

Manufactured Housing In The Southern New Hampshire Planning Commission Region

Survey Results

August 2003

Southern New Hampshire Planning Commission

Community Development Finance Authority

Introduction

Southern New Hampshire Planning Commission undertook this report in partial fulfillment of its commitments to the Seed Equity for Economic Development (SEED) Capacity Grant program funded by the New Hampshire Community Development Finance Authority (CDFA). Following the 1980's no statewide efforts have been made to inventory the status of manufactured housing throughout the state. The aim of this study is to complete such an inventory within the region as a part of similar studies by the other New Hampshire Regional Planning Commissions in the