

# MOBILE HOMES Valley Voice

OK Valley Home Inspections

A newsletter for **REALTORS, MOBILE HOME OWNERS AND PURCHASERS** - Understanding Mobile Homes #3

**I**f you plan on purchasing a mobile or manufactured home, it's important to understand the basic structure, design, additions and other attributes that are unique to this type of home ownership.

Manufactured homes were built to local standards and were deemed safe when they left the factory. Stickers were attached to confirm their safety.

We are pleased to publish the 3rd in this series of newsletters, discussing issues that **mobile home owners** should be aware of and what to expect.

## WHAT DOES YOUR INSURER NEED TO KNOW ABOUT YOUR UNIT?

There are a number of standard questions that your home insurer will ask you about your mobile home. Fortunately, most of these questions will be answered somewhere on your **OK Valley Home Inspection** report. Every unit in BC must be registered and have an appropriate **BC Registration Number**. This is often found as a small decal on the back right-hand corner of the unit. A back-up number is often located on or near the electrical panel. It is important to find this number. Also, a **CSA Certification Number** (ensures that certain safety standards were met) was attached to every unit when it was manufactured. This is usually found near the front door, an outside wall, and sometimes at the rear door. This number is also found in or near the electrical panel, however; it is often removed or destroyed. Again, it is important to keep and record this number and not cover it with siding or a deck. If any electrical work has been done to the unit, the original CSA certification may have been **voided** and it might have to be **"re-certified"**. This can be costly and inconvenient. Just as a reminder, and to save time and money in the long run, always have a licensed professional work on your electrical issues to ensure that the unit maintains its electrical safety status.

Although not common, insurers will ask about the

presence of single-strand **aluminium wiring**. Multi-strand aluminium "main park service" is often found, however; this is usually not a concern if installed properly. And finally, insurers are curious about the amperage to the unit - which is usually **60, 70 or 100 amp**. The latter is preferable, but usually the park has limited the amperage to the lower values. Most new MH parks offer 100 amp or sometimes higher.

Insurers also want to know if the unit has **galvanized piping**. Most have copper or one of the newer vinyl's, but some of the older units have steel. Much of this is about 50 years old by now and has probably started to rust and leak. Expect to replace this material with new piping if requested. Insurance people also have an opinion on **metal roofing** material and other roofing materials. Metal roofs are very good - but are subject to fatigue at roof edges, bends and seams. Tree limbs crashing on a roof can cause splits in seams or holes in the surface. Stains on the interior's ceilings or in closets usually tell inspectors that something is amiss on the roof. Generally, any roof over 25 years old will be questioned and an opinion by your home inspector or other professional will be sought. There are numerous options to repairing or replacing both metal and asphalt roofing materials.

Water is always a concern for insurers and the **water heater** is often a common source of leaks and damage. They will ask about the age of the water heater. Generally, these units are guaranteed for a period of somewhere between five and 12 years, but can last up to 25 years or more. Most often they fail between 10 and 15 years and can do a lot of damage if they don't have a drainage pan or a drain leading to the exterior of the unit.

**Other questions** some insurers ask include:

- What is the age of the furnace?
- Is the furnace oil or natural gas?
- If oil, how old is the tank and is it above ground or underground and what is its condition (rust, dents).
- If above ground what is its age (if known)?
- If it was oil, and no longer used, was it decommissioned properly, when was it done and by whom?
- Are there any free-standing wood-burning fireplaces and are they WETT and CSA certified?

## SWAMP COOLERS

This is a fitting name for a special type of "air conditioner". I'm not too sure where the name comes

from but, if they are not maintained properly, and cleaned when needed, they really start to smell like a “swamp”, and sometimes they look like one on the inside. These units work, BUT ... they are not recommended in this part of BC. I suggest they should not be used anywhere - except perhaps in the desert, where the humidity is dry and needs to be increased. All swamp coolers (actually, the technical name is “**evaporative cooler**”), work on the principal of warm, dry air passing through a cool, wet filter. Cooled but humid air is distributed through the home, building or mobile unit by a powerful roof fan.

These units are usually found on the roof of the structure they are cooling. They are cube-like and metal, 2½ feet on each side with removable air-vents on four sides. There is a water source from within the unit that pumps water to the roof where it sits in a waterproof pan on the roof. Some of this water is pumped to the top of the unit, where it is distributed to all four sides and flows down a membrane (a filter similar to sphagnum moss or a dense furnace filter). A large fan sucks outside air into the cooler, pulling it through the wet membrane, where it gets cooled. The fact that **air passing through a wet filter suggests that there could be concerns with humidity in time.**

Unfortunately, mould, fungus or mildew need just this atmosphere to grow and survive - hot and humid. If the water pan or the filters are not kept clean, we get a mini “swamp”. Also, all this humid or contaminated air is now being blown into the unit. **Humidity** is nice for people, but not such a great benefit for buildings. Mould spores from the unit can be distributed throughout the home and could develop into a serious problem - especially in attics and in closets.

Further to this, our bodies get cooled somewhat by evaporating moisture from our skin. If the humidity inside the unit is too high, evaporation is not as efficient and in fact, we begin to feel uncomfortable and sticky - eventually “wet with perspiration”.

My advice is to switch to an alternative source of cooling if you can. If you choose to keep the swamp cooler, get it cleaned or serviced every year, and have it inspected on

a regular basis throughout the cooling season. Ensure that there is no growth or vegetation growing in the water pan or on the moisture membrane and always look for leaks and blocked distribution lines. While being serviced, make sure the drive motor, fan belt, water pump and water regulator valve is in good repair.

## MOBILE HOME SUPPORT MEMBERS

Unless there is a basement, all modern mobile homes are supported by placing the unit on a series of specifically spaced supports. These are generally large, concrete pads which extend a few inches below and above the normal grade of the soil under the unit. A number of concrete blocks or a wooden grid of 2 x 4's or similar material is used to establish the units' height. Finally, smaller wood shims are used to precisely “level” the unit, often with the accuracy of a laser level. Older units were brought onto their present site on a “trailer carrier” (often left under the unit). Treated lumber was laid on the ground and additional wood was added to bring the unit up to the proper height. In this case, concrete footings were not used. Fortunately, there does not appear to be a lot of deterioration noticed, even today - possibly due to thorough treating and a lack of moisture or sunlight under the unit. We've only run across a few deteriorated supports, which were replaced with proper “concrete and wood” supports.

No matter which of the supports discussed above is used, both are simply resting on the top surface of the soil. In central BC, we still have need for “**frost protected footings**”, but this is rarely ever found. As a result, we find frost heaving and settlement of footings due to improper prep work. If sinking is noticed in the first few years, it is best to get the unit re-levelled by a reputable levelling company or get a hold of the original installer to see what they say can be done. After the unit has had an addition attached, or windows and doors trimmed or adjusted, the damage caused by re-levelling can be expensive. This included cracked glass, cracks in walls and mirrors and damaged or sticking doors.

### This is the third newsletter in this series.

Owning a mobile or manufactured home is a chosen or preferred lifestyle for many people. Besides the lower initial cost, there is the benefit of lower heating and cooling costs and the ability to move the unit if required. But, we also find issues that are unique to mobile home ownership. In this series of newsletters, I'll try to help by discussing some issues and non-issues that you'll likely run across.

**For back issues of all my newsletters, see [www.okvalleyinspector.ca](http://www.okvalleyinspector.ca)**

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