About Regulations and Permits

Many local governments require a permit to install a carport. Here's how to find out what is required in your area.



Step 1 Check CC&Rs

Does your local community allow carports? If you live in a rural area, you are usually free to build what you want on your own land. But if you live in a subdivision, there may be Covenants, Conditions, and Restrictions (CC&Rs) that limit what you can build on your land.

If you are part of a Homeowners Association (HOA), ask if they allow detached metal carports. If you don't belong to an HOA, but you are in a subdivision, you can look through the papers you signed when you bought your house and see if there are CC&Rs that say anything about detached buildings. If so, review those rules.

Step 2 Check Government Regulations

Your local planning department can tell you the zoning rules for your property. These rules and regulations govern the size, height, and location of any structure you add to your property. They include setback requirements, which dictate how much distance you'll need between property lines and your new carport.

You might be able to find all the rules online by yourself—but it could take several hours to find and read through all of the complicated zoning and building codes.

It's much faster to call the planning department and ask the specific questions that I'll provide below.

Before you call, be sure to have this information ready:

- Your address
- The length and width of your future carport
- An idea for where you want to put your carport on your property

Next, you need to find the right phone number to call:

- If you live in a town or city, do an internet search for your town or city's planning department.

- If you live outside of a town, search for the county's planning department.

Your local planning department may be called a:

- Land Use and Development Office
- Zoning Department
- Building and Planning Division
- Or something similar

For example, I did a search for "Page County VA planning department," and I found results for a "Planning Commission," "Planning & Community Development," and a "Zoning Office." The phone number was the same for all of them. Even if you call the wrong number, the person who answers the phone will probably be able to give you the right number to call.

A List of Questions to Ask the Planning Department (Have These Handy When You Call)

1. Is my property in your jurisdiction?
2. How far does the carport need to be from the front, back, and sides of the property?
3. How far away does the carport need to be from the house?
4. (If you plan to put it in front of your house) Can I put it in front of my house?
5. (If you have a well or septic tank) How far does the carport need to be from the well and septic areas?
6. (If you're building a tall carport) Is there a height limit?
7. Are there any color or style restrictions for detached carports?
8. What permits and inspections are required for installing a carport?
9. What department is responsible for issuing permits? (If it's a different department, ask for the phone number.)

If a permit is required, here are the questions to ask the department that issues building permits:

10. How long does it take to get a permit?
11. Are certified plans required for the permit?
12. What are the requirements for the foundation?
13. Are there any wind-gust or snow-load certification requirements?
14. How much does the permit cost?
15. Is there an online application?

Make sure to write down all the information you learn because you'll need it later. There are a few more steps you'll need to complete before you'll be ready to apply for a permit.

! **In the next chapter**, I'll show you how to use the information you've gathered to plan your site.

CHAPTER 5

Planning Your Carport Site



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CHAPTER 5

Planning Your Carport Site

In the previous step, you learned how close your carport can be to other structures and property lines. Now, it's time to make a site plan. Take a tape measure and head outside to the location where you plan to install your carport.



Step 1 Find a Level Spot

The area where you will install your carport must be level. Level isn't the same as flat. Level means the ground doesn't slope.

Find a location that is already mostly level, or find an area that you can make level. You will also need at least three feet of relatively level ground around the carport for the installation crew to set up their ladders. If you are getting an extra-large carport, like a commercial unit, that needs a forklift for installation, you will need at least six to eight feet of space on all four sides.

If you need to grade your land to make it level, consider also grading the land around your carport so that it slopes slightly away from the building. A slight slope helps ensure that water flows away from the carport.

Step 2 Look Overhead

Utility lines near the area you want the carport can be a safety hazard when installing a carport. Find a location that doesn't have any utility lines overhead or within 20 feet of the site. If you want to put your carport anywhere near overhead lines, please give me a call to discuss your site before continuing.

Are there any trees near the place you want to put your carport? If so, trim limbs that might interfere with installation or that could fall on your carport. The peak of an average-size carport will be about three or four feethigher than the height of the legs. Make sure there is plenty of clearance for installation.

Step 3 Mark Your Corners and Check Setbacks

Now you can mark the four corners of your carport with stakes, sticks, or flags.

