

Manufactured vs. Stick-Built: Things to Consider When Rebuilding Your Home

There are many benefits to rebuilding with a manufactured home. Primarily, it will quickly get you warm and dry and back in your neighborhood with some degree of ease. Yet before making the final decision, make sure you are aware of regulations, property valuation changes and hidden costs.

You may be facing zoning requirements that have changed since homes currently in the area have been moved in. One such regulation will not be determined until February 7 after a public hearing. In this meeting City Council will review the new flood plain maps in order to make sure the city ordinances are in compliance. This compliance directly affects the city's eligibility for National Flood Insurance Program participation and, by association, each home owner's ability to remain insured.

New elevation standards for foundations on new construction cannot be determined until this process is complete. The process for determining substantial damage will also be reviewed. You will need to participate in this process; if your home is found to be substantially damaged, you must receive a letter stating this in order to be eligible for any assistance with the increased cost of building at the compliant height requirement. This increased cost of compliance may not include the cost of changing the "footprint" of the foundation of your current home. The city is taking speedy yet prudent measures to make sure that you have all the pertinent information needed to keep you eligible for potential mitigation funds and to maintain your flood insurance as well as preserve the character of our neighborhoods.

Check with your financial institution and/or local real estate broker to see how your decision impacts the value of your property (or your mortgage if you have one). Calculating the value of the structure is not as simple as adding all the costs together. For example, if you purchase a manufactured home for \$89,000 and spend another \$30,000 for a foundation, and another \$10,000 for installation, it does not mean that your property value now equals \$129,000.

Also, make sure that the installer and transporter have approved the site for installation and that all necessary permits are obtained. Keep in mind that you are moving a very large object and with that come challenges, the most important of which is accessibility. That means the transporter must agree that they can get the home to the property, and the installer must agree that they can properly prepare the site for installation. Does the site meet the minimum requirements for placement? In other words, is the lot large enough for setbacks to be met? Your installer will need to prepare the property to receive the home. This includes building a foundation to support the home and anchoring it to the ground; both processes must meet or exceed regulation standards. The installer should also ensure that rainwater drains away from the home. Make sure you understand all roles and responsibilities of site preparation. After committing to spend all that money on a new home, you don't want to deal with the expense of cutting down trees that you thought the installer would remove.

Make it a point to understand the installation company's role in hooking up all utilities - especially electricity, water, sewage, natural gas /propane - and the costs associated with them. Also, who is responsible for repairing any damage done to streets and/or sidewalks?

This brings us to our last tip. It's important that you work with your retailer to understand your total financial obligation. That means you need to understand what is included in the price of your manufactured home as well as what's not included. For example, does the retailer offer a bundled "turn-key" price that includes transportation, inspections and installation? Or are you responsible for negotiating with contactors yourself?

Whatever the case, buying a home is a big expense. Reputable retailers will have no problem providing you in writing all the promises and warranties that they've made to you during negotiations.

Zimmerman Announces Candidacy for County Commissioner

Pat Zimmerman of Scappoose has announced that she is running for County Commissioner. She will be seeking the Democratic nomination for Seat 3 currently held by Republican Tony Hyde who is expected to run again.

"It's time for a change. County government has become remote from the people it's supposed to serve. It should be accessible and accountable to the county's citizens. Their issues and problems and suggestions for solutions should be listened to and made first priority," Zimmerman said.

"As commissioner, I would work hard to open up our government. Decisions made by the Board of Commissioners have a huge impact on our quality of life, so everyone should have the opportunity to be heard, not just the small group of 'usual suspects'. Current policies make it almost impossible for even an experienced citizen activist to get information, much less someone trying it for the first time. This has to change.

"Another priority will be job creation - but jobs that don't do more harm than good. We need to grow our jobs base but not at the expense the community. I would ask the hard questions, as I did at the Port when I challenged the assumption that a handful of jobs near Clatskanie were worth 110-car trains (bringing corn from the Midwest) cutting south county towns in half.

