

Mobile homes: 'box-like things' or quality?



NEW STANDARDS-This mobile home is one of the latest manufactured under the new standards and regulations

set down by law. This large home was one just arrived at Bryant's Mobile Homes, Memorial Highway, Dallas. (Photo by Charlot M. Denmon)

"Do you picture mobile homes as those plain box-like 'things' occasionally seen scattered across the country side, or crowded together in old-fashioned trailer camps? Those days are long past!" says Dallas Township resident William Kingsbury, Jr., service manager for a mobile home manufacturer.

New mobile homes no longer have to be the temporary dwellings of questionable quality; no longer the fire traps they were once claimed to be; and they no longer have to look like "trailers" - those "things" that can be moved all over the country at will, according to Kingsbury.

Effective June 1976, mobile homes are built to conform to federally specified construction and safety standards. HUD (the U.S. Department of Housing and Urban Development) is the government watchdog in charge of seeing that both manufacturers and dealers conform.

HUD construction and safety standards include 2x4 studding on the outside bearing walls; carefully placed special fire escape windows in each bedroom; smoke alarms; inflammable sheetrock surrounding potentially dangerous areas such as furnace and water heater compartments and behind ranges; minimum lighting and ventilation requirements for each room; etc. The list is several pages long in the federal register and was made with the consumer in mind. The end result of all this, of course, is to provide better and safer mobile homes.

A typical 14 foot wide mobile home is now available in a number of floor plan combinations, with heating units ranging from solar power to baseboard hot water, exteriors with house-type horizontal siding, pitched roofs (some with shingles), and sliding windows. Living space can exceed 1000 square feet on some of the larger models, with three bedroom units becoming more common.

Mobile home buyers have become more knowledgeable regarding building materials, quality workmanship, and their legal rights, according to Kingsbury. The mobile home industry has responded with a higher quality product that is now safe. Some industry sources claim mobile homes may be safer than conventionally built dwellings since many poor quality manufacturers and dealers have been expelled from the industry.

Some mobile homes have better craftsmanship than others. A quick comparison of a \$9,000 home and an \$18,000 home will show you that while the more expensive models can provide an adequate place to live - kitchen cabinets, wall panels, floor coverings, and furniture cannot be expected to be durable enough to last for many years. Nor will you find as much care taken with the installation of those products in the lower-priced units, Kingsbury noted.

Even some higher priced units have problems...both visual and functional. Since the mobile home is a factory-built item, buyers should check out warranties and should follow warranty instructions to the letter.

Some manufacturers have taken the lead in energy saving and construction methods, offering better insulation in the floors, walls, and ceilings. Water heaters are wrapped with more insulation and windows are better constructed to help avoid heat loss.

Here again wise shopping can pay off. Some brands install higher quality windows and doors than others, or offer better insulation than competitors. Most will offer

the standard forced-hot air heating systems, using conventional fuels as a heat source.

Other mobile home manufacturers can supply solar furnaces to help off set fuel bills, while one even offers popular house-type circulated hot water heat with baseboard heating units. Baseboard electric heat can also be found in some, with each room having its own thermostat.

While one Savings and Loan association in the Wilkes-Barre area will not even consider offering mobile home loans to their customers, it is still possible to obtain financing.

Alex Brogna of Wyoming National bank pointed out that his bank regularly makes loans on mobile homes, and, if the customer meets the loan application requirements, then his bank is open for the mobile home loan. This attitude is not unusual in the banking industry and can be found in many area banks.

Brogna pointed out that down payment requirements are generally the same as for auto loans, or 15 percent to 20 percent down. Mobile homes loans feature 12-year maturity dates but interest rates are in the vicinity of 12 percent annual, also comparable with auto loans. He also mentions that FHA can ease the burden if the mobile home and the park where it is placed is FHA approved.

While interest rates are higher and maturity dates are shorter for mobile home loans than they are for conventionally built homes, the skyrocketing prices of new site-built dwellings have reportedly kept rates of mobile homes somewhat competitive.

The Federal Home Loan Bank Board recently reported the average purchase price of a new home was \$57,700 in December, far exceeding last year's average price of \$51,000. \$11,000 to \$15,000 is

the average price for a mobile home.

