

The Mobile Home— Creative Solution To a Challenge

DURING THE DECADE of the sixties the mobile home came into its own and now monopolizes the moderate cost home ownership market. The conditions that fostered establishment of the mobile home as a full-fledged legitimate member of the American housing scene were primarily population growth and inflation. The key, however, is the ability of people to respond creatively to challenging conditions.

As the 1960's wore on, we increasingly felt the pressure of an often underestimated but relentless demographic fact: the baby boom of the post World War II era.

Children born during that period began to marry and come into the housing market in the middle sixties and since. The pressure of population on the housing market appears in those segments of the population's age structure that are expanding most rapidly.

The pressure was especially severe in terms of small, moderate-cost dwelling units, since newly married couples do not need large dwellings and cannot for the most part afford expensive housing.

Parallel with the population growth was one of the most troublesome inflationary periods we have experienced in modern times. The effects were especially severe in housing, since the population trends were inflationary as well; demand rose very rapidly.

Efforts to control the inflation placed additional burdens on the conventional housing market, since a tight money policy that was instituted severely reduced the supply of mortgage money. Mortgage money was placed in more profitable areas. The result was declining production of conventional housing.

Thus, several factors joined together

to set the stage for the mobile home boom: (1) rapidly rising numbers of small families with limited incomes, (2) rapidly inflating costs of conventional housing, (3) declining supplies of mortgage money for conventional mortgage finance, and (4) declining conventional housing production.

What was needed was a small, moderately priced type of housing which could be quickly expanded and purchased with financing other than conventional mortgage money.

Mobile homes were a solution. They sell, on the average for considerably less than conventional homes. Often less than \$8,000, with perhaps \$1,000 to \$1,500 down and financed with consumer finance methods that produced higher yields to the lender and involved shorter terms than conventional mortgage investment.

The "factories" in which mobile homes were and are built are essentially roofs and walls to keep the weather from interrupting work on the production line. Large investments in buildings and machinery were simply not necessary for establishing a mobile home plant.

The price was right, the financing readily available, and expansion of production was easy. The result was a growth to over half a million units in 1972.

Despite the rapid expansion of production and the ready acceptance on the part of consumers, there was resistance of housing experts to the mobile home. For example, it was not until 1970 that the production of mobile homes was recorded as housing production by the U.S. Department of Housing and Urban Development.

The average American also thought of the mobile home and the trailer parks as housing for transients who did not fit into their community. Zoning ordinances, housing, building, and

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health codes often either specifically prohibited mobile homes and mobile home parks or treated them as a member of the nuisance class along with glue factories and slaughter houses.

A typical example is a city in upstate New York that had in its city ordinances a "mobile home ordinance" which, in considerable detail, set up standards for mobile home parks within the city. Elsewhere in the same set of statutes was an absolute prohibition of mobile home parks in the city. This exclusion was subsequently declared illegal by the courts, and an excellent mobile home park is now under construction in the newly established mobile home park zone included in the now revised zoning ordinance.

Such revisions in the law are evidence that a real change—perhaps even a revolution in American housing—has been accomplished. The source is the ingenuity and adaptability of the families of our nation and the mobile home manufacturers (often small builders and former carpenters) who, far from the limelight, prevented the housing crisis of the late sixties from becoming a disaster.

The mobile home revolution, if we dare to call it that, was accomplished by (1) families with limited resources faced with a conventional housing market that was unable to serve them, and (2) manufacturers with modest resources, no striking technological developments, and a labor force with only modest training and skills.

Rather than hold onto old housing prejudices, the families saw a chance to buy housing within their means that provided some of the important aspects of the American dream in housing.

The kind of housing thought desirable by most American families, regardless of income level or social class, is surprisingly uniform. Most people when they dream about what they themselves and others should be able to live in, think of the following:

- A single-family owned home on a good sized lot
- A good school district

- Neighbors like themselves
- At least three bedrooms
- A full set of furnishings and equipment
- High quality streets that are safe to walk at night
- Convenience to employment opportunities

Such housing often sells new these days in excess of \$40,000 with \$6,000 down and at least \$250 per month in mortgage payments.