Make sure your carport site is far enough away from property lines, your house, outbuildings, your well, and your septic field. Measure any uncertain distances to verify that your site meets zoning regulations.

Be especially careful about setbacks from property lines. Often, fences are not right on the property line.

You may need to leave an extra foot of space from a fence to be safe. If you want to put your carport near a road, double-check where the property line is. Often, the public right-of-way is much wider than the road, and your property line might be 10 feet or more back from the road or sidewalk. Your local planning department can tell you how wide the right-of-way is.

Step 4 Check Underground

If you have any easements on your property, you may not be allowed to build a carport above those areas. If you'll be doing any grading or excavation, you'll also need to check what is underground before you dig.

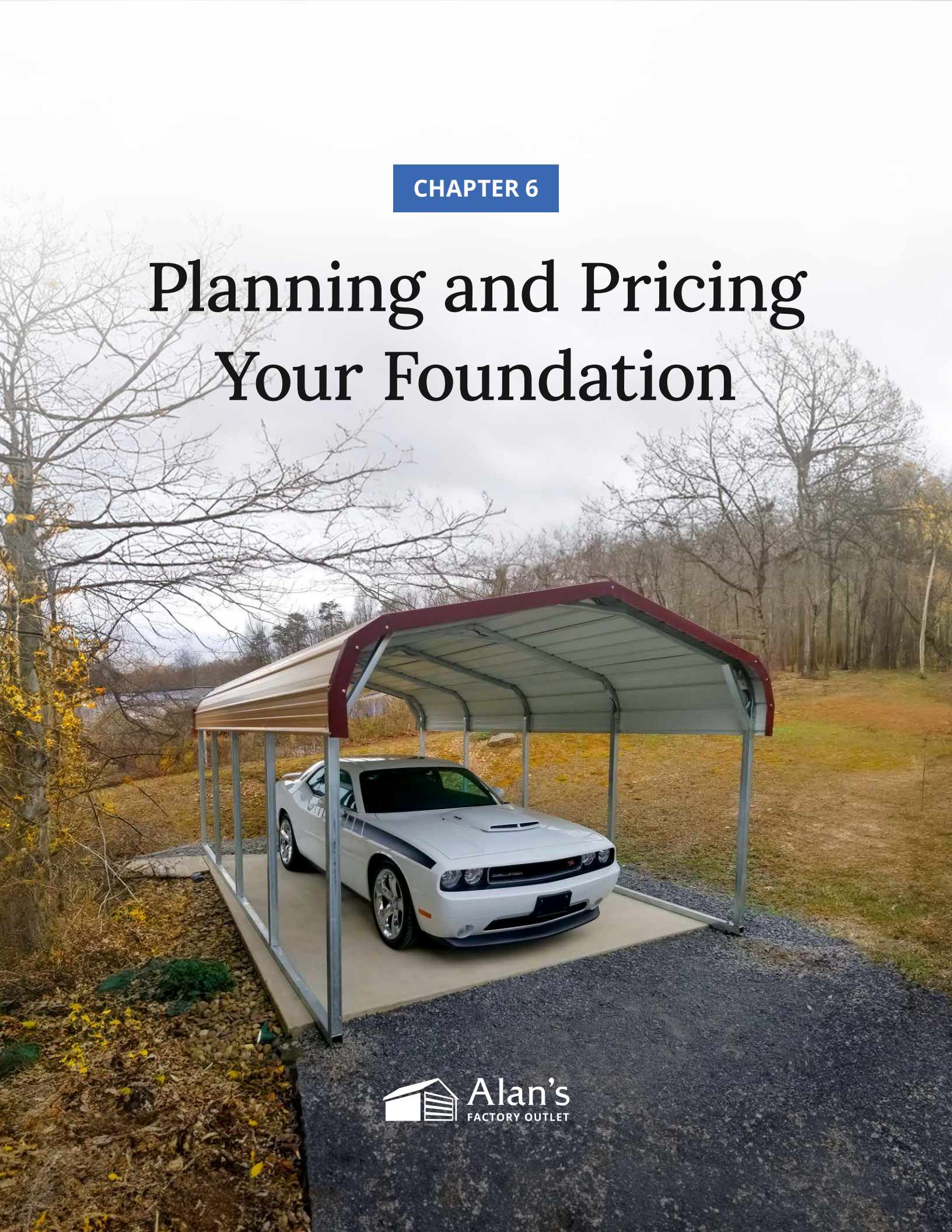
Anywhere in the US you can call 811 or visit **call811.com** to request all underground utilities around the site to be marked.