Chan Canfield, Dallas, of Foremost Insurance Co., reported that comprehensive coverage of mobile homes is readily available and offers broad coverage. He said that while most insurance policies on site-built homes cover cost of replacement of the home at current prices, most mobile homes policies cover reimbursement of the value of that particular year and model home, which in most cases is less than or only slightly more than the original purchase price, but rarely enough to purchase a new mobile home exactly as the original. This is especially true if the home is several years old.

The chief of the Dallas fire department, Don Schaffer, reported that mobile home fires often are the result of heat tapes and carelessness. He also feels aluminum wiring is a big problem.

When questioned if some of the new HUD regulations should make a difference in the amount of mobile home fires, he said that the greater use of sheet rock and the mandatory installation of copper wiring and smoke detectors should help. He cautioned that the smoke detectors should be periodically checked to be certain they are in good working order.

Good zoning practices can help assure that such a development will retain its appearance with requirements of skirting to complete the lower part of the home, giving it a permanent look. Landscaping requirements are also helpful.

The Western Mobile Home Association recently sponsored a survey of 1000 mobile home park residents and showed 75 percent believed mobile home living to be a good investment. Almost 90 percent of those polled think mobile home costs are generally less than that of site built homes.

Jackson Twp. reviews complaints

Jackson Township Planning Commission held a special meeting Monday night to review more complaints about the proposed zoning ordinance. Although some decisions were reached, many requests were tabled for further consideration.

The next scheduled meeting for the planning commission is Monday, Feb. 20, at 7:30 p.m. at the Jackson Township Fire Hall, Chase.

Knife-welding robber holds up local station

Kingston Township Police Chief Paul Sabol announces that his department is continuing its investigation of two incidents of theft and armed robbery occurring in the township last week.

A 23-channel CB radio valued at \$89 was reported stolen from an automobile belonging to Betty Grant, 35, of 216 Meadowcrest Ave., sometime between Jan. 25 and 27. The theft was discovered on the 27th.

The set was described as a Windsor CB, model W-30, and was reported taken from a locked car. Responding was Officer William Pugh.

An armed robbery by a knife-wielding intruder was reported at a Route 309 service station owned by John Gorda, Route 309, late Thursday, Jan. 26.

Police were told by attendant Matthew Shaver, 18 Post Rd., Trucksville, that the criminal entered

the front door of the station while he was behind the counter, pushed him against the wall, put a knife to his throat, and demanded money.

Shaver reported that he gave the man \$30 but was asked in a soft voice where the rest of the money was. The man then looked under the counter, found another \$200, took it, and left on foot.

The suspect was described as a young white male wearing a blue stocking cap, blue jeans, a padded red hooded jacket, and a blue scarf. He reportedly carried a large pocket knife and kept his scarf wrapped around his face so that only his eyes showed.

Responding was Officer

John T. Appel.

A rear-end crash took place on icy Route 309 Thursday at about 4:30 in the afternoon when an automobile driven by a New Jersey woman went out of control on the slippery roadway.

Police report that Anne E. Spezzano, 21, of 62 Smithfield Rd., Waldwick, N.J., was driving a 1977 Ford along 309 near Center St. when she lost control on the ice, kidded off the roadway, and struck a snowbank along the side.

There her car was struck from behind by a 1975 Chevrolet driven by Harold Ruth, 57, of 223 Cliffside Ave., Trucksville when Ruth was unable to stop or avoid her vehicle.

Restaurant Guide

Pinebrook Inn
Demunds Road

Dinners Served
Tuesday-Saturday 5:30-10:30
Sunday 2:00-7:00

SALAD BAR with SOUP
Wed., Fri., Sat. & Sun. 675-3550

Flagstone House
Restaurant

Sunset - Harveys Lake
Specializing in •Steaks•Chops
•Seafood•Italian Cuisine
Catering to parties & showers
639-5998

The Town House
Restaurant

31 Lake Street, Dallas
Featuring
a complete seafood menu
Open 7 days a week 6 a.m.-8 p.m.
675-5719

Castle Inn

Open 5 'til 10
Tuesday thru Saturday
Rt. 415, Dallas

GROTTO PIZZA

OPEN FRI.-SAT.-SUN.
11 a.m. - 12 p.m.
Take-Out Orders
Phone 639-1264
Harveys Lake, Pa.

