

INSTITUTE OF CURRENT WORLD AFFAIRS

RJB-1

November 29, 1972
New Haven, Connecticut

The Boston Search For A Mobile Home

There was no way for us to know just how difficult it would be to find a mobile home or more importantly, a mobile home park to locate a home in. I had some very vague knowledge that because of restrictive zoning there was a greater demand for than supply of mobile home sites. Many people are willing to sell you a mobile home, but without a site the home is useless.

Eileen and I brought the Woodall Guide with us. The Woodall Guide is a book which lists most of the parks throughout the country with a star rating system. The following is the Woodall rating system:

Woodall One Star Park - The most important consideration for a one star park is overall appearance. If it is not a decent place to live, it will not be listed in Woodall's Directory. The following are general requirements.

- 1A. Fair overall appearance.
- 1B. Patios or all-weather areas on most lots. May be concrete asphalt, wood, or some suitable material.
- 1C. Grass, rock or shell to cover ground.
- 1D. Streets fair to good. May be dirt, asphalt or gravel in reasonable condition.
- 1E. Restrooms clean, if any.
- 1F. Adequate laundry or laundromat nearby.
- 1G. If fences allowed, must be neat.
- 1H. Mail service.
- 1I. Homes may be old models but show evidence of care.
- 1J. Manager available some hours each day.

Woodall Two Star Park - In addition to the requirements for a one star park a two star park will have the following:

- 2A. Landscaping-some lawns and shrubs.
- 2B. Streets in good condition. Must be dust free of crushed rock gravel or shell minimum.
- 2C. Neat storage.
- 2D. Well equipped laundry or laundromat nearby.
- 2E. Park free of clutter, such as old cars and other abandoned equipment.
- 2F. Well maintained and managed.

Woodall Three Star Park - What a three star park does it does well but not as uniformly as higher rated parks. Many three star parks were once higher rated, but original construction does not allow for today's 10-foot 12-foot and double wides or the 55-foot and 60-foot lengths. If children are allowed, there should be adequate play area. However, the disarray

caused by children may at times be the determining factor that keeps a three star park at that level when it otherwise could be rated higher. In addition to the requirements for a one and two star park, a three star park must have the following:

- 3A. Good general appearance.
- 3B. All mobile homes must be in good condition.
- 3C. Awnings and cabana rooms on some homes in southern areas.
- 3D. Some spaces for large mobile homes.
- 3E. Paved or hard surfaced streets.
- 3F. Off-street parking or streets wide enough for safe on-street parking.
- 3G. Good lawns or substitute throughout, shade trees, some shrubs where climate permits.
- 3H. Concrete patios or the equivalent on all lots.
- 3I. All lots neat and attractive.
- 3J. All park buildings in good repair.
- 3K. Good management.

Woodall Four Star Park - Four star parks are luxury parks. In addition to the requirements for a one, two and three star park, a four star park must have the following:

- 4A. Good landscaping.
- 4B. 75-98% of homes skirted with metal or vinyl skirts, concrete block, ornamental wood or stone.
- 4C. Paved streets, edged or curbed.
- 4D. Uncrowded lots.
- 4E. Underground utilities if permitted by local conditions and authorities.
- 4F. Most tanks, if present, concealed.
- 4G. Any hedges or fences must be attractive and uniform.
- 4H. Awnings, cabanas, or porches on most homes in southern areas (Except double-wide units.)
- 4I. Most lots to accommodate large mobile homes. No. 8' wide homes.
- 4J. Where row parking of homes exists, all must be lined up uniformly.
- 4K. If park accepts children, it must have a play area.
- 4L. Community hall and/or swimming pool and/or recreation program. If a park is four star in all but this requirement, the fourth star will be printed as an open star indicating a four star park without park-centered recreation.
- 4M. Excellent management.

Woodall Five Star Park - Five star parks are the finest. They should be nearly impossible to improve. Their quality must be diligently maintained. In addition to the requirements for a one, two, three and four star park, a five star park must have the following:

