



# Mobile Home Living in Boise

its uncertain future and alarming decline



A report to the Mayor of Boise from the Boise State University College of Social Sciences and Public Affairs

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Halloween at the Eberhardts in the Coach Royal Mobile Home Park. Previous, the 10- by 50-foot Detroit Mobile Home with its translucent panels was the “beautiful route to more usable space,” 1960; pastel homes in the Rustic Acres subdivision off Five Mile Road.



## 1. Executive summary

In a city of 211,000, in a county where one in five earn less than the \$10 an hour required to afford a modest apartment, one in twenty-five houses is a steel-framed aluminum home. An estimated 5,412 Boiseans occupy 2,706 manufactured houses in 50 mobile home parks. Half are seniors with a median annual income of \$20,000. Most are female. Nearly half have a chronic medical condition. One in four rent space in a park listed for sale or slated for redevelopment. At least 900 have been evicted since the peak of the real estate boom in 2004.

In September 2006, as reports of the displaced spread alarm through the Treasure Valley, the Office of the President at Boise State University launched a policy study to consider what might be done. The researchers were three social science professors, three graduate students, and the city's housing manager. In 2007 a mailing of 1,485 questionnaires yielded 548 respondents. The researchers also examined the history and economics of manufactured housing and searched for policy options from other cities and states.

In Boise, the research discovered, the problem was rooted in the high percentage of homeowners on leased land. Sixty-three percent of mobile homeowners rented their lots. Park closures and the valley-wide shortage of mobile home spaces were forcing evictions. Since 2001 park closures had forced more than 1,300 evictions. Since 2005 at least 315 mobile home households have been forced to abandon their homes or relocate.

Idaho cities have limited tools to arrest the national trend that closes the mobile home parks and displaces affordable housing. No provision in state law explicitly allows a municipality to require a landowner, either buyer or seller, to maintain mobile home units or pay relocation expenses. Park owners have the legal right to leave spaces vacant or insist that lease holders meet a stringent screening criteria. Many park owners are reluctant to accept a relocated house that is more than seven years old. Manufactured homes on leased land depreciate rapidly. Often the expense of relocation—perhaps \$5,000 to \$10,000 per household—exceeds the worth of the home. The Idaho Housing Trust Fund, now empty, has no steady revenue stream to help mobile homeowners relocate. Boise and Garden City have mostly relied on voluntary relocation assistance from private



**The Boise Depot towers above the Boise Avenue Mobile Home Park.**

**Opposite: Tree-swinging, Homecrest Mobile Home Park.**



developers. Boise also helps people relocate with community block grants from the U.S. Department of Housing and Development (HUD).

Even when HUD and developers pay relocation expenses, the underlying problem remains. Mobile home parks are seldom the most cost-effective response to the need for low-income housing. High density apartment complexes are generally less expensive. Most cities prefer to use federal housing assistance to rehabilitate older housing in traditional neighborhoods. Mobile homes parks seldom fit the smart-growth New Urbanist model of diverse housing types in

walkable subdivisions. Seldom do they provide the transit-friendly high-density in-fill that cities like Boise need to contain urban sprawl.

Still there may be social and cultural factors that justify the preservation of mobile home parks. Many park residents do not meet the financial or legal criteria to rent private apartments or qualify for HUD Section 8 housing assistance. In Boise an undetermined number of undocumented workers, mostly Hispanic, fear deportation if they fill out an apartment contract or apply for housing assistance. And many Idahoans, especially people from rural places, simply refuse to live in apartments. The status of homeownership, the sense of place in established neighborhoods, and the reluctance to uproot low-income seniors are other reasons a city like Boise may want to preserve mobile home parks.

The Boise State research team outlines five strategies that the city council might want to pursue. First, as a short-term emergency measure, tap the city's general fund to augment the HUD relocation grants. Second, publish educational pamphlets—one that warns homebuyers about the danger of owning a house on leased land, another that informs mobile home park residents of their legal tenant rights. Third, encourage housing cooperatives, either by working with private lenders and homeowner associations, or by assisting nonprofits like Boise-based Neighborhood Housing Services. Fourth, fast-track the permit and inspection process or ease zoning restrictions for low-income housing and mobile home parks. Fifth, and potentially most controversial, adopt "inclusionary zoning" that requires a developer to provide a fixed percentage of mobile home lots or affordable apartment units in new housing subdivisions.



**Subdivisions displace mobile home parks off Ustick Road. Opposite: Graduate researcher Molly Humphreys at the Boise Avenue park.**



## 2. Statement of the Problem

*The Wall Street Journal* (2006) said the scramble for Boise housing was the modern-day equivalent of the gold bonanza that founded the frontier city in 1863. This time the prospectors were mostly bargain hunters from pricier housing markets—the Portlanders and San Franciscans who were lured to Boise by homes with a median price of \$242,500, less than half the cost of a house on the coast. But the *Journal* said nothing about the Boise natives searching for affordable housing. One in nine made do on an annual household income of less than \$15,000. The service economy had flattened wages despite the land rush to Ada County that forced housing prices to soar (Sadovi, 2006; Sewell, 2007).

Among the hardest hit in the hunt for affordable housing were the 5,412 Boiseans in 2,706 manufactured homes. Nearly two-thirds were homeowners on leased land in one of 50 Boise mobile home parks. Squeezed by the demand for in-fill housing projects, they nervously watched as redevelopment hemmed in their homes.

“They’re hauling dirt every day,” says Dave Clark, a Boisean with a cowboy hat and a grey handlebar mustache. Clark owns a single-wide (16-foot width) home and his son rents another in the 37-year-old Linda Vista Mobile Home Park off Ustick Road. Worried about land sales in west Boise, he nods toward a fence standing between his 1975 pale-blue Broadmore and idle construction equipment in a freshly bulldozed field. “It looks like they’re building townhouses. I’ve called the [park] owner twice. Never got a call back. The city doesn’t have to notify us because we don’t own the land” (Clark, 2007).

A State of Idaho manufactured home advisory committee has estimated that 85 percent of the mobile home parks in Boise are threatened by redevelopment (Garrett, 2007). Our investigation found 18 of 50 mobile home parks with a total of 693 manufactured houses that were currently in the immediate path of construction and listed for sale.

Headlines in *The Idaho Statesman* dramatized the plight of the evicted in the summer of 2006. One sad report concerned the closing of the Coffey Mobile Home Park off Marigold Street near the river in Garden City. “I thought I had retirement all set up,” said Barbara Reed-Poe, age 59, a Coffey resident who cares for her ailing husband. Reed-Poe claimed that the former owner, now deceased,



**Housing construction fuels the land-rush to Ada County. Opposite: homeowner Dave Clark stands at a Linda Vista pothole.**





**Overland Trailer Park.**  
**Opposite: a pitched-roof**  
**manufactured home in**  
**Boise's Shalom Villa**  
**retirement park.**

had given his written promise that the park would never be sold (Brusse, 2006, Aug.15). Suddenly the five-acre park was slated for a townhouse project. Forty-one park residents were now “faced with the impossible,” according to *The Idaho Statesman*. Homeowners had 180 days to demolish or relocate their homes. State law forbade the moving of older homes without a costly inspection. If movable, the expense of detaching the aluminum skirting, attaching the axles and wheels, towing, and utility hookups was estimated at \$10,000 per home (Brusse 2006, Sept. 29).

Boise police, meanwhile, had responded to a domestic disturbance on Overland Road near Curtis in the oldest and one of the poorest of the city’s mobile home parks. Among rubbish and broken glass in a blacktop circle of twenty houses was a burned-out aluminum trailer with a couple living inside. Plumbing and electrical wires dated from the 1940s. Power lines dangerously dangled. Winter approached as the city issued citations and the owner, pleading bankruptcy, negotiated for time. “It’s really a no win situation for the city,” said a *Boise Guardian* blogger. “On the one hand, we are angry [that] low income families and seniors are being evicted. On the other hand, we’d be angry if the mobile home park burnt down” (“Mayor Hotline,” 2006; Kreller, 2006).

City officials were cautious. Lax code enforcement would turn mobile home parks into eyesores. Failure to clean up the park would spread mice, foster vandalism, and heighten the danger of fire. But to aggressively enforce every code—to cite landlords for rubbish and weeds, to condemn damaged homes and cut off electrical power—would be to compound the problem, accelerating the closures of parks.

Coffey and Overland parks highlighted the whims of a housing market that put at least two populations at risk. The smaller group—less than a third of survey respondents—were renters who paid as little as \$300 for a one bedroom unit. The larger group was the sixty-three percent in Boise who owned a manufactured home on leased land. In southeast Boise their numbers included 78 residents of the Thunderbird Mobile Home Park. In August 2007 the park was the last of three in the path of the subdivisions rising off Amity Road. “We don’t want to burden society,” said Bob McCusker, a Thunderbird homeowner with a monthly income of about \$800. “We’re independent. We don’t want to apply for subsidies or public assistance, but we can’t just walk away from our homes.” Still the



cost of relocation was prohibitive. McCusker’s neighbors included a single mother with children, a man who suffered from schizophrenia, several disabled seniors, and many with homes too old to move. Case workers discovered that many did not meet the screening requirements for subsidized apartments. Meanwhile, the falling number of rentable spaces allowed the surviving parks to become highly selective. All but the newest homes were mostly unwelcome even if



a homeowner had \$5,000 to \$10,000 to finance the move (McCusker, 2007; "Mobile home park," 2007). In September 2006, as the demise of parks made headlines, Boise State University President Robert Kustra wondered how many were losing their homes. Where would these homeowners go and would anyone help them relocate? What policy recommendations might the Boise City Council pursue? Seven investigators responded to the president's query and set some research goals. First, we investigators wanted to

profile the Boise mobile home park residents—determining their age and physical condition, finding how many owned and how many rented their homes. Second, we hoped to give Boise City Council a menu of policy options. Third, as scholars in the state's flagship social science college, we were searching for collaborative ways to seed urban studies and foster pragmatic research.

A "mobile home," we quickly discovered, was the most common term for a factory-made house on a towable chassis. After 1976, when the U.S. Department of Housing and Urban Development enacted its "HUD code" construction and safety standards, the industry had lobbied Congress to change the nomenclature. "Manufactured housing," the new term, reflected the fact that the homes were more durable, permanent, and harder to move. Federal law also acknowledged prefabricated "modular homes" that were manufactured in sections, trucked from the factory on flatbeds, and assembled on site. The word "trailer" increasingly had pejorative connotations. "I hate it very much when my park and especially my home are called trailers," protested a Boise survey respondent. "A trailer is a dumpy thing. Would you like your home called a dump?" The term "trailer park" was still quite common in Boise, but residents mostly agreed that "mobile home" or "manufactured home" or "factory home" were more acceptable terms. "We don't appreciate our houses being called 'trailers'," said another survey respondent. "We are not on wheels."

Our study uses "trailer" only in historical context. Following the lead of the Associated Press and *The Idaho Statesman*, we use "mobile" and "manufactured" interchangeably to describe any house built on a chassis, especially the houses prefabricated since the Trailer Coach Manufacturers Association became the Mobile Home Manufacturers Association in 1953.

In 2007 the industry's trade association reports that manufactured, mobile, and modular homes now represent one in five newly constructed homes, and that 22 million Americans live in 10.5 million mass-produced homes. The number included an unknown percentage of "enhanced" manufactured homes on single lots in traditional subdivision. Table 2-1, using 2005 data from the HUD American Housing Survey, narrows the estimate to exclude modular homes that were never meant to be towed. Nationwide, the HUD survey reported 8.6 million "manufactured" or "mobile" houses. Sixty-five percent were owner occupied.



**Trail-R-Club Mobile Home Manual, about 1967. Opposite: Rustic Acres Mobile Home Park.**

**Table 2-1: Characteristics of U.S. Manufactured Homes, 2005**

Total manufactured homes	8,630,000
Urban	646,000
Suburban	3,897,000
Rural	3,666,000
Single-wides	5,584,000
Double-wides	2,897,000
Set on permanent foundation	1,535,000
On blocks without concrete pad	4,869,000
Owner occupied	5,616,000
Still on first site	4,866,000
Valued less than \$30,000	2,695,000

U.S. Department of Housing and Urban Development (2006). American Housing Survey, 2005, Current Housing Reports, H150/05

Table 2-2 shows the 2005 Ada County estimates for Boise and Garden City. In 2005, according to Ada County, 3,304 of 50,436 detached houses in Boise were manufactured homes. Because the number includes “enhanced” manufactured homes on single lots, and also because mobile home parks have closed since the 2005 Ada County report, the numbers presented herein are slightly lower than the county’s total. Our study is mostly concerned with the closure of mobile home parks. We limited our mailed survey to households in parks of four units or more.

In 2006, when the university launched this study, tax records and site visits put the number of manufactured homes in Boise mobile home parks at 2,706. Our mailed questionnaire with its 37 percent response rate put the number of park residents per household at 1.8. Assuming that adults living alone had more time to answer our survey, and allowing for a standard deviation of three percent, we estimate about two people per household. That tallies to 5,412 mobile home park residents in Boise. But the number is rapidly falling. At least 91 had closed in the twelve months we researched this report.

**Table 2-2: Number of Housing Type in Boise and Garden City, 2005**

	<b>Boise</b>	<b>Garden City</b>
Site-built detached homes	50,426	2,379
Townhouses and duplexes	7,446	394
Apartment and condo units	18,730	516
Mobile homes	3,304	1,375
Motor homes, other	118	14
<b>Total</b>	<b>77,950</b>	<b>4,679</b>

Sources: Blueprint for Good Growth: Needs, Issues, and Opportunities Report,” September 1, 2006; Ada County Development Services, Ada County Comprehensive Plan, Housing, October 2004.