Enjoy Your Pizza with Beer at the Grotto Bar

A NIGHT OF COUNTRY
with NASHVILLE STAR

MARVIN RAINWATER

(Running Bear & Gonna, Find Me a Bluebird)

The Country Cuzins

IDETOWN FIRE HALL - FEB. 16th - 8 P.M.

SMORGASBORD BY JIMI'S - OPEN BAR - 5 HOURS OF MUSIC

CALL 675-4848 or 696-1800 FOR TICKETS

Proceeds go to help purchase musical instruments for handicapped and retarded children.
Donation \$12.50 per person

SPECIAL

NOW
THRU
SUNDAY

"BEACHCOMBER"
SPECIAL

\$3.29



Jumbo Fried Shrimp, Fish Filet, Fried Chesapeake Clams, Deep Fried to Perfection, Cocktail and Tartar Sauce, French Fries, Cole Slaw or Tossed Salad with Dressing, Hot Grilled Grecian Bread.

franklin's
FAMILY RESTAURANTS

Steaks * Chicken * Spaghetti * Seafood

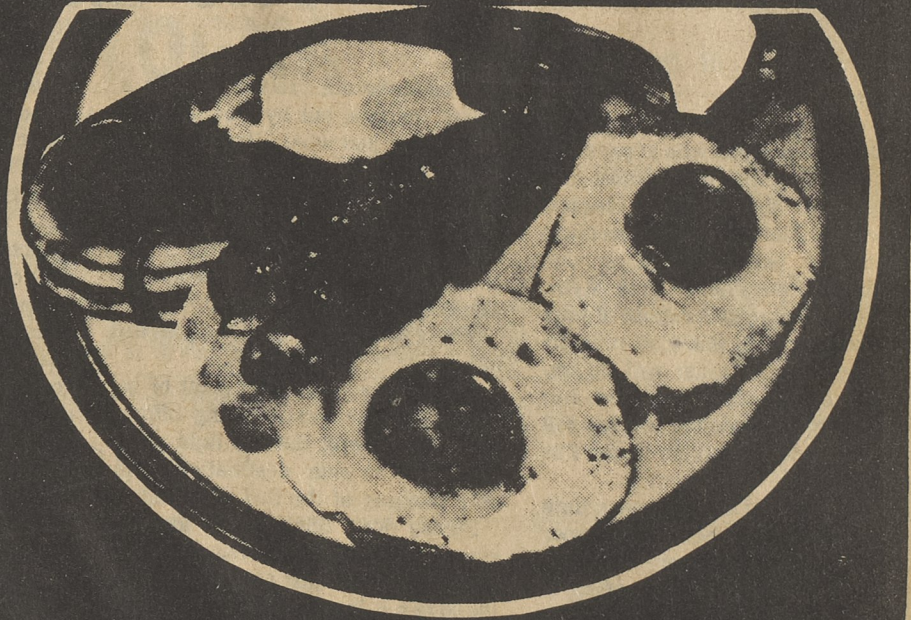
Route 11 (Narrows Rd.), Edwardsville
400 Kidder Street, Wilkes-Barre
Routes 309 & 415, Dallas

FRANKLIN'S NOW OPEN
DAILY AT 6:00 A.M.

HOLIDAY BREAKFAST SPECIAL!

OFFER GOOD 'TIL FEBRUARY 3rd, 1988

3 PANCAKES • 2 EGGS • SAUSAGE



\$1.29

OFFER GOOD 6 A.M. 'TIL 11 A.M. MONDAY THRU FRIDAY

HOLIDAY PANCAKE HOUSE

DUNDEE MOUNTAINTOP LUZERNE SCRANTON
MAIN HIGHWAY MOUNTAIN BLVD LUZERNE-DALLAS HWY. RT. 6, SCRANTON-C'DALE