

Texas Department of Housing and Community Affairs Manufactured Housing Board Meeting May 8, 2009

Michael H. Bray, Chair

Devora D. Mitchell, Member

Pablo Schneider, Member

Sheila M. Vallés-Pankratz, Member

Donnie W. Wisenbaker, Member

Texas Department of Housing and Community Affairs Manufactured Housing Board Meeting

May 8, 2009

ROLL CALL

	<u>Present</u>	<u>Absent</u>
Michael H. Bray, Chair		
Devora D. Mitchell, Member		
Pablo Schneider, Member		
Sheila M. Vallés-Pankratz, Member		
Donnie W. Wisenbaker, Member		
Number Present		
Number Absent		
, F	Presiding Officer	

MANUFACTURED HOUSING BOARD MEETING TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS

Rusk State Office Building, 208 E. 10th Street, Room 227

Austin, Texas 78701

May 8, 2009

10:00 a.m.

AGENDA

CALL TO ORDER, ROLL CALL

Chair

CERTIFICATION OF QUORUM

Chair

The Board of the Manufactured Housing Division of the Texas Department of Housing and Community Affairs (TDHCA) will meet to consider and possibly act upon:

ACTION ITEMS

Item 1. Consideration and possible action to approve the minutes of the board meeting on March 20, 2009.

Chair

Item 2. Presentation, discussion and action concerning the SOAH Proposal for Decision: In the Matter of the Complaint of TDHCA vs. Southwest Mobile Homes F/K/A Lonestar Liquidators, Retailer License No. RBI-36097, Docket Number: 332-08-4283.

Amy Morehouse

Item 3. Presentation, discussion and action concerning the Manufactured Housing Board's consideration of Brian Wilson's Motion for Rehearing for SOAH Docket Number: 332-09-0739

Amy Morehouse

The Board may go into executive session for consultation with attorney on the above orders pursuant to Sec. 551.071, Texas Government Code.

Item 4. Consideration and possible action to approve adoption of proposed amendments to 10 TAC, Chapter 80 for publication as adopted in the Texas Register.

Joe Garcia

REPORT ITEMS

1. Executive Director's Report

Joe Garcia

- MH Functional Areas Status
- o Featured Employees
- Legislative Updates

PUBLIC COMMENT

Chair

EXECUTIVE SESSION Chair

Note: The Board may go into executive session (close its meeting to the public) on any agenda item if appropriate and authorized by the Open Meetings Act, Texas Government Code, Chapter 551.

- (a) If necessary, the Board will go into executive session to discuss Personnel Matters pursuant to Sec. 551.074, Texas Government Code.
- (b) If necessary, the Board will go into executive session for Consultation with Attorney pursuant to Sec. 551.071, Texas Government Code.

RECONVENE Chair

Reconvene in public session and take action on any matters coming out of Executive Session.

ADJOURN Chair

To access this agenda or request information, please visit our website at <u>www.tdhca.state.tx.us</u> or contact Sharon Choate, TDHCA, 221 E. 11th Street, Austin, Texas 78701, 512-475-2206, sharon.choate@tdhca.state.tx.us.

Individuals who require auxiliary aids, services or translators for this meeting should contact Gina Esteves, ADA Responsible Employee, at 512-475-3943 or Relay Texas at 1-800-735-2989 at least two days before the meeting so that appropriate arrangements can be made.

Agenda Action Item No. 1

MINUTES OF THE REGULAR MEETING OF THE

MANUFACTURED HOUSING BOARD

On Friday, March 20, 2009, at 10:11 a.m., there was a regular meeting of the Manufactured Housing Board (the "Board") in Room 227 of the Rusk State Office Building, 208 East 10th Street, Austin, Texas. Michael Bray presided. Devora Mitchell, Pablo Schneider, Sheila Vallés-Pankratz, and Donnie Wisenbaker, constituting a quorum, attended. The following Manufactured Housing Division (the "MHD") staff were present: Joe Garcia, Amy Morehouse, Jim Hicks, Kristina Loera, Jennifer Dillard, and Sharon Choate.

Michael Bray called the roll, confirmed the presence of a quorum, and asked for a motion to approve the minutes from the board meeting on January 23, 2009. Upon motion of Pablo Schneider, duly seconded by Sheila Vallés-Pankratz, the minutes of the previous meeting were unanimously approved.

Amy Morehouse presented and discussed for action an administrative order relating to withdrawing approval of Foundation Works, Inc.'s permanent foundation system. Upon motion of Sheila Vallés-Pankratz, duly seconded by Donnie Wisenbaker, the motion to withdraw the permanent foundation system was unanimously approved.

Amy Morehouse presented and recommended accepting the State Office of Administrative Hearings Proposal for Decision and the Division's final order in the matter of the complaint of TDHCA vs. Brian Wilson, Salesperson License No. MHSLSP00026135, Docket Number: 332-09-0739. Upon motion of Devora Mitchell, duly seconded by Donnie Wisenbaker, the motion to deny Brian Wilson's license was unanimously approved.

Amy Morehouse presented and recommended accepting the State Office of Administrative Hearings Proposal for Decision and the Division's final order in the matter of the complaint of TDHCA vs. James Flanigan d/b/a Trade Homes, Docket Number: 332-09-0157. Upon motion of Sheila Vallés-Pankratz, duly seconded by Pablo Schneider, the motion to access a \$500 penalty was unanimously approved.

Joe Garcia presented and discussed for approval proposed amendments to 10 TAC, Chapter 80, for publication in the Texas Register for public comment. The rules were amended to undelete proposed \$80.20(b) and add language to the section stating it is only for used manufactured homes. Upon motion of Sheila Vallés-Pankratz, duly seconded by Pablo Schneider, the rules with an amendment were unanimously approved.

Joe Garcia delivered the Executive Director's Report.

The Board did not convene into an Executive Session.

The next board meeting was tentatively set for Friday, June 12, 2009, at 10:00 a.m.

There being no further business to come before the board, the meeting was adjourned at 12:14 p.m.

Sharon Choate, Secretary	
Approved:	
Michael Bray, Presiding Chair	

Agenda Action Item No. 2



TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS MANUFACTURED HOUSING DIVISION

Rick Perry Governor

Joe A. Garcia
EXECUTIVE DIRECTOR

Board Members
Presiding Officer, Michael H. Bray
Devora Denise Mitchell
Donnie W. Wisenbaker
Pablo Schneider
Sheila M. Valles-Pankratz

TO: Governing Board of the Manufactured Housing Division of the Texas Department of

Housing and Community Affairs

FROM: Amy Morehouse, Director of Enforcement

THROUGH: Joe A. Garcia, Executive Director

SUBJECT: Summary of Proposal for Decision regarding violation of the Texas Occupations Code by

Southwest Mobile Homes F/K/A Lonestar Liquidators

Respondent: Southwest Mobile Homes, F/K/A Lonestar Liquidators License type/number: Retailer/Broker/Installer-License No. RBI-36097

<u>Docket Number:</u> 332-08-4283

Complaint Number: MHD2008000193-LRV

Background

On April 30, 1996, Terry R. Gentle and Kathy J. Gentle became the owners of record of a Patriot HUD Home with HUD label numbers NTA0543955/56 (HUD Home) with a lien held by Green Tree Financial Servicing Corporation (Green Tree). On December 14, 2006 Green Tree repossessed the HUD Home from the Gentles.

On January 26, 2007, Dwayne Herring of Southwest Mobile Homes collected \$7,000.00 from Mary Crawford at her mobile homes sales office on behalf of the consumer for the purchase of the HUD Home. Mary Crawford is the mother of Shaleigh Hurst, the consumer who was attempting to purchase the HUD Home. The \$7,000.00 was Ms. Hurst's money.

Shaleigh Hurst borrowed the remainder of the purchase price for the HUD Home from James Thomason. On January 26, 2007, Mr. Thomason wired \$18,500.00 to Mr. Herring for the purchase of the HUD home.

Mr. Herring did not provide Ms. Hurst, Ms. Crawford, or Mr. Thomason on January 26, 2007, or any later time, with a Retailer/Broker Disclosure Statement, Warranty and Disclosure for a Used Manufactured Home, Site Preparation Notice, Consumer Disclosure Statement, or a formaldehyde health notice.

Summary of Proposal for Decision Southwest Mobile Homes F/K/A Lonestar Liquidators Page 2 of 3

Between January 26, 2007 and January 29, 2007, Southwest sent a crew to attempt to pick up the HUD Home for delivery and installation at 121 Rommel Court, Springtown, Texas. The land owner would not allow the home to be removed from his property without being paid \$10,000.00.

On February 22, 2007, Green Tree's representative signed a Release of Lien (Form B) for the HUD home. On March 10, 2007, Ms. Bradford, a representative of Southwest, signed the Form B on behalf of Southwest as the purchaser of the repossessed HUD Home.

On September 10, 2007 Mr. Herring and Ms. Hurst signed a Statement of Ownership and Location application at separate times before two different notaries. A completed Statement of Ownership and Location application was never received by the Department.

As of November 14, 2008, Mr. Herring had not delivered the HUD Home to Ms. Hurst or refunded her purchase price.

Violations

The Administrative Law Judge found that the Respondent had committed the following violations of the Act and the Rules:

- 1. Southwest violated Tex. Occ. Code Ann. § 1201. 153 by transferring ownership of a HUD code manufactured home to a consumer without delivering to the consumer a formaldehyde health notice.
- 2. Southwest violated Tex. Occ. Code Ann. § 1201.206 by failing to file a completed application for the issuance of a Statement of Ownership and Location with the Department to transfer ownership of the HUD home to Ms. Hurst.
- 3. Southwest violated Tex. Occ. Code Ann. § 1201.451 by attempting to sell, exchange, or lease purchase a used manufactured home without transferring a good and marketable title.
- 4. Southwest violated TEX. OCC. CODE ANN. § 1201.455 by selling a used manufactured home to a consumer as a dwelling without providing a written disclosure describing the condition of the home and a written warranty that the home will remain habitable until the 60th day after the later of the installation date or the date of the purchase agreement.