Concern for the future pervades the survey’s written responses. “I live in constant fear I will be given 30 days notice,” wrote a west Boise respondent. Another with a 1969 home worried that her landlord, upon her eviction, would charge a demolition fee. “I have applied for Section 8 [subsidized housing] but may find myself living in my car because of my pets,” the respondent wrote. If lots were “sold out from under,” wrote another, “many elderly would be homeless, a very frightening thought.” But a Curtis Road respondent added this hopeful note: “Really, I hope you people can start something, not just [send out] the survey.” We investigators hope so as well.



### 3. Rise of Manufactured Housing

Two hours of pushin' broom still bought an eight by twelve four-bit room in Ada County, where songwriter Roger Miller wrote "King of the Road." Boiseans allege that the 1964 tribute to trailer living was composed after a night in Garden City. In 1965 the song was topping the charts when the Champion Company advertised "gracious living" in an all-aluminum 10 X 40-foot three-bedroom unit, the nation's first double-wide. By 1966, when Miller's "King of the Road" bested John Lennon's "Yesterday," winning the Grammy for best new song, Champions, Stewarts, Spartans, and a dozen more factory brands swelled to nearly a fifth of new home purchases. Manufactured housing was now 76 percent of all new homes under \$12,500. In 1967 forecasters predicted that one in ten Americans of the next generation would live year-round in a mobile home (French & Hadden, 1967, p. 219; Hopper 1966).

Miller played to a nation riding a surge in the production of trailers and mobile homes. As conventional housing slumped, falling 19 percent in the year of Miller's Grammy, the top ten American factories mass-produced 200,000 houses. Production was soaring despite punitive municipal zoning, despite the leased land parks with their dictatorial landlords, and despite the legal confusion that made mobile homes hard to tax. Quietly, steadily, the manufacturing boom had become an unheralded housing "revolution," according to Margaret Drury in a study that urged the feds to enact construction standards. In 1967 the time seemed nigh for a manufactured solution to urban overcrowding. But first, Drury insisted, Americans would have to rethink the suburban concept of single-family fixed-site permanent housing. The middle-class "stick" house in the wooded suburb was "an American idiosyncrasy." Before government could effectively promote affordable housing, reformers would have to dispel the "psychological prejudices" that denigrated factory homes (Drury, 1967, pp. 8-9; Zentner, 1972; French & Hadden, 1967).

#### From auto camp to mobile suburb

How Americans had come to divide over the status of factory housing was a story that dated back to the 1920s and the birth of the interstate highway system. Wanderlust and convenience—not affordability—had inspired the highway campers who built the first mobile homes. In 1923 the custom-made Auto-Kamp Trailer was a



Idaho-inspired Roger  
"King of the Road"  
Miller, 1965. Opposite:  
Bellflower, California.



Vagabond's "King of the Highway," 1937. Right: homemade trailer, 1925. Opposite: Richardson's bi-level featured a sun deck, 1956.

"completely equipped home, affording absolute protection from the elements" (Wallis, 1991, 36). Three years later, in Norwich, New York, the Chenango Camp Trailer became the first to be manufactured on an American assembly line. In 1930 the Iowa Wrecking



Company sold the Travelers Dream with an ice box, cabinets, linoleum floors, and a kitchen sink. Wally Byam of the Airstream Company mass produced an aerodynamic shell that resembled an

aluminum tear drop. Twenty-seven hundred campers in 685 trailers rallied in Manistee, Michigan, with the Automobile Tourist Association in 1935. In Boise's Municipal Park, one of 6,000 municipal campgrounds spawned by the auto-campers, tourists circled their trailers like wagon-train pioneers (Hurley, 2001; Thornburg, 1991; Belasco, 1997).

Trailers as permanent housing were an afterthought response to the Great Depression that took Americans by surprise. In *Spitler v. Town of Munster* (1938) and *Cady v. City of Detroit* (1939) the courts ruled that a city had the right to stabilize land values, and that the segregation of trailers from convention houses was a proper use of municipal power. Some cities flatly refused auto camping while Toledo and Oakland limited parking to 90 days. But already in 1940 at least 10 percent of live-in trailers were being used as permanent housing. Landlords built restrooms, paced off lots, and began charging fees. In Los Angeles County, to cite an early example, an entrepreneur established Bell Trailer City for migrants at work on a federal construction project. Trailers meanwhile crowded the winter home of Barnum & Bailey in Sarasota, Florida. The St. Charles Trailer Court near St. Louis housed the railroad construction workers who painted the water towers (Wallis, 1991; Hurley, 2001).

Not until WWII were trailers expressly designed for permanent living, and not until the 1950s did the industry reinvent affordable prefabs as a step toward the American dream. War quickly enlisted about 200,000 trailers as stopgap housing for industrial workers. Rail cars delivered thousands of stackable trailers to the Port of Orange

in Texas when the navy began making destroyers. Another 2,500 mobile units surrounded the Kaiser Shipyard in Richmond, California. Trailers elsewhere inspired prefabricated modular housing such as the Palace Corporation's folding "suitcase house." Schult Trailers, Inc., under contract with the Tennessee Valley Authority, prefabricated some 2,000 "sectional houses." Plywood kits were shipped to remote locations and assembled within four hours. In all, the wartime agencies purchased or built perhaps 200,000 prefabricated houses and 300,000 house trailers. When Franklin Delano Roosevelt's National Housing Agency attempted to suspend the program, *Business Week* protested: "It takes about 1,000 man-hours to build a house, but only 112-man hours to make a trailer." ("No More Trailers, 1943). Moreover there were Americans too old for combat who could serve their country stateside by working in housing plants.



Still the memory of the Great Depression perpetuated stereotypes. One trash novel exposed "the twisted morality of the trailer camp" where "feverish affairs take place right out in the open," where "social codes take strange and shocking twists" (Wray & Newitz, 1997, p. 19). Hollywood and the Sunday funnies further demonized trailer living. One 1940s cartoon had a house trailer towing an outhouse. Another buffooned the mobile homeowner as a threadbare gypsy spooning his beans from the can. "If these so-called 'mobile home parks' are allowed at all," said a New York planner, "keep them in commercial or industrial districts along major highways or down by the railroad tracks—preferably in swamps or abandoned gravel pits or as buffers between junk yards and gas stations (Blair, 1967, 3).

Yet there was no denying the fact that America in the wake of the war needed millions of affordable houses. In 1946 some 6 million Americans were hunting for apartments and houses while doubling up with family and friends. Industrialists compensated, setting a production record of 600,000 mobile homes in 1947.



**Vets find trailer housing in Moscow, Idaho, 1951. Opposite: Kitschy Kozy Corner Trailer Park near Kingman, Arizona.**

Prefabricators like Palace and Schult shipped an additional 35,000 units. Home buyers were mostly veterans with young families. In 1954, at a mobile home park for construction workers in Buck County, Pennsylvania, *Housing Research* found “characteristics that are generally prized by all American communities—sobriety, skilled and reliable workers, family stability, and a genuine interest in contributing to and improving upon the community in which they live” (Hager, 1954). That year the Family Service Association found no significant difference between mobile home parks and traditional neighborhoods in terms of divorce rate, teenage delinquency, and crime. Economy, not mobility, was the lure. Sociologist David Moore said the equity of homeownership was the No. 1 reason why families of moderate income were turning to mobile homes. A mobile home was a third to a

half the cost of conventional housing. For as little as \$600 a family could make the down payment. Basic space could be rented for as little as \$15 a month (Moore, 1964; Jackson, 1985).

Trailer life certainly seemed a springboard to better living to judge from the dealership ads. In 1951 the Michigan-made American Coach merged “maximum roadability” with “outstanding livability.” The 1952 Budger was an 8 x 27 “expando” trailer that with a “house-type toilet” that morphed into a five-bedroom home. But it remained for the 1954 “ten-wide” to clarify the distinction between a vacationer’s trailer and a movable home. Invented in a Wisconsin barn and unveiled in a Florida showroom, the 10-foot wide “ten-wide” enraged highway officials and required a permit to tow. Ever-bigger and ever-less mobile trailers forced an industry split in 1963. Companies like Shasta and Airstream now focused on recreation. Marshfield went residential, offering “gracious” double-wide living with 100 different floor plans. Pacemaker rolled out a “tri-level” with stairs to a bath and bedrooms. Spacemaster featured skylights. The Twilite came standard with linoleum kitchen, Formica sink, and sliding doors (Atlas Museum). Tubs, vanities, mirrored bathrooms, and built-in knickknack shelving made the mobile homes more houselike even as the exteriors mostly remained metallic and streamlined. One dealership marketed steel-framing as insurance against Armageddon: space-age houses might survive nuclear bombing, rolling with the force of the blast (Wallis 1991; Hurley, 2001; Herbert, 1984).

So phenomenally had mobile suburbia sprawled since the 1950s that experts wondered when the boom would end in a bust. Sociologists Robert French and Jeffrey Hadden (1967) found that mobile home living in the 1960s was deceptively expensive. Park

fees, trailer licensing, and personal property taxes had added \$150 to \$180 per month. If buyers bought only the homes without buying the land, as was increasingly common, depreciation might force homeowners on-the-move to abandon their investment. Park-owners would inherit these substandard units, move to the edge of the city, and recycle the homes as rentals. Park owners would evade inspection by staying a jump beyond municipal jurisdiction. Instant suburbs would seed portable slums (French & Hadden, 1967).

It remained for a graduate student from Cornell to make the case for a new kind of integration that would mix factory and conventional homes. Margaret Drury said the shaded house on the wooded lane was ever more an elusive dream. Seventy percent of Americans could no longer afford the average price of \$35,000 for a modest suburban home. Mobile homes were here to stay. If government regulated housing production, promoting safety and durability, the day would come when factory units were indistinguishable from conventional homes. Integration would allow governments to tax



Josh Doube

factory units more like homes and less like automobiles. Lenders would take advantage of FHA loan insurance. The stigma would disappear.

### Federal recognition

Riots rocked inner cities in the year Drury completed her study. In 1968 new starts for conventional housing skidded to a ten-year low. Congress responded with the Housing and Urban Development Act, a massive entitlement program that promised homeownership to minorities and low-income families. The act handed a bomb to the Nixon administration. It stipulated a national goal of 2.6 million new housing units annually over a ten-year period. Even with federal R&D, block grants, and public housing vouchers, there was no way to reach the production goal without manufactured housing.

“For many moderate-income American families,” Richard Nixon acknowledged, “the mobile home is the only kind of housing they can afford” (“Message,” 1971). But recognition by President Nixon was a double-edge policy sword. Recognition opened the door to manufacturing standards. Better and more permanent houses were easier for lenders to finance and cities to zone. But regulation compromised the flexibility that lured many consumers. It also made mobile homes more expensive and easier for cities to tax (Wallis 1991).

But the industry mostly endorsed the plea for more regulation in an era when mobile homes were flimsy and often unsafe. Ralph Nader’s Center for Automotive Safety became a clearinghouse for complaints. One woman had dropped a frozen turkey through the particle floorboards. A man crashed through his floor while filling his tub. Wheeled estates, moreover, were often exposed and treeless on marginal land in the path of tornados and floods. Poor design, cheap materials, and sloppy workmanship made mobile homes “shockingly bad products,” according to the Nader study (Wallis, 1991, p. 213). Thus in 1974 Congress authorized HUD to devise a quality code. On June 15, 1976, HUD unveiled the Manufactured Home Construction and Safety Standards, commonly known as the HUD code. The code was a watershed in federal law that preempted the state jurisdiction over some kinds of construction. Now the feds would enforce a uniform quality standard. The code would ensure, for example, that factories in Idaho, Illinois, and Indiana would build



Lustrom of Ohio prefabricated a powder-blue porcelain-enameled steel ranch-style house for the postwar boom, 1947. Opposite: the Detrioter advertised a pre-furnished maintenance-free home, 1959.

the same kind of safety features into the ventilation or electrical systems. It also reflected a change in nomenclature. Just as “house trailer” had become “mobile home” in the 1950s, the Mobile Home Manufacturers Association now changed its name to the Manufactured Housing Institute. In 1980 the Housing Act mandated that “the term mobile home be changed to manufactured housing in all federal law” (Wallis, 1991, p. 220; Bratt & Keating, 1993; National Association, 1998). Room-by-room mass produced “modular housing” remained state and locally regulated beneath the radar of federal law.

The HUD code with its assurance of house inspections made it easier to purchase the housing with loans. Previously, under section 207 of the 1955 Housing Act, federal loans were restricted to landlords who purchased or refurbished mobile home parks. HUD now broadened the program to guarantee lenders against loss on mortgages. By 1989 the feds were guaranteeing loans up to \$40,500 for the purchase of a manufactured unit and \$54,000 for the combined purchase of the home and its lot. The program proved risky, however. From 1986 to 1988, the *Washington Post* reported, “liberal underwriting” had cost HUD and Ginnie Mae more than \$100 million dollars in mobile home loan defaults (Hankin, 1988). By 1998 the government-sponsored financing programs covered only about 15 percent of manufactured housing loans. Buyers could still expect to pay from two to five percentage points more to finance a manufactured home (Genz, 2001).



## Homeowners on rented land

The turn of the millennium was hard on an industry still battling to deemphasize “mobile” and emphasize “home.” Hammered by plunging sales in 1998, manufacturing had declined by 67 percent by 2003. Robert Wirtz of the Minneapolis Federal Reserve said too many lenders had made too many unsound loans. Unscrupulous dealers, moreover, had bilked too many consumers, damaging the industry’s reputation. Still the fact remained that mobile homes were less expensive. More consumer protection and an ever more sophisticated product would allow house manufacturing to rebound (Wirtz 2005).

