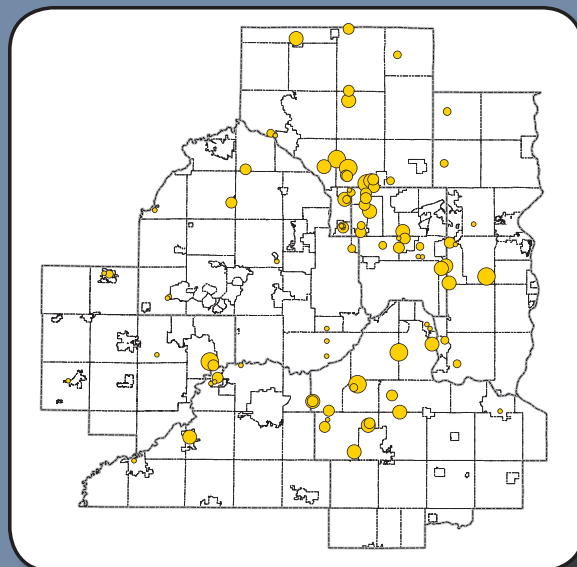


Before You Sign:

A Consumer's Guide to Mobile Home Parks in the Twin Cities

- A Glossary of Terms
- All the rules for mobile home park living
- Good details about every park in the Twin Cities
- Learn more about each park's city and county



UPDATED DECEMBER 2016



GLOSSARY

There are many terms commonly used in connection with manufactured housing that are useful to understand in reading this guide, reviewing a lease, purchasing a home, and understanding your rights as a home owner and park resident. Some of these come from Minnesota law state (MN Statute 327C and other sections), some come from federal law, and others are general terms used by the housing industry.

Borrower A person or persons applying for or obtaining a manufactured home loan.

Broker Any person who for another and for commission, fee or other valuable consideration: (a) sells, exchanges, buys or rents, manages, or offers or attempts to negotiate a sale, option, exchange, purchase or rental of an interest in a manufactured home or advertises or holds out as engaged in such activities; (b) negotiates a loan, secured or to be secured by a security interest in or other encumbrance on a manufactured home; or (c) promotes the sale of a manufactured home through its listing in a publication issued primarily for the purpose of promoting the sale of manufactured homes or real estate.

Chassis (also, steel frame; undercarriage) The steel transportation device, with detachable hitch, axles and wheels. After functioning as a delivery platform, the chassis becomes part of the foundation support system of the home.

Closure Statement A statement prepared by the park owner clearly stating that the park is closing, addressing the availability, location, and potential costs of adequate replacement housing within a 25 mile radius of the park that is closing and the probable relocation costs of the manufactured homes located in the park.

Dealer (or Retailer) Any person who engages in the business, either exclusively or in addition to any other occupation, of selling or brokering manufactured homes, new or used, or who offers to sell, solicit, broker or advertise the sale of manufactured homes, new or used.

Displaced Resident A resident of an owner-occupied manufactured home who rents a lot in a manufactured home park, including the members of the resident's household, as of the date the park owner submits a closure statement to the local planning agency.

Express Warranty Any affirmation of fact or promise made by the seller to the buyer which relates to the goods and becomes part of the basis of the bargain creates an express warranty that the goods shall conform to the affirmation or promise.

Factory Built Home Any home that is constructed inside a factory and then brought to the site in big pieces, usually sections or modules, and assembled. This is a pretty broad term: manufactured homes, mobile home and modular homes are examples of factory built home.

HUD The United States Department of Housing and Urban Development (HUD) has jurisdiction over the manufactured housing industry, but not modular homes, whose construction is governed by the individual states.

HUD Code The informal name for the National Manufactured Home Construction and Safety Standards enacted on June 15, 1976.

HUD-Code Home A home built to the federal HUD Code and enforced by HUD.

