

Tips on buying a home

There are two types of buyers:

The First time buyer of a Brand New Manufactured Home and a buyer who is buying a Used Manufactured Home in an established Park. Some information applies to both types and it is listed first, followed by unique concerns for each classification of buyer.

Visit more than one dealer, realtor or park not only to view competitive homes and parks but very often you will save large sums of money. Don't forget that you are not only buying a home but investing in a park that is renting you land for the home.

IMPORTANT:

Check with local government to find out what the written policies or bylaws are regarding redevelopment of parks and relocation or compensation. Unless such a policy exists, you have minimal protection or compensation, should a Park Owner decide to redevelop his Park. Visit the local Government Offices or City Hall and get a copy of their policy. Read it carefully and ask officials to explain any sections you find difficult to understand. Needless to say, buying a home, or locating a new home, in an area that has such a Policy, is a wiser investment.

GENERAL:

ALWAYS before you purchase a Manufactured home which is to be placed in a Manufactured home park, or buying an existing home, visit that park and become acquainted with the landlord and/or manager. Talk to residents and the Residents Association already in the park if there is no Association, this could indicate a problem with a management that does not want to work with the home owners.

If buying a home already situated in a Manufactured home park be sure to receive the landlord's permission to become a tenant of that park. A landlord may not, according to law, withhold such permission, unless he has very good reasons for so doing.

To forestall future unpleasantness, be sure to obtain a copy of the park rules. Check these especially in regard to children, pets, skirting, landscaping, gardening and spaces provided for your car and for visitors' cars. Ask about snow removal and especially find out park rules regarding grounds for eviction. Review these rules and ask current residents and the Residents' Association about them, and also about general maintenance of the Park. Use this web site to verify any questions you may have about them.

Also inquire as to whether there is a Real Estate Package available, which some Parks supply to sellers and to local Realtors, so that all the steps and information is known.

For your own protection secure from the Queen's Printer, a copy of the law respecting Manufactured homes and Manufactured home parks. You can purchase copies of the Manufactured Home Act and the Manufactured Home Park Tenancy Act and its regulations. Have the landlord point out boundaries of your lot and be sure this is shown on the tenancy agreement.

Ask what strength power is available in park; some parks have only 110 volt, 30, 60, 100 or 125 amp circuits. Newer homes need 220 volt, 100 to 125 amp circuits due to larger electric hot water tanks, electric stoves, dryers or electric heat.

Whether you are buying a new or used home visit the Provincial Registry Office (for Manufactured homes) where you can find out if the home you contemplate buying is properly registered and has no encumbrances against it.

Ask specific questions regarding the history of rent increases, any arbitrations (ask to see copies of the hearing), have there been any evictions and for what reason.

Review the TENANCY AGREEMENT

Ask about getting an assignment of the current site rental agreement for homes already in place. Some landlords insist on new tenancy agreements at a higher rent and more restrictive rules when a home is being sold. An assignment means that you will step into the shoes of the current owner at the time of ownership transfer, with the same rent and rules as currently in place for the seller. You are only responsible from that time forward.

A USED HOME:

First, of course, you have looked at all homes that are for sale in the area you wish to live. You will have narrowed your choices based on cost, location, Park appearance, local Policies, and your own individual requirements. Now there are a few more objective items you need to address.

When you have picked the Home that you are interested in purchasing, and have read the park supplied information; Park Rules, Approval of Tenancy, and Tenancy Agreement, then you will talk with the Real Estate Agent or the current owner/seller and filled out the assignment forms if applicable.

When meeting with the park's representative, try to decide if this is a person that you can live with and work under during your tenancy, as this can be of importance to your investment and peace of mind. If there seems to be any evasions or glossing over your concerns, be sure to get in writing any changes you need to be comfortable living in this park and if this is not forthcoming, you should consider carefully your investment in a home in this park no matter how tempting the price and appearance.

Ask if a Home Inspection has been done. If so, the seller will be glad to provide it, and have documentation showing what repairs have been made that were pointed out in the inspection report. If none has been done, then it is in YOUR INTEREST to pay for one yourself, before committing to buy the home, no matter how great it looks, or how many assurances are given.