Estimates from the 2000 U.S. Census showed that manufactured housing remained the nationwide preference of low-income consumers despite the industry’s recent decline. The census estimated that 18 million Americans lived in 8 million manufactured homes. New buyers tended to be very young or elderly, the census reported. Overwhelming they were White Anglo Saxon Protestant. Although a few were well-to-do—10 percent had a mean net worth above \$250,000—the majority were said to be “lower-skilled blue-collar workers” whose wages lagged far behind spiraling housing costs (Collins, Crowe & Carliner, 2001). Buyers of new mobile homes had a median income of \$23,413 as compared to the U.S. median of \$37,005. Most had purchased homes for less than \$35,000, including set up and installation.

Whether or not manufactured homes had remained a sound investment was a question hotly debated and deceptively complex. Richard Genz (2001) and Kevin Jewel (2003) dismissed the conventional wisdom that manufactured homes, like house trailers, necessarily depreciated. Some depreciated and some did not. A manufactured house in a good neighborhood on owner occupied land might appreciate faster than a conventional house. The key was ownership of the land. Buying the house without buying the lot was a risky proposition. “The loudest message from our research,” Jewel emphasized, “is that ownership of the land is vital to maximizing the appreciation. No positive appreciation should be expected if the house is placed on a rented lot.” (p. 13). Mobile homes, sadly, were no



Neato Coolsville

**Concrete mobile home cowboy, erected at Rustic Acres in Federal Heights, Colorado, in 1955. Opposite: Donnie Mac’s Trailer Park Cuisine, Boise.**

longer very mobile. Their value was mostly determined by the same vital factor—location, location, location—that determined the value of conventional homes.

If one tea leaf in the census foretold the park-closure problem that now vexes policymakers, it was the 30 percent of mobile home park residents who purchased the house but rented the lot. These were the 5.4 million Americans paying the highest price for the 21st century land rush in places like Ada County. Housing consultant Richard Genz (2003) called these the “hapless consumers who ‘just don’t get it,’” because houses without land could never be expected to appreciate (p. 394). “No one would recommend investing thousand of dollars in a home sited on land held under a short-term lease,” and yet, Genz insisted, “that is the basic situation” (p. 402). Our own survey found the leaseholder population in Boise to be more than twice the national average—an alarming 63 percent.

Eighty years since an American factory rolled out the first camp trailer, forty since Roger Miller visited Boise while writing “King of the Road,” the manufactured home had become the housing choice of millions and there was irony in the fact that these Americans, after being derided, were now being heard. Once most cities had stigmatized the mobile home park as a threat to their property values. Now, as the parks were closing, cities were decrying a crisis. The mobile home, belatedly, was now said to be a solution to affordable housing and essential to our urban well-being.



Shallat



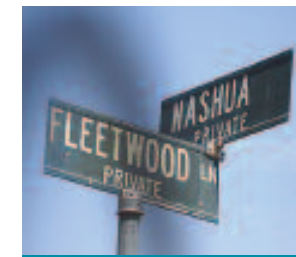


## 4. Mobile Homes in Boise

In 1970, in Richard Nixon's second annual address to Congress, the President acknowledged the American mobile home as the future of low-income housing. Already in the Boise Valley more than 5,000 factory-made "mobile" and "modular" homes had captured 90 percent of the housing market under \$15,000. Mobile homes were "wonder housing," according to Roger H. Allen of the Boise Valley Trailer Park Association, a contributor to *Boise Business* (the forerunner of *Boise Magazine*) in 1971. The story of the mobile home, Allen believed, was the epic of "the last frontier, of men and woman ... who, with little capital, dared to brave a critical society with its contempt for tin can trailers [and] soggy mud parks." Aluminum houses on small lots had emancipated the homeowner from the "slavery" of lawn-mowing and exterior maintenance. In Boise, Allen concluded, mobile home living meant "a carefree way of life" (Allen, 1971).

The manufacture of those factory houses was a boon to the Boise Valley. *Boise Business* reported that Boise, Nampa, Caldwell, Payette, and Weiser comprised the second largest house manufacturing hub west of the Mississippi River. By 1971 at least 25 factories sustained an annual payroll of \$18 million, keeping more than 4,000 Treasure Valley workers employed. Annual out-of-state sales topped \$60 million. There were also support industries—the makers of brakes and hitches, cabinets and shower fixtures, plastic plumbing and marbled counter tops. Boise-based house-towing trucking firms employed more than 100 teamsters. Lumber mills sold plywood for interior panels. Boise-area seamstresses made mattresses and drapes (Swearingen 1971).

Manufacturing in the Boise Valley may help explain two of our survey findings. First, we were surprised to discover that more than half of our mobile home seniors had lived in the city since the 1980s. Second, the widespread popularity of mobile living in the Boise manufacturing era explains, in part, why the mobile home population here is older than the national average. When Boise and Nampa were housing factory towns, with many dealerships along Chinden and Nampa-Caldwell Boulevard, a fully furnished double-wide home came factory fresh for about \$20,000. Mobile home spaces were abundant for as little as \$35 a month in many Boise locations. A homeowner with \$6,000 could purchase the lot (Allen,



**Factory brands are street names in the Linden Mobile Home Park. Opposite: Joanne Dickson, a relocated mobile homeowner in the MelloDee Thornton park off Victory Road.**

1971). Today that same 1970s home would be hard to move and nearly worthless. The lot, however, would be worth perhaps \$36,000—an increase of 600 percent (Michener Investments, 2007).

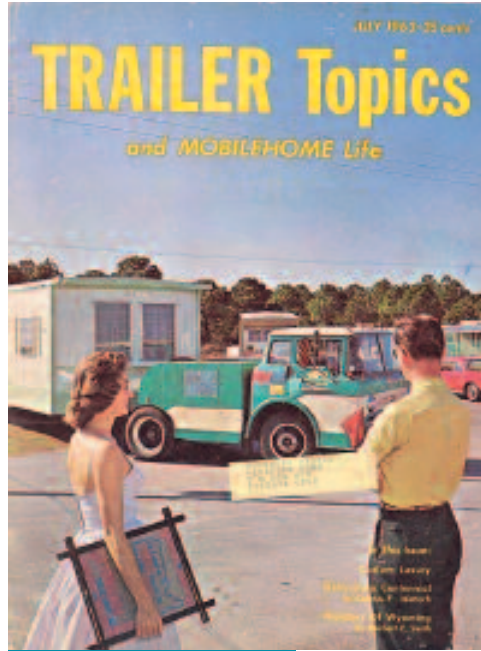
Still there was a time when land was cheap and mobile homes dotted the city in more than 60 locations. Route 40 tourists with their Vagabonds and Kozy Coaches had summered in Municipal Park during the days of the auto-campers. In 1937 the U.S. Farm Security Administration towed trailers to the Treasure Valley for health clinics and housing. The first year-round mobile home park in the city limits may have been the Smith at South Columbus and Targee, opened in 1941. Six years later the 1.3 acre Overland Park opened on the south edge of the city near Curtis. Humphreys (2005) speculates that the Overland Park may have housed servicemen from the nearby airbase at Gowen Field.

During the 1950s, in the era when families with modest incomes concluded that trailer-living was their best chance at home ownership, Boiseans developed six mobile home parks. Three Boise parks opened in 1950. The Oldtimers and Kuehman parks, meanwhile, bordered the tracks east of Vista on the Boise Bench. In 1958, south of Franklin on Curtis,

the 8.5-acre Homecrest became the largest park in Boise. Closer to the city's core were the 1955 Boise Avenue Mobile Home Park and the 1959 Rush (aka Spring) Mobile Home Park in the Lee-River Street south of the rail yard downtown.

### Zoning and segregation

The founding of fifteen Boise mobile home parks during the 1960s followed the nationwide popularity and permanence of manufactured housing in the decade of Roger Miller's "King of the Road." Most were unpaved parks with few amenities. In 1960 the Flying H Trailer Ranch sprawled 17 acres on Ustick Road near Cole. Nearby the Linda Vista also opened in 1960. Hampton Mobile Estates and Maple Grove Mobile Home Park followed in 1964 and 1965. In 1969, with paved streets and outside lighting, 19.8 acre Ponderosa Park became the largest in Boise and probably one of the best.



**Mobile Home Life** informed Boise consumers, 1954 to 1966. **Opposite: A Nampa-made Fleetwood, River Street, Boise.**

The leapfrog suburban growth allowed mostly small mobile home parks to patch in fields near conventional housing. The AAA Mobile Home Park (opened in 1960), the Ford Mobile Home Park



(1960), the Howerton (1960), the Boise Mobile Home Park (1961), the Cloverleaf (1961), Sage Acres (1962), and Riley's (1969) were quickly flanked by traditional neighborhoods. In 1968, west of Orchard on Targee, the Country Club Mobile Park developed concurrently with its namesake subdivision. The South Curtis Brook View

Retirement Community, begun in 1969, evolved from rows of single-wide trailers to paved and lighted streets with larger factory-built



homes. No frills low-income parks found open land on the city's periphery. Flying H Trailer Ranch (1960), Linda Vista (1960), Hampton Mode Estates (1964), and the Maple Hills Estates (1965) dotted ditch-fed fields of row crops on the city's western edge.

Boise-area planners in the 1960s sought to segregate factory housing with a benumbing confusion of laws. The 1965 Idaho Code called the mobile home a "vehicle" and elsewhere a "dwelling place" (Heist, 1973, pp. 36-39). Meanwhile in Ada County a home was said to be "mobile" if its frame was mounted on wheels. Boise City came closest to seeing the homes as permanent housing in a zoning law adopted in 1969. A mobile home, said the city code, was "a detached single-family dwelling unit" that was "designed for long-term occupancy" and arrived ready for occupancy with furniture, kitchen appliances, a flush toilet and a shower or tub (Boise City Planning Department, 1972, p. 8).

In 1973 about one in four Idaho mobile homes were clustered in Ada County. Tax roles showed 4,091 units with a median value of \$6,000. Seventy-two percent shared 84 Ada mobile home parks. The county averaged 2.2 people per mobile home household as opposed to 3.0 people per conventional home. One of three park residents struggled near poverty on an annual income of \$6,000 or less (Heist, 1973, pp. 108-123).

The underlying concern with this ever more popular form of low-income housing was arbitrary and archaic state and municipal law. So said the Center of Business and Economic Research at Boise State College in a 1973 "status report" on Idaho mobile homes. The refusal to tax and regulate factory homes as permanent real estate had seeded a "prejudicial reasoning" (Heist, 1973, pp. 38, 52-53). To restrict high-quality factory homes to commercial or industrial districts was "unreasonable" and "discriminatory." (p. 54). And it was not necessarily true that manufactured homes blighted conventional housing. Researchers pointed to Allen's Mobile Home Lots on South Owyhee, opened in 1970. In three years developers had surrounded the park with 39 site-built houses, five duplexes, and two apartment complexes. The city then petitioned to add sidewalks, gutters, and curbs (Heist, 1973, pp. 56-57).

Mobile homes were now the nation's primary source of unsubsidized low-income housing. From 1970 to 1972, as the feds guaranteed \$193 million in loans for mobile home park construction, Boise and Garden City followed the national trend. Developers built 17 parks in Boise during the decade of disco. They included a western "village" and a senior "villa" and five new wheeled "estates." At \$232,000 per acre, the most expensive was the Stonegate Mobile Home Park on the river near Veterans Park. The largest was the 65-



**The Flying H. (1960) and the Spring (1959) pre-date the valley's rise as a house manufacturing hub.**



**Atlasta Street in the MelloDee Thornton park recalls the home sites paved over for parking off Federal Way. Opposite: Jesse Fransworth bought her home in Nampa, shipped it to Utah, and towed it back to the Treasure Valley in 1995.**

acre 211-unit Blue Valley Mobile Home Park in South Boise off Eisenman Road. The most populous, with 270 units, was Maple Grove Estates.

### Displacement and decline

On August 24, 1984, by a five-to-four vote of the planning and zoning commission, Ada County dashed a developer's plan for a mobile home park near Ustick and Five Mile Road. Although the land was a weedy patch and distant from conventional housing, Ed Riddle, the developer, wanted 7.5 mobile home units per acre—more than twice the number of units allowed in the county code.

"We have a problem, and Mr. Riddle is just another victim of that problem," said a planning commissioner who voted with the minority to allow the Riddle Mobile Home Park (Stapilus, 1984).

The problem was a jumble of laws that discouraged in-fill high-density housing. In an era before Boiseans saw the connection between bad air, bad traffic and sprawl, the planners and city officials most concerned with affordable housing were thinking tax-breaks for apartment houses and neighborhood reinvestment. Plastic pipes, fiberglass fixtures, and preassembled plumbing and electrical systems were said to be incompatible with the suburban character of traditional subdivisions. No planner or city official requested a census of rentable spaces in mobile home parks.

Boiseans had been quick to embrace mobile homes as family dwellings in the 1940s and '50s. Decades later, in a valley newly alive with the demand for conventional housing, few seemed even to notice the beginning of the era's decline. Three mobile home parks—the Shenandoah, the Sunflower, and the Granger—were developed in the early 1980s. Only four have opened in Boise since 1985. Two of the four have since been closed and redeveloped for conventional subdivisions. A third park became surface parking for St. Alphonsus Hospital.

The last park to be built and the only post-80s site still open in Boise was a measure of what had changed—and what had not changed—since the heyday of the wheeled estates. The MelloDee Thornton Mobile Home Park was founded as a 65-lot relocation site for the Atlasta Park on Federal Way, now a Fred Meyer shopping center. In 1999 the mayor took the lead in finding new space for 43 units on Victory Road east of Vista Avenue. Predictably, in the

language of an earlier era, the neighbors protested the park, calling mobile homes "shabby" and disputing the matter in court (Quintana, 1999). This time, however, community leaders saw the value of low-income parks. "We're glad to have this opportunity to help," said a Fred Meyer spokesman as he gifted \$50,000 to defray the cost of construction (Rogers, 2000). Fifty-nine years had passed since the first of the mobile home parks opened in Boise. Now that the parks were closing their value was apparent at last.