- 5A. Well planned and laid out spacious appearance.
- 5B. Good location in regard to accessibility and desirable neighborhood. In some locations park should be enclosed by high hedges or ornamental fences.
- 5C. Wide paved streets in perfect condition. Curbs or lawns edged to streets, sidewalks (from street to home), street lights, street signs.
- 5D. Homes set back from street.
- 5E. Exceptionally attractive entrance and park sign.
- 5F. Patios at least 320 sq. ft. (except double-wide units).
- 5G. Paved two car, off-street parking such as carports or planned parking.
- 5H. All homes skirted with metal skirts, concrete block, ornamental wood or stone.
- 5I. Awnings, cabanas or porches on all homes.
- 5J. All hitches concealed. Any existing tanks concealed.
- 5K. Recreation, some or all of the following: swimming pool (excepting areas with long, cold winters), shuffleboard, horseshoe pitching golf course, hobby shop, hobby classes, games, potlucks, dances or natural recreational facilities.
- 5L. Beautifully equipped recreation hall with kitchen. Room for community gatherings, tiles restrooms, etc.
- 5M. Uniform storage sheds or central storage facilities.
- 5N. All late model homes in excellent condition.
- 5O. At least 60% occupancy in order to judge quality of residents which indicates park's ability to maintain a five star rating between inspections.
- 5P. All empty lots greased, graveled or otherwise well maintained.
- 5Q. If pets or children allowed, there must be a place for them to run and play without cluttering the streets and yards. Most five star parks are for adults only.
- 5R. Superior management interested in comfort of residents and maintenance of park.

We knew for the guide that finding a park in Boston itself would be virtually impossible. There is only one mobile home park in Boston, located in West Roxbury. When we got to Boston we looked at the yellow pages, a greater Boston area map, and the Woodall guide, and came up with 14 parks which were within thirty minutes driving time to Boston. We had decided that we wanted a park with more than sixty units (large enough to study) and within a reasonable driving time to a large city.

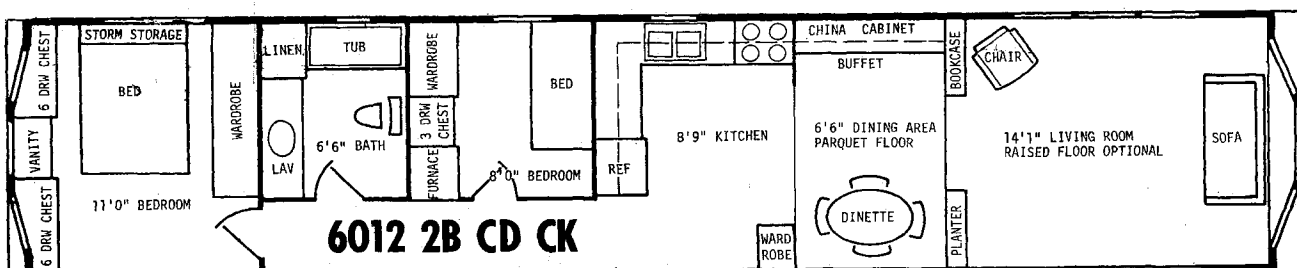
We divided the parks into three areas: the Northern suburbs, the city and Western suburbs, and the Southern suburbs. We visited a variety of parks over a four day period.

Walden Breezes - This was the first park we visited. Some people had mentioned that when the park was first established there was a great deal of public opposition to it, because it is set away from the road directly across from Walden Pond. We could see some of the units from the road, on their little gardened plots. The front office is housed in a brick and wood building which is also a general supply store. When we asked the manager if there were any available spaces, he said, "No, sorry, I don't have any. But if you want to come around in a couple of years there might be something available." Not only didn't he have any sites in the park, he didn't have any mobile home units for us to look at. We told him that we were new to the area and he suggested that the only park he knew which might have some openings was up in Chelmsford. We marked the park and decided to visit it sometime.

Lee Trailer Park - The next park we saw was in Revere, which is about ten minutes northeast of downtown Boston. We couldn't find the resident manager, but after looking through the park both Eileen and I decided that we didn't really want to find him. The park looked like the stereotype one thinks of when one talks of old fashioned trailer parks. The units were jammed next to each other on a complete concrete base; most of the units didn't have skirting (to hide the wheels and underside of the unit); and although there were 150 home sites the park seemed small and cramped. It was in the midst of an industrial area, squeezed into a strip behind a large commercial building and some apartments. We had enough of it just looking at it.

Town Line Estates - Town Line advertises in the Boston yellow pages as mobile home sellers and park managers. Its advertisements says in big letters "select your own home site ten minutes from Downtown Boston." The manager's office is a mobile home near the display homes in front of their Malden park. Paul Giancoala, the manager, told us that there weren't actually any spaces available in the Malden park, and there probably wouldn't be for quite some time, but if we wanted to put our names on a waiting list that was all right. We asked if we could look at the different display units he had. We told him we were interested in a two bedroom home. He pointed out a couple of units and told us that they were open, and that we should go take a look. He would be in the office.