If there are any utilities near your building site, you may need to move your site to a different location.

! Now you know how to create a thorough site plan. **In the next chapter,** you'll learn how to literally lay the groundwork for a successful carport installation by planning and pricing your new carport's foundation.

CHAPTER 6

Planning and Pricing Your Foundation



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CHAPTER 6

Planning and Pricing Your Foundation



You have several options for your carport foundation:

- Existing driveway
- Ground
- Gravel pad
- Concrete slab
- Asphalt

In this chapter I'll explain the pros and cons of each option. I'll also explain the requirements for each type of foundation.

Existing Driveway

There are two ways we can install your carport over an existing driveway:

If your carport is wider than your driveway, we can attach the frame of your carport to the ground beside your driveway with the appropriate ground anchors. If your concrete driveway is at least one foot wider and one foot longer than your carport, we can attach the carport frame to your driveway with concrete anchor bolts. Just make sure the driveway is level. The carport can't be installed correctly if any corner of the carport site is more than three inches higher than any other corner.

Ground

Your carport can be installed on the ground if your local building department allows it. The installers will anchor the carport to the ground with the appropriate ground anchors.

A dirt foundation is suitable for storing farm and garden equipment. If you want to keep your vehicles clean, a gravel foundation is better.

Gravel Pad

A gravel pad is the most popular and cost-effective base for a metal carport.

How big should a gravel carport pad be?

I recommend making the gravel pad at least two feet wider and two feet longer than the carport. This way you'll have a little room to walk around the carport. A slightly wider pad will ensure that rainwater that runs off your carport will fall on gravel. Otherwise, muddy water might splash into your carport.

How deep should gravel be for a carport?

I recommend that you put down four to six inches of gravel. If you have more than six inches of gravel, please call me to discuss this as we may need to use longer anchors or may not be able to install the carport.

What kind of gravel should I use for a parking pad?

The best gravel for a carport is 3/4" stones mixed with smaller stones. The smaller stones help the gravel compact into a solid surface that is almost like concrete.

This type of gravel is called by many different names, like:

- 3/4" Crusher Run
- 3/4" Crushed Stone
- 57 Crusher and Run
- #57 Aggregate
- ABC Stone

How do I prepare a gravel carport pad?

- Remove the topsoil
- Level the site as much as possible
- Put down woven geotextile fabric (optional)
- Put down at least four inches of crusher run
- Use a compactor or a tamper to compact the gravel
- Verify that the gravel is level

How can I prevent water from pooling under my gravel pad?

The ground around your carport should slope slightly away from your carport so that water will not pool under your carport. Ideally, the ground 10 feet away from your carport will be at least six inches lower than your carport area.

If you have a problem with mud in your driveway or your carport area, put down woven **geotextile fabric** before you put down gravel. The fabric will prevent the gravel from sinking into and mixing with the mud.

How much does a gravel carport pad cost?

The gravel for a 22' x 22' gravel pad will probably cost between $250 and $500, including delivery. The cost of hiring someone to excavate the site and complete the work will depend on local labor rates.

Do a quick search for **"gravel for sale near me"**, and take a moment to call and get a quote for your gravel. If you need excavation, call one or two **excavating contractors** to schedule a time they can look at your site and provide a quote.

Concrete Slab

A concrete slab is the best foundation for a carport, but if you have a slab installed by a professional, it will probably cost more than your carport!

You can save a lot of money by pouring the slab yourself. In my **Garage Buyer's Guide** I explain how to price and plan a concrete foundation and **how to cure a concrete slab.** I encourage you to read those chapters if you are considering a concrete foundation for your carport.

CHAPTER 6

Asphalt

Asphalt is a cheaper alternative to concrete, but it isn't the best choice for most people.

Asphalt Pros

- Up to 50 percent cheaper than concrete
- Works well in cold areas where the ground freezes and salt is used to melt ice and snow
- Grease stains blend in

Asphalt Cons

- Soft—deforms under heavy loads and softens in extreme heat
- Higher maintenance—needs to be re-sealed every few years
- Doesn't last as long as concrete
- Doesn't look as nice as concrete

If you live in a cold area with lots of snow and you frequently salt your driveway, asphalt may be a good choice. However, gravel or concrete will make a better base for most carports.