## 5. Survey Methods and Findings

This analysis uses data compiled from a survey of mobile home park residents in 47 mobile home parks in the City of Boise and three parks just beyond the city limits in the city's impact zone. The survey provides primary data from parks in three categories of risk for redevelopment: low, moderate and high. Mobile home communities that are low risk for redevelopment are those with many enhanced manufactured homes (pitched roofs, permanent foundations) that are mostly owner-occupied. Parks that are considered to be at moderate risk for redevelopment are not currently for sale and have a mix of housing that is rented and owner-occupied. Mobile home parks in the high-risk category for redevelopment are currently for sale, not owner-occupied, and generally in poor condition. Appendix A lists the mobile home parks by number of units and date of construction. Appendix B provides maps with a street-level view of the mobile home parks.

The survey was designed to profile demographics—the age, gender, income, marital status, and medical condition of Boiseans living in mobile home parks. The survey also asked about homeowner status, household size, house payments, house rents, and the cost of leasing the land. Respondents were asked to report their primary means of transportation. They also evaluated the physical condition of the mobile park and its infrastructure. Open-ended questions gave respondents a chance to comment more completely about their mobile home community. Surveys were pretested for readability. Surveys were printed in English and Spanish in order to increase the response rate. Appendix C reprints the English language survey.

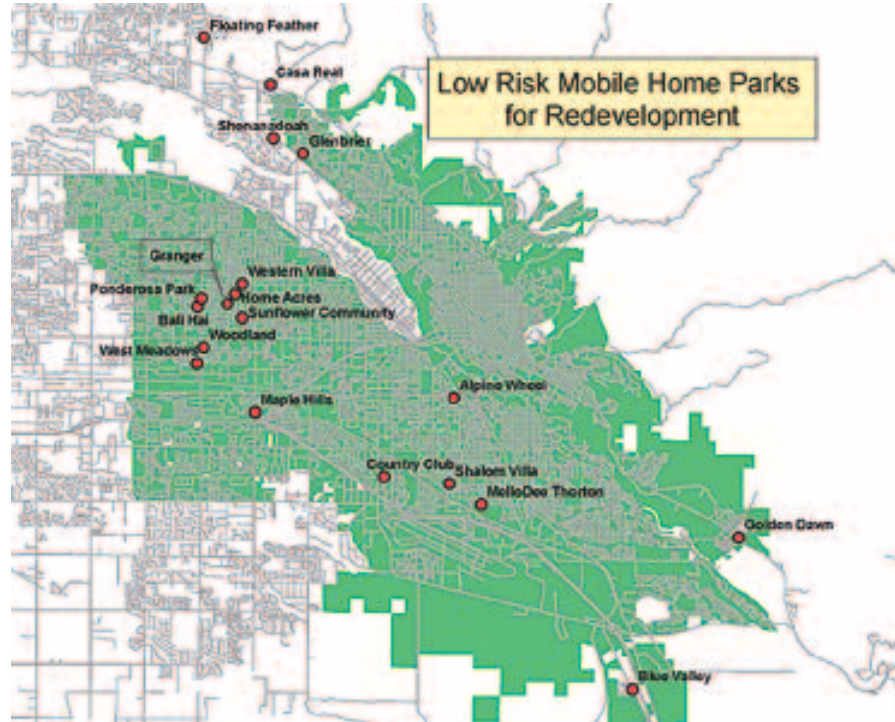
The steepest challenge of the survey mailing was compiling a verifiable mailing list. Researchers began with a listing of mobile home parks in tax records from the Ada County Assessor. Survey addresses were cross-checked against a list provided by the U.S. Postal Service. Researchers also visited every mobile home park. After eliminating about 300 unverifiable addresses, the mailing list contained 2,706 households in 49 parks. The parks ranged in size from 4 to 212 verifiable units. One small park—the Smith—fell off the list because the postal addresses were unverifiable.

To reduce the cost of printing and postage, researchers used a standard sampling procedure. The actual sample size—from 4 to 42 surveys—depended on the number of homes in the park. Parks with



**Mobile homes were still vehicles in the Idaho code when Sage Acres opened in 1962. Opposite: homeowner Al Carlson, Rustic Acres.**

fewer than 40 units received a mailed survey for every address. Parks with 41 to 65 units were randomly sampled with 41 surveys. Parks with more than 65 units were randomly sampled with 42 surveys.



The sampling resulted in a mailing list of 1,487 addresses in 49 mobile home parks. By June 2007—after the mailing, two follow-up reminders, and the offer of basketball tickets—the respondents had returned 548 of the 1,487 mailed surveys. Citywide, the response rate was 37 percent. Four percent of the surveys were returned in Spanish. Park-by-park response rates varied greatly. Two parks returned no surveys.

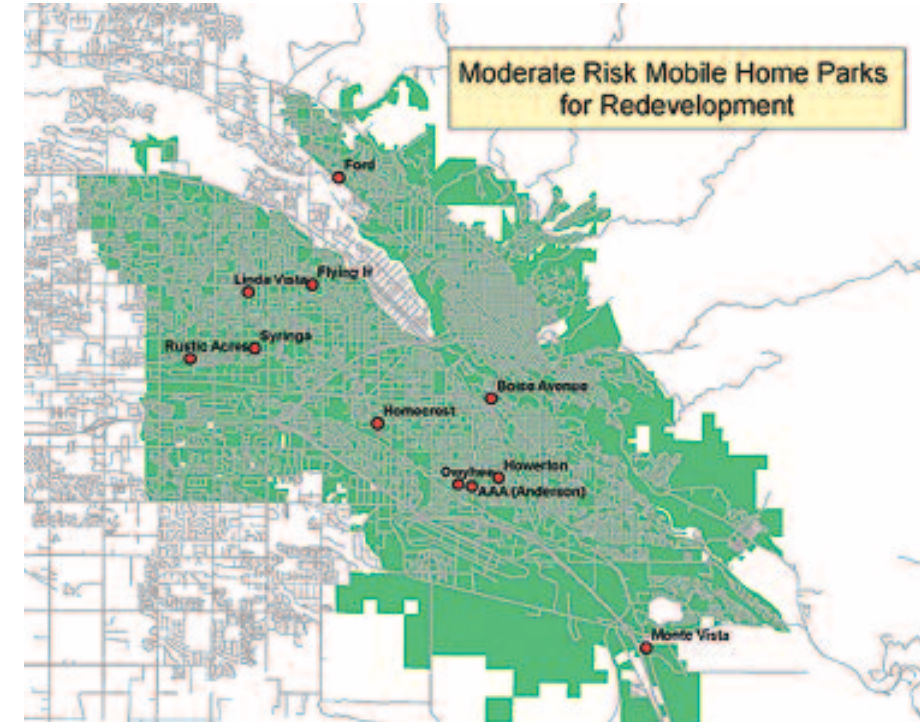
## Survey Findings

Table 5-1 categorizes the mobile home parks by redevelopment risk level. Forty-seven of 49 surveyed parks had at least one respondent. Nineteen “low risk” parks returned 60 percent of the surveys. Eleven “moderate risk” parks returned 17 percent of the surveys. Seventeen “high risk” parks returned 23 percent.

Citywide, 64 percent of the respondents were female. Thirty-four percent were married. Forty percent were divorced or single and never married. Twenty-five percent were widowed. None of the

respondents was younger than 18 years old. One-fourth of the survey respondents were 18 to 49 years old. One fourth were 50 to 63 years old. Another fourth were 63 to 74 years old. And the final fourth of the surveyed population was older than 74.

The age of the population suggest many park residents had purchased their starter homes in an era when Boise was a regional center of mobile home manufacturing, about 1965 to 1980. The age also counters the myth that mobile home residents are more transient



than the people who live in conventional houses. Most of the respondents were long-time Boise residents of twenty years or more. Although the median number of years at the present location was only six, there was a wide variation in this statistic. Some respondents had been in their current home only one year. Others had not moved in 44 years. The variation in the number of years living in Boise was also great, ranging from new arrivals to Boiseans who had lived in the city since 1927.

**Table 5-1: Mobile Home Parks and Returns by Risk Categorization**

<b>Low Risk</b>	<b>Returns</b>	<b>Moderate Risk</b>	<b>Returns</b>	<b>High Risk</b>	<b>Returns</b>
Alpine Wheel Estates	15	AAA (Anderson)	9	Brookhart	1
Bali Hai	11	Owyhee Estates	13	Sage Acres	10
Country Club	16	Syringa	8	Taggart Street (Dorian)	1
Golden Dawn	23	Boise Avenue	9	Linden	13
Shalom Villa	14	Homecrest	10	Larson's Fairview	9
Blue Valley	10	Linda Vista	3	VK (Bradley)	1
Woodland	15	Flying H Trailer Ranch	12	Jones	2
Ponderosa Park	13	Ford	1	Coach Royale	11
Home Acres	3	Monte Vista	6	Riley's	1
Western Villa	23	Howerton	4	North Hills Community	9
West Meadows Estate	23	Rustic Acres	19	Herb's Trailer Court	2
Sunflower Community	22			Stonegate	18
Granger Senior	30			Old Timers	3
Glenbrier	23			Thunderbird	19
Casa Real	20			Hampton	11
MelloDee Thornton	19			Maple Grove Estates	12
Maple Hills Estates	9			Boise	5
Floating Feather	19				
Shenandoah Estates	18				
<b>Total</b>	<b>326</b>		<b>94</b>		<b>128</b>
<b>% of Total</b>	<b>60%</b>		<b>17%</b>		<b>23%</b>

Source: 2007 Mobile Home Community Survey.

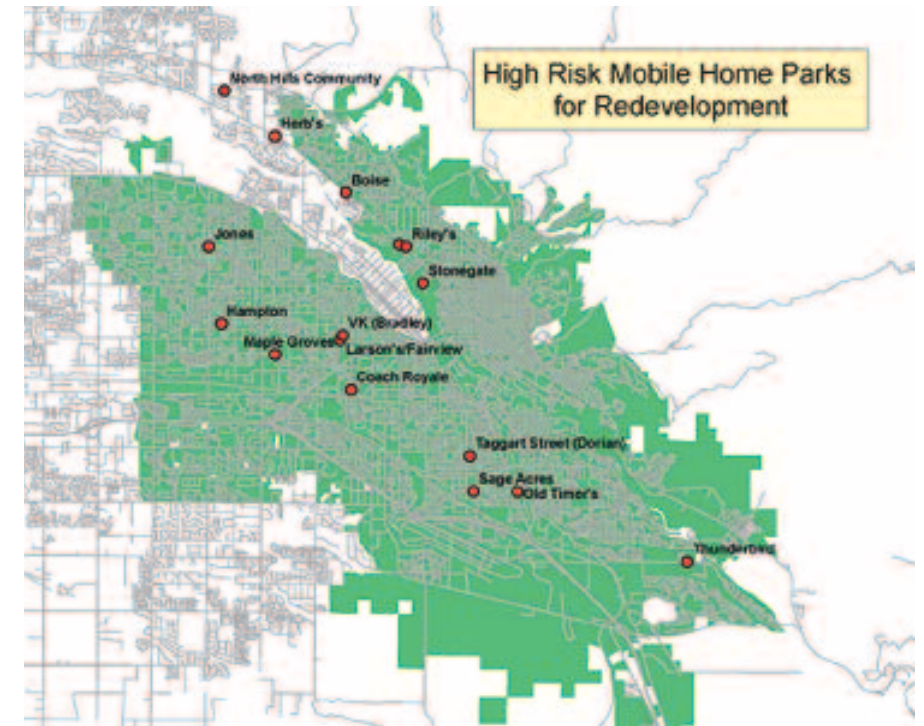
One of the surveys limitations may be the difficulty of obtaining accurate statistics on ethnicity and race. Eighty-two percent of our respondents checked the box labeled Caucasian. Hispanics, however, were conspicuous by their absence from our survey data.

Researchers encountered many Hispanics at Linda Vista, Homecrest, Overland, and elsewhere, yet few returned our survey. Only 4 percent were returned in Spanish. Second to the Caucasians were the 9 percent who checked Native American.

The lack of Hispanic respondents is consistent with recent

research on undocumented Mexican workers in southern Idaho. Errol Jones (2005) has called these immigrants "invisible people" who have been historically underreported in census tallies and official surveys. Hwei-Hsia Wu (2005) has reported 16,483 undocumented Mexicans and Mexican-Americans in Ada County, mostly concentrated in Garden City, Meridian, and Southeast Boise. The vast majority are undocumented workers of Mexican heritage. Fully a third live below the poverty line (U.S. Bureau of Labor Statistics, 2003).

One of the survey's most noteworthy findings was the number of mobile home residents who reported physical disabilities. Of the 477 respondents who answered the disability question, 263 (48 percent) reported at least one physical disability. More than half of



“Mostly retired and disabled people live here. Most are on fixed income. The owner keeps raising the rent and won’t do any improvements.” Survey response, Monte Vista

those disabled respondents reported more than one disability. Table 5-2 shows that the most frequently cited condition was a chronic medical condition. Hearing loss was the second most frequently reported condition.

**Table 5-2: Physical Conditions Response Frequency\***

Physical Condition	Frequency of Response
Deaf	0
Hard of hearing	98
Visual/print impairment	50
Diagnosed specific learning disability	10
Motor/mobility impairment	35
Speech impairment	3
Physical impairment (hands, arms, legs)	83
Chronic medical condition	119
Other impairments/disabling conditions	75
<b>Sub-Total of Conditions</b>	<b>473</b>
No impairments	214
<b>Total Responses</b>	<b>687</b>

\* Frequency exceeds number of surveys because respondents could indicate more than one condition

Source: 2007 Mobile Home Community Survey.