We started out at one end of the eight display units and worked our way up to the line. The basic units we looked at were 60 feet by 12 feet. The exterior variations were primarily location and size of windows. Some units had a small extra unit on the side which created extra dining or living room space. All the units we saw were completely furnished, in what Eileen called, "motel modern". The interiors consisted basically of two bedrooms, a bathroom, a kitchen, a dinnette or dining room and a living room. Different models and different companies broke up the space in different ways. We saw three models, the New Yorker the Olympian and the Homette. Below, a typical floor plan:



We went back to talk with Mr. Giancoala. The units we liked the most cost a little more than \$16,000. The more modest units ran about \$11,000. This included the price of the unit and placement in the park. Town Line doesn't let you bring in a unit you have bought elsewhere, so they have no entrance fee per se. It is included in the price. But there is now way to see how much of a fee is included in the price. I wanted to get some sense of what financing would cost us. He said they got regular 7% bank loans and could negotiate mortgages for eight or ten years. When I asked for some figures he gave me two examples. If I bought an \$11,000 unit and put \$2,000 down I could get a ten year mortgage at \$127 a month. My math is not all it used to be but it works out to paying \$16,240 total (this, of course, is not unlike most mortgage payments on a conventional private home). We also worked out the finances on the used unit he was advertising for \$7,500. With additional costs such as insurance it would cost \$8,000. If I put \$2,000 down and financed \$6,000 (on an older home they want a greater percentage in down-payment) the costs would be \$111.42/month for \$90/month for ten years (\$10,800). I worked out these figures by myself--Mr. Giancoala mentioned only how much I would be paying per month.

The manager said that he could place any unit we wanted in one of his two other parks where they were constructing additional sites. He had space up in Chelmsford and space in Peabody. Town Line actually manages five different parks in Malden, Saugus, Peabody and Chelmsford.

We asked him about used units. We thought there would be a big price differential between used units and new units, but there wasn't. He told us they were nearly the same. He only had one used unit available: some people were moving out of the Chelmsford park. He said he could let us have the unit, built in 1964, for \$7,500. We told him we would take a look at it.

Peabody - There are mobile home parks on both sides of route 1 in Peabody. Most have fewer than 70 units. We visited six of the seven Peabody parks--we couldn't find the seventh. At two there were no managers, but there were signs saying no vacancies. One of the Peabody parks was managed by Town Line Estates. It was the least attractive of the Peabody parks, because all the units ran down a long straight line. At the end of the park we tried to turn around in a woman's driveway, and she came out saying turn around in the dirt, not my driveway. I guess a lot of people must turn in her driveway because when we were leaving she moved her ash can into the entrance.

Pine Grove Trailer Park - There were no new spaces available, but there was one used mobile home. It was five years old, and they wanted \$9,500 for it. The superintendent, a woman, showed it to us. The manager said that two years ago when she had moved into this park people had warned her that mobile homes depreciated just like cars, but that was a lot of bull. They were holding value, and if you were located in a good park they might even appreciate. So though the unit that we looked at seemed small and rather unattractive she said it wasn't overpriced. She said that as long as parks are restricted an older home, if it's kept up well, will keep its value. We went back to her own place, and sat in the enclosed porch she had added on. She pointed out to the highway and said that the other part of the park

was on the other side of the road. They used to have units in the valley, but the State came along and condemned the property so they squeezed the units up in this part of the park. She said people had less space, and the park management was concerned that people wouldn't like it. But no one seemed to mind at all. Actually, people seemed interested in not taking care of too much property. Hell, she had to get someone to mow her own lawn during the summer, she was so busy taking care of other people's problems.

She wanted us to see the park rules, so if she did come up with something we would know them. The rules are rules that any small community must have if people are going to get along. They deal with pets, garbage, conduct, etc. They also say if you move, as a favor to you the park will sell your unit on the premises. The park used to get \$250 for doing you this favor now they take 10% of the sales price. We left our name, as we did elsewhere, on the waiting list.

Chelmsford Town Park - Chelmsford is located about 40 minutes outside of Boston in the Northwest. Of all the parks we saw, it was the one most off the beaten path. Chelmsford itself is a small town, and the park is located about two miles outside the town off a main country road. The entrance to the park runs through two pillars. The park is nicely landscaped and has a good mixture of old and new units, plus an area at the west end of the park which is being dug up for somewhere between twenty-five and thirty-five new units. The resident manager gave us the key to lot 31, and we drove up to the little driveway. There was a small lot behind the unit, and a clothes line with a metal pole. This unit felt larger than the one we had seen in Peabody, and was less expensive, but the workmanship left something, or lots of somethings, to be desired. Drawers stuck and would not open, things looked as if they were about to fall off. Still, we could have lived in it. It was a very attractive park, but it was just a little too far away from Boston.

Since we were this far north we decided to look at the park in Billerica. It was another large park, though not as attractive as the park in Chelmsford, but it didn't matter since there were no units available.

Boston Trailer Park - This is the only park actually located in Boston (West Roxbury). It is a well-landscaped older looking park containing 150 units. The woman manager said that there were no spaces available. When I asked her what the likelihood was of a space becoming available, she said once people moved in it seemed the only way to get them would be to bomb them out. She figured that there was next to no chance of something becoming available.