Hearing before the State Office of Administrative Hearings

After proper notice, an administrative hearing was held on November 14, 2008. An Administrative Law Judge (ALJ) at the State Office of Administrative Hearings (SOAH) issued the attached Proposal for Decision (PFD) on February 17, 2009, as a result of that hearing. The Department disagreed with a portion of the PFD and the attached exceptions were filed by the Department on March 4, 2009. On April 6, 2009, the ALJ issued the attached letter in response to the parties' exceptions. The ALJ accepted all of the 6 exceptions recommended by the Department.

Proposal for Decision

The Proposal for Decision dated February 17, 2009, combined with the amendments made to the Proposal for Decision made on April 6, 2009, recommends that the Department issue a penalty in the amount of \$3,000.00 for the above listed violations and that the respondent refund the purchase money for the manufactured home in the amount of \$25,500.

Summary of Proposal for Decision Southwest Mobile Homes F/K/A Lonestar Liquidators Page 3 of 3

Recommendation

It is recommended that the Board approve the following administrative order. Respondent should be ordered to pay a \$3,000.00 penalty for violations of Tex. Occ. Code Ann. \$\$ 1201.153, 1201.206, 1201.451 and 1201.455 and refund \$25,500 to the consumer.

Agenda Action Item No. 3

There	are	no	documents	for	this	action	item	regarding	the	Manufactured	Housing	Board's
consid	consideration of Brian Wilson's Motion for Rehearing.											

Manufactured Housing Division

Preamble to Adopt Rules

The Manufactured Housing Division of the Texas Department of Housing and Community Affairs (Department) adopts without changes 10 TAC, Chapter 80, §§80.2, 80.20, 80.22, 80.25, 80.32, and 80.33. The text to the adopted rules without changes will not be republished in the *Texas Register*. The following rules are adopted with non-substantive changes and will be republished in the *Texas Register*: §80.21 and §80.100. The proposed rules were published in the April 3, 2009, issue of the *Texas Register* (34 TexReg 2212).

The adopted rules are necessary to comply with requirements of the Federal Installation Standards that became effective on January 1, 2009.

The rules relating to **installation standards are effective sixty (60) days** following the date of publication and all other rules are effective thirty (30) days following the date of publication with the *Texas Register* of notice that the rules are adopted.

No requests were received for a public hearing to take comments on the proposed rules.

The Texas Board of Professional Engineers and one retailer submitted comments on the proposed rules.

Set forth below are comments suggesting revisions to specific subsections and the analysis and recommendations of staff.

General Comment: A commenter suggested the Department show the effective date of the forms in the footer of each form.

Department Response: All of the forms currently list the effective date (date the form was last revised) in the right corner of the footer.

§80.21(i)(2)(C) and (D). The Texas Board of Professional Engineers suggested the Department change the term "registered engineer" to "licensed professional engineer."

Department Response: The Department agrees to change the term to "licensed professional engineer."

§80.100(b)(8). A commenter suggested revising the Proper Site Preparation section of the disclosure by having a separate paragraph for new and used homes and to shorten the name of the disclosure form.

Department Response: The Department believes additional revisions are not necessary at this time.

§80.100(b)(10). A commenter suggested revising the Retail Monitoring Checklist to clarify that the Dispute Resolution Form required by 24 CFR §3288.5 is only for new homes.

Department Response: The Department agrees to clarify the form as suggested.

§80.100(b)(46). – A commenter does not believe the form is necessary since the language is in the HUD code and thinks it could be reduced to one page.

Department Response: The Department disagrees because the Department created the form to ensure that the HUD language is conveyed to the consumer.

Except as noted below, the rules as proposed on April 3, 2009, are adopted as final rules with the following non-substantive changes.

§80.21(i)(2)(C) and (D). Changed the term "registered engineer" to "licensed professional engineer."

Figure: 10 TAC §80.100(b)(10). Added that the HUD required Dispute Resolution Form and Installation Program Disclosure are only for new homes, added 1201 in the 162 disclosure requirement, and removed deletion of the insulation disclosure requirement and added that the requirement is per the Federal Trade Commission.

Figure: 10 TAC §80.100(b)(17). Added additional information relating to electrical testing and operational testing.

The following is a restatement of the rules' factual basis:

Section 80.2(16) **is adopted (without changes)** to add definition for Frost Line Zone and renumber definitions (17) through (26).

Section 80.20(b) **is adopted (without changes)** to revise to indicate the section is only relating to used manufactured homes.

Section 80.20(e) is adopted (without changes) to remove subsection.

Section 80.21(a) is adopted (without changes) to add new subsection to reference installation of new homes.

Section 80.21(b) **is adopted (without changes)** to move previous (a) to (b) and indicate that this section pertains to used homes.

Section 80.21(c) is adopted (without changes) to reletter (b) to (c).

Section 80.21(d) is adopted (without changes) to reletter (c) to (d).

Section 80.21(e) **is adopted (without changes)** to reletter (d) to (e) and revise section to differentiate site preparation responsibility for new and used homes.

Section 80.21(f) is adopted (without changes) to reletter (e) to (f).

Section 80.21(g) is adopted (without changes) to reletter (f) to (g).

Section 80.21(h) **is adopted (without changes)** to reletter (g) to (h) and revise section to differentiate drainage responsibility for new and used homes.

Section 80.21(i) is adopted (with changes) relating to Frost Line Zone.

Section 80.22(a) is adopted (without changes) to clarify that this section only pertains to used homes.

Section 80.25(i)(1) is adopted (without changes) to clarify that last sentence of paragraph only relates to used homes.

Section 80.32(g) is adopted (without changes) to clarify in last sentence of subsection that the installer of a new home is responsible for the required site preparation.

Section 80.33(k)(1) **is adopted (without changes)** to clarify that the site preparation notice is only for used homes.

Section 80.33(k)(3) **is adopted (without changes)** to reference §1201.255 of the Standards Act as requirement to promulgate disclosure form.

Section 80.100(a)(12) is adopted (without changes) to revise name of form to clarify it is for used homes.

Section 80.100(a)(33) is adopted (without changes) to revise name of form to clarify it is for used homes.

Section 80.100(a)(45) and (46) is adopted (without changes) to add new form number (45) and (46) to the list of forms.

Figure: 10 TAC §80.100(b)(8) **is adopted (without changes)** to revise the site preparation section in the Consumer Disclosure Statement.

Figure: 10 TAC §80.100(b)(10) **is adopted (with changes)** to update the Retail Monitoring Checklist to include additional requirements and remove the Wind Zone Notice and Insulation Disclosure that are no longer required.

Figure: 10 TAC §80.100(b)(12) is adopted (without changes) to update the form to clarify it only pertains to used homes.

Figure: 10 TAC §80.100(b)(16) **is adopted (without changes**) to update to clarify installation requirements of new and used homes.

Figure: 10 TAC §80.100(b)(17) **is adopted (with changes)** to update the Installation Checklist to clarify the reference to the site preparation notice is only for used homes, added information regarding electrical testing and operational testing.

Figure: 10 TAC §80.100(b)(33) **is adopted (without changes)** to clarify the site preparation notice is only for used homes.

Figure: 10 TAC §80.100(b)(38) is adopted (without changes) to clarify installation requirements of new and used homes.

Figure: 10 TAC §80.100(b)(45) is adopted (without changes) to add new Spanish version of the Consumer Disclosure Statement.

Figure: 10 TAC §80.100(b)(46) is adopted (without changes) to add new HUD required installation program disclosure.

The amended rules are adopted under the Texas Manufactured Housing Standards Act, Occupations Code, Chapter 1201, §1201.052, which provides the department with authority to amend, add, and repeal rules governing the Manufactured Housing Division of the Department and under Texas Government Code, Chapter 2306, §2306.6014 and §2306.6020, which authorizes the board to adopt rules as necessary to administer and enforce the manufactured housing program through the Manufactured Housing Division.

The agency hereby certifies that the amended rules have been reviewed by legal counsel and found to be within the agency's legal authority to adopt.

No other statute, code, or article is affected by the adoption of the amended rules.

Adoption of Manufactured Housing Rules

Administrative Rules of the Texas Department of Housing and Community Affairs 10 Texas Administrative Code, Chapter 80

SUBCHAPTER A. CODES, STANDARDS, TERMS, FEES AND ADMINISTRATION

§80.2. Definitions.

Terms used herein that are defined in the Code and the Standards Act have the meanings ascribed to them therein. The following words and terms, when used in this chapter, shall have the following meanings, unless the context clearly indicates otherwise:

- (1) (15) (No change.)
- (16) Frost Line Zone -- An area in Texas designated by the Department, as having a frost line depth to consider when conforming with federal rules.
- (17)[(16)] Independent testing laboratory--An agency or firm that tests products for conformance to standards and employs at least one engineer or architect licensed in at least one state.
- (18)[(17)] Inventory Lender--A person that is involved in extending credit for inventory financing secured by manufactured housing.
- (19)[(18)] IPIA--The Production Inspection Primary Inspection Agency which evaluates the ability of manufactured home manufacturing plants to follow approved quality control procedures and/or provides ongoing surveillance of the manufacturing process.
- (20)[(19)] Long-Term Lease--For the purpose of determining whether or not the owner of a manufactured home may elect to treat the home as real property, is a lease on land to which the manufactured home has been attached and which:
 - (A) has been approved by each lienholder for the manufactured home by placing on file with the Department written consent to have the home treated as real property; or
 - (B) is for at least five years if the home is not financed.
- (21)[(20)] Main frame--A chassis or structure serving a similar purpose.
- (22)[(21)] Manufactured home identification numbers--HUD label number, serial number, or Texas seal number. For the purpose of maintaining ownership and location records, including the perfection of liens, the numbers shall include the HUD label number(s) and the serial number(s)

imprinted or stamped on the home in accordance with HUD departmental regulations. For homes manufactured prior to June 15, 1976, the Texas seal number, as issued by the Department, shall be used instead of the HUD label number. If a home manufactured prior to June 15, 1976, does not have a Texas seal, or if a home manufactured after June 15, 1976, does not have a HUD label, a Texas seal shall be purchased from the Department and attached to the home in upper left corner on the end opposite the tongue end and used for identification in lieu of the HUD label number.