That mobile homes are vital to the city’s stock of low-income housing is evident by the income level of survey respondents. Sixty-one percent reported a “fixed income.” In a city with a 2007 median household income of \$58,500, the survey respondents’ median was \$20,000. Twenty-five percent of respondents indicated an annual income between \$0 and \$10,800. The next 25 percent had annual incomes between \$11,000 and \$20,000. Another quarter of the respondents reported an income between \$20,000 and \$30,000. The next 20 percent reported incomes between \$30,000 and \$50,000 annually. Five percent of respondents reported annual incomes between \$50,000 and \$90,000, with one person reporting an income of \$500,000. Additionally, 92 percent of respondents reported that their most frequently used mode of transportation was

a car, and only 1 percent reported car-pooling. The next most frequently reported modes of transportation were walking and taking the bus. Both of these options received 2 percent of the responses.

Responses revealed that the households ranged in size from one to six people, with an average household size of 1.8 people. Adjusting for the likelihood that people in crowded households would be less likely to answer the survey, the researchers slightly rounded the estimate upward to 2.0 people per unit—a conservative estimate below the U.S. census statistic of 2.8 residents per manufactured household nationwide. Table 5-3 shows that most households had one or two residents. Only 6 percent of households had more than three people.

**Table 5-3: Household Size**

Number of Residents	Percent of Respondents
1 person	48
2 people	34
3 people	9
4 people	6
5 people	2
6 people	.6

Source: 2007 Mobile Home Community Survey.

Written comments cited affordability as a key reason Boiseans lived in mobile home parks. Fifty percent of the respondents paid \$345 a month or less for the lot, the house or both. Twenty-five percent paid \$350 to \$405 a month. The next 15 percent paid \$408 to \$584 a month. The top 10 percent paid \$595 to \$955 a month. Table 5-4 indicates how many homeowners are leasing their lots. Of the 531 respondents who provided information on home and lot payments, 370 indicated they own their own mobile home and 347 rent their lot or space. Thirty-nine rent their home and only 32 own their lot or space. Nineteen respondents indicated they cannot separate the cost of the payment for the home and the lot on which it sits. The largest category of respondents was those who are paying \$300-\$400 a month for their space. Thus the average Boise mobile home park household is paying about half of the \$650 a family

“Why live in a tin house? Heart surgery made this the only place I can afford after medical expenses.” Survey response, Casa Real



might expect to pay for a modest federally subsidized Section 8 single family dwelling. Mobile home living also compares favorably with the \$654 monthly rent for the countywide average two-bedroom non-subsidized apartment (Idaho Food Bank, 2007).

Survey respondents also used a 1 to 10 rating scale to evaluate their sense of safety and well-being. Table 5-5 presents these descriptive ratings. In rating the extent to which a respondent felt safe in a mobile home park, on a scale of 1 (not at all safe) to 10 (very safe), the mean response was 7.9. In rating the extent to which residents felt their family was meeting its basic need for food, clothing and shelter, the mean response was 8.1. Although responses were less high on a park's sense of community, the mean response was still fairly high at 6.8. Likewise respondents registered a 6.8 concern that their park might be sold. Twenty-one percent said their park had a residents' association. Fifty-three percent indicated there was no association. Twenty-five percent did not know.

**Table 5-4: Home versus Lot or Space Payment Amount by Renting and Owning\***

Conditions	Amount of Payment					Total
	\$0	\$1-200	\$200-\$300	\$300-\$400	> \$400	
I own my home	164	27	42	77	60	370
I rent my home		1	5	9	24	39
I own my lot/space	24			4	4	32
I rent my lot/space		4	103	233	7	347
I cannot separate the cost				3	16	19
<b>Total</b>	188	32	150	326	111	807

\* Totals exceed number of survey returns because respondents could choose more than one option (e.g., they could be renting both their home and their space).

Source: 2007 Mobile Home Community Survey.

**Table 5-5: Descriptive Statistics for General Survey Questions**

Survey Question	Min†	Max	M	SD	n
1. To what extent do you feel safe in your mobile home community?	1	10	7.9	2.2	536
2. To what extent does your family meet its basic needs such as food, shelter, and clothing?	1	10	8.1	2.2	533
3. To what extent do you feel a sense of community or pride in your mobile home community?	1	10	6.8	2.9	536
4. To what extent are you satisfied with educational and recreational resources available for children in your mobile home community?	1	10	4.2	3.5	304
5. To what extent are you concerned that your mobile home community might be sold to a developer?	1	10	6.8	3.2	501

† Min = minimum; Max = maximum; M= mean; SD = standard deviation; all questions on scale 1-10 with 1 indicating not at all and 10 very much.

The extent to which the risk of redevelopment influenced the survey responses is considered in Table 5-6. The survey questions were compared for differences in means across risk categories. Key demographics such as a person's age, sense of community, park resources for children, and fear of redevelopment differed significantly by the park's category of risk. With an average age of 68, the low-risk parks had the oldest populations. Moderate risk parks had an average age of 51. For high-risk parks, the average age was 52. Park residents in all three categories registered dissatisfaction with resources for children, although the senior parks, predictably, registered the least concerned with the proximity of playgrounds and schools. It was also predictable that the level of concern about the

**"I'm single and have a job. I don't need much. My space is humble but perfect for my needs." Survey response, Woodland**

park closing and land being sold was the greatest in the high-risk category. However it is noteworthy that respondents in all risk categories registered more than a 5-point concern.

Finally, Table 5-7 shows that the parks with the highest risk of imminent closure were the least likely to have a manufactured homeowners association. Conversely, 89 percent of “low risk” park respondents said their mobile home community had a homeowners association. Since the risk level reflected the land ownership, and since a homeowner’s best defense is the financial independence that comes from owning the land, it would be simplistic to assume that an association was the magic bullet of park preservation. Still, the Minnesota-based Housing Preservation Projects maintains that homeowners associations are vital, and that getting organized is an important first step toward protecting homeowner rights (Northwest Area Foundation, 2006).



**Table 5-6: Survey Questions that Differ by Respondents’ Mobile Home Park Risk Level for Redevelopment**

Factor		Low	Moderate	High
Age*	M	68	51	52
	SD	15	16	17
Sense of Community**	M	8.7	6.1	6.3
	SD	9.0	10.2	8.9
Resources for Children***	M	4.9	3.7	4.1
	SD	3.5	3.3	3.4
Sale to developer****	M	6.6	6.7	7.5
	SD	3.2	3.5	3.1

† M= mean; SD = standard deviation

Source: 2007 Mobile Home Community Survey.

\*F (2, 527)= 63.86, p < .00, X<sup>2</sup> = .14<sup>1</sup>

\*\*F (2, 538)= 5.31, p < .00, X<sup>2</sup> = .26

\*\*\*F (2, 287)= 3.08, p < .05, X<sup>2</sup> = .84

\*\*\*\*F (2, 497)= 3.27, p < .04, X<sup>2</sup> = .47

Bartlett’s X<sup>2</sup> is a formal test of the equal variances assumptions using If Bartlett’s X<sup>2</sup> is statistically significant we cannot assume equal variance and cannot trust the ANOVA results.

**Table 5-7: Chi-square Test of Mobile Home Associations and Level of Risk for Redevelopment**

Level of Risk for Redevelopment	Level of Risk for Redevelopment			Total
	No Association	Association	Don’t Know	
Low	56%	89%	40%	59% (318)
Moderate	16%	7%	27%	17% (91)
High	27%	4%	32%	24% (126)
<b>Total</b>	100% (285)	100% (114)	100% (36)	100% (535)

Chi-square=66.79 Pr=0.000

## Summary of Survey Findings

Overwhelmingly, survey respondents were white and female. More than half were over the age of 60. Very few respondents



Shallat

reported having children under 18. Very few had more than one housemate. The median length of time spent at their current location was six years, but some respondents had lived in their mobile home parks since the 1960s. The median income was \$20,000 and the most typical payment for renting a space or lot was between \$300 and \$400. More than half of the homeowners were still making mortgage payments.

These findings stress the importance of affordability and the need for a low-cost

alternative for leased-land mobile homes. Renting a mobile home in Boise is still considerably cheaper and less regulated than apartment living. Still, the written comments suggest that Boiseans like mobile homes for many reasons—for helpful neighbors, for the love of work-

ing small gardens, for the running room their green patch provided for small dogs and cats. Common complaints about mobile home living in Boise were potholes, rent hikes, unresponsive landlords, and neighborhoods with trash, junk, broken cars, or drying laundry in yards. “The ‘working poor’ live here, but they are for the most part good citizens,” wrote a respondent from

a South Boise mobile home. Most were “retired people on fixed incomes.” Without mobile homes, the respondent continued, Boise would need more low-income apartment houses and subsidized senior centers.

Collectively the written comments, with their concern for rising costs and the fear of eviction, reflect the demographic profile of Boiseans with fixed and moderate incomes. The comments underscored the need for residents’ associations to effectively press their concerns.



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**Taggart Street mailboxes, Dorian Mobile Home Park. Opposite: Joanne Elliot says a townhouse builder has purchased her Adams Street park. Previous: a Sunday meeting for homeowners, Rustic Acres**



## 6. Best Practices

Few places care more about mobile home parks than Sonoma County, California, where rent gouging is illegal and state law makes it easy for mobile home leaseholders to purchase their lots. Statewide more than 150 mobile home parks have recently “gone condo” by selling to residents and subdividing the lots. But developers in Sonoma County are using the law in ways the county never intended—to bypass local rent control, raising money by converting mobile homes into condos whether the park tenants want it or not. “Most of us cannot afford the \$100,000 to \$200,000 a lot could cost,” said Diana Shepard, age 69, a Sonoma mobile homeowner. And therein lies the rub for California housing reformers: good intentions can backfire. Top-down legislative attempts to preserve affordable housing can open legal loopholes, skewing the real estate market in ways that make affordable living more costly than ever before (“Mobile home parks face condo battle,” 2007).

Likewise in Idaho, with its emphasis on the rights of private property owners, there is always the fear that reform will spook the housing market if government regulates too much. James E. Risch, during six months as Idaho Governor, May 2006 to January 2007, formed a 24-member citizen’s advisory committee to reconcile the needs of the vanishing mobile home population with the state’s shortage of relocation funds. Chaired by Connie Hogland of Boise, the Governor’s Manufactured Home Park Advisory Committee—herein called the “Risch committee”—includes state legislators, state officials, attorneys, neighborhood housing advocates, an industry representative, a banker, a Gem county commissioner, and a Boise mobile homeowner. The Risch committee worked cooperatively with the university study, providing an October 2007 draft of their recommendations. (Hogland 2007).

It would be premature to discuss the Risch committee draft recommendations before the Governor has had a chance to review the completed report. We can, however, comment on the committee’s mission and themes. The draft begins with the hope that Idaho housing reform will relieve the “burden” on social services and help “good honest people who want to be self-sufficient.” (Garrett, 2007). In Idaho the problems include deceptive rental agreements, the hard-to-move vulnerability of an aging population, and unwarranted stereotypes that keep suburban neighbors from wanting

**“Mobile home parks are gated communities for low-income households. You know your neighbors. They’ll walk your dog if you break your hip.” Ishmael Dickens, housing advocate, Seattle**

manufactured housing next door. Fiscally, the biggest concern is the lack of a revenue stream for a public-private program called the Idaho Housing Trust Fund.

The most detailed discussion concerns the Idaho Mobile Home Park Landlord-Tenant Act (Idaho Code Title 55, ch. 20). Reformers would amend the act to include a right of first refusal for tenant associations who hope to purchase their parks. Tenants would have 90 days to decide. If evicted, they would have 180 days to relocate. Rental agreements would come with a "warrant of habitability" guarantee that the plumbing, sewers, electrical systems, streets, and common areas would be adequately maintained. Non-compliance would tag the landlord with a meaningful fine. The amended act might also stiffen enforcement against retaliatory harassment of tenants who file complaints.

In a state often ranked dead last in per capita expenditure on poverty and welfare assistance, it is important to note where the Risch committee stops short.

There is no call for a municipal tax on projects that displace afford-

able housing. Instead, the committee cautions that "no one sector of the community should bear the entire cost." Developers would be asked to "provide direct financial assistance to [a] homeowner up to a specified limit." That "specified limit" remains unspecified in the draft.

The Risch committee also stops short of advocating big government solutions like rent control or the public purchase and management of mobile home parks. Nor does the committee stress the plight of low-income mobile home renters—arguably the neediest Idahoans, the folks without home equity who, because of special



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**Homeowner Charles "Bud" Linsey, West Meadow Estates off Five Mile Road. Opposite: an Indiana mobile home, abandoned and looted.**

needs or legal problems, have a hard time finding apartments. In June 2007 the quasi-governmental Boise City/Ada County Housing Authority reported 700 people on a two-year waiting list for Section 8 low-income homes.



radiobrat

### Noteworthy state legislation

Historically the American Association of Retired People (AARP) has taken the lead in pressing the states for stringent legislation to keep mobile homeowners from losing their ground. In 1991, the AARP partnered with the Boston-based National Consumer Law Center to develop a model state statute called The Manufactured Home Owner's Bill of Rights (Carter, 2004). Revised by Carolyn L. Carter and others in 2004, the AARP statute anticipated key recommendations of Idaho's Risch committee. Carter, et. al., proposed a two-year renewable mobile home park lease, for example. It also detailed an elaborate procedure to grant homeowners a right of first refusal to purchase the land should their park be offered for sale. More than a housing issue, the decline of the mobile home was said

to compound the problem of aging for fixed-income seniors. The solution, according to Carter, was to guarantee homeowner rights that shifted the balance of power.