If you've read this far, well done! It's a lot of information, but it's important to understand because the foundation of your carport is crucial.

! **In the next chapter**, I'll share some options for financing your new carport.

CHAPTER 7

Get Financing and Place Your Order



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CHAPTER 7

Get Financing and Submit Your Order

By now, you should have a pretty good idea about how much your carport project will cost.



If you have the necessary cash, all you need to do is order your carport to get started. You only need to pay a deposit when you order, which is usually between 10% and 17% of the total. The balance isn't due until after the carport is installed (unless you're getting a huge carport that costs more than $15,000, in which case 50% of the balance is due when your installation is scheduled). You can pay both amounts with any major credit card.

If you need a way to finance your carport, here are some options:

A 10–20% refundable deposit locks your price. Finance the rest with HFS Financial, Acorn Finance, or GreenSky — **or rent-to-own through EZ Pay Buildings with no credit check.**

We're not the lender. Checking rates with HFS or Acorn won't affect your credit; GreenSky applications are a hard inquiry.

Check Rate with HFS Financial

Via HFS Financial · no impact to check a rate · we are not the lender

Check Rate with Acorn Finance

Via Acorn Finance· no impact to check a rate · we are not the lender

HFS Home Improvement Loans

HFS Financial — Personal Loan

You don't need home equity, an appraisal, or a refinance to get started. Check a metal building loan through **HFS Financial** in about a minute.

If you're approved, the money comes to you. Place a refundable deposit with us to lock today's price, then pay the rest after installation like a cash customer.

Why customers use HFS

- No home equity, no appraisal, and no lien on your house.
- Terms up to 30 years, so the monthly payment can stay lower.
- Loan amounts from a few thousand dollars up to $300,000
- Credit often considered in the low 600s
- Can cover the building plus extras like a slab or permits
- No prepayment penalty if you want to pay it off early
- Funds go to you, not to Alan's Factory Outlet

Example only, not a quote: about **$181 a month** for a $15,000 loan at 7.8% over 10 years. Your rate and payment depend on credit, income, and the lender you match with.

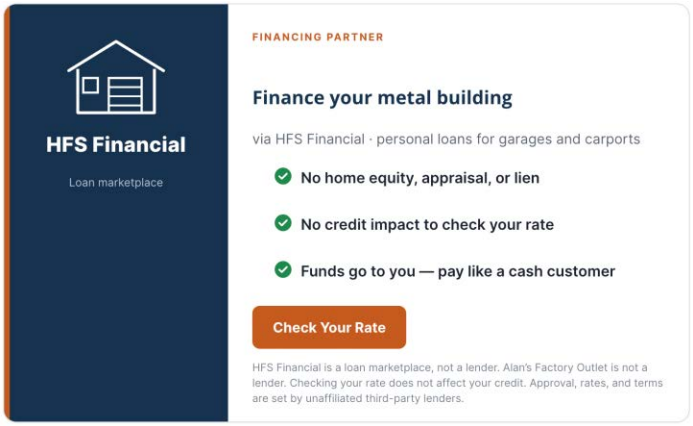
How it works with us

1. Design your building and place a refundable deposit to lock the price.
2. **Check your HFS rate.**
3. If approved, funds go to your account.
4. Pay the remaining balance after installation. Larger buildings may need a payment when installation is scheduled.

This is not an Alan's Factory Outlet loan. A third-party lender sets the approval, rate, and fees.

A good fit if you own a primary or secondary home in your name and want a metal garage, carport, or workshop for personal use.

Vacant land, commercial use, or property held in an LLC or trust usually needs a different option.



Print or save a 2-page summary:

Download 2-Page Summary PDF

Acorn FINANCE

Acorn Finance — compare personal loan offers

Acorn Finance partners with a network of lenders so you can search personal loan offers and break the project into monthly payments.