Many families cannot afford such housing. Compromises must be made. For a large number of families, the mobile home has offered, within their price range, most of the crucial items from the foregoing list. Perhaps most important of them is the single family owned home. There is no doubt that one's own home is a very important possession to American families.

Also of extreme importance to American families has been residence in a neighborhood of people who are readily recognizable as friendly, trustworthy people. This has depended upon a certain amount of homogeneity in terms of ethnic background, social class background, and life style.

Moderate-sized mobile home parks can offer very much that kind of atmosphere with a highly structured means of maintaining it, including the park owner who carefully selects tenants and controls the behavior of those he accepts. The result tends to provide desirable levels of social interaction, mutual aid, and social control.

The structure of the park tends to foster a fellow feeling within the park.

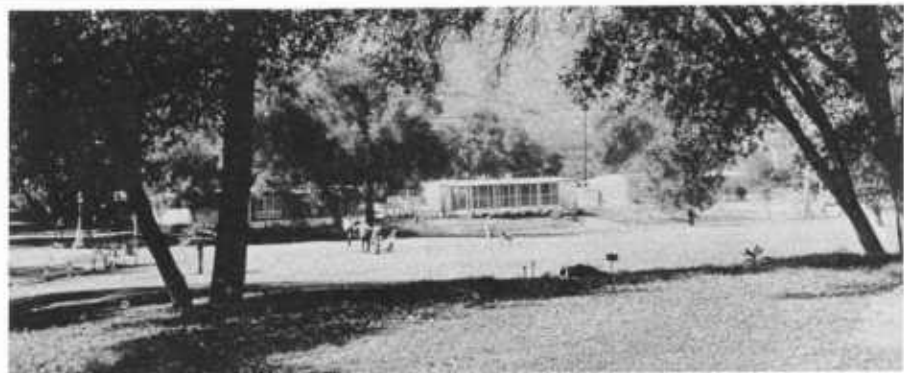
In a very real sense the mobile home park is a community.

Basic reasons for consumer satisfaction with the mobile home during recent years are its moderate cost and the convenience of care and maintenance. In addition, purchase and finance are rapid and convenient. Trends in mobile homes, however, are consistently in the direction of larger and more expensive homes.

In 1955 the difference between the travel trailer and mobile home became



Mobile home scenes.



clear with introduction of the 10-foot-wide model. In the sixties the 12-foot model was introduced and finally the 14-foot-wide mobile home began to appear. Lengths grew from 30 or 40 feet in the fifties to as much as 70 feet at the present time for the 14-foot single wide home.

A number of kinds of expansion or slide out sections were developed. Some expanded horizontally to enlarge the living room or other rooms, and others expanded vertically to raise ceiling heights. Carports, cabanas, patios, and storage sheds multiplied to provide additional living or storage space and visual appeal.

Double wides have become a substantial portion of the mobile home market, where two 12-foot wide homes are joined side by side to form a unit 24 feet by 40 or more feet in length, providing as much floor space as many smaller conventional homes. Triple wides offer as much space as many new conventional homes but generally without basement or attic space. Such multiple width homes may often be classified as prefabricated homes.

We mentioned above that the mobile home represents for moderate income people the nearest thing to conventional housing they can afford. Mobile home manufacturers and the mobile home consuming public, however, gradually are moving back to conventional dwelling types. The difference between the double wide placed on a lot owned by the homeowner often will be nearly indistinguishable from the inexpensive smaller conventionally built home with aluminum siding and pitched roof.

Purchase and financing of the truly mobile homes is very similar to the purchase of automobiles. Financing through Federal Housing Administration and Veterans Administration mortgages are permitted on some of the more permanent types of mobile homes. Any assessment of the mobile home must take into account the system of sales, financing, and resale.