- (23)[(22)] Manufactured home site--That area of a lot or tract of land on which a manufactured home is or will be installed.
- (24)[(23)] Permanent foundation--A foundation which meets the requirements of §80.21 of this chapter (relating to Requirements for the Installation of Manufactured Homes) and was constructed according to drawings, as required by that section, which state that the foundation is a permanent foundation for a manufactured home.
- (25)[(24)] Promptly--Means within the time prescribed by the Standards Act, these Rules, and any administrative order (including any properly granted extension) or, in the case of a matter that constitutes an imminent threat to health or safety, as quickly as reasonably possible.
- (26)[(25)] Stabilization systems--A combination of the anchoring and support system. It includes, but is not limited to the following components:
 - (A) Anchoring components--Any component which is attached to the manufactured home and is designed to resist the horizontal and vertical forces imposed on the manufactured home as a result of wind loading. These components include, but are not limited to auger anchors, rock anchors, slab anchors, ground anchors, stabilizing devices, connection bolts, j-hooks, buckles, and split bolts.
 - (B) Anchoring equipment--Straps, cables, turnbuckles, tubes, and chains, including tensioning devices, which are used with ties to secure a manufactured home to anchoring components or other devices.
 - (C) Anchoring systems--Combination of ties, anchoring components, and anchoring equipment that will resist overturning and lateral movement of the manufactured home from wind forces.
 - (D) Diagonal tie--A tie intended to primarily resist horizontal forces, but which may also be used to resist vertical forces.
 - (E) Footing--That portion of the support system that transmits loads directly to the soil.

- (F) Ground anchor--Any device at the manufactured home site designed to transfer manufactured home anchoring loads to the ground.
- (G) Longitudinal ties--Designed to prevent lateral movement along the length of the home.
- (H) Shim--A wedge-shaped piece of hardwood or other registered component not to exceed one (1) inch vertical (actual) height.
- (I) Stabilizing components--All components of the anchoring and support system such as piers, footings, ties, anchoring equipment, ground anchors and any other equipment, which supports the manufactured home and secures it to the ground.
- (J) Support system--A combination of footings, piers, caps and shims that support the manufactured home.
- (K) Vertical tie--A tie intended primarily to resist the uplifting and overturning forces.

SUBCHAPTER B. INSTALLATION STANDARDS AND DEVICE APPROVALS

§80.20. Requirements for Manufacturer's Designs and Installation Instructions.

- (a) (No change.)
- (b) For used manufactured homes, if [H] a manufacturer determines that one or more of its homes requires a deviation from the generic standards to protect the structural integrity of the home, the manufacturer must include instructions for the necessary deviation in the manufacturer's DAPIA-approved installation instructions and provide a list of all homes affected. The manufacturer must provide a copy to the Department along with a letter informing the Department of the required deviation included in the instructions and giving the Department permission to reproduce and release copies of such instructions upon request. On the Department's website, the Department will maintain a current list of all required deviations from generic standards and will provide a copy to anyone who requests it.
- (c)-(d) (No change.)
- [(e) If the Department finds that the manufacturer's instructions do not address all matters necessary to enable the Department to inspect an installation, the Department will advise the manufacturer that the State Generic Instructions will be used for matters not addressed and request that the manufacturer amend its DAPIA approved instructions within thirty days (30) of notification. The Executive Director may grant a limited number of extensions as needed.

§80.21. Requirements for the Installation of Manufactured Homes.

- (a) All new manufactured homes shall be installed by a licensed installer and in accordance with the home manufacturer's DAPIA-approved installation instructions.
- (b)[(a)] All used[When they are installed, all] manufactured homes shall be installed by a licensed installer to resist overturning and lateral movement of the home, and the installation must be completed in accordance with instructions appropriate for the Wind Zone where the home is to be installed as per one of the following:
 - (1) the home manufacturer's DAPIA-approved installation instructions;
 - the state's generic standards set forth in §§80.22, 80.23, 80.24, and 80.25 of this subchapter relating to Installation Standards and Device Approvals [chapter];
 - (3) the instructions for a stabilization system registered with the Department in accordance with \$80.26 of this chapter (relating to Registration of Stabilizing Components and Systems); or
 - (4) the instructions for a special stabilization system which:
 - (A) may or may not be a permanent foundation;
 - (B) is for a particular manufactured home or an identified class of manufactured homes to be installed at a particular area with similar soil properties according to county soil survey or other geotechnical reports; and
 - (C) is either:
 - (i) a pre-existing foundation for which a professional engineer or architect licensed in Texas has issued written approval for the installation of a particular home, and the written approval shall be submitted to the Department with the installation report; or
 - (ii) installed in accordance with a custom designed stabilization system drawing that is stamped by a Texas licensed professional engineer or architect. A copy of the stabilization system drawing must be forwarded to the Department along with the installation report.
- (c)[(b)] When a home is installed on a stabilization system registered with the Department or a special stabilization system, the installer must follow the home manufacturer's DAPIA-approved installation instructions for any aspect of the installation that is not covered by the system's installation instructions or drawings.

- The installer must use stabilizing components that have the required capacity and install them according to the anchor or stabilizing component manufacturer's current installation instructions. All stabilizing components must be resistant to all effects of weathering including that encountered along the Texas gulf coast. Anchors must be made resistant to corrosion. Nonconcrete stabilizing components and systems for use within 1500 feet of the coastline shall be specifically certified for this use. Preservative treated (PT) wood components shall conform to the applicable standards issued by the American Wood Preserver's Association and referenced by the latest edition of the International Residential Code. The use of re-conditioned equipment (i.e. anchor, strap, and clip) or any anchoring component by licensed installer on the new installations is not permitted. Homeowners are exempt from this requirement provided the integrity of the component is acceptable and approved by the state and the original product number, vendor name, and/or patent number must be legible on the product.
- (e)[(d)] Site Preparation Responsibilities and Requirements:
 - (1) The responsible installer of a new manufactured home is responsible for the proper preparation of the site where the manufactured home will be installed.
 - (2)[(1)] A consumer acquiring a <u>used</u> manufactured home to be installed[, new or used,] is responsible for the proper preparation of the site where the manufactured home will be installed except as set forth in §80.22 of this chapter (relating to Generic Standards for Moisture and Ground Vapor Controls).
 - (3)[(2)] Whenever a licensed retailer intends to sell a <u>used</u> manufactured home, regardless of where it is located or is to be located, the retailer is required to give the consumer the Site Preparation Notice, for signature by the consumer, in the form set forth in Subchapter I of this chapter (relating to Forms) PRIOR to the execution of any binding sales agreement.
 - (4)[(3)] Whenever a licensed installer proposes to move a used manufactured home, the installer is required to give the consumer the Site Preparation Notice, for signature by the consumer, in the form set forth in Subchapter I of this chapter PRIOR to entering into a binding agreement to move that home.
- (f)[(e)] If at the time of installation or within 90 days thereafter as stated on the contract, the retailer or installer provides the materials for skirting or contracts for the installation of skirting, the retailer or installer is responsible for installing any required moisture and ground vapor control measures in accordance with the home installation instructions, specifications of a registered stabilization system, or the generic standards and shall provide for the proper cross ventilation of the crawl space. If the consumer contracts with a person other than the retailer or installer for the skirting, the consumer is responsible for installing the moisture and ground

vapor control measures and for providing for the proper cross ventilation of the crawl space.

- (g)[(f)] Clearance: If the manufactured home is installed according to the state's generic standards, a minimum clearance of 18 inches between the ground and the bottom of the floor joists must be maintained. In addition, the installer shall be responsible for installing the home with sufficient clearance between the I-Beams and the ground so that after the crossover duct prescribed by the manufacturer is properly installed it will not be in contact with the ground. Refer to §80.25 of this chapter (relating to Generic Standards for Multi-Section Connections Standards) for additional requirements for utility connections. The Installer must remove all debris, sod, tree stumps and other organic materials from all areas where footings are to be located.
- (h)[(g)] Drainage: The Installer is responsible for proper site drainage where a new manufactured home is to be installed unless the home is installed in a rental community. The consumer is responsible for proper site drainage where a used [the] manufactured home [(new or used)] is to be installed unless the home is installed in a rental community. Drainage prevents water build-up under the home. Water build-up may cause shifting or settling of the foundation, dampness in the home, damage to siding and bottom board, buckling of walls and floors, delamination of floor decking and problems with the operation of windows and doors.

(i) Frost Line Zone.