Most states nevertheless provide little or no protection against



homeowner eviction due to the closure of a mobile home park. New Hampshire and Massachusetts have perhaps the most comprehensive protection. California and Minnesota rely on patchworks of regional housing trust funds. Oregon uses tax credits. Utah, Washington, Arizona, Nevada, Delaware, and Hawaii have more active more centralized trusts to help the mobile homeowners find relocation funds (Carter, 2005; Reid, 2005).

New Hampshire considers manufactured hous-

ing real estate, thus increasing the access to low-interest homeowner loans. Ownership is transferred by deed rather than bill of sale. Before a park can be sold, the owner must notify each household by certified mail. The owner must wait 60 days before final acceptance of an offer to sell the park to someone other than the tenants. During that time, the owner must negotiate in good faith with the tenants should they wish to purchase the park. The owner can be charged 10 percent of the park's sale price or \$10,000, whichever is higher, in damages for violating this requirement. The tenants also have the right of first refusal. That is, if the mobile home park owner decides to sell the property, the tenants have the right to make the first bid. They usually have 270 days from the initial offering to the completion of the sale (Carter 2004). Also, if tenants must vacate due to condemnation or a change in the use of the park land, they have 18 months to do so. New Hampshire boasts that first-right

legislation and community housing assistance has seeded 78 mobile homeowner cooperatives.

Massachusetts is even more proactive. The state requires that a copy of a sales advertisement goes to the attorney general, the director of housing and community development and the local board of health within 14 days of any advertisement and at least 45 days before the sale occurs. Massachusetts also encourages cities and counties to reduce regulatory barriers with flexible building permits for the construction of mobile home parks and other kinds of affordable housing. Both Massachusetts and New Hampshire also partner with lenders to guarantee loans for mobile home cooperatives. Nonprofits raise money and help residents pool their own resources to purchase and manage their park. Monthly payments eventually rise to compensate for the land purchase and maintenance costs.

The State of Oregon allows an evicted mobile homeowner to recover relocation expenses through state income tax credits. Eligibility is based on federal poverty guidelines. In 2006, for example, a two-person household could claim up to \$10,000 in relocation expenses if income was equal to or less than \$26,400. If the relocation expenses were less than \$10,000 but more than the tax bill, the state reimbursed the difference in cash. Evicted moderate income households making more than double the poverty guideline can receive a tax credit, but not a cash reimbursement, if the annual income is less than \$60,000. Oregon also provides tax credits for mobile homeowners who pool their money with housing cooperatives that purchase and manage their parks. If cooperatives cannot buy the land, and if the owner needs the land vacated within a year, state law requires park owners to pay relocation expenses up to \$3,500 per unit. Municipal law in the City of Ashland requires a landlord to cover up to \$5,000 in relocation expenses even if the eviction notice gives the homeowner more than a year (Ferris, 2006; Oregon Housing and Community Service, 2006).

The State of Washington contributes about \$50 million to a Department of Community, Trade, and Economic Development housing relocation fund. About two-thirds of the fund has been dedicated to bond payments for affordable housing projects, including relocation of homeowners evicted from mobile home parks. The fund covers relocation expenses and down payments on replacement homes (Carter 2004). During the 2003-2005 biennium, 102 eligible households were aided with a total of \$504,405 disbursed in grants.



**Wind damage, Maryland. Opposite: Martin's Mobile Village, Redmond, Washington.**

Between August and December 2005, fifteen mobile home parks notified residents of their intent to close due to redevelopment or conversion to another use. But in a state where about 500,000 people live in manufactured housing, the need is increasingly great. "The squeeze is on in terms of available land," says Kim Herman, Executive Director of the Washington State Housing Finance Commission. Herman (2007) calls the mobile park closures "a crisis." Statewide an estimated 143 parks have closed in the past 15 years. More than 4,000 families have been displaced. As of April 2007, the state's unmet need for relocation assistance exceeded \$2 million.

Nevada's mobile home park population is likewise staggered by market pressure for urban redevelopment sites. In four years the Sagebrush State has lost at least 30 mobile home parks. Meanwhile at least 4,000 mobile home spaces have been lost to the land boom fueling Las Vegas. State law treats mobile home parks as permanent residences, and the law provides compensation for forced relocation. Nevada funds the program through a real estate transfer tax. Nevada law also requires

the seller of the mobile home park to provide relocation assistance. Exactly how much and what kind can be a complex matter often decided in court (Reid, 2005)



Northwest Area Foundation

California has been regulating the construction and relocation of mobile homes since 1969. The nation's most populous state guarantees a right of first refusal for tenant cooperative organizations. California staffs a mobile home ombudsman's office to mediate landlord-tenant disputes. In 2002, Proposition 46 provided \$2.1 billion of general obligation bonds to fund state housing programs such as mobile home relocation. But Proposition 46 was a one-time infusion of money. In 2007 that funding stream ran dry (Non-Profit Housing Association of Northern California, 2005).

### Noteworthy local initiatives

Seeing the mobile home park as a piece of a larger puzzle is what Bowling Green, Kentucky, seems to be all about. "Bowling Green is working overtime," said HUD Secretary Alphonso Jackson as he presented the mayor and council with the Robert L. Woodson, Jr. Award (HUD, 2007). The award takes its name from a HUD chief of staff who aggressively worked to breach the barriers to affordable housing. Jackson praised the city for seeing the time was right for "some honest soul-searching" about the hidden costs of burdensome housing regulations. By waiving certain permits and fees, Bowling Green, according to HUD, saved low-income homeowners \$500 to \$750 per home. By donating city land to a nonprofit retirement cooperative the city reduced the expense of housing by \$10,000 per lot. Bowling Green also saved money by squeezing the building permit application process in a fast-track time-frame of five business days. Elsewhere the city gave in on some infrastructure zoning requirements. In one subdivision, for example, it allowed narrow streets and sidewalk to reduce the cost of street construction by eight percent.

But Bowling Green's commitment to affordable housing has no special provision for the preservation of mobile home parks. The city allows manufactured housing in most neighborhoods, but planners in Bowling Green like planners in Boise cannot remember the last time a builder applied for a permit to build a new mobile home park. "We've had some good solid mobile home parks for a long time," says Alice Burks, the Bowling Green housing director. "We make sure they are well maintained. We inspect them twice a year." But unlike Boise, Burks explains, the mobile home communities in Bowling Green are not yet prime land for urban redevelopment.



Housing Preservation Project

**In 2006 a Minnesota court awarded relocation assistance to seniors evicted from Bloomington's Shady Lane Mobile Home Park. Opposite: seniors in a Minnesota retirement park.**

“Our [mobile home] parks are not in danger of closing,” said Burks. “That is probably because there are too many houses for sale throughout the city. Housing prices are depressed. We did try to offer some new manufactured homes in a downtown in-fill project.



They were out of character with the old neighborhood. And they were expensive.” Bowling Green believes that the best approach is open zoning with fast-track incentives for subdivisions with a mix of housing prices and styles (Burks, 2007).

New research shows why it may not be smart to force a fixed percentage of affordable housing through zoning. James Mitchell (2004) found that fixed inclusionary requirements can hurt more than they help. Writing in the *Journal of Policy Analysis and Management*, Mitchell described how the neighboring supreme courts of New Jersey and Pennsylvania took different approaches to the loss of low-income housing to suburban middle-class sprawl. New Jersey required the builders of subdivisions to include a fixed percentage of housing units that were low and moderately priced. Pennsylvania, preferring a market approach, empowered developers to challenge the exclusionary provisions that were deeply embedded in municipal zoning codes. And Pennsylvania required

cities to open zoning to many kinds and styles of housing. Cities could decide which zones went where. Builders could then select the most appropriate zone for the kind of housing they wanted to sell.

After twenty years the surprising result was that Pennsylvania ended up with more low-rent apartments and mobile home parks. Pennsylvania also had more moderately priced work-force townhouses. Housing in New Jersey, although more regulated, was less affordable and diverse.

Undoing the homogenizing effects of low-density zoning is a long-term planning process that may eventually add to the mix of affordable homes. It will not help an evicted mobile homer here and now. There are times for long-range thinking and times for immediate action, the City of Boulder decided when its Mapleton Mobile Home Park was threatened in 2001. Mapleton was the oldest of four mobile home parks in Boulder, Colorado. Opened in 1947, the 14-acre park straddled two wooded streams in the heart of some of Colorado’s most gentrified real estate. An alliance of many partners—the homeowners’ association, two city departments, and the locally-based Thistle community land trust—contributed \$3 million and thousands of volunteer hours to make Mapleton a model owner-occupied nonprofit housing cooperative. One hundred and thirty two nostalgic no-longer-mobile homes are now said to be “permanently affordable” on concrete foundations (Stromberg, 2005).

The key to Mapleton’s success was a city council with a multitude of agency partners, determined homeowners, and the management experience of the nonprofit Thistle housing trust. Thistle works through a nationwide network called the Neighborhood Reinvestment Corporation. Using HUD grants, land donations, subsidized bonds, and traditional bank financing, the reinvestment network buys high-risk parks, leasing the land back to the park residents. In New Hampshire, for example, non-profit neighborhood revitalization has seeded 67 mobile home cooperatives with some 3,300 homes. Neighborhood reinvestment in Sioux Falls, South Dakota, provided \$23,000 to help the city relocate 28 mobile home household and purchase five of their homes.

In New Jersey, meanwhile, the controversial practice of inclusionary zoning may be a factor in saving some mobile homes. Although Mitchell (2004) has stressed the counterproductive revenge effect of inclusionary zoning quotas, inclusion has helped Mahwah Township save the last of its mobile home parks. Family-owned Bogert’s Ranch Estates houses 135 units on 15 wooded acres. About \$600 a month leases a mobile home lot. Clean but basic, the park survives because it makes a modest profit, and also because it helps



**Manufactured housing for sale, Phoenix.**  
**Opposite: vacant home, Garden City.**



the affordability quota. If the park were to close, giving way to luxury condos, Mahwah would have to find ways to add more affordable homes (Stromberg, 2005).

Whether or not inclusionary zoning diversifies the housing



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**Manufactured home, Stonegate. Opposite: Jessica and Byrne Sheppard, Howerton.**

stock and encourages low-income housing is hotly debated by planners (Vokert 2007). Whether the practice is legal is a question for the Idaho courts. The Idaho Rent Control Act forbids cities from limiting the rent charged for private residential property. But if the city is a party to the lease agreement, and if the revenue from building fees are not used to support a city's general fund, Idaho law may allow local governments to require a percentage of mobile homes or affordable homes in new subdivisions. The City of McCall charges a new development impact fee to subsidize affordable housing. In May, 2007, the Mountain Central Board of Realtors brought suit against McCall, calling the fee "illegal" and a private property



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“taking” under Idaho law. Sun Valley and Driggs have been in court over attempts to mandate affordable housing. Advocates say the inclusionary laws are essential if high-priced cities are to house their median-income work force. Detractors say the work-force homes

would quickly be purchased and traded by investors, driving up the price (O’Toole, 2007).

Experiences from other places send out a message that’s mixed. Fourteen of the 50 states have enacted tenant right-of-first-refusal legislation that allows residents to pool their money toward the purchase of their mobile home park. New Hampshire aggressively promotes resident-owned mobile home cooperatives with low-interest loans. Oregon and Washington use taxes and tax credits to help mobile homeowners relocate. Cities and counties, meanwhile, have experimented with “fast-tracking” that rewards the builders of affordable housing by accelerating the permitting process. Inclusionary zoning is another tactic commonly used to foster affordable housing.

Whether inclusionary zoning might work for Idaho cities remains to be seen.

Even as cities find ways to build more affordable housing, the conundrum of mobile home living remains. Ada County with its rising land prices is at a tipping point where the conventional wisdom is no longer true. Two questionable claims pervade the trade publications. First is the overstatement a factory-made house is much less expensive than a house built on site. Although economic reports from the 1990s showed that the square-foot cost of manufactured housing was as little as half the cost of a site-built home, a decade of rising prices and construction standards have narrowed the price differential. In 2007 the “Grissom Guide to Manufactured Homes” estimates the nationwide median price of a factory home at \$63,000. Add surcharges (\$2,000) and the cost of the permanent foundation required in a Boise subdivision (\$25,000) and the median price jumps to \$90,000. Add the cost of a modest quarter acre residential lot (perhaps \$110,000 in Boise) and the expense approaches the safer investment of a site-built conventional homes (HUD, 1998).

The second questionable claim is that manufactured homes, being unsubsidized, promote self-sufficiency. Increasingly, as mobile



Seth Ganes

home parks become housing cooperatives, state and federal programs are providing subsidized loans. When New York requires a right-of-first-refusal waiting period so that residents can purchase their parks with public housing monies and nonprofit low-interest loans, mobile homes are subsidized housing. When Oregon provides a mobile home relocation tax credit, when Nevada taps real-estate taxes for its Housing Trust Fund, when California uses rent control and when cities use the hammer of zoning to delay the sale of mobile home parks, that housing is subsidized. The St. Paul-based All Parks Alliance for Change estimates that 15 percent of mobile home parks benefit from public assistance. At MelloDee Thornton in Boise, to cite a local example, the city and its partners raised about \$3.5 million to subsidize 66 mobile home spaces.

Taxpayer subsidies likewise lower the cost of downtown apartment houses, rural farmhouses, senior centers, and site-built single-family housing. What makes mobile home living unique, however, is the implied self-contradictory logic that mobile homeowners, being “self-sufficient” in the language of the Risch committee, deserve a stream of public assistance from charitable organizations and the state housing fund.

Once the industry could honestly boast that its wheeled estates were the nation’s most reliable source of unsubsidized low-income housing. Today the equation has changed.