Implied Warranty (of Fitness for Particular Purpose) Where the seller at the time of contracting has reason to know any particular purpose for which the goods are required and that the buyer is relying on the seller's skill or judgment to select or furnish suitable goods, there is unless excluded or modified under the next section an implied warranty that the goods shall be fit for such purpose.

In Park Sale The sale of a manufactured home owned by a park resident and located in a manufactured home park, after which sale the home remains in the park.

Land-lease Communities Private land developed as home sites for system-built homes. In Michigan, most sites are leased to the homeowner under a lease agreement.

Licensee A person who is licensed as a dealer, limited dealer, or manufacturer by the Department of Labor and Industry.

Limited Dealer (or Limited Retailer) Any person who is an owner of a manufactured home park authorized, as principal only, to engage in the sale, offering for sale, soliciting, or advertising the sale of used manufactured homes located in

the owned manufactured home park, who is the title holder and engages in no more than ten sales annually.

Lot An area within a manufactured home park, designed or used for the accommodation of a manufactured home.

Manufactured Home A structure, not affixed to or part of real estate, transportable in one or more sections, which in the traveling mode, is eight body feet or more in width or 40 body feet or more in length, or, when erected on site, is 320 or more square feet, and which is built on a permanent chassis and designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities, and includes the plumbing, heating, air conditioning, and electrical systems contained in it.

Manufactured Home Park Any site, lot, field or tract of land upon which two or more occupied manufactured homes are located, either free of charge or for compensation, and includes any building, structure, tent, vehicle or enclosure used or intended for use as part of the equipment of the manufactured home park, but do not include facilities which are open only during three or fewer seasons of the year.

Manufacturer Any person who manufactures, assembles or produces manufactured homes.

Mobile Home The term coined by Elmer Frey to describe his first ten-wide models, but soon adopted by the industry to describe homes manufactured from the mid-1950s through the mid-1970s. Strictly speaking, mobile homes are no longer produced, although casual terminology still refers to some manufactured homes as “mobile homes.” Mobile homes were no longer built after June 1980, the date the U.S. Congress officially changed the term to “manufactured home.” The term still applies, however, to pre-HUD-Code homes.

Modular Home A factory built home like a manufactured home, but most modular homes are built in conformance with the Uniform Building Code, or other local code requirements, not the HUD code.

Multi-Section Home A manufactured home designed and constructed in two or more sections that are delivered to the home site in two or more sections and joined together at the site to form a single structure. (The term is preferred by the industry to “double-wide home.”) The most common multi-section homes are manufactured in two sections, but there are also “triple” and “quad” models consisting of three and four sections. The average square

footage is 1,750 square feet, but may be as large as 2,400 square feet.

New Manufactured Home A manufactured home which is purchased for the first time other than for purposes of resale.

Off Site Built Home Another term for factory built, sometimes used to avoid having to use the term manufactured home with its connotation of mobile home.

Park Owner The owner of a manufactured home park and any person acting on behalf of the owner in the operation or management of a park.

Performance standards Building codes that set out the way a structure must perform under natural conditions. Such standards mandate that the building must be able to withstand a certain wind velocity, a certain degree of shaking and vibration from earthquakes, a certain amount of weight on the roof, as well as resist the movement of a stated amount of heat energy through its exterior. Through engineering, these performance criteria are satisfied under the HUD Code program, and allow the manufacturer to avoid over-constructing the home. Further, the HUD Code requires performance engineering to assure the home’s ability to travel at high speeds on the highways.

Personal Property Manufactured homes sold independently of the land on which they will be placed are classified as personal property.

Preemption A feature of the HUD Code which states that it may not be modified in any way by local or state building codes. The HUD Code preempts all other building codes with regard to manufactured housing.

Pre-Fab Home A catch all term widely used in the media to describe any home that is prefabricated (or largely so) in a factory, then delivered to the site. However, in most cases pre-fab refers to expensive, modernist, high-design homes, the kind often featured in magazines such as *Dwell*. Hence the related (and more accurate) term “high design prefab” when describing such homes.