- (1) The following Texas counties have a 12 inch frost line depth to consider for the installation of a new manufactured home: Armstrong, Bailey, Briscoe, Carson, Castro, Childress, Cochran, Collingsworth, Cottle, Crosby, Dallam, Deaf Smith, Dickens, Donley, Floyd, Foard, Gray, Hale, Hall, Hansford, Hardeman, Hartley, Hemphill, Hockley, Hutchinson, King, Knox, Lamb, Lipscomb, Lubbock, Moore, Motley, Ochiltree, Oldham, Parmer, Potter, Randall, Roberts, Sherman, Swisher, Wheeler, and Wilbarger.
- (2) For a new home to be installed in a Frost Line Zone county, footings placed in freezing climates must be designed using methods and practices that prevent the effects of frost heave by one of the following methods:
 - (A) Conventional footings. Conventional footings must be placed below the frost line depth for the site unless an insulated foundation or monolithic slab is used (refer to 24 CFR §3285.312(b)(2) and 24 CFR §3285.312(b)(3)).
 - (B) This is not subject to the provisions in 24 CFR §3285.2(c) that also require review by the manufacturer and approval by its DAPIA

- for any variations to the manufacturer's installation instructions for support and anchoring.
- (C) Monolithic slab systems. A monolithic slab is permitted above the frost line when all relevant site-specific conditions, including soil characteristics, site preparation, ventilation, and insulative properties of the under floor enclosure, are considered and anchorage requirements are accommodated as set out in 24 CFR §3285.401. The monolithic slab system must be designed by a licensed registered professional engineer or registered architect:
 - (i) In accordance with acceptable engineering practice to prevent the effects of frost heave; or
 - (ii) In accordance with SEI/ASCE 32-01 as defined in 24 CFR §3285.4.
- (D) Insulated foundations. An insulated foundation is permitted above the frost line, when all relevant site-specific conditions, including soil characteristics, site preparation, ventilation, and insulative properties of the under floor enclosure, are considered, and the foundation is designed by a licensed registered professional engineer or registered architect:
 - (i) In accordance with acceptable engineering practice to prevent the effects of frost heave; or
 - (ii) In accordance with SEI/ASCE 32-01 as defined in 24 CFR §3285.4.

§80.22. Generic Standards for Moisture and Ground Vapor Controls.

- (a) If the <u>used_manufactured</u> home is installed according to the state's generic standards and the space under the home is to be enclosed with skirting and/or other materials provided by the retailer and/or installer, the enclosure must meet the following requirements:
 - (1) At least one access opening that does not require the use of tools to gain access shall not be less than 18 inches in any dimension and not less than three square feet in area shall be provided by the installer. The access opening shall be located so as to enable, to the extent reasonably possible, the visual inspection of water supply and sewer drain connections.
 - (2) If a clothes dryer exhaust duct, air conditioning condensation drain, or combustion air inlet is present, the installer must pass it through the skirting to the outside. All air conditioning condensation lines must be installed in such manner that prevents ponding within 5 feet of the foundation.

- (3) Crawl space ventilation must be provided at the rate of minimum 1 square foot of net free area, for every 150 square feet of floor area.
- (4) At least six openings shall be provided, one at each end of the home and two on each side of the home. There must be a ventilation within 3 feet of each corner. The openings shall be screened or otherwise covered to prevent entrance of rodents (note: screening will reduce net free area). For example, a 16'x76' single section home has 1216 square feet of floor area. This 1216 square feet divided by 150 equals 8.1 square feet or 1166 square inches of net free area crawl space ventilation.
- (b) (No change.)

§80.25. Generic Standards for Multi-Section Connections Standards.

- (a) (h) (No change.)
- (i) Drain, Waste and Vent System (DWV):
 - (1) Portions of the DWV system which are below the floor may not have been installed, to prevent damage to the piping during transport. Typically, the DWV layout is designed to terminate at a single connection point to connect to the on-site sewer system. For a <u>used [new]</u> home where on-site DWV connections are not assembled per the manufacturer's instructions, the DWV system must be assembled in accordance with Part 3280 of the FMHCSS.
 - (2) (No change.)
- (i) (k) (No change.)

SUBCHAPTER C. LICENSEES' RESPONSIBILITIES AND REQUIREMENTS

§80.32. Retailers' Responsibilities and Requirements.

- (a) (f) (No change.)
- (g) On a new manufactured home and on any used manufactured home where the sale, exchange or lease-purchase includes installation, the retailer must specify in the applicable contract or an accompanying written disclosure the intended date by which installation will be complete and a designated person to contact for the current status as to the intended date for completion of installation. For new manufactured homes, the retailer is responsible for ensuring that a licensed installer warrants the proper installation of the home and performs the required site preparation.
- (h) (v) (No change.)

§80.33. Installers' Responsibilities and Requirements.

- (a) (j) (No change.)
- (k) Each installer shall maintain the following books and records for each installation:
 - (1) verification that the required site preparation notice <u>for a used home</u> was signed by the consumer and timely delivered to a consumer by the licensee;
 - (2) a copy of each installation warranty provided to a consumer with evidence that the warranty was timely delivered to the consumer;
 - if the home is to be installed on a site that has evidence of ponding, run-off, or uncompacted soil, a signed form from the consumer, acknowledging the condition and accepting the risks, such form to be as set forth in Subchapter I of this chapter relating to Forms and §1201.255 of the Standards Act;
 - (4) (8) (No change.)
- (1) (No change.)

SUBCHAPTER I. FORMS

§80.100. List of Forms.

- (a) The following list is in numerical order with the forms located in subsection (b) of this section.
 - (1) (7) (No change.)
 - (8) Consumer Disclosure Statement.
 - (9) (No change.)
 - (10) Retail Monitoring Checklist.
 - (11) (No change.)
 - (12) Notice and Informed Consent to <u>the</u> Installation <u>of a Used Manufactured</u> Home on an Improperly Prepared Site.
 - (13) (15) (No change.)
 - (16) Notice of Installation (Form T).
 - (17) Installation Checklist.
 - (18) (32) (No change.)
 - (33) Site Preparation Notice for Used Homes Form.
 - (34) (37) (No change.)
 - (38) Probationary Notice of Installation (Form T).
 - (39) (44) (No change.)
 - (45) Consumer Disclosure Statement (Spanish Version).
 - (46) HUD Required Installation Program Disclosure to Consumer.
- (b) Forms.

- (1) (7) (No change.)
- (8) Consumer Disclosure Statement.

Texas Department of Housing and Community Affairs Manufactured Housing Division

P. O. BOX 12489 Austin, Texas 78711-2489 (800) 500-7074, (512) 475-2200 FAX (512) 475-1109 Internet Address: www.tdhca.state.tx.us/mh/index.htm

MAKING AN INFORMED DECISION ABOUT BUYING A MANUFACTURED HOME

F YOU HAVE QUESTIONS CALL 1-800-500-7074

WWW.TDHCA.STATE.TX.US/MH

Ownership of ANY home brings many responsibilities. Buying a manufactured home involves many important and unique considerations. This disclosure is to assist you in recognizing and understanding many of those factors. Please read it carefully.

CHOOSING A MANUFACTURED HOME AS YOUR HOME: Manufactured homes come in a variety of sizes, styles, design features, amenities, and price ranges. All manufactured homes are built to federal standards established by the federal Department of Housing and Urban Development (HUD). Also, the federal government and the state of Texas requires manufacturers, retailers and installers to give certain warranties on manufactured homes. The type of warranties you receive will depend on whether you are purchasing a new or used manufactured home. You have the right to see the manufacturer's warranty and the retailer's warranty before entering into a binding agreement to purchase a manufactured home.

initials

CHOOSING A MANUFACTURED HOME RETAILER: The State of Texas licenses and oversees manufacturers, retailers, brokers, salespersons, rebuilders, and installers of manufactured homes. The agency responsible for this licensing and oversight is the Texas Department of Housing and Community Affairs, Manufactured Housing Division (the "Department"). Your properly licensed manufactured home retailer should display, or be willing to show you, its license in its sales office. **Dealing with licensed parties can provide important consumer protections.**

initials

Form: Consumer Disclosure Statement Form Page 1 of 6

DEPOSITS: You may be required by a manufactured home retailer to place a deposit on a home, regardless of whether the home is on the retailer's sales lot, is being sold at another location, or will be ordered from a factory. The amount of the deposit is determined between you and your retailer. The deposit becomes a down payment upon execution of a binding written purchase agreement. You have the right to demand a refund of the deposit or down payment, and receive that refund within 15 days thereafter, if you timely and properly rescind the purchase agreement.

initials

FINANCING OPTIONS: A manufactured home in Texas has tremendous flexibility when it comes to financing because it can be financed as personal property (typically a consumer loan secured by the home only) or, if you own the land the home is on (or have a qualifying long term lease on the land) as real property (typically a mortgage loan secured by the home and the land). You should talk to possible lenders about the terms they can offer. If you think one lender is offering too high a rate, talk to another lender.

Consumer lenders must generally be registered with the Office of the Consumer Credit Commissioner. Mortgage loans are usually originated by mortgage brokers (licensed with the Savings and Mortgage Lending Department), mortgage bankers (registered with the Savings and Mortgage Lending Department), or financial institutions (regulated by state and/or federal regulators, depending on the type of financial institution).

WHEN YOU MAKE A DECISION ABOUT BUYING A MANUFACTURED HOME, PLAN FOR FLEXIBILITY AND CHANGE.