We finally worked our way down to the South shore. We had been told that it was considerably warmer in the Southern part of Boston, so we went to the park outside Quincy. It was an acceptable park, but we got the answer we were getting used to, there were no spaces available. The manager said that if we were interested we might come back in about two years, there probably would be something then. He did say that they have contacts with a number of other parks and asked if we would like to see their display house.

It was a Herrli which we hadn't yet seen, so we said sure. This particular unit ran at \$13,500, but it had a porch and an add-on space for a dining area. It was a pleasant unit, basically similar to the others we had already seen. As usual there was a wide choice of rugs, tiles, and paneling. I told him the price was a little steep. He said we had just seen the Cadillac of mobile homes, and we could get the same things basically, with a little cheaper interior, by buying an Amherst. We left our name again.

We tried to find a couple of other parks on the South shore with no luck. By this time we were discouraged, exhausted and irritated. We had in a four-day period, seen 14 parks, with no luck. We had realized that finding a mobile home spot would be difficult, but not that it would be virtually impossible. The evening before we left Boston we had just about given up on finding a place at a reasonable price, in a suitable park. We decided to go out to Chicago and the West Coast. I made several calls to different park managers to convince them that we were really quite serious, that we wanted to be put on the waiting list and that we were especially interested in used units.

Paul Giancoala, the Town Line manager, said that there was a used unit available in their Saugus park, and wanted to know if I was interested in looking at it. We were feeling so discouraged that we almost said no, but we did go out to the Saugus park about 7:00 P.M. We looked and found lot 49.

Both Eileen and I liked the unit immediately. It was well located in the back of the park, away from Route 1 traffic, and the home itself had a nice warm feeling about it. The Griffins, the family who own the home, built a tool shed on their little lot. They had planted shrubbery, and installed an awning and skirting (to hide the underside of the mobile home) in accordance with park rules.

They had also replaced several of the appliances. They plan to move up to Vermont and place a new mobile home on a piece of land they have just bought. The asking price was \$11,000. They almost immediately came down to \$10,500. It still seemed a little high for a used unit. They reminded us that they had to give the park 10%, so they were only getting \$9,500. They said, "Look, if you want to give us \$9,500 and the park a \$1,000 entrance fee, that's o.k. with us."

We weren't ready to make a decision right there so we went home and talked. The park size was adequate for a study, and the park is located within fifteen minutes of eight other parks. We liked the home. We called again, tried a lower price, and settled on the \$10,500 figure.

We felt that there were several advantages to this used unit.

- 1) it already had skirting and an awning. Since they are required by park rules they would cost us an additional \$500 with a new unit.
- 2) The Griffins had obviously taken very good care of the unit, and had added both a porch and tool shed which might be used for a dark room.
- 3) the ground was already landscaped. In this, as in many other parks, it is the resident and not the manager who is responsible for landscaping.
- 4) the park was close to Boston; about fifteen minutes by car.
- 5) the site is well located in the park, in the back and away from much of the traffic.
- 6) of the few used units we saw, it was unquestionably the best value.

We mailed in a \$300 deposit, and have agreed to work out financing. Paul Giancola says that if we do it through the bank that does business for Town Line the package will be as follows: Price of the unit \$10,500. A sales tax of 3% (which for some mysterious reason doesn't have to be paid if we don't finance through their bank), and comprehensive insurance which runs the term of the mortgage or 7 years at \$789. Added altogether it comes to \$11,604. If we put down \$2,604 we could get a \$9,000 mortgage. For seven years it would cost \$167.14/month (\$14,039.76) or \$153.74/month for eight years (\$14,759.04).

All these payments only pay for the mortgage. You also pay a ground rent for the site on which your home sits. The ground rents in the Boston area generally tend to run between \$60-\$70/month for eight years (\$14,759.04).

We left Boston felling both happy and exhausted. We were happy that we had found a place we both liked, and at what we considered a reasonable price. We were exhausted from all the looking, discouraged to find out just how hard it is to find a place. It is an understatement to say that there is a seller's market. Because of restrictive zoning there are very few mobile home parks in the Boston area. The turnover is very small.

We had found a home, but we wonder how people with greater time pressure and financial constraints manage to coordinate buying a unit and finding a place in an acceptable park, particularly in a geographic area with restrictive zoning. Also, it seems very difficult to find out what the actual costs of different units are, and what the hidden extras, or undisclosed entrance fees, are. There is no material available about either used homes or the additional costs connected with locating in a park. Mobile homes are undoubtedly attractive, inexpensive housing, but the true costs of buying and locating a home are much higher than one initially imagines or is told.

Richard J. Bulger

Received in New York on December 1, 1972