Real Property Homes that are permanently affixed to the land on which they are located through a foundation system are classified as real property.

Reasonable Rule A park rule: (a) which is designed to promote the convenience, safety, or welfare of the residents,

promote the good appearance and facilitate the efficient operation of the park, protect and preserve the park premises, or make a fair distribution of services and facilities; (b) which is reasonably related to the purpose for which it is adopted; (c) which is not retaliatory or unjustifiably discriminatory in nature; and (d) which is sufficiently explicit in prohibition, direction, or limitation of conduct to fairly inform the resident of what to do or not to do to comply.

Resident An owner of a manufactured home who rents a lot in a manufactured home park and includes the members of the resident's household.

Resident Association An organization that has the written permission of the owners of at least 51 percent of the manufactured homes in the park to represent them, and which is organized for the purpose of resolving matters relating to living conditions in the manufactured home park.

Retailer The traditional distribution point for the manufactured housing industry. Also known as "dealers," retailers are usually, but not always, independent of manufacturers. Retailers normally sell the home only, to be installed at the homebuyer's selected site.

Rule Any rental agreement provision, regulation, rule or policy through which a park owner controls, affects or seeks to control or affect the behavior of residents.

Running gear The removable hitches, axles and wheels under a HUD Code home. While the running gear is removed and recycled to the factory, the rest of the steel underframe (chassis) remains with the home and becomes an integral part of the foundation system.

Sale The passing of title from one person to another for consideration; or any agreement to sell under which possession is delivered to the buyer but title is retained in the seller; or any agreement in the form of a lease of goods if the lessee agrees to pay as compensation for use a sum substantially equivalent to or in excess of the aggregate value of the goods involved and it is agreed that the lessee will become, or for no other than a nominal consideration has the option to become, the owner of the goods upon full compliance with the lessee's obligations under the agreement.

Single-Section Home A manufactured home consisting of one section. (The term is preferred by the industry to "single-wide home.") Over half of all new manufactured home purchases are single-section models, the most popular of

which are 16-feet wide. A manufactured home is delivered to the home site in one, intact section. The average square footage is 1,090 square feet.

Site-Built Home A home which, except for some components like trusses, is mostly built on location, which is the vast majority of homes.

Stick-Built Home Same as a site-built home, although the term is inaccurate. Factory built homes are also stick-built; the "sticks" (lumber) are simply assembled inside a factory.

Substantial Modification Any change in a rule which: (a) significantly diminishes or eliminates any material obligation of the park owner; (b) significantly diminishes or eliminates any material right, privilege or freedom of action of a resident; or (c) involves a significant new expense for a resident.

Tie-downs Steel straps used to secure many manufactured homes to the homesite. Often, they are attached to the home where the strapping meets the chassis.

Utility Service Any electric, fuel oil, natural or propane gas, sewer, waste disposal and water service by whatever means furnished.

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RUNNING AN AD IN FUTURE EDITIONS

All Parks Alliance for Change

Before You Sign: A Consumer's Guide to Mobile Home Parks in the Twin Cities

Contract for Advertising Space

Publication Date: Contact APAC about next publication deadline

Please complete all items & please type or print

FIRM NAME _____ CONTACT _____

ADDRESS _____ PHONE _____

CITY & STATE _____ ZIP CODE _____

BILLING PARTY (if different from above)

FIRM NAME _____ CONTACT _____

ADDRESS _____ PHONE _____

CITY & STATE _____ ZIP CODE _____

Please sign and return this contract to APAC (address below). Retain a copy for your files.