YOUR LOAN WILL BE A **MAJOR** FACTOR IN DETERMINING YOUR PAYMENTS, BUT THERE ARE OTHER IMPORTANT FACTORS YOU SHOULD ALSO THINK ABOUT, SUCH AS:

- Adjustable rate loans If rates go up, your loan payments will go up.
- Property taxes Changes in property valuation and changes in tax rate can result in changes in your payments.
- Insurance If premiums increase, your payments will go up.
- Lot rent If you are renting the lot your home is on, your rent may be subject to increase.

initials

LOCAL RESTRICTIONS AND REQUIREMENTS (ZONING): Depending on where a home is to be located it may be subject to special local requirements, including zoning and deed restrictions. These local requirements may affect where the home can be placed and may also involve other related requirements (and expenses) such as size requirements, construction requirements, Contact the local municipality, county, and subdivision manager to find out what, if any, requirements of this sort may apply to any site where you are going to place a manufactured home.

initials

Form: Consumer Disclosure Statement Form Page 2 of 6

SITE PREPARATION: The installer is responsible for proper preparation of the site where a new manufactured home is to be installed. A consumer is responsible for proper preparation of the site where a used manufactured home is to be installed. If you do not think you can prepare your site properly, consider hiring someone else with the right experience and equipment to do it for you. Proper site preparation includes a site for placement of the home that has good drainage so that water will not collect or run under or around the home; and firm compacted soil with no stumps, debris, or other matter. The site that is selected and prepared also needs to meet any setback or other placement requirements and have access to any required water, septic system, and utilities.

PROPER SITE PREPARATION IS ESSENTIAL!

initials

INSTALLATION: If you are purchasing a NEW manufactured home. Installation must be included. If you are purchasing a USED manufactured home, installation may or may not be included. If installation is not included and you arrange for it yourself, remember, ONLY A LICENSED INSTALLER may install a manufactured home. The installer who actually installs the home must also provide a warranty.

PROPER INSTALLATION BY A LICENSED INSTALLER IS REQUIRED BY LAW IN ORDER FOR A HOME TO BE OCCUPIED.

If you are buying a home that has already been installed, you should ask the selling retailer if they will check the leveling, check for the presence (if required) and condition of any vapor retarder, check anything else regarding the foundation/stabilization system, or provide any other installation-related services.

If you acquire a used manufactured home that is already installed in a Wind Zone II county but the home is a Wind Zone I home, which means that home was not designed or constructed to withstand a hurricane force wind occurring in a Wind Zone II or III area, the home cannot be installed in a Wind Zone II area unless it was constructed before September 1, 1997.

initials

UPKEEP AND MAINTENANCE: ANY home requires regular upkeep and maintenance – things like periodic checking of and repairs to the roof, keeping vents and filters clear, maintaining septic systems and wells in safe and sanitary working order, caulking to prevent leaks, and periodic painting. Also, depending on the foundation system you choose, a manufactured home may require periodic checking to be sure that it is still level and that the anchors and straps are secure.

initials

Form: Consumer Disclosure Statement Form Page 3 of 6

FOUNDATION MAINTENANCE: You must accept all responsibility for maintenance of the site upon closing. These responsibilities include: maintaining good drainage around the home, preventing soil erosion, periodic inspections of foundation supports and anchorage, and any leveling or adjustment that may be required unless contractually agreed otherwise. Homes located in areas that have soils with high clay content that expands and contracts must maintain consistent moisture levels. This may include watering around the foundation during dry summer months and managing the size and proximity of the vegetation near the foundation.

initials

LOT RENT: If you rent the lot your home is on, in addition to the possibility of rent increases, it is possible that the property owner could decide to change the use of the land and not renew your lease. Although you would be given advance notice, this would mean that you would have to move your home and have it installed somewhere else.

initials

WATER AND UTILITIES: Be sure that your lot has access to water. If you must drill a well, consider contacting several drillers for bids. If water is available through a municipality, utility district, water district, or cooperative, you should inquire about the rates you will have to pay and the costs necessary to join the water system. Be sure that any utilities you will need are available at your site and, if they are not, find out what will be involved in getting them delivered and connected.

initials

SEWER CONNECTIONS OR SEPTIC SYSTEMS: If your lot is not serviced by a municipal sewer system or utility district, you will have to install an on-site sewer facility (commonly known as a septic system). There are a number of concerns or restrictions that will determine if your lot is adequate to support a septic system. Check with the local county or a licensed private installer to determine the requirements that apply to your lot and the cost to install such a system.

initials

HOMEOWNERS ASSOCIATIONS AND FEES: Many subdivisions have mandatory assessments and fees that lot owners must pay. Check with the manager of the subdivision in which your lot is located to determine if any fees apply to your lot.

Form: Consumer Disclosure Statement Form Page 4 of 6

PROPERTY TAXES: Manufactured homes are appraised and subject to property taxes. Depending on the type of loan you have, your lender may escrow for these taxes, and this will increase your monthly payments. Whether you select personal property or real property status for your home may impact any homestead exemption that you may obtain to reduce your tax liability. Talk with the county tax office if you have any questions. Failing to pay your taxes or make arrangements with the tax assessor-collector may place you at risk of having tax liens recorded on your home and, possibly, having the home foreclosed for non-payment of taxes. If you do not have a lender that escrows for the taxes, the tax assessor-collector will work out an escrow arrangement with you if requested.

initials

INSURANCE: Your lender will almost certainly require you to obtain insurance. You should request quotes from the agent of your choice to obtain the insurance. Even if you do not have a lender, it is a good idea to obtain insurance to protect your home and yourself.

initials

THE TEXAS MANUFACTURED HOMEOWNERS' RECOVERY TRUST FUND (the "FUND"): The Fund is established by law to protect consumers who incur certain actual damages arising from specified violations of law involving acts or omissions of licensees. To learn more about the Fund you can check the Department's website at: www.tdhca.state.tx.us/mh or call the Department for a printed description of the Fund and how it works. Claims on the Fund must be verified and must be made within two years from the date of the act or omission or when it was discovered or reasonably should have been discovered.

initials

RIGHT OF RESCISSION: Once you enter into a contract with a selling retailer to acquire a manufactured home, you have a right to rescind the contract. You may, not later than the third day after the applicable contract is signed, rescind the contract without penalty or charge. The right to rescind may be modified or waived only if you have a *bona fide* emergency. The Department has rules about the detailed requirements for waivers and modifications. If you grant someone other than the retailer a lien on the home you are buying, the right of rescission automatically goes away when the lien is recorded with the TDHCA.

Form: Consumer Disclosure Statement Form Page 5 of 6

This **Six Page Disclosure** was provided to me/us by the retailer and/or lender shown below on this date. It was provided to me/us before I/we completed a credit application (if a financed transaction), or before I/we signed a contract to purchase, exchange, or lease-purchase a manufactured home.

DATE	RETAILER or LENDER			
	LICENSE NUMBER (if a retailer)			
CUSTOMER signature	CUSTOMER signature			
Customer printed name	Customer printed name			
Date:	Date:			

- (9) (No change.)
- (10) Retail Monitoring Checklist.

Texas Department of Housing and Community Affairs Manufactured Housing Division

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RETAIL MONITORING CHECKLIST

In accordance with Tex. Occ. Code Chapter 1201 (the "Standards Act") and Title 10 Texas Administrative Code, Subchapter C. of Chapter 80, for each manufactured home that is sold or transferred to one or more consumers by sale, exchange, or lease purchase, the retailer must maintain a file with this checklist on top and, as applicable, each of the following documents, executed and dated:

All the loan documents were given at least 24 hours prior to execution of the loan documents. If the consumer(s) waived or modified the right to these advance copies, a copy of their written waiver.
The disclosure required by Section 1201.162 of the Standards Act.
Dispute Resolution Disclosure required by 24 CFR 3288.5 of the Manufactured Home Procedural and Enforcement Regulations (new home only).
Installation Program Disclosure required by 24 CFR 3286.7 of the Manufactured Home Program (new home only).
<u>Disclosure to Consumer of Possible Need to Vacate Home if Financing does not close.</u>
The Texas Retail Installment Contract and Security Agreement or other applicable sale agreement (not required for real estate transactions where the home being sold has ALREADY been converted to real property) and, if applicable, any financing agreement if financing was provided or arranged by the retailer.
If the retailer was responsible for any disclosures under the Federal Truth in Lending Act, Federal Reserve Regulation Z, the Real Estate Settlement Procedures Act, or HUD Regulation X, copies of such disclosures.
Broker Disclosure Statement.
Cash Receipts to Support Down Payment.
A complete list of all alterations with DAPIA Approval on file (if any).
Notice of Air Conditioning Installation.
The Formaldehyde Notice (Health Notice).
The Wind Zone Notice
For Used Homes Only Warranty and Disclosure for a Used Manufactured Home.
The Notice of Installation (Form T) (required on all new homes and, on used homes, if installation is provided).
The Manufacturer's New Home Warranty was delivered to the Consumer (New Home Only).

Form: Retail Monitoring Checklist Form Page 1 of 2

Documentation that any required Installation Warranty was delivered to the Consumer (New and Used Homes) and a copy of the warranty.
The date that the Manufactured Home information card was mailed to the Manufacturer (New Home Only).
For Used Homes Only - Notice and Informed Consent to Installation on an Improperly Prepared Site (if applicable).
Copies of the Application for Statement of Ownership and Location.
Insulation Disclosure (for new home only) per the Federal Trade Commission, 16 CFR Sec. 460.16.
For Used Homes Only - Site Preparation Notice.
3rd Party Instruction letter (if applicable).
Information concerning inventory payoff (if applicable).
Right of Rescission Waiver (if applicable).
List of Unlicensed Installers Form (if applicable).

- (11) (No change.)
- (12) Notice and Informed Consent to <u>the</u> Installation <u>of a Used Manufactured</u> <u>Home</u> on an Improperly Prepared Site.

