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BOS considers disclosure ordinance

By **Tiffany Revelle--Record-Bee staff**

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LAKE COUNTY Making sure manufactured home buyers understand their rights is the focus of an ordinance to be considered by the county Board of Supervisors Tuesday.

District 3 Supervisor, Denise Rushing is bringing the 11 a.m. discussion to the table in response to concerns expressed by Spring Valley resident Janis Paris, one of her constituents.

"In the case of any kind of purchase of this size, we want to make sure all the state laws are followed.

It's buyer be ware, and people need to know that once a purchase is made the buyer loses leverage. Buyers know at what point that happens," Rushing said.

Paris and her husband founded the Manufactured Housing Citizens Group in 2004, following two years of bad experiences with a manufactured home the couple bought in 2002. "It was a Murphy's Law situation," said Paris. "Just about everything that could go wrong did."

Leaky plumbing created mold problems in three rooms of her double-wide, three inches of standing water underneath the home and water in its walls. Quite literally on top of that, the home's roof leaked.

But Paris said she's heard worse.

Since her ordeal started five years ago, she's heard from numerous neighbors and friends with similar problems.

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She and her husband were offering seminars by 2004.

According to the American Association of Retired

Persons' (AARP) 1999 National Survey of Mobile Home Owners, "three out of four mobile home owners experience serious construction or other problems with their new homes, and nearly six in 10 experience multiple problems. Only one in three of the most troublesome problems are successfully repaired under warranty, while six in 10 are either not repaired at all or are repaired at considerable expense to the home owner."

Paris pointed out that a manufactured home is commonly referred to as a "mobile home," and that is not to be confused with a true mobile home, or a trailer. Manufactured homes can travel in halves down the highway, and are set on permanent cinder blocks on arrival.

A full cement slab is recommended as an upgrade, she said.

The problem getting manufacturers or dealers to do repairs after a transaction is hard, said Paris, and most pay out of their own pockets.

"Most buyers don't know that they're not really the owner of the home through this whole process," said Paris.

She explained that the dealer remains the owner until a public building inspector gives the okay, provided no health and safety hazards are found.

"The public building inspector is acting as a receiver for the buyer. At that point the money is dispersed. So buyer doesn't have much say at that point," said Paris.

She added that what a city or county inspector doesn't do, and shouldn't have to do, is make sure contract specifications have been met.

In her dealings with others who have had bad experiences, Paris said she's seen two cases where the wrong half of a house was delivered.

The halves were still compatible, but the floor plan didn't match what was agreed upon.

To avoid these types of problems, Paris recommends people hire an attorney to make sure they are aware of their rights, and even hire a private inspector to make sure contract specs are met.




In the meantime, the ordinance to be considered Tuesday will likely call for a thumbnail of purchaser's rights and require that it be provided to potential buyers when money changes hands, which would include a deposit on a home.

State law concerning disclosures are in place, but Paris said the information is typically provided in a non-reader-friendly way, and at a point in the transaction when most of a buyer's leverage is already gone.

"For anyone moving to Lake County and it has more to do with economics than anything else - they're likely to consider a manufactured home," said Paris. Quoting a 2002 study by Robert W. Wilden of Wilden and Associates, LLC, "Manufactured Housing and its Impact on Seniors" by the Commission on Affordable Housing and Health Facility Needs for Seniors in the 21st Century, Paris noted that the average age of a manufactured home buyer is 52.6 years and the median income is \$26,900.

The public is invited to listen and to share first-hand their own experiences, noted Paris.

For more information, log onto www.manufacturedhousingcitizens.org.
Contact Tiffany Revlle at trevelle@record-bee.com.

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