Jenifer Lancaster

**A Pennsylvania double wide. Opposite: Fann’s Mobile Home Park, Chattanooga**



## 7. Five Strategies

An immaculate two-bedroom house on Princess Drive in the Golden Dawn retirement park is a window to the possible future of the Boise Valley's disappearing mobile homes. Stark white on a wet patch of grass against the arid beige of the Boise foothills, the house is just east of Harris Ranch and ten minutes from the Idaho Statehouse. It looks nothing like the metallic boxes derided by Roger Miller in the 1960s, yet the house predates the HUD code, being more than thirty years old. Nearby at Harris Ranch the cattle pasture has sprouted poolside mansions. It is not hard to imagine the white house on Princess engulfed when the sprawl reaches these foothills and the Golden Dawn retirement village becomes prime redevelopment land.

An alternative future begins with the realization that cities have found ways to preserve places like Golden Dawn. The Risch manufactured home advisory committee is considering how the state might best contribute. Idaho, said the committee, might publicize the pros and cons of mobile home living. The state might take to the airwaves or publish a consumer pamphlet about the risk of moving a house to land that someone else will control. It might amend the Idaho Manufactured Home Landlord-Tenant Act to enforce code compliance and better living conditions. If the land must be sold, the state can insist that people receive fair warning and a chance to purchase the lots. If people must relocate, the state can dedicate a revenue source to its low-income housing fund.

Cities and counties can work with the state to help mobile homeowners hold vanishing ground. First, a city must count its mobile home population and determine where people live and why. Our study of mobile living in Boise has reached the conclusion that affordability—more than mobility, more even than the suburban dream of homeownership—moved Boiseans to buy mobile homes. But the demise of the mobile home is also a problem apart from the economics of affordable housing. In a city with more than 2,700 mobile home residents over the age of 60, in a valley that was a center of manufactured housing when these seniors were young and buying first homes, the demise of the mobile home is also a problem of aging, of changing housing technologies, and of a city with people from rural places who value a small patch of land.

Thus the City of Boise, more so than most, may have cause to keep mobile homes in its mix of affordable housing. Our study of

**“Everyone's for affordable housing but not in my backyard,” says Chad Evans of Champion Homes. Opposite: Carpenter Jose Morales, Coach Royale Mobile Home Park.**

mobile home living in Boise found no simple solution. Still we have grouped the most appropriate recommendations into five strategies that our city council might want to pursue.

## 1. Relocation assistance

Rising land values and the large proportion of local mobile homeowners on leased land make the problem of the vanishing parks especially severe in Boise. The problem is compounded by the fact that the average mobile home resident in Boise is older, poorer, and more disabled than the average citizen. There are 1,386 Boiseans in “high risk” mobile home parks who may need perhaps \$5,000 per household to help them finance a move.

Already the city provides relocation assistance through HUD-supported Community Development Block Grant Funds. In 2006 the city budgeted \$100,000. The block grant

funds case workers at Thunderbird Park, for example. Household-by-household the case workers are using block grant money to customize relocation plans. Neighborhood Housing Services, Inc., an experienced Boise-based nonprofit, is serving as the city’s program administrator. In the 2007 budget adjustments the city has added \$50,000 so that nonprofits can do more of the same.

The city actively encourages private relocation assistance. Although voluntary, the program provides a process through which private developers contribute cash and other resources to assist households displaced by new construction. No requirements or limits are imposed on voluntary efforts. To date, in the two park closures that have benefited from this volunteer program, the average range of cash payments have been \$1,500 to \$2,000 per household, about \$45,000 per park.

It seems doubtful that a city in Idaho could directly use the hammer of zoning to make a developer pay to move privately owned mobile homes. In the opinion of Amanda Horton, an attorney with the City of Boise, that fee would be considered a tax and



perhaps an abuse of the city’s zoning and police power. Specific state legislation would have to be enacted before a city could levy a tax. “Even then,” Horton explains, “the courts may think the requirement affects a taking. Shaky ground at best, unconstitutional at worst.”

The Risch committee, in reviewing funding options for relocation expenses, made some recommendations that may or may not be legal in current Idaho law.

Municipalities, said the committee, might require landlords to pay for demolishing homes that cannot be relocated. Cities might aggressively fine park landlords for code violations and then use that money to defray the cost of mobile home relocation. Cities might charge an extra “relocation fee” to builders who apply to redevelop a park (see Horton’s comment.) Cities might pressure the state to allow tax increment financing to support a relocation fund.

Finally, the selectivity of mobile home parks in Boise contributes to the cost of relocation. Federal law limits the mobility of manufactured homes older than 1976. In Boise, however, the shortage of rentable spaces allows landlords to be more selective. Many mobile home parks will not accept a house more than seven years old. The Risch committee recommends that cities use tax credits and other incentives to encourage the park owners to accept older relocation homes.

## 2. Educate the community

The Risch committee has proposed a number of ways the state might educate consumers, neighbors, and policy makers. Consumer education about the risk of lease-land homeownership is perhaps best addressed statewide with a pamphlet at the dealership. The state should also take the lead in homeowner rights education since landlord-tenant agreements are governed by the Idaho code.

The City of Boise might best contribute by posting a tenant’s bill of rights at every mobile home park. Some governments empower an ombudsman to mediate tenant landlord disputes. A web page or hotline could centralize information about housing associations and what to do if and when an eviction notice arrives. Educating



**The U.S. Federal Emergency Management Agency (FEMA) warns that fires spread more quickly through manufactured housing, killing more than 300 Americans annually. Opposite: condemned trailer, Boise.**

beyond the parks might be a way to address unwarranted stereotypes. Research has convincingly shown that stereotypes have accelerated the depreciation of manufactured housing and complicated the search for suitable land to help parks relocate (Genz, 2001).



Jonathan Machen

Already the city has taken a step by providing \$2,500 to assist with this report. If worthy, the report could be revised or condensed for wider distribution. The city historian could be tasked with celebrating the Boise experience from the Route 40 tin-can tourists through the era of "King of the Road." The city arts commission could sponsor an "extreme makeover" of a trailer en route to a landfill. In 2004 the City of Boulder took this approach to educate citizens about the importance of affordable housing. Engineers teamed up with university architecture and art students to redesign a 1940s trailer for Boulder's community-owned Mapleton Mobile Home Park.

Nonprofits have published much about the problem of affordable housing and the preservation of mobile home parks. *American Dream Under Fire*, a documentary video by Twin Cities TV, is a good place for homeowners to start. The Minnesota-based

Housing Preservation Project provides a media center for news about and solutions to mobile home park closures. The National Conference of State Legislatures maintains a database of nondiscriminatory statutes states have used to remove barriers to the construction or relocation of manufactured homes.

### 3. Seed housing cooperatives

Some mobile home park residents cannot move to apartments. Section 8 low-income housing, and most private apartments, have a three-tiered screening criteria. Generally, the apartment dweller must have a good credit history and evidence of income more than three times the cost of the rent. The applicant must have a good rental record with no history of eviction. And rarely will an apartment complex accept a convicted felon. In Boise, therefore, housing advocates mostly believe that the stock of subsidized affordable housing should include a few mobile home parks.

There are at least two proven approaches. Preferably the city would work with homeowners associations to sponsor a limited equity housing cooperative. Housing co-ops mostly grow out of member-controlled homeowners' associations. Limited equity co-ops keep housing prices low by limiting the resale price of the land. Like member-owned cooperatives that sell land at market rate, the limited equity co-op works with a lender to purchase the mobile park. Homeowners pool their own money to buy stock-like shares in a public corporation that owns the real estate. Homeowners sit on the board of directors, reserving the right to approve all potential members and to evict homeowners for breaking the rules. New Hampshire promotes limited equity and other co-ops through its ROC (Resident Owned Communities) USA, a nationwide program with contacts in the Treasure Valley. Often limited equity co-ops qualify for tax-exempt financing. The Risch committee believes that Idaho cities may be able to finance limited equity cooperatives with impact fees.

Another approach would be to negotiate a tax-exempt loan through a nonprofit "leasehold" co-op. MelloDee Thornton Park is a Boise example. Leasehold co-ops benefit from the experience of professional managers and the parent organization's charitable intent. The homeowner's investment is small, but a mobile home in a leasehold cooperative is no longer unsubsidized housing, and the price of public assistance is less homeowner control.

Boise's current action plan for federal housing assistance budgets \$650,000 to help an unnamed nonprofit purchase, build, or maintain a low-income mobile home park. The leaseholder would acquire a small relocation park with perhaps twelve units. Boise might use a Community Development Block Grant float loan at three-percent interest. The float loan would be approximately

**Thistle Community Housing raised \$2.9 million to purchase the City of Boulder's Mapleton Mobile Home Park.**  
**Opposite: snow-bound Lot 25 in the Mapleton park.**



\$500,000. An additional \$73,000 in block grant money may be available for non-housing infrastructure improvements. The city would also rely on HUD matching funds available through the Housing Investment Partnership (HOME) program for the rehabilitation of affordable housing. The HOME program may provide \$450,000 to leverage other revenue.

#### 4. Green-tagging and fast-tracking

To "fast-track" is to cut the number of days it takes for a construction project to move from plans to the breaking of ground. In theory, the cost saved from cutting red tape would build more affordable homes. "Exclusionary, discriminatory, or unnecessary

regulations constitute formidable barriers to affordable housing," reported the HUD Office of Policy Development in 2005. Regulatory barriers against affordable homes in the suburbs hits mobile homes and apartment houses especially hard. HUD blames not-in-my-back-yard (NIMBY) sentiment for unfairly restricting manufactured homes (HUD, 2005). The result is that "millions of Americans are priced out of buying or renting the kind of housing they otherwise could afford" (Sullivan 2007).

HUD's model city for 2007 is Bowling Green, Kentucky, where fast-tracking has cut the housing permit application process to five working days. In Miami's Dade County, meanwhile, a "fast-track plat review process" approves a standardized plan for sewer and water hookups before the developer applies for a permit. Other ideas include pre-application meetings, pre-approved plans for certain standard kinds of construction, a team of facilitators for affordable housing projects, and the waiving of impact fees.

Boise City Planning and Development Services, with its emphasis on eco-friendly sustainable development, calls the process "green tagging." Green tagging uses a one-stop-shopping project management team to reward builders for good design. Green tagging for affordable housing in Boise is new and largely untested. There are currently no green-tag applications for mobile homes as affordable housing. Except for MelloDee Thornton, a special circumstance, it has been nine years since a Boise builder applied for a conditional use permit to develop a mobile home park.

#### 5. Inclusionary Zoning

If fast-tracking is the carrot for affordable housing, "inclusion" is the stick. Inclusionary zoning requires a fixed percentage of affordable housing units in a residential development. A city might require the builder to reserve, say, 20 percent of new housing units for low-income "affordable" housing or moderately priced "work force" households. A city can then compensate the builder, in part, with



**Mobile home park, Minnesota. Opposite: Artist rendering of Capitol Terrace Apartments at Boise's Eighth and Main, a proposed 90-unit development for work force and affordable housing.**

fast-tracking, density bonuses, and zoning variances. The goal is to shift the burden of affordable housing from government to the private sector. The problem, according to critics, is that the zoning can end up hurting the people it is hoping to help. "The intent of inclusionary zoning is to make housing more affordable," said Edward Stringham, a housing economist in San Jose (2004). "Inclusionary



zoning produces the opposite effect. Fewer homes are built and prices are higher for the vast majority of homebuyers."

Critics cite other problems. A house once deed-restricted for a family of moderate income is a personal investment that may eventually be resold at the market rate. Mitchell (2004) and O'Toole (2002) have argued that the nation's least affordable housing markets are the most heavily regulated, and that America's most affordable homes—in free-market

states like Georgia, Pennsylvania, and Texas—are in small-government cities with the least municipal regulation.

Defenders says cities that rely on inclusion are desperate to house their workers and often have no other choice. "Inclusionary zoning is one of the best tools to get housing built that people can afford," says William H. Hudnut of the Urban Lands Institute. Inclusion strives for a mix of big and small, expensive and inexpensive, single and multifamily housing. Apartments share streets with condos, duplexes, townhouses, and manufactured homes. "Mixed-income is the only effective way to build affordable housing," Hudnut continued. "Housing that is segregated by income is not conducive to a diverse, thriving community. A truly sustainable community is one that provides housing choices" (Urban Land Institute, 2007). Increasingly the practice is common in New York, Massachusetts, Vermont, Colorado, New Mexico, and the District of Columbia. In California more than 100 cities and counties use

inclusionary zoning. The California Coalition for Rural Housing reports that inclusion zone have created 34,000 low income homes.

In Idaho, where zoning is rooted in a municipality's policing power, it is unclear whether zoning for affordability would be endorsed by the Legislature and upheld in the courts. It is also unclear whether the legislature would allow local government to recoup the cost of relocation with a tax on new development. Economically, if not politically, the Idaho conditions are certainly ripe. *Crisis In America's Housing* (2005) reports that 66 percent of Idahoans earning half or less than the median income now spend more than one of every three dollars on rent. Blaine County and the City of Hailey recently enacted laws that require 20 percent deed-restricted median-income "community" housing. Bellevue and Sun Valley require 14 and 15 percent, respectively. Builders who do not comply have been assessed an "in lieu" penalty fee. Recently, however, a builder sued Sun Valley and won back the penalty fee. Fifth District Judge Robert Elgee ruled that the "fee" was really a "tax." Sun Valley would need specific legislative authorization before enacting a new kind of tax (Volkert, 2007, March 26).

The courts have yet to rule on the more fundamental question: can Idaho cities diversify subdivisions by requiring the construction of affordable or moderately priced homes? The answer may come from a zoning dispute now pending in lakeside McCall. In a city where only 15 percent of year-round residents can afford the median home of \$300,000, a municipal "work-force housing" ordinance requires that one in five new houses be deed-restricted to people making from 100 to 160 percent of the county's median income (McCall 2006). Plaintiffs say the work-force ordinance is an unconstitutional "taking" of private property. Defendants cite a provision of the Idaho code that requires cities to comprehensively plan for low cost housing. A moratorium suspends McCall's residential construction while the lawsuit is pending in court.