Texas Department of Housing and Community Affairs Manufactured Housing Division

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Internet Address: www.tdhca.state.tx.us/mh/index.htm

NOTICE AND INFORMED CONSENT TO <u>THE</u> INSTALLATION <u>OF A USED</u> <u>MANUFACTURED HOME</u> ON <u>AN</u> IMPROPERLY PREPARED SITE

Consumer:	
RE: Site Location	
Before installing your <u>used</u> manufactured home or the site was performed, and the following problems	
[] The site has evidence of ponding	
but not limited to, reducing the load bearing capa	properly. It can cause a variety of problems including, acity of soil and allowing piers or other parts of the anchors to hold the home firmly; and causing moisture
[] The site has evidence of runoff under	heavy rains
conditions, such as gullies and ditches, in which ra	the land around the home site have slope and/or other tins trigger rapid build up of quickly flowing streams. ge the stabilization system for your home and possibly
[] The site has evidence of bare uncomp	acted soil
manufactured home is placed on it. Because a manu applicable instructions, a site with bare uncompacte originally planned. It may also necessitate the	and rapid settlement when anything heavy, such as a factured home must be installed in accordance with the d soil may require a greater number of piers than was use of other anchoring devices than were originally our installation. Even with such additional measures, and other problems with your home.
If you elect to proceed with the installation of you conditions, you accept these risks by signing this valocation.	_
Executed this day of	
Signature	Signature
Name (print or type)	Name (print or type)

Form: Important Notice and Consent Form Form Page 1 of 1

- (13) (15) (No change.)
- (16) Notice of Installation (Form T).

Texas Department of Housing and Community Affairs

MANUFACTURED HOUSING DIVISION

P. O. BOX 12489 Austin, Texas 78711-2489 (800) 500-7074, (512) 475-2200 FAX (512) 475-3506 Internet Address: www.tdhca.state.tx.us/mh/index.htm

Notice of Installation (Form T)						
HUD Labe	l or Texas Seal # (s):	Ser	ial # (s):			
Manufactu	acturer Name: License No					
Home Size - W	/idth / Length: X Weigl	nt Date of Manufacture:/_	/	Model / Name:		
Draw A M	Map To Provide Direction	ns To Home On Page 2				
Consumer:		Phone Numbers: Home: ()		Work: ()		
Mailing Addre	ss:	City		ZIP:		
Site Address:		City		ZIP:		
County Where	Home is Installed:					
Actual Installa	tion Date:/ Win	d Zone on Data Plate: I () II () III ()				
Is the home ins	stalled in a Humid & Fringe Climate	Yes () No () Was the home la	abeled for altern	nate construction.	Yes () No ()	
	Name	Address	License #	Expiration Date	Phone #	
Retailer						
Installer						
No Used		Yes New () Does retailer or in	-	ide skirting? Y	es () No ()	
		nome? Yes () No () Not Appl				
		en installed in accordance with				
		on Instructions (provide page number		1 0).	
	A Special Foundation System (attack) any drawing previously submitted	tach a copy of the drawing for this syst).	em and provi	<u>de a reference, i</u> j	f applicable, to	
() Use	ed Home:					
() 1. M		on Instructions (provide page number	or option).	
(tate Generic Standards - Title 1	0 Texas Administrative Code (10 TA	C) §§80.22, 8	0.23, 80.24, and	80.25.	
	stabilization system registered	with the Department in accordance v	vith 10 TAC	§80.26 - provide	name of system	

FOR USED HOMES, IF NO METHOD IS CHECKED, IT WILL BE PRESUMED THAT OPTION 2 (STATE GENERIC STANDARDS) WAS USED.

(____) 4. A Special Foundation System (attach a copy of the drawing for this system and provide a reference, if applicable, to

Form: Notice of Installation (Form T) Form Page 1 of 2

any drawing previously submitted).

To be submitted to the Department along with the required fee no later than the 7th day after which the installation is completed. The Installation Report (Form T) should no longer be submitted with the title documents.

Per §1201.206(i):

On secondary moves the notice must be accompanied by either the original notice of installation or a certification that a true and correct copy of the notice of installation has been provided to the chief appraiser of the county where the home is installed. The delivery of the copy of the notice to the chief appraiser may be accomplished by either certified mail or by electronic mailing of the electronically reproduced document in a commonly readable format.

I verify that I am a licensed installer, that I am responsible for the installation described, and that the information supplied is true and correct. Executed this day of			
Signature (Retailer/Installer)	Name (print or type)		
Departmen	nt Use Only		
☐ Inspected Without Violations	☐ Not Inspected, Unable to Locate		
☐ Inspected With Violations	☐ Not Inspected, No Unit At Location		
☐ Not Inspected, Unit Skirted	☐ Not Inspected, Unit Not Accessible		
Inspection Date: HUl	D/Seal #:		
I hereby certify on this day of, 20 that the above inspection results are true and correct to the best of my knowledge and belief.			
Inspector Signature:	Printed Name:		

DRAW MAP BELOW



(17) Installation Checklist.

Texas Department of Housing and Community Affairs Manufactured Housing Division

P. O. BOX 12489 Austin, Texas 78711-2489 (800) 500-7074, (512) 475-2200 FAX (512) 475-3506 Internet Address: www.tdhca.state.tx.us/mh/index.htm

INSTALLATION CHECKLIST

Home HUD label or Texas seal number:
Date of installation:
Wind Zone:
Humid/fringe status:
Electrical testing: At the time of installation, the following tests must be performed: All site installed or shipped loose fixtures must be polarity tested to determine that the connections have been properly made.
All grounding and bonding conductors installed or connected during the home installation must be tested for continuity. An operational test must be performed on all electrical lights, equipment, ground fault circuit interrupters and appliances to demonstrate that all equipment is connected and functioning properly.
Method of installation – if a copy is not included because the installation was done to a method that the licensed installer uses from time to time, where is a copy of the actual methods in the installer's records?
 SITE PREPARATION (FOR USED HOMES) LOAD BEARING CAPACITY OF SOIL SPACING OF PIERS (IF APPLICABLE) SPACING OF ANCHORS (IF APPLICABLE) NUMBER OF DIAGONAL TIES (IF APPLICABLE) LIST OF EACH DEVICE USED VAPOR RETARDER REQUIRED?
Was the installer contracting directly with the consumer or were they subcontracted by another retailer or installer? Attach a copy of each contract.
Attach a list of each person who worked on the installation and how to contact them.
If A/C was provided, name and license number of A/C installer:
Once the home installation is complete an Operational Test will be performed to ensure that all doors and windows are operational.

Form: Installation Checklist Form Page 1 of 1

Copy of any required move permits.

- (18) (32) (No change.)
- (33) Site Preparation Notice <u>for Used Homes</u> Form.

SITE PREPARATION NOTICE FOR USED HOMES

FAILURE TO PREPARE THE SITE PROPERLY BEFORE INSTALLING YOUR MANUFACTURED HOME MAY INVALIDATE YOUR WARRANTY AND MAY CAUSE PROBLEMS WITH YOUR HOME.

IF YOU ARE ACQUIRING LAND FOR A MANUFACTURED HOME AND WILL NOT HAVE THE ABILITY TO OVERSEE SITE PREPARATION YOURSELF, BE SURE THAT YOUR AGREEMENT WITH THE PARTY PROVIDING THE LAND COVERS THEIR RESPONSIBILITIES FOR SITE PREPARATION.

If you are acquiring a manufactured home you need to be sure that the site is properly prepared **BEFORE the home is installed**. If you will be having your home installed in a rental community, you should first be sure that the community has prepared the site properly and assumed that responsibility. If you are acquiring a manufactured home that is already installed, you should satisfy yourself that the site was properly prepared first.

Site Preparation includes AT LEAST the following: (1) selecting a site where the home will not be affected by rising or running water, as in the case of heavy rains, (2) grading the site, as needed, so that the land slopes away from the home, (3) making sure that the site will not create puddles or moisture build-up under the home by filling any depressions and, as needed, providing for drainage, (4) clearing away any plants, stumps, or debris on the site where the home will be placed, and (5) installing any required vapor retarder (and, if such a retarder is to be installed, trimming any grasses or other organic materials to a suitable height, not greater than 8").

The footing must be placed on firm, undisturbed soil, or fill compacted to at least 90% of its maximum relative density. Installation on loose, noncompacted fill may invalidate the home's limited warranty.

If, at the time of installation or within 90 days thereafter your retailer is providing skirting, the retailer must also provide and install any required vapor retarder and insure that there is adequate ventilation under the home. If the retailer is not providing these things, you should be sure that you have provided for any required vapor retarder and that you have provided adequately for ventilation under the home.

FAILURE TO PREPARE THE SITE PROPERLY AND/OR FAILURE TO TAKE APPROPRIATE MEASURES TO GUARD AGAINST MOISTURE BUILD-UP MAY CAUSE SERIOUS PROBLEMS WITH YOUR MANUFACTURED HOME INCLUDING, BUT NOT LIMITED TO, MOISTURE IN THE HOME, DE-LAMINATION OF FLOOR DECKING, BUCKLING OF WALLS AND FLOORS, WARPAGE THAT WILL MAKE DOORS AND WINDOWS NOT OPERATE PROPERLY, FAILURE OF ANCHORS TO HOLD THE HOME AS INTENDED, AND EVEN SERIOUS STRUCTURAL DAMAGE.

consumer's signature	consumer's signature		
type or print name	type or print name		
date	date		

Form: Site Preparation Notice for Used Homes Form Page 1 of 1

- (34) (37) (No change.)
- (38) Probationary Notice of Installation (Form T).

PROBATIONARY INSTALLATION

Texas Department of Housing and Community Affairs MANUFACTURED HOUSING DIVISION

P. O. BOX 12489 Austin, Texas 78711-2489 (800) 500-7074, (512) 475-2200 FAX (512) 475-3506 Internet Address: www.tdhca.state.tx.us/mh/index.htm

Fax this report within 3 working days from the date of installation to your assigned field office.

Mail the original and fee by regular mail to the address on the letterhead.