The first mobile home a family is likely to buy will be a smaller, lower

priced one, especially if they are a recently married couple. They will need a down payment of \$1,000 to \$1,500 depending on the size and quality of the home, presumably a 12- by 50- to 60-foot home. Payments on the home would run for 5 years.

Somewhere in the range of 2 or 3 years after the original purchase, the couple may have children and decide they need a larger home. As is the situation with automobiles, equity in the older home is usually enough to cover the down payment on the new and the only change may be in a slightly larger monthly payment for a new mobile home with new furniture.

Although many, perhaps most, people who live in mobile homes do so because they fit their pocketbook and family size, an important factor for many people is the reduced amount of maintenance and yard work that the mobile home represents compared with the conventional home.

In addition, many people simply like the close social relations, the identification with their park and the people in it, and in general what might be referred to as a mobile home life style. That life style does not include a great deal of mobility since mobile home owners do not move any more often than other people of similar age and family size.

Families with moderate incomes and relatively small families will find in the mobile home the only *new* housing within their purchasing range. Of course there are older homes that may be purchased in the mobile home price range. Such housing, however, is not likely to have a full set of new furniture and appliances as does the mobile home.

(Unfurnished mobile homes are available, but in general the furniture tends to be a bargain since it may not add nearly as much to the price of the mobile home as it would cost if purchased separately from a retail furniture store).

In general, the monthly outlay for a mobile home including the park rent is

quite comparable with rental of a new apartment. Both rental and mobile home purchase tend to require smaller monthly outlays than the purchase of equivalent conventional detached dwellings. Mobile homes, however, do tend to depreciate in value whereas there sometimes is a capital gain appreciation value in conventional homeownership.

It should be recognized that a mobile home is usually less expensive because it provides less than the conventional home does. It tends to be smaller, more lightly built, and does not provide opportunity for investment in land and buildings that might increase in value. One analysis, however, has shown that the money invested by conventional homeowners in their house and land would have brought a greater return if they had lived in a mobile home and invested the savings elsewhere.

If you are interested in the purchase of a mobile home, there are three things you should do: (1) find out about the reputation and reliability of your dealer by talking to people who have bought homes from him, (2) find out about the reputation and reliability of the park owner and park manager by talking to people who have lived in the park, (3) go to your library or book store and obtain a reference book like *All About Mobile Homes* by John L. Scherer, published by Fawcett in paperback.

New Developments In Home Building

NEW CONSTRUCTION methods and materials are rapidly replacing many of the time-honored ways of building. Labor costs are now too high, particularly in urban areas, to rely solely on building housing on-site stick by stick and brick by brick.

Using large size panels generally reduces labor costs. Material costs can be kept down by using items stocked locally. House plans must be designed to use standard lengths and sizes of materials. These guidelines should be kept in mind in selecting plans and when considering the use of new methods and materials. Just a few of the relatively new materials and methods can be discussed in this chapter.

Many low-income families can afford adequate housing only by doing much of the building themselves. Some of the new methods suitable for semi-skilled or unskilled workers also tend to reduce contractor costs.

One amazingly simple way of building concrete block walls is known as the surface bonding method. It is equally adapted to self-help and contractor-built structures.

You need an accurately leveled concrete footing or slab floor on grade to support the walls. Bed and level the first course of blocks in rich mortar. Leveling and plumbing the first course is very important.

Stack the remaining courses dry without mortar. Some blocks are not square and the faces are not always parallel. Plumb and level individual blocks by inserting small pieces of galvanized sheet metal or brick veneer ties between the blocks. Work to a mason's line stretched from corner to corner to get the wall straight. Fasten the wood plate on top of the wall at intervals by means of steel rods running through the block cores to the foundation.

When stacking is completed, trowel a thin coat of cement-base surface bonding mix on both sides of the wall. Chopped glass fiber filament in the mix provides reinforcing so that the coating need be only 1/16 inch thick.

A surface bonded wall is much stronger than a conventional one with

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