AD SIZE (Important: first dimension is width; second dimension is height)

___ Full page 7 1/4" x 9 3/4" B&W @ \$300

___ Quarter page 3 1/2" x 4 3/4" B&W @ \$125

___ Half page 7 1/4" x 4 3/4" B&W @ \$200

___ Eighth page 3 1/2" x 2 1/4" B&W @ \$75

___ Inside Front Cover, B & W @ \$400

___ Sixteenth page 1 5/8" x 2 1/4" B&W @ \$40

___ Inside Back Cover, B & W @ \$400

___ Business Card B&W @ \$50 (camera-ready only)

Copy received (check one): ___ Yes, ___ No. If no, ad copy will be provided by _____.

Copy is (check one): ___ Camera-ready, ___ Make-up needed.

- [Note: Add a 10% charge for having APAC create your ad.]

Advertiser must pay a \$50 non-refundable deposit as down-payment on 1/4-page ads or larger.

Make checks payable to "All Parks Alliance for Change." Mail contract and payment or deposit to:

APAC, 2380 Wycliff Street, Suite 200, St. Paul, MN 55114. If you have any questions, call us at (651) 644-5525.

The Advertiser also agrees to the following:

1. Ad copy must be submitted to APAC by the design deadline.
2. Only ads using two-color process will be accepted for the inside and outside back cover.
3. If no space is available, APAC shall be relieved of all obligations to publish ads and shall not accept payment for ads received after deadline.
4. APAC reserves the right to refuse, at their sole discretion, any advertising submitted.
5. The balance is due by the publication deadline.

Signed _____ Date _____

Please type/print name _____

More information available at: <http://allparksallianceforchange.org/?q=beforeyousign>

BECOMING A MEMBER

Why Become an APAC Member?

APAC needs its members. They are APAC's foundation. They legitimize APAC and create strength and power through numbers. Joining together shows the solidarity that exists within and between parks. Our members give us guidance and ideas. APAC is the only organization of its kind in Minnesota and needs your continued support.

That is why we ask you to become a member. Joining APAC is simple and inexpensive. The cost for membership is \$20 per household per year. We also provide the option of a volunteer membership program. Members receive our quarterly newsletter and important updates and fact sheets; but most importantly members support APAC and the residents of parks across Minnesota.

What APAC Members think:

Membership is about being informed.

"Thanks to APAC's community involvement, I was informed of the MN Statutes for mobile homes. This enabled me to recover some home equity losses, experienced due to not being able to sell my home in its place as provided for by the Statutes."

It's about community.

"It's about being a part of the family of homeowners who keep working to make people look at manufactured homes as the same as stick-built homes, so people can live there here by choice and not face any judgment."

It's about creating positive change.

"We can get rid of the negative images and have everyone see the fruit of our labor. I'm proud that we passed a state law, it made all the struggles over the year worth it."

"It's about winning legal justice for people residing in mobile home parks. We need to make the laws understandable, enforceable, and respected by park owners. I can't wait to face the park owners in person and see what they have to say."

It's about being involved.

"I'm proud to be part of a group that was set-up by people who know where I've been; I have to keep being involved...as long as there are still issues that need be fixed, I am going to stay involved."

**To find out more about becoming a member call APAC's office
or visit our website at
www.allparksallianceforchange.org/?q=member
to become a member online.**

Membership

Yes, I want to join APAC! Enclosed are my annual member dues:

- ☐ \$10 minimum dues ☐ \$20 regular dues
☐ \$30 ☐ \$_____

I cannot afford dues, but I still want to be a member. I have volunteered a minimum of two hours to earn membership:

Date _____ Hours _____

Volunteer work _____

I want to join as a:

- ☐ Regular Member (current park resident) ☐ At-Large Member (former park resident)
☐ Associate Member (non-resident)

Name _____

Address _____

Park _____

City _____ Zip _____

E-mail _____

Home Phone _____

Work Phone _____

Involvement:

I want to become involved with APAC by:

- ☐ Working to form a resident association
☐ Establishing an APAC chapter
☐ Becoming involved in an APAC program
☐ Promoting APAC in my park
☐ Providing assistance in the APAC office

To learn more or to become involved, call toll free (855) 361-2722, or visit www.allparksallianceforchange.org.



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