NOTICE OF INSTALLATION (FORM T)

HUD Label or	Texas Seal # (s):	Seria	al # (s):		
Manufacturer Name:		Lic	ense No		
		ht Date of Manufacture:/			
Draw A Map	To Provide Direction	ns To Home On Page 2			
Consumer:		Phone Numbers: Home: ()		Work: ()	
Mailing Address:		City		ZIP:	
Site Address:		City		ZIP:	
County Where Home	e is Installed:				
Actual Installation D	vate:/ Win	d Zone on Data Plate: I () II () III	()		
Is the home installed	in a Humid & Fringe Climate	Yes () No () Was the home label	led for alternate	e construction. Yes	() No ()
	Name	Address	License #	Expiration Date	Phone #
Retailer					
Installer					
<u>Is home installe</u> No -Used	ed in Frost Line Zone? ()	<u>Yes New ()</u> Does retailer or in	nstaller prov	ide skirting? Ye	s () No ()
	t of sales contract of used l	nome? Yes () No () Not App	licable ()		
() New Ho	ome - The home has be	en installed in accordance with	ı:		
(facturer's Home Installatio	on Instructions (provide page number	r or option).
	cial Foundation System (atawing previously submitted).	tach a copy of the drawing for this syst	tem and prov	<u>ide a reference, if</u>	applicable, to
() Used Ho	ome:				
(facturer's Home Installatio	on Instructions (provide page number	r or option _).
		0 Texas Administrative Code (10 TA			
	oilization system registered erence to MHD Approval Le	with the Department in accordance viter or registration	with 10 TAC 	§80.26 - provide :	name of system
	cial Foundation System (ata awing previously submitted	tach a copy of the drawing for this syst	tem and prov	ide a reference, if	applicable, to

<u>FOR USED HOMES,</u> IF NO METHOD IS CHECKED, IT WILL BE PRESUMED THAT OPTION 2 (STATE GENERIC STANDARDS) WAS USED.

	required fee no later than the 3rd 7th day after which the t (Form T) should no longer be submitted with the title
correct copy of the notice of installation has been	nied by either the original notice of installation or a certification that a true and provided to the chief appraiser of the county where the home is installed. The raiser may be accomplished by either certified mail or by electronic mailing of nonly readable format.
I verify that I am a licensed installer, that I am reinformation supplied is true and correct. Executed	esponsible for the installation described, and that the this day of
Signature (Retailer/Installer) NOTE: A minimum of five (5) probationary is probationary installer's license to become a full inst	Name (print or type) Installations must be inspected without violations for a aller's license.
Departme	ent Use Only
☐ Inspected Without Violations	☐ Not Inspected, Unable to Locate
☐ Inspected With Violations	☐ Not Inspected, No Unit At Location
☐ Not Inspected, Unit Skirted	☐ Not Inspected, Unit Not Accessible
Inspection Date: H	UD/Seal #:
I hereby certify on this day of results are true and correct to the best of my knowled	

DRAW MAP BELOW

Printed Name: ___



Inspector Signature:

(39) – (44) (No change.)

(45) Consumer Disclosure Statement (Spanish Version).

Texas Department of Housing and Community Affairs Manufactured Housing Division

P. O. BOX 12489 Austin, Texas 78711-2489 (800) 500-7074, (512) 475-2200 FAX (512) 475-1109 Internet Address: www.tdhca.state.tx.us/mh/index.htm

TOMANDO UNA DECISIÓN BIEN INFORMADA SOBRE LA COMPRA DE UNA VIVIENDA PREFABRICADA

SI TIENE ALGUNA PREGUNTA LLAME AL 1-800-500-7074

Ser dueño de CUALQUIER vivienda trae muchas responsabilidades. La compra de una vivienda prefabricada implica muchas consideraciones importantes y únicas. Esta divulgación es para ayudarle a reconocer y entender muchos de estos factores. **Por favor léalo con cuidado**.

ESCOGIENDO UNA VIVIENDA PREFABRICADA COMO SU VIVIENDA: Las viviendas prefabricadas vienen a una variedad de tamaños, estilos, diseños, comodidades, servicios, y diferentes escalas de precios. Todas las viviendas prefabricadas son construidas de acuerdo con las normas federales establecidas por el Departamento Federal de Vivienda y Desarrollo Urbano (HUD). También, el gobierno federal y el estado de Texas requieren que los fabricantes, vendedores e instaladores ofrezcan cierto tipo de garantías para viviendas prefabricadas. El tipo de garantías que recibirá depende de que si usted está comprando una vivienda prefabricada nueva o usada. Usted tiene el derecho a ver la garantía del fabricante y la garantía del vendedor antes de establecer un acuerdo obligatorio para comprar una vivienda prefabricada.

Iniciales

ESCOGIENDO UN VENDEDOR DE VIVIENDA PREFABRICADA: El Estado de Texas da licencia y supervisa a fabricantes, vendedores, minoristas, comisionistas, reconstructores, e instaladores de vivienda prefabricada. La agencia responsable por esta licensura y vigilancia es el Departamento de Vivienda y Asuntos Comunitarios, División de Vivienda Prefabricada (el "departamento"). Su vendedor de vivienda prefabricada debe exhibir su licencia o estar dispuesto a mostrarla en su oficina de ventas. Tratar con individuos con licencia puede proporcionar protecciones importantes al consumidor.

Iniciales

Form: Consumer Disclosure (Spanish Version) Form Page 1 of 6

DEPÓSITOS: El vendedor de la vivienda prefabricada puede requerirle que ponga un depósito para una vivienda, sin tener en cuenta de que si la vivienda está en el lote de ventas del vendedor, está siendo vendida en otra locación, o será ordenada a la fábrica. La cantidad del depósito es determinada entre usted y el vendedor. El depósito se convierte a un enganche una vez que se ejecute el acuerdo obligatorio de compra. Usted tiene el derecho de exigir un reembolso de su depósito o el enganche, y recibirlo dentro un período de 15 días, si usted oportunamente y correctamente decide rescindir del acuerdo de compra.

Iniciales

OPCIONES DE FINANCIAMIENTO: Una vivienda prefabricada en Texas tiene una flexibilidad enorme cuando se trata de financiamiento porque puede ser financiada como una propiedad personal (típicamente un préstamo al consumidor asegurado solamente con la vivienda) o, si usted es dueño del terreno donde está ubicada la vivienda prefabricada (o tiene un contrato de arrendamiento a largo término sobre el terreno) como bienes raíces (típicamente un préstamo hipotecario asegurado por la vivienda y el terreno). Debe hablar con posibles prestamistas sobre los términos o condiciones que ellos pueden ofrecer. Si usted piensa que un prestamista ofrece una tasa de interés demasiada alta, entonces hable con otro prestamista.

Generalmente, los prestamistas a consumidores deben estar registrados con la Oficina del Consumer Credit Commissioner. Los préstamos hipotecarios por lo general son originados por agentes de hipotecas (autorizados por el Departamento de Savings and Mortgage Lending), los bancos hipotecarios (registrados con el Departamento de Savings and Mortgage Lending), o instituciones financieras (reguladas por el gobierno estatal y/o federal, dependiendo del tipo de institución financiera).

Cuando Decida Comprar una Vivienda Prefabricada, Prepare para la Flexibilidad y el Cambio

SU PRÉSTAMO SERÁ UN FACTOR MAYOR EN DETERMINAR SUS PAGOS, PERO TAMBIÉN HAY OTROS FACTORES IMPORTANTES QUE DEBE TOMAR EN CUENTA, TAL COMO:

- Préstamos de Tarifa Ajustable Si las tarifas suben, los pagos de su préstamo también subirán.
- Impuestos sobre la Propiedad Cambios en el valor de su vivienda y en la tasa de impuesto puede causar cambios en sus pagos.
- Seguro Si el precio de cobertura sube, también subirá su pago.
- Alquiler del Terreno Si usted alquila el terreno donde se encuentra la vivienda, su alquiler puede ser sujeto a aumentar.

Iniciales

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RESTRICCIONES LOCALES Y EXIGENCIAS (ZONIFICACIÓN): La vivienda puede ser sujeto a exigencias locales especiales dependiente de donde se va a localizar, incluyendo restricciones de zonificación y escritura. Estas exigencias locales pueden afectar donde la vivienda puede ser colocada y también pueden implicar otras exigencias relacionadas (y gastos) como exigencias de tamaño y exigencias de construcción. Comuníquese con el municipio local, el condado, y el gerente de la subdivisión para averiguar qué tipo de exigencias pueden ser aplicadas al sitio donde usted va a colocar la vivienda prefabricada.

Iniciales

PREPARACIÓN ADECUADA DEL SITIO: El instalador es responsable por la preparación apropiada del sitio en donde se instalará una vivienda prefabricada nueva. El consumidor es responsable por la preparación apropiada del sitio en donde se instalará una vivienda prefabricada usada. Si usted no piensa que puede preparar su sitio apropiadamente, considere contratar a alguien más con la experiencia necesaria y el equipo necesario para hacerlo por usted. La preparación apropiada del sitio incluye el lugar correcto para colocar la vivienda para que pueda tener un buen drenaje de modo que el agua no se estanque o corra debajo o alrededor de la vivienda; además tierra comprimida firme sin troncos o basura. El sitio que ha seleccionado y preparado también necesita cumplir cualquier exigencia de colocación y tener acceso a cualquier sistema requerido de agua, tanque séptico, y servicios.

¡LA PREPARACIÓN APROPIADA DEL SITIO ES ESENCIAL!

Iniciales

INSTALACIÓN: Si usted está comprando una vivienda prefabricada NUEVA, la instalación tiene que ser incluida. Si está comprando una vivienda prefabricada USADA, la instalación puede estar incluida o no. Si la instalación no está incluida y hace el arreglo usted mismo, recuerde que SOLAMENTE UN INSTALADOR AUTORIZADO puede instalar la vivienda prefabricada. El instalador que actualmente instala la vivienda también debe proporcionar una garantía.