"The US 30 commute problem is very serious. The costs in gas, family and societal disruption, contribution to global warming and other factors are huge. We need to make it easier to work close to home and easier to commute. The county can and should support van and car pooling, telecommuting and other innovative solutions. We also should look at controlling growth," she said.

Zimmerman believes that her work as a Port Commissioner, chair and member of the state Citizen Involvement Advisory Committee, active SHIBA volunteer helping seniors with Medicare issues, engineering manager at Intel and other high tech companies, and participation in many other civic and land use organizations will allow her to "hit the ground running" if she is elected.

"I've managed 55-engineer departments with annual budgets of \$80-\$85 million. At the Port, I learned the arcane government budgeting and spending system. I think the county's current budget problems will continue, so business as usual isn't an option. We need to really examine what spending is unavoidable and how to use the money more effectively. There are possible savings through better use of technology and the web. Using Zero Based Budgeting would also help."

"Of course, all the research and ideas in the world are useless without good people to carry them out. As a successful manager in high tech I learned that treating people well and expecting the best of them results in good working relationships. Mutual respect is absolutely critical - there is no room for arrogance or power plays if you want a successful outcome. Generally, no individual can make something happen - it takes a team."

Zimmerman, 62, lives with her husband, Paul Dinu, west of Scappoose. She's lived there for nearly thirty years and has watched the community grow. She has worked for Tektronix, Intel, various high tech startups, and other local companies. Before moving to Oregon, she was on the faculty of Case Western Reserve University's medical school, staff at University of Chicago's Pritzker School of Medicine and held several computer-related jobs. She started her career as a data entry operator in Rochester, NY.

She has a bachelor's degree from the University of Rochester and a Ph. D. in Information Science from Case Western Reserve University. She retired from Intel at age 49 in 1995. Since then, she's been busy as a SHIBA volunteer, member of numerous local and state land use committees and work groups, columnist in the local paper, Humane Society activist, and hand weaver.

Insurance Low-Balling & Inconsistencies

By Evangeline Doyle

All I can say is, "Good for your neighbor...bad for you."

This was the response Gary Meyer received from his insurance adjuster after reviewing his flood claim information and comparing it to that of his neighbor's. "That's how ugly this is," said Meyer. "It's a crime," he said, "what they [insurance companies] are doing is criminal."

Meyer is referring to the low-balling and inconsistencies that are happening with flood insurance claims. Meyer has the same house, the same floor plan as his neighbor. They received the same amount of damage. They even have the same insurance company. His neighbor received a valuation nearly \$14,000 more than Meyer.

What Meyer doesn't understand, is why insurance companies are low-balling claims, since this is paid for through FEMA. According to the FEMA representative Meyer spoke with, it comes down to education; agents and adjusters need to understand the process.

Meyer also explained that it doesn't matter if you go out and get estimates for repairs, his insurance company is dictating how much the repairs will cost. Meyer has no problem with this if they can provide the contractors willing to work for this amount. But they don't. Additionally his adjuster told him "most people would take the money and make it work."

Meyer has done his research. He's not going quietly, and he doesn't want anyone else to either. "Understand what you are signing," said Meyer. And if

you don't, ask a friend or neighbor to help. We are all one family here and we need to take care of each other."

Other inconsistencies Meyer has uncovered involve dates. He showed me the supplemental claim date on his insurance paperwork, it read 180 days from date of loss. The FEMA flood insurance handbook indicates you have just 60 days from date of loss to file a supplemental claim, and Meyer was told verbally by his insurance agent, that he had one year from date of loss. So who do you believe, FEMA or your insurance company?

Meyer also learned that if you do the repairs yourself, the federal government will pay you \$5.85 an hour. An insurance company offered one local retired couple only \$5.17 an hour. Meyer said, "Residents need to be aware of what they are entitled to, they paid the insurance premiums for their flood insurance...insurance that is backed by the Federal government. It should not be like this."

Meyer said Ron Wyden's office and the FEMA people he's talked to have been helpful; he was told by a FEMA representative, "you all essentially own the same policy because it's a federally mandated system." Meyer also applauded the Lyons Club for bringing in lawyers to provide residents with free consultation - "the people who will be taken advantage of the most are our elderly...we need to help them."