Why customers use Acorn:

- No impact to your credit score when checking pre-qualified offers
- Loan amounts from $1,000 to $100,000 with competitive APRs
- Terms from 2–20 years to help spread out your payments
- If approved, you could get funded in as soon as 24 hours
- Funds go to you, then pay us like a cash customer

How to apply

1. Check pre-qualified offers (soft pull).
2. If you're pre-qualified, choose an offer and apply for final approval with the lender.
3. Once approved, you could get funded in as soon as 24 hours. Use those funds to pay your project costs.

If you apply for a specific offer, the lender will conduct a hard credit pull, and this could impact your credit score. Funding times may vary.

Acorn FINANCE

Compare monthly payment options from multiple lenders

Pre-qualify in seconds

Loans from $1,000–100,000

Competitive rates

Check offers now

No impact on your credit score

Print or save a 1-page summary:

Download 1-Page Summary PDF

EZ Pay Buildings

Rent-to-Own With EZ Pay Buildings — No Credit Check

Your 10–20% deposit is your only up-front cost. No credit check on balances up to $15,000, no processing or early pay-off fees, and you'll see your total cost to own before you apply. Pay it off at any time for the remaining principal.

- **No credit check -** On balances up to $15,000 after your deposit
- **Low deposit, 10–20% -** Your deposit is your only up-front cost
- **No hidden costs -** It's a lease, not a loan — no processing fee and no early pay-off fee. Your total cost to own is shown before you sign.
- **Principal-Only Payoff -** Your payoff is the remaining principal at any month — so you're never in negative equity or "upside down" on your building.

How rent-to-own works

1. **Design your building:** Use our 3D builder or call us. Pay your deposit (10–20%, based on price) and you're set.
2. **Apply with EZ Pay:** Takes 10–15 minutes online, or we'll text you the link. No credit check on balances up to $15,000.
3. **Delivered & installed free:** Your first payment is due 30 days after installation.

Who qualifies

- **Homeowners:** terms up to 60 months, balances up to $25,000 after your deposit (two buildings OK)
- **Renters:** terms up to 48 months, balances up to $15,000 — no landlord signature needed
- **Storm protection included:** EZ Pay's liability waiver covers repairs or total loss from storms and other acts of God — built into your payment, no separate policy to buy
- Available on all carports, garages and steel buildings

Start Application with EZ Pay

Call Us 1-800-488-6903

Rent-to-Own Questions

What is the APR?

Rent-to-own is a lease, not a loan, so there's no APR. But renting to own does cost more than paying cash. Your contract shows the cash price, your monthly payment, the number of payments, and your total cost to own before you sign. You can buy the building outright at any time for the remaining cash price instead of the rest of your payments, which can save you a lot. Ask us for a payoff quote on any plan.

Can I pay it off early?
Yes, at any time, with no early pay-off fee. Anything you pay over the minimum is held in a credit account and goes 100% toward your payoff.

Do I need a landlord's signature if I rent?
No. Landlords don't sign anything. You'll just provide their contact information on the application.

When is my first payment?
30 days after delivery and installation. Any months collected at signing are applied to the end of your contract.

What if a storm damages my building?
Unlike a loan, EZ Pay rent-to-own includes a liability waiver that covers repairs or total loss from storms and other acts of God, and it's built into your monthly payment — nothing extra to buy. Coverage terms are set by EZ Pay Buildings; ask us or EZ Pay for the specifics before you sign.

Rent-to-own is provided by EZ Pay Buildings, LLC. Alan's Factory Outlet is not the lender. A credit check applies when the balance after deposit exceeds $15,000; maximum balance $25,000 for homeowners and $15,000 for renters. Monthly estimates exclude sales tax unless a rate is entered; actual tax is based on the delivery address. Renters' terms limited to 48 months. Payment estimates are for illustration only and are not an offer, quote or guarantee; actual payments, terms, deposit and eligibility are determined solely by EZ Pay Buildings and will be shown on your EZ Pay contract. All rent-to-own agreements are subject to approval by EZ Pay Buildings; approval is not guaranteed.

GreenSky®

GreenSky Financing — Four Plans to Choose From

Apply online in a few minutes for a GreenSky® Program loan. Choose the plan that fits your budget, get a decision from the lender, and we'll finalize your building order once you're approved. Alan's Factory Outlet is not a lender.

- **PLAN 2830 - Fixed Rate - 11.21% APR**

For 120 months (10.99% fixed periodic interest rate). One fixed monthly payment for the full term.

