

How Come the Warranty Doesn't Last as Long as the Loan?

By George Porter

It has always been a kind of puzzling thing to me why something should not be guaranteed to last at least as long as it takes to pay for it. If you bought a car and drove it 100,000 miles a year then it would be understandable that the thing would wear out long before you paid it off with a three-year loan.

But what if you spent a lot of money for something that just sits there? All it has to do is remain standing in one piece and not fall apart under its own weight at least until you pay off the loan. The product might become a little scuffed from normal wear and tear over the years but wouldn't you think that the place you got it from could guarantee you that the basic structure would remain in fairly good shape for as long as the payments lasted?

Do you think that a company in this industry that made such a guarantee would probably own the entire housing market wherever he was? Now I know what some of you are thinking right now. You are saying to yourself that this guy would have to be out of his mind to make such an offer on one of these homes. Guaranteeing a double-wide for 20 years would put you in the poorhouse and probably ought to be a reason to have you committed to the local mental hospital. The thing would eat you alive in service costs and who in their right mind would want a customer nagging them for 20 years. If this is your experience with the homes you are dealing with now then I suggest that you stay away from this warranty notion and save all the money you can to support yourself when the guy down the street does it! Someone will and it is not as hard as you might expect. In fact as a point of law, you guaranteed that the home is properly setup forever when you did the job!! There have been law suits brought against dealers for improper installation or anchoring years after the original manufacturers warranty was up.

So why do you think you can't do it? I hope you don't think this is not a good home and it won't last because it was made in a factory! Do you think that if it has wheels it is not as strong as a "sticks and bricks" house? If you feel this way you are in the wrong industry. Not only that, you must feel that you are taking money from people and giving them an inferior product! Now this is a great way to run a business!!

On the other hand, how many of you have seen a home 30, 40, or even 50 years old that is still in fine shape? It may be way out of style but it is still standing and folks are still living in it. These homes exist because they were lucky enough to be properly sited and setup. Usually these homes were installed on a full concrete slab long ago and that did a lot of good things for it, probably by accident. Please don't get excited and think that I believe all homes should be put on expensive masonry slabs, absolutely not! The point is, the slab did then what we can do now a lot more inexpensively.

For instance, most slabs are higher than the surrounding ground. This assures drainage away from the home and therefore no water under it. A slab 4 inches thick or more is considered a vapor barrier.

We could use 6-mil plastic and do the same job but almost no one does.

The home then had many advantages that a modern home does not. For instance 40 years ago you did not have to block the doors or windows. The home was so narrow that the frame gave it all the support it needed. A new 16 ft wide today may have 3 feet of floor joist extending past the frame and may also have recessed entries, bay windows, sliding glass doors, and lots of other sidewall openings that all factory manuals say have to be blocked. When the old homes were blocked they were much lighter and were only blocked on the frames under the homes. The slab gave the old home drainage and it certainly had an adequate footing. These things together combined to create a greatly reduced frost heave under the home because it was protected from the moisture at the perimeter of the home.

The home of 40 years ago was drafty. While this was not a plus in comfort, it was certainly a big bonus in humidity control. You can't trap moisture in a home that has a small breeze blowing through it all the time.

If you will notice most of the problems we have today come from treating the new homes the way we treated the old houses. We can handle these new problems but not by doing things the old ways. Old homes had frames that supported everything, but new homes need help in certain places because of the extra weight and size of the structure. Old homes did not trap humidity; new ones are very tight and do. We have to take steps to control this with ventilation and a vapor barrier.

Support under an old home was not too critical because it only weighed a fraction of the weight of a new home, it just didn't take all that much.

The point is, these homes under the right conditions can last a very, very long time and those conditions are not all that hard to meet. You need proper drainage, humidity control, and support and you should be safe with a 30-year warranty on the foundation. If any settling ever occurs, it will happen in the first year anyway and who doesn't have a one-year warranty? After that it just sits there.

Someone somewhere will have the confidence in his work to offer a foundation warranty for the life of the loan. It would not be such a hard thing to do and it would surely impress the customers. Then this installer can say to all the manufacturers "I guarantee all my work for 30 years, how far are you willing to go?" Won't that be a switch?