LA LEY EXIGE QUE UNA VIVIENDA SEA INSTALADA POR UN INSTALADOR AUTORIZADO ANTES DE QUE PUEDA SER OCUPADA.

Si usted compra una vivienda que ya ha sido instalada, debería preguntarle al vendedor si ellos comprobarán la nivelación, la presencia (si es requerido) y la condición de cualquier agente retardador de vapor, revisarán todo lo relacionado con la fundación/sistema de estabilización, o proporcionarán cualquier otro servicio relacionado con la instalación.

Si usted adquiere una vivienda prefabricada usada que ya está instalada en un condado de Zona de Viento II, pero la vivienda es de Zona de Viento I, lo que significa que la vivienda no fue diseñada o construida para resistir vientos fuertes de huracán que ocurren en una Zona de Viento II o III, la vivienda no podrá ser instalada en una Zona de Viento II a menos que la vivienda haya sido construida antes del 1 de Septiembre, 1997.

Iniciales

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MANTENIMIENTO: CUALQUIER vivienda requiere mantenimiento – cosas como revisar y reparar el techo, mantener respiraderos y filtros despejados, mantenimiento regular a los sistemas sépticos y pozos para asegurarse que funcionan apropiadamente y de manera sanitaria, calafatear para evitar escapes y pintar periódicamente. También, dependiendo del sistema de fundación que escoja, una vivienda prefabricada puede requerir revisiones periódicas para comprobar que está aún nivel y que las anclas y correas están seguras.

Iniciales

MANTENIMIENTO DE FUNDACIÓN: Debe aceptar toda la responsabilidad por el mantenimiento del sitio al momento de cierre. Estas responsabilidades incluyen: buen mantenimiento del drenaje alrededor de la vivienda, la prevención de la erosión de tierra, inspecciones periódicas del apoyo de la fundación y el anclaje, y cualquier nivelación o ajuste que se puede requerir a menos que se haya acordado de otra manera. Las viviendas localizadas en las áreas que tienen suelos con el alto contenido de arcilla que se expanda deben mantener niveles de humedad constantes. Esto puede incluir el regar alrededor de la fundación durante meses secos del verano y controlando adecuadamente el tamaño y proximidad de plantas cerca de la fundación.

Iniciales

ALQUILER DE SOLAR: Si usted alquila el solar donde su vivienda será instalada, existe la posibilidad de que el alquiler aumente, y es posible que el arrendador pueda decidir cambiar el uso del terreno y no renovar su contrato de renta. Aunque se le de un preaviso, esto significaría que usted tendría que mover su vivienda y tener que instalarla en otro lugar.

Iniciales

AGUA Y SERVICIOS: Asegúrese que su terreno tiene acceso al agua. Si usted taladre un pozo, piense en buscar ofertas de varios perforadores. Si hay agua disponible por medio del municipio, distrito de servicios, distrito de agua, o cooperativa, usted debería informarse sobre las tarifas que tendrá que pagar y los gastos necesarios para poder ser parte del sistema de agua. Asegúrese que cualquier servicio que necesitará está disponible en el terreno, y si no lo están, averigüe que implicará para que usted pueda adquirirlos y conectarlos.

Iniciales

Form: Consumer Disclosure (Spanish Version) Form Page 4 of 6

CONEXIONES DE ALCANTARILLADO O SISTEMAS SÉPTICOS: Si el terreno no es parte de un sistema de alcantarillado municipal o de los servicios del distrito, tendrá que instalar un sistema séptico. Hay varios preocupaciones o restricciones que determinarán si su terreno es adecuado para poder tener un sistema séptico. Compruebe con el condado local o un instalador autorizado privado para determinar las exigencias que se aplican en su terreno y el costo para instalar dicho sistema.

Iniciales

ASOCIACIÓN DE PROPIETARIOS Y HONORARIOS: Muchas subdivisiones tienen evaluaciones obligatorias y honorarios que los propietarios del terreno deben pagar. Compruebe con el gerente de la subdivisión donde está ubicado su lote para determinar si los honorarios se aplican a su terreno.

Iniciales

IMPUESTOS DE PROPIEDAD: Las viviendas prefabricadas son avaluadas y sujetas a impuestos de propiedad. Según el tipo de préstamo que usted obtenga, su prestamista puede incluir los impuestos junto con su pago, y esto aumentará su mensualidad. Elegir el tratamiento de su vivienda como propiedad personal o bienes raíces puede impactar cualquier exención que podría obtener para reducir sus impuestos. Comuníquese con la oficina de impuestos del condado si tiene alguna pregunta. Si no cumple con su pago de impuestos o no arregla con el agente de colecciones para hacer los pagos, lo puede colocar en riesgo de tener un embargo sobre su vivienda, y posiblemente perder la vivienda por no hacer los pagos de impuestos. Si usted no tiene un prestamista que le retenga los impuestos del pago, el agente de colección calculará un acuerdo para retención de pagos si usted lo solicita.

Iniciales

SEGURO: Su prestamista seguramente requerirá que obtenga seguro. Usted debería solicitar cotizaciones de un agente. Incluso si usted no tiene un prestamista, es buena idea obtener el seguro para proteger su vivienda y a usted mismo.

Iniciales

FONDO FIDUCIARIO DE RECUPERACION PARA PROPIETARIOS DE VIVIENDA PREFABRICADA EN TEXAS (EL FONDO): El Fondo establecido por la ley es para proteger a los consumidores que incurren daños actuales debido a violaciones de ley especificas que impliquen actos u omisiones de agentes autorizados. Para aprender más sobre el Fondo usted puede visitar la página internet del departamento en: www.tdhca.state.tx.us/mh/index.htm o llamar al departamento para una descripción impresa del Fondo y como funciona. Los reclamos sobre el Fondo tienen que ser verificados y tienen que ser hecho dentro de dos años de la fecha del acto o la omisión o cuando fue descubierto o debió ser descubierto razonablemente.

Iniciales

Form: Consumer Disclosure (Spanish Version) Form Page 5 of 6

DERECHO DE RESCINDIR CONTRATO DE COMPRA: Una vez que usted hace un contrato con un vendedor para adquirir una vivienda prefabricada, usted tiene el derecho de rescindir el contrato. Usted puede, no más tarde del tercer día después de que el contrato haya sido firmado, rescindir el contrato sin multas ni cargos. El derecho de rescindir puede ser modificado o cancelado sólo si usted tiene una emergencia auténtica. El departamento tiene reglas sobre las exigencias detalladas para renuncias y modificaciones. Si usted concede a alguien más que el vendedor un derecho de embargo sobre la vivienda que usted está comprando, el derecho de rescisión automáticamente ya no aplica cuando el gravamen se registra con el TDHCA

Iniciales

Esta **Divulgación de Seis Paginas** fue proporcionada a mí/nosotros por el vendedor y/o prestamista identificado debajo en esta fecha. Fue proporcionado a yo/nosotros antes de que yo/nosotros cumplí/cumplimos una solicitud de crédito (si la compra es financiada) o antes de que yo/nosotros firmamos un contrato para comprar, para intercambiar, o de arriendo con opción a compra de una vivienda prefabricada.

FECHA	VENDEDOR O PRESTAMISTA
	NÚMERO DE LICENCIA (del vendedor)
Firma del CLIENTE	Firma del CLIENTE
Nombre del Cliente (escrito)	Nombre del Cliente (escrito)
Fecha:	Fecha:

Form: Consumer Disclosure (Spanish Version)

Texas Department of Housing and Community Affairs Manufactured Housing Division

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HUD Required Installation Program Disclosure to Consumer

Name of Retailer or Installer: _	 	
License No.:		

(b) Retailer disclosures before sale or lease.

Effective 10/20/08 24 CFR § 3286.7 Consumer information.

Prior to execution of the sales contract to purchase or agreement to lease a manufactured home, the retailer must provide the purchaser or lessee with a consumer disclosure. This disclosure must be in a document separate from the sales or lease agreement. The disclosure must include the following information, as applicable:

(1) When the installation of the home is in a state that administers its own qualifying installation program, the consumer disclosure must clearly state that the home will be required to comply with all state requirements for the installation of the home;

This home will be installed to the Texas Administered Installation Program guidelines and in accordance with all the requirements of Chapter 80, Administrative Rules.

- (2) When the installation of the home is in a state that does not administer its own qualifying installation program, the consumer disclosure must clearly state that the home will be required to comply with federal requirements, including installation in accordance with federal installation standards set forth in 24 CFR part 3285 and certification by a licensed installer of installation work, regardless of whether the work is performed by the homeowner or anyone else, and when certification includes inspection by an appropriate person;
- (3) For all homes, the home may also be required to comply with additional state and local requirements for its installation;

In Accordance with Chapter 80, Administrative Rules; any new home installed in Texas shall be installed to Manufacture's Specifications or an engineered approved custom foundation.

Form: HUD Required Inst. Disclosure to Consumer Form Page 1 of 2

- (4) For all homes, additional information about the requirements disclosed under paragraphs (b)(1) through (b)(4) of this section is available from the retailer and, in the case of the federal requirements, is available in part 3286 of Title 24 of the Code of Federal Regulations and from the U.S. Department of Housing and Urban Development;
- (5) For all homes, compliance with any additional federal, state, and local requirements, including a requirement for inspection of the installation of the home, may involve additional costs to the purchaser or lessee; and
- (6) For all homes, a recommendation that any home that has been reinstalled after its original installation should be professionally inspected after it is set up, in order to assure that it has not been damaged.

Secondary installations are allowed to be set to the Texas State Generic Standards, Chapter 80.23 Subchapter C.

Consumer Signature:	
Consumer Printed Name:	
Date:	