- **PLAN 1069 - No Payments for 6 Months - 8.94% APR**

Based on 0% interest for 6 months with no payments required during the Promo Period; then 120 monthly payments based on a 9.99% interest rate.One fixed monthly payment for the full term.

- **PLAN 1519 - Fixed Rate, 15-Year Term - 12.16% APR**

For 180 months (11.99% fixed periodic interest rate). Spread the cost over the longest term we offer.

- **PLAN 2613 - No Interest if Paid in Full in 12 Months**

Interest is billed during the 12-month Promo Period but waived if the amount financed is paid in full by the end of it.

84 monthly payments required, including during the Promo Period. APR rates range from 17.99%–29.99%.

How to apply

1. **Price your building:** Use our instant pricing or 3D builder to settle on the building you want.
2. **Ask us for your application link:** Call or message us with the plan you'd like. We start the request in the GreenSky® Program for your building amount and send you a secure link by text or email.
3. **Complete the application yourself:** You enter your information and sign on GreenSky's secure site. Submitting an application results in a hard credit inquiry. Have a government-issued ID, your email and mobile number ready.

CHAPTER 7

4 **Approved? We finalize your order:** Review and activate your loan agreement, then we schedule delivery and installation.

Request a GreenSky Link

Call Us 1-800-488-6903

Loans for the GreenSky® consumer loan program are offered and made by federally insured, federal or state chartered financial institutions providing credit without regard to age, race, color, religion, national origin, gender, disability, or familial status. A list of financial institutions currently providing loans through the GreenSky® Program is available at www.greensky.com/bank-partners. GreenSky Servicing, LLC services the loans on behalf of your lender, NMLS #1416362. www.nmlsconsumeraccess.org. GreenSky® is a registered trademark of GreenSky, LLC and is licensed to banks and other financial institutions for their use in connection with that consumer loan program. GreenSky Servicing, LLC is a financial technology company that manages the GreenSky® consumer loan program by providing origination and servicing support to banks and other financial institutions that make or hold program loans. GreenSky, LLC and GreenSky Servicing, LLC are not lenders. All credit decisions and loan terms are determined by program lenders.

Vacant land, commercial use, or property held in an LLC or trust usually needs a different option. See HELOC and other choices below, or contact us.

Good to know

- Advertised HFS rates starting in the mid-7% are for well-qualified borrowers. Many people pay more.
- A longer term lowers the monthly payment but costs more interest. You can pay extra anytime.
- HFS and Acorn are loan marketplaces. The first estimate or pre-qualified offer can change after underwriting.
- Approval is not guaranteed. Funding times may vary.

HFS Financial is not a lender (NMLS / MD CSB #1680766). Acorn Finance is not a lender; it partners with lenders to make loans available. Alan's Factory Outlet is not a lender and does not approve loans. Rates, fees, and terms are set by unaffiliated third-party lenders, subject to credit approval, and can change. Prequalifications use a soft credit pull that does not impact your credit score. If you express interest in a specific offer, the funding partner will conduct a hard credit pull, and this could impact your credit score.

Second Mortgage or Home Equity Line of Credit (HELOC). If you've been paying off your mortgage or your house is worth more than what you paid for it, you probably qualify for a second mortgage or a line of credit on your house. Like your primary mortgage, these types of loans are secured by the value of your home.

As a result, the interest rate is usually very reasonable. A second mortgage is good for a one-time purchase. A HELOC is a line of credit that you can use again and again as needed. The line of credit will give you more flexibility for your project, and you can also use it for other large purchases or emergencies in the future.

Some HELOCs are much more flexible than others, and rates vary, so it pays to shop around at local banks. If a bank turns you down due to insufficient income or equity, a local credit union might still consider giving you a loan. However, be prepared for extensive paperwork and some waiting time while your loan is processed and approved.

Zero-Interest Card. If you know you'll be able to pay off the total in less than two years, a zero-interest credit card may be an option. Some cards don't charge interest for up to 21 months. But you'll need to check the terms carefully and make sure that your credit limit will be large enough to cover the necessary expenses.