Inclusion for work-force housing, even if the courts allow it, would do little for seniors on fixed incomes living in Boise's mobile home parks. Boise's Capital City Development Corporation (2007) defines "work force" as a household making between \$32,240 and \$56,420 annually. The median work-force income (\$40,000) is twice the median income for Boise's mobile home households. Inclusionary zoning for workforce housing would not be inclusive enough. The demise of mobile home living in Boise begs bolder housing solutions than any our city has attempted before.

**"I purchased this place in 1985, hoping to buy a traditional home. The market went through the roof. Now I feel stuck because I have no equity and don't know how to dispose of this place." Survey response, Stonegate**

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**Above: Spartan advertisement, 1959. Opposite: Liz Hardin, Stonegate Mobile Home Park. Previous: boy poses in South Boise's Homecret Mobile Home Park; aquamarine mobile home, Sonoma County, California; Lonnie Stikes, Rustic Arces; Travel Trailer magazine, 1956; Stonegate mailbox.**

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Our study grew from President Kustra’s hope that Boise State University can apply our social science to metropolitan issues of local concern. Todd Shallat, Ph.D, the principal investigator, organized the President’s task force and wrote, photographed, and produced this final report. Susan Mason, Ph.D. served as our research director.



Professor Mason supervised the printing and mailing of the survey and the coding of the results. She also computed the tables and drafted the data analysis in chapter five. Roy Rodenhiser, Ed.D., helped Mason create the survey and contributed a social welfare perspective. City housing manager Jim Birdsall shaped the policy recommendations and supplied essential real-world information about the trauma that people face when losing their homes. Molly Humphreys and fellow graduate researcher Susan

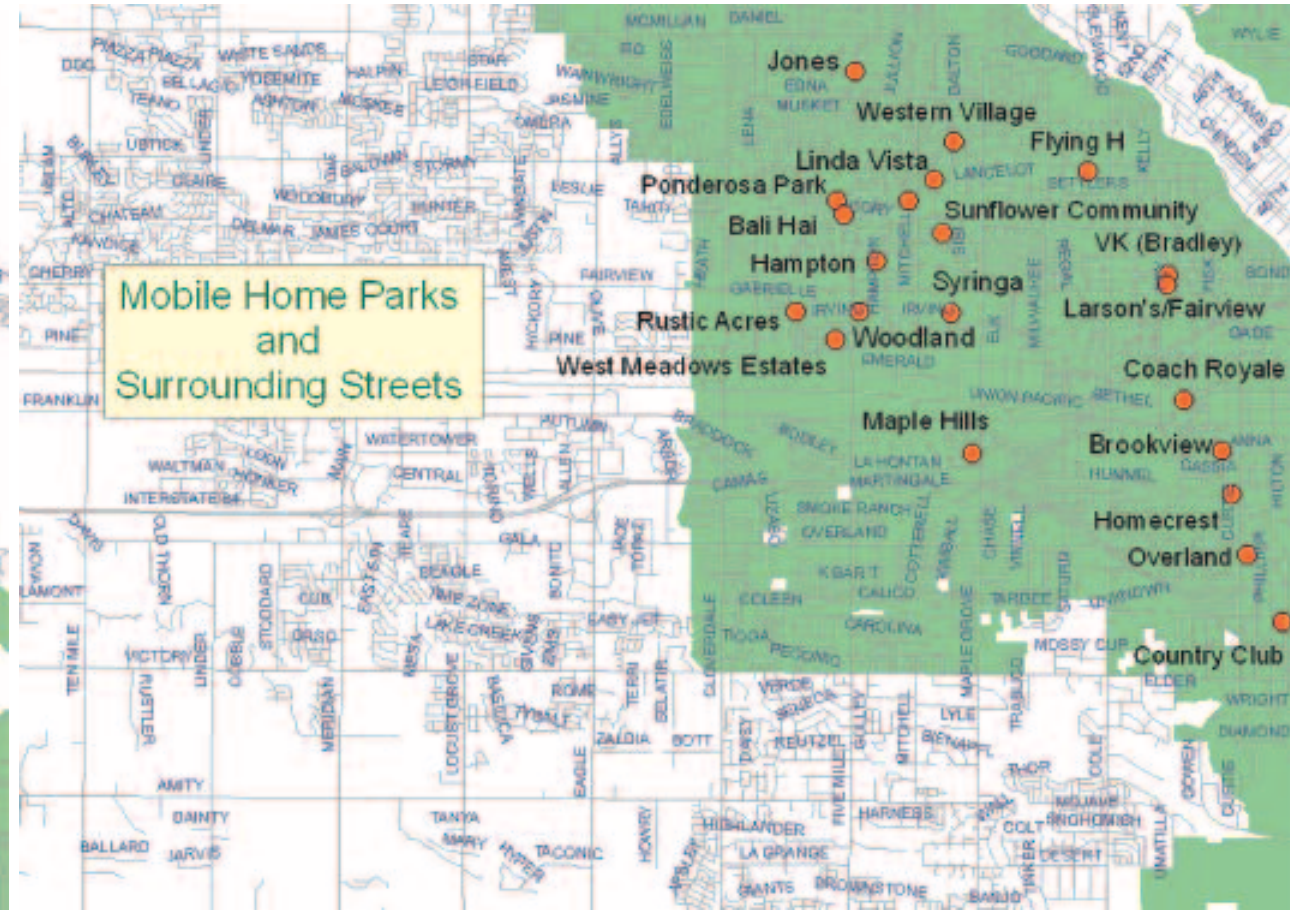
Emerson inventoried the parks, compiled addresses, braved the suspicions of people unused to scholars with clipboards, reviewed the social science literature on manufactured housing, and drafted key sections of our investigation. Graduate researcher Kevin Nehila examined the best practices of other places and, with Professor Mason, produced the GIS maps. Our group effort also relied on the generous support from more than a dozen professional colleagues. We gratefully acknowledge David Bieter, Beatrice Black, Michael Blankenship, the Boise State University Athletic Department. Ross Borden, Bruce Chatterton, Kathleen Craven, Graciela Faure, Katie Hall, Celia Higuera, Roxana Vidrio Ibarra, Meagan Jamison, Guen Johnson, Kathleen Lacey, Leslie Martin, Shalom Pennington, Ellie Pierce, Mike Reed, Hal Simmons, Adele Thomsen, Sarah Wheeler, Mike Williams, Stephanie Witt, Tara Wright, and Michael Zuzel.

### Appendix A: Boise Mobile home parks by date, the number of housing units, and response rate

ID	Mobile Home Park	Year Built	Surveys Mailed**	Percent of Population	Returns	Response Rate	
1	AAA (Anderson)	1960	45	41	89	9	23
2	Alpine Wheel Estates	1971	26	26	100	15	58
3	Bali Hai	1971	80	42	53	11	26
4	Brookhart	1950	6	6	100	1	17
5	Country Club	1968	49	41	84	16	39
6	Golden Dawn	1969	95	42	44	23	55
7	Owhyee Estates	1970	92	42	46	13	31
8	Rush	1959	7	7	100	0	0
9	Sage Acres	1962	26	26	100	10	38
10	Shalom Villa	1970	24	24	100	14	58
11	Syringa	n/a	27	27	100	8	30
12	Taggart Street (Dorian)	1969	9	9	100	1	11
13	Boise Avenue	1955	39	39	100	9	23
14	Linden	1970	88	42	48	13	31
15	Blue Valley	1972	126	42	33	10	24
16	Homecrest	1958	41	41	98	10	25
17	Woodland	n/a	36	36	100	15	42
18	Ponderosa Park	1969	124	42	34	13	31
19	Linda Vista	n/a	12	12	100	3	25
20	Home Acres	n/a	10	10	100	3	30
21	Western Village	1973	66	42	64	23	55
22	Flying H Trailer Ranch	1960	148	42	28	12	29
23	West Meadows Estate	1974	171	42	25	23	55
24	Larson’s/Fairview	1953	47	41	87	9	22
25	VK (Bradley)	1978	10	10	100	10	10
26	Sunflower Community	1984	58	41	71	22	54
27	Granger Senior	1980	60	42	70	30	71
28	Jones	1970	5	5	100	2	40
29	Coach Royale	1975	80	42	53	11	28
30	Riley’s	1969	21	21	100	1	.5
31	Ford	1960	9	9	100	1	11
32	Glenbrier	1978	100	42	42	23	55
33	Casa Real	1970	46	41	89	20	49
34	North Hills Community	1969	52	41	79	9	22
35	Herb’s Trailer Court	1966	5	5	100	2	40
36	Stonegate	1972	57	41	72	18	44
37	Monte Vista	1976	17	17	100	6	35
38	MelloDee Thornton	1999	66	42	64	19	45
39	Maple Hills Estates	1965	28	28	100	9	32
40	Howerton	1960	10	10	100	4	40
42	Floating Feather	1973	68	42	62	19	45
43	Kuehman	1950	4	4	100	0	0
44	Old Timers	1950	19	19	100	3	16
45	Thunderbird	1975	35	35	100	19	54
46	Hampton	1964	47	41	87	11	27
47	Maple Grove Estates	1975	188	42	22	12	29
48	Boise	1961	19	19	100	5	26
49	Shenandoah Estates	1980	96	42	44	18	43
50	Rustic Acres	1974*	212	42	20	19	45
<b>Total</b>			<b>2706</b>	<b>1,487</b>	<b>55</b>	<b>548</b>	<b>37</b>

\*In 1999 an addition housing 62 units was added to the original park.  
 \*\*Units based on number of valid addresses

Appendix B: Street maps





## Appendix C: Survey questionnaire

We ask you to answer the following questions to help us better understand the concerns of people living in a mobile home community.

1. To what extent do you feel safe in your mobile home community? (circle a number)

Not at all	Somewhat			Very Much			Don't know			
1	2	3	4	5	6	7	8	9	10	0

2 To what extent does your family meet its basic needs such as food, shelter, and clothing? (circle a number)

Not at all	Somewhat			Very Much			Don't know			
1	2	3	4	5	6	7	8	9	10	0

3. To what extent do you feel a sense of community or pride in your mobile home community? (circle a number)

Not at all	Somewhat			Very Much			Don't know			
1	2	3	4	5	6	7	8	9	10	0

4. To what extent are you satisfied with the educational and recreational resources available for children in your mobile home community? (circle a number)

Not at all	Somewhat			Very Much			Don't know			
1	2	3	4	5	6	7	8	9	10	0

5. To what extent are you concerned that your mobile home community might be sold to a developer? (circle a number)

Not at all	Somewhat			Very Much			Don't know			
1	2	3	4	5	6	7	8	9	10	0

6. Is there a mobile home association for your park? (check one)

Yes                  No                  Don't know

7. What was your level of participation in the mobile home association during the last year? (circle a number)

Not at all	Somewhat			Very Much			Don't know			
1	2	3	4	5	6	7	8	9	10	0

8. We ask you to answer the following questions to help us get a sense of who is living in your mobile home community.

What is your gender? (check one)

Female                  Male

10. What is your age? \_\_\_\_\_

11. How many years have you lived in your home at this location? \_\_\_\_\_

12. How many years have you lived in Boise? \_\_\_\_\_

13. How many people live in your home? (circle a number)

1      2      3      4      5      6      7      8      9+

How many people under the age of 18 live in your home? (circle a number)

1      2      3      4      5      6      7      8      9+

14. What is your total monthly payment amount for your home and lot/space? \_\_\_\_\_

15. In the following question we would like to know how much of your payment is for your home versus the lot/space.

16. Please check all that apply to you and fill in the payment amount

I own my home and the monthly payment is \_\_\_\_\_

I rent my home and the monthly payment is \_\_\_\_\_

I own my lot/space and the monthly payment is \_\_\_\_\_

I rent my lot/space and the monthly payment is \_\_\_\_\_

I cannot separate out the cost \_\_\_\_\_

17. Which of the following types of transportation do you use most frequently: (check one)

Car	Car pool	Bicycle
Bus	Motorcycle	Walking

18. Your ethnicity—Check ALL ethnic groups which you belong to:

Native North American/First Nation  
 Asian or Pacific Islander  
 African Descent/Black (not Hispanic/Latino/a)  
 Mexican  
 Other Hispanic/Latino/a  
 Caucasian/White/European (not Hispanic/Latino/a)  
 Other

19. What is your marital status (check one)

Married                  Divorced or Separated                  Widowed                  Single (never married)

19. Check ALL of the following that apply to you now.

- |  |                 |   |
|--|-----------------|---|
| deaf/Deaf                              | hard-of hearing | Visual/print impairment                 |
| Diagnosed specific learning disability |                 | Motor/mobility impairment               |
| Speech impairment                      |                 | Physical impairment (hands, arms, legs) |
| Chronic medical condition              |                 | Other impairments/disabling conditions  |
| No impairments/disabling conditions    |                 |   |

20. What is your annual household income? \_\_\_\_\_

21. Are you on a fixed income? (For example: social security, pension, disability benefits) (check one)

- Yes      No      Don't know

22. What three things do you like best about living in your mobile home community? (Please list below)

- 1. \_\_\_\_\_
- 2. \_\_\_\_\_
- 3. \_\_\_\_\_

23. What three things would you most like to change in your mobile home community? (Please list below)

- 1. \_\_\_\_\_
- 2. \_\_\_\_\_
- 3. \_\_\_\_\_

24. Please provide us with any additional information that you believe would be useful in helping us understand more about you and your mobile home community.

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Thank you for taking the time to answer these questions.