Ask about the age of major appliances, furnace, water tank, and roof. If oil heated, when was the tank last replaced? Any of these items requiring replacement can run from hundreds to thousands of dollars. A Home Inspection can highlight other areas of expense to repair or bring up to code. Does the Park have any specific requirements of homes being bought and sold such as an electrical inspection? All of these factors and more, can affect not only the price of the home, but will help you decide if this is really the home you wish to buy. Use of your head and not your heart will result in future satisfaction with your new home.

A NEW HOME:

First and foremost look around. There are many different designs available in Manufactured homes. No one dealer has them all. Be sure you have the details of the Park you plan on locating into, so that you know what they supply, what might be unwelcome, etc.

Check construction, type of roof and especially insulation.

Be sure that windows and doors move properly and smoothly.

Check cupboard space to be sure it is adequate to YOUR needs.

Enquire if an electric or gas stove is available. (Verify what is available in Park)

Check refrigerator, make and model.

Examine furnace, some makes are more popular than others.

Note floor coverings.

Check for adequate number and location of electric outlets.

You will discover a home to your liking if you look around enough. A possibility you might favour is to design your own layout. Some dealers will contact a manufacturer for you, who will layout the interior to your specifications. You may also discover that the Park you wish to locate to, will have a requirement that you buy from a dealer they recommend. Check with the local government or a lawyer, if this restriction is not to your liking.

THE DEALER, SALESPERSON, or REAL ESTATE AGENT:

Dealers salesmen, like car salesmen, make promises. We cannot urge too strongly that you make a note of these promises as you inspect the home, then do NOT sign any Bill of Sale unless these promises are WRITTEN thereon. Having written promises may save you hours of trouble and HEARTBREAK later as well as a large sum of money.

Always be sure of what is included in price of home.

Inquire if display furniture remains with home or if you wish to use your own furniture ask what allowance dealer will make.

Always inquire if carpets and curtains are included in price of home. Check quality and if you desire a better quality negotiate price.

Make sure oil or propane tank is included in price and inquire about size.

THIS IS IMPORTANT! If dealer promises you a lot upon which to locate your new purchase:

Visit it **BEFORE** accepting.

Also visit the park owner or manager.

Talk to other residents of that park.

If there is a homeowner, tenant or residents Association be sure to contact them for information of the park if there is no Association, this could indicate a problem with a management that does not want to work with the home owners.

Ask specific questions regarding the history of rent increases, any arbitration's (ask to see copies of the hearing), have there been any evictions and for what reason.

Then make sure lot number the park agreed upon is shown on your Bill of Sale Agreement.

Read the Tenancy Agreement and Rules for the park if you want changes made, be sure they are in writing and signed by both sides to the agreement.

Be sure to ascertain what services dealer supplies with purchase of unit.

Is it set up on lot?

Will sewer, water, electric and cablevision connections be made or paid for by dealer?

Find out if there will be a lengthy holdup before unit is located on lot, such arrangements should be satisfactory to both parties.

Be sure unit you agree to purchase is the same one that is delivered to lot decided upon. Demand that model and number, etc. is shown on Bill of Sale, and check carefully the serial number on the Bill of Sale against the identification plate or sticker on unit. **THIS IS IMPORTANT.**

) A dealer will carry insurance on the unit, find out when this expires so that you can secure you own from that time on.

DO NOT SIGN ANY DOCUMENTS NOR MAKE ANY PAYMENTS UNTIL YOU HAVE A SIGNED CONTRACT THAT IS SATISFACTORY TO YOU.

Until the unit is set up on your lot or in a park, hold back a substantial sum (at least one thousand dollars) to be paid when you have inspected unit **ON YOUR LOT** and you find everything satisfactory.

PURCHASING MANUFACTURED HOMES IN PARKS ON RESERVE LANDS:

There are several well established Manufactured Home Parks situated on Reserve Lands throughout the Province of British Columbia.

Purchasers should be mindful that while Homeowners residing in Parks on Non Reserve Land are under the protective umbrella of the "Provincial Manufactured Home Park Tenancy Act", this is **NOT THE CASE** on Reserve Lands. Unless Reserve Band Councils have established rules to regulate its affairs (By-Laws) which include the adoption of a Residential Tenancy Act governing both natives and non-natives residing on Reserve land there is little, or no protection should matters go awry. Ask at the local band office for a copy of their Bylaw as each band can make their own if they wish and they can vary a great deal.

Buying a home in a park with a Federal Head Lease and sub leases does not really give you much more protection than one that does not have this in place. The Department of Indian Affairs only looks after Indians not non-Indians living in on the land.