

# BUYING A MANUFACTURED HOME

## AGENCIES & INFORMATION YOU SHOULD KNOW ABOUT



*These governmental agencies  
May be able to assist with questions  
about the process of purchasing  
and siting a manufactured home.*

## CONSUMER INFORMATION FROM ATTORNEY GENERAL JOHN R. KROGER

### DEPARTMENT OF CONSUMER AND BUSINESS SERVICES, BUILDING CODES DIVISION (BCD)

PO Box 14470, Salem, OR 97309  
(503) 378-4133 [www.cbs.state.or.us/bcd/](http://www.cbs.state.or.us/bcd/)

- Inspects manufactured homes at the factory, after installation and after occupancy.
- Handles transfer of ownership documents for manufactured homes; grants exemptions to these requirements.
- Handles complaints from manufactured home owners against an installer, if made within one year of installation.
- Mediates problems occurring in the manufacture assembly, transportation, installation, cosmetic fit and finish as well as some contractual issues.
- Regulates construction, issuance of trip permits, storage, installation of and alterations made to a manufactured home.
- BCD or the local building authority approves alterations by issuing permits, providing technical assistance and through inspection.
- Assists homeowners by requiring contractors to fix code violations that occur during the first year of ownership. After one year, BCD may be able to mediate a resolution of code related construction.
- Requires retailers to give home buyers written information about wind, flood and roof load protection for homes located in certain areas.
- Regulates sales of pre-owned manufactured homes, making sure they are in conformance with the code. Homes can be sold “as-is” or “with all faults,” if

language is clearly disclosed in the sales contract.

- Makes rules that regulate parks (lot sizes, utility systems, etc.) and infrastructure requirements.

### CONSTRUCTION CONTRACTORS BOARD (CCB)

700 Summer St. NE, Ste. 300  
PO Box 14140, Salem, OR 97309  
(503) 378-4621 [www.ccb.state.or.us](http://www.ccb.state.or.us)

- CCB licenses contractors who sell and set up manufactured homes, install skirting, make repairs or provide remodeling services.
- CCB can tell you whether a contractor is licensed and can provide bond, claim form and other information.
- CCB insures that contractors comply with all licensing, bonding and insurance requirements.
- CCB processes claims filed by consumers against a contractor’s bond.

### DEPARTMENT OF JUSTICE, FINANCIAL FRAUD/CONSUMER PROTECTION SECTION

1162 Court Street, NE  
Salem, OR 97301-4096  
(503) 378-4320 (Salem area only)  
(503) 229-5576 (Portland area only)  
1-877-877-9392  
[www.doj.state.or.us](http://www.doj.state.or.us)

- Requires dealers to use a purchase agreement form that clearly sets out the features included in the base price of a home and the cost of any added options.
- Civilly prosecutes dealers and their agents, who violate the Unlawful Trade Practices Act by making misrepresentations during

the sales process and in arranging financing for the purchase of a manufactured home.

**DEPT. OF TRANSPORTATION,  
Motor Carrier Transportation Division  
Over Dimensional Permits Unit**

550 Capitol St. NE, Salem, OR 97301-2530  
(503) 378-5835

[www.oregon.gov/ODOT/MCT/OD.shtml#od](http://www.oregon.gov/ODOT/MCT/OD.shtml#od)

Issues over-dimensional permits and regulates movement of manufactured homes on roads or highways.

**LANDSCAPE CONTRACTORS BOARD**

235 Union St. NE, Salem, OR 97301  
(503) 986-6561

- LCB licenses contractors who provide professional landscaping services.
- LCB can tell you whether a contractor is licensed and can provide bond, claim forms and other information.
- LCB insures that contractors comply with all licensing, bonding and insurance requirements.
- LCB processes claims filed by consumers against a contractor's bond.

**DEPT. OF CONSUMER AND  
BUSINESS SERVICES,  
FINANCE AND CORPORATE  
SECURITIES DIVISION (DFCS)**

Labor & Industries Bldg.  
350 Winter St. NE, Rm. 410  
Salem, OR 97301 (503) 378-4140

[www.cbs.state.or.us/dfcs/](http://www.cbs.state.or.us/dfcs/)

- Regulates, and licenses manufactured home dealers.
- Helps consumers who have complaints about lenders that provide financing for manufactured homes.

**CITY OR COUNTY**

*See your local phone directory*

**Recorder's Office:**

- Acts as the agent for the Building Codes Division for many of the functions related to transfer of home ownership.
- Records applications to exempt manufactured homes from titling, lot book reports or title reports.

**Planning Division:**

- Regulates building and placement permits issued by the local authority considering zoning, code compliance and specifications of the placement of the home.

**County Tax Assessor:**

- Determines if the home is real or personal property for tax assessment purposes, as follows:
  - A manufactured home sited on rented property retains status as personal property and is taxed as personal property.
  - A manufactured home owned by the person who owns the land on which it is sited is considered real property and property tax laws apply. Real property manufactured homes may be de-titled through Building Codes Division (BCD) or your County Tax Assessor.
- Handles tax value appeals.
- Maintains tax accounts, legal description of the home, records of ownership as provided by Building Codes Division, (BCD) certificates of taxes paid, records for abandonment, bankruptcy, repossession, senior tax deferrals and Veteran's exemptions.
- Handles certificate of taxes paid for title transfer or trip permits.

**REAL ESTATE AGENCY**

1177 Center St. NE, Salem, OR 97301  
(503) 378-4170

[www.rea.state.or.us](http://www.rea.state.or.us)

- Licenses real estate agents who sell used manufactured homes, both "detitled" and personal property. These homes are sited on the homeowner's property.
- Handles complaints about real estate agents and brokers who sell "detitled" or personal property manufactured homes.

**DEPT. OF HOUSING AND URBAN  
DEVELOPMENT (HUD)**

PO Box 14470, Salem, OR 97309  
(503) 378-4133

[www.cbs.state.or.us/bcd/](http://www.cbs.state.or.us/bcd/)

"The U.S. Department of Housing and Urban Development (HUD) Manufactured Home Dispute Resolution Program is available to resolve disputes among manufacturers, retailers, or installers concerning defects in manufactured homes. Many states also have a consumer assistance or dispute resolution program. For additional information about these programs, see sections titled "Dispute Resolution Process" and "Additional Information – HUD Manufactured Home Dispute Resolution Program" in the Consumer Manual required to be provided to the purchaser. These programs are not warranty programs, and do not replace the manufacturers or any person's, warranty program.

The State of Oregon through the Department of Consumer and Business Services, Building Codes Division (BCD) and CCB operates a consumer assistance and dispute resolution program.