

Manufactured Homes, Part 2: Dealing with Problems

"We can't solve problems by using the same kind of thinking we used when we created them."

- Albert Einstein, German-born
American physicist (1879-1955)

In 1974, Congress passed a federal law established a national building code for mobile homes. Mobile homes built since 1976 must meet standards for safety and quality, and are today known as manufactured homes.

Problems sometimes arise for owners of manufactured homes. Here are some legal tips on how to solve them – or avoid them.

Q. What can I do if there's a problem with the manufactured home that I bought?

First, check your warranty. Take action before the warranty ends. Don't let a deadline pass! Contact the company that sold you the home. Send them a written and dated list of problems. Also send the list to the manufacturer and the installer. Be sure to keep a copy of all letters that you send. Take pictures of the problems. Call after you send the letter. Ask when repairs will be done. Take notes.

Q. What if they won't make repairs?

You can contact the Better Business Bureau, or you can call the office in charge of Tennessee's manufactured home program:

Division of Fire Prevention
Manufactured Housing Section
500 James Robertson Pkwy, 3rd Floor
Nashville, TN 37243-1162
(615) 741-7192, Fax 615-741-9388

This state office is responsible for many aspects of manufactured homes:

- Licensing manufacturers, retailers, and installers
- Monitoring safety standards for used manufactured homes
- Performing inspections of installations
- Investigating and taking action against persons and businesses who break Tennessee laws regarding manufactured homes
- Managing a quality control program for construction of manufactured homes
- Investigating and monitoring consumer complaints under the federal law

Q. What if I want to buy a used home in a mobile home park?

Be sure you understand the contract. You will probably be making payments on the home and paying rent on the lot. Check out the home carefully. Make a list of leaks and other damages. Before you pay money, get a written agreement about what repairs the seller will make. Keep all receipts.

Q. Can I buy insurance for a manufactured home?

"Yes, but..." Mobile homes are usually far less expensive than site-built homes, but can cost more to insure. This is due to the greater risk of windstorm damage, plus a greater likelihood of plumbing pipe damage from freezing weather.

Q. Are there any special risks in buying a used home in a mobile home park?

Yes! You will not own the land, and you will have to pay lot rent to the landlord for the mobile home park. Be sure that you have a long-term lease, and watch out to make sure that you pay the lot rent on time.

If you are evicted from the park, the landlord will tell you that you have to move your used home. This can be a very big problem. Some used homes are old and hard to move without damaging them. A few park owners have actually sold the same manufactured homes over and over. This is because people abandon them when they can't afford to move them.

Next week: Part 3 - moving a manufactured home

by Jim Hawkins, Managing Attorney, Gallatin
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Note: This community education column from the Legal Aid Society is not intended to take the place of legal advice. All cases are different and need individual attention. Consult with a private attorney of your choice to review the facts and law specific to your case.

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Legal Aid is funded in part by the Legal Services Corporation, contributions to an annual fundraising campaign, the Tennessee Bar Foundation, the Access to Justice Fund, and the United Way. February 6, 2008