Cash-Out Refinance. If you have a high interest rate on your mortgage, a cash-out refinance could provide the funds you need for your garage and lower your interest rate. You might even be able to lower your mortgage payments. Remember that you'll have to pay closing fees though, which can be expensive.

Place Your Order

Once your financing is in place, you're ready to order. If you've saved your design, locate the email with your design link and open it in the online designer.

If you can't find your saved design or want to start from scratch, visit the **3D Metal Building Builder** on our website.

Once you have everything the way you want it, place your order and pay the deposit to lock in your price.

After you place your order, my team will send you information about requesting a permit and getting your site ready for installation. Then we will hold your order until your permit is issued and your site is ready. Once you have everything ready, we'll notify the manufacturer, and your order will be put in a queue for scheduling. **If you need to make customizations to your design that aren't possible with the 3D Garage Builder, just give me a call at 1-800-488-6903.**

! If you need to make customizations to your design that aren't possible with the 3D Carport Builder, just give me a call at **1-800-488-6903**. Ready? **Place your order now.**

CHAPTER 8

How to Prepare for Your Carport



Alan's FACTORY OUTLET

CHAPTER 8

How to Prepare for Your Carport

You've already learned how to design and price your carport, understand local building regulations, create your site plan, plan the foundation, and place your order. Now it's time to request a permit.



Step 1 Get a Permit (If Required)

If a building permit is required in your area, now is the time to apply for a permit.

A few local governments require the manufacturer to apply for (or pick up) a building permit. If this is the case in your area, please let us know.

Engineer Plans. If the building department requires a set of generic engineer plans to review, let us know ASAP. We will get the plans ordered, and the manufacturer will send them to you by email in 1-2 weeks. If your local government requires "wet seal" plans (a set of plans that have been physically stamped with a rubber seal), let us know so we can get them mailed to you.

Site Plan. If the building department requires a site plan, draw a sketch of your property. Show the boundaries of your property, the location of your carport, and the location of other buildings, wells, and septic fields on your property.

Complete the application. Finish filling out the application and pay the fee.

Send us a copy or photo. Once you get the permit, send us a copy so we'll know you've completed this step. We won't be able to schedule your installation until you've done so.

Step 2 Prepare Your Site

If we're installing your carport on the ground or on gravel, here's what you need to do:

- Place a flag or a stake at each of the four corners where we will install the carport.
- Make sure the length of each side is correct.
- Make sure that the diagonal distance between two opposite corners is the same as the distance between the other two opposite corners.
- Use a tool called a level to make sure each side is level. If you only have a bubble level, you can also run a string between the corner stakes to ensure each side is completely level and that there aren't any high or low spots.
- Make sure there is enough clear, level space on every side of the carport for the installation crew to work.
- Take at least one photo from each of the four sides to show that the whole area is clear and level. When you

take the photos, be sure to stand far enough back so the whole site is included in each photo.

Step 3 Get Your Carport Installation Scheduled

- Once your site is ready, send us the photos of your site. Once we receive these photos (and a copy of your permit, if required), your order will be put in a queue for scheduling.
- Congratulations! At this point, your carport buying journey is nearly complete—unless you haven't ordered your carport yet. If that's the case, head over to **alansfactoryoutlet.com** and place your order.

! **In our next and final chapter**, we'll go over the installation scheduling process and what to expect.

CHAPTER 9

While You Wait



Alan's FACTORY OUTLET

CHAPTER 9

While You Wait

Waiting for your carport to be installed might feel like the toughest part of the buying journey. However, your patience will pay off with years of benefits once your new carport is up.



In order to provide the best quality metal structures at the lowest possible price, our deliveries must be grouped into batches.

This is how the scheduling process works:

1. You get a permit and prepare the site.
2. You let us know you are ready for installation.
3. Your job is put into a queue of orders.
4. When there are enough orders to schedule a job route in your area, you will receive a call informing you of the day your carport will be installed.

Unfortunately, this means that you won't know your installation day until a few days in advance.

Also, since your installation will be part of a multiple-day route, if the crew runs into problems with a building they are installing before yours, they'll need to call you to push the installation time back.

They may even need to reschedule your installation for the next route. Hopefully this inconvenient situation won't happen to you, but I trust you understand the challenges that the installers sometimes face.

Depending on the size and location of your order, it can take anywhere from a few weeks to several months for your carport to arrive. On my website's **estimated delivery time page** you can find estimated delivery times for your area by entering your zip code.

