



The local chapter of BAM Homes is run by husband and wife Tom Decker and Mari MacArthur. — Christina Wise

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BAM Homes Hopes to Ease Rebuilding Woes

By: **CHRISTINA WISE** 📅 October 22, 2021

Residents whose homes were burned to the ground during the CZU Lightning Complex fires in August of 2020 have hope on the horizon: Bay Area Manufactured Homes (BAM Homes) is working in conjunction with state and local authorities to provide affordable, safe and comfortable housing for those in need.

Visit their model home on the corner of Highway 9 and West Park in Boulder Creek. From the outside, you're struck with the conservative footprint of the house. Walk across the outer deck and into the living room, and the expanse of the kitchen opens up. Bedrooms to the left and right, a dedicated laundry room and an array of appliances make this home turnkey for prospective buyers, and that's a welcome relief for displaced residents who are dealing with the county and permit process in an attempt to rebuild.

For those evacuees who are receiving insurance money, but don't have enough to build their own home from scratch, the manufactured home market is a hot commodity given the difficulty of working with the Santa Cruz County Planning Department.

The home on display in Boulder Creek is manufactured by Redman Homes in Lindsay, California; the local chapter of BAM Homes is run by husband and wife Tom Decker and Mari MacArthur. Their business had been based in Antioch, but after the CZU fires ripped through the area, the couple decided to focus on serving the Valley. It took the couple one month to get the model home assembled, and they've been drawing interest ever since.

Pricing for each home is all-inclusive: delivery, transport, assembly, foundation. Even appliances are part of the price.

"People have misconceptions about manufactured homes," MacArthur said. "They think they are flimsy mobile homes, and these are not. They have 2-by-6 exterior walls, and they are built with care and attention to detail."

Decker chimed in: "The going rate for new home construction is \$500 to \$600 per square foot; these homes are about \$300."

Since each home is built in a factory, it costs less for labor, workers comp insurance, and other ancillary costs. And the most exciting thing of all? No permits needed, and no post-installation inspections before move-in.

The homes are built to U.S. Department of Housing and Urban Development (HUD) standards, which are the highest building standards in the country.

"Before a home is transported, a HUD inspector reviews the home from top to bottom, along with a California inspector," Decker said. "HUD-approved homes can be placed anywhere in the United States; it's just a matter of getting it onto the lot."

With no additional County inspections needed, the time to install a manufactured home on an earthquake-proof foundation set upon a cleared lot is a matter of months.

"We used to be able to plan for installation within 90 days of ordering; now, with Covid and the backlog of materials, it's taking six months," MacArthur said.

For those people who own their lots free and clear, BAM can help finance a home for anywhere between \$229,000 and \$319,000, depending on the size and number of bedrooms and bathrooms, Decker says.

Gesturing inside, Decker explains that financing the model home on display (3-bed, 2-bath) over 30 years is about \$1,500 per month. Locals are shocked: it's tough to even find a studio for that monthly amount.

"Lumber prices are skyrocketing – they've gone up 200% to 300%, and it's impacting anyone who's trying to rebuild their home," Decker said.

Those looking to remain in the area after their home was destroyed during the CZU fires have been cornered into an elongated rebuilding timeline by federal and state agencies that, among other things, had to clear toxic remains from charred lots that dot the Valley. Another issue facing residents who wish to return to the Valley is the extensive wait times when dealing with the County. In a given year, the planning department is working to approve the building of 5-6 homes in the San Lorenzo Valley, not 900-plus, leaving the County completely overwhelmed.

"Every home we build is one family that can remain in the area," Decker said.

The amount of time, money and effort it takes to return a lot to buildable condition is hampered by a lack of personnel, but Decker is hopeful that their customized homes will encourage residents to stay in the San Lorenzo Valley.

So far, Decker and MacArthur have taken orders for nine homes in the area.

MacArthur wants locals to hear just one thing: "There is hope."

"People who were raised in this community, and who want to raise their families here, have a chance to do that," MacArthur said.

Interested in learning more about BAM Houses? Visit the model home at 13335 Highway 9 in Boulder Creek, call 831-471-7349, or log onto the website at www.bamhomesadu.com.