In a few cases, the wait time is much longer than expected, but most orders are delivered within the estimated time frames.

I know it can be frustrating to wait for your carport when you don't know exactly when it will be delivered. But a little patience will pay off—and soon you'll have a beautiful, high-quality steel carport and the many benefits that come with it.

Once your carport has been installed, please send me some photos or a video! Every month I give a **$100 Amazon gift card** to one person who has shared a photo that month**,** and a **$200 gift card** for someone who has sent in a video. I'd love to see how your carport looks once it's installed and put to good use.

CHAPTER 9

Speaking of which, have you ordered your carport yet? The faster you order it at **alansfactoryoutlet.com**, the faster it will be delivered, so be sure to place your order as soon as possible.

Final Thoughts

I hope this guide has been helpful as you research and plan your carport. If you happen to have any questions that I didn't answer in this guide, give me a call or contact me through my website, and I'll be glad to help.

I wish you all the best in your carport buying journey!

Thank you,

Alan

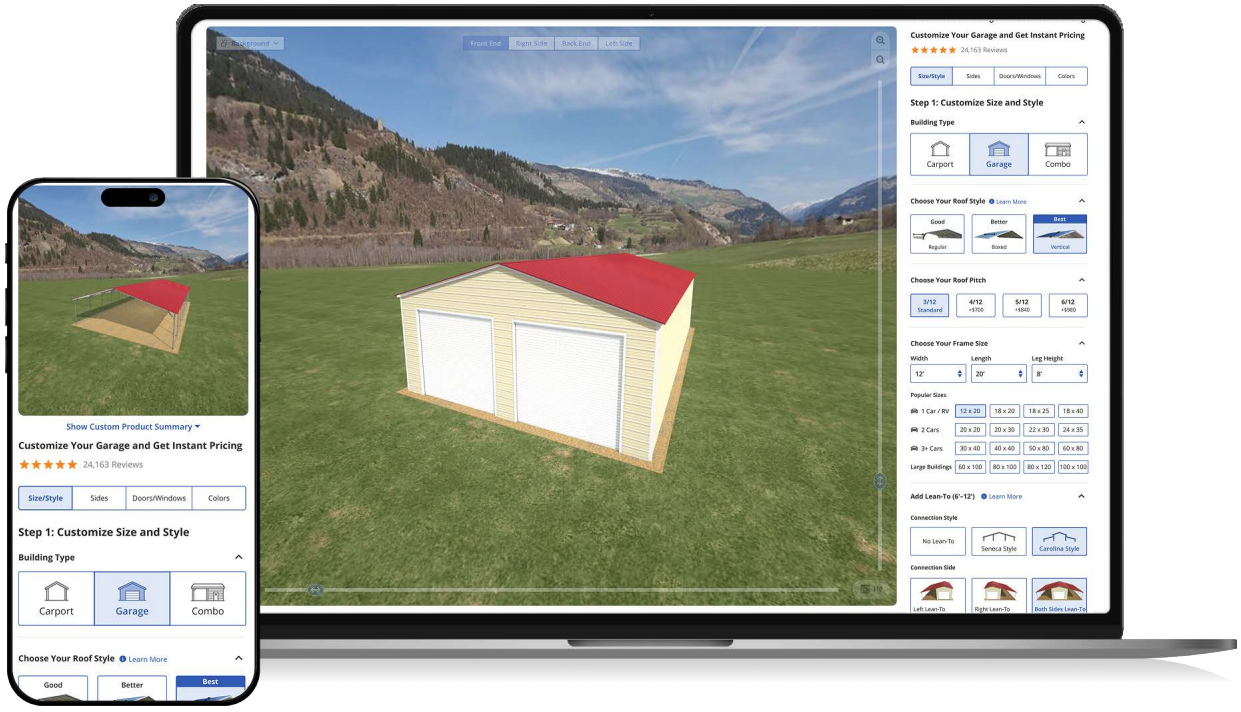


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alansfactoryoutlet.com

Alan's
FACTORY OUTLET

Customize Your Own Metal Garage or Carport With Our 3D Builder

Easily design, price, and buy it online—
plus get **free shipping and installation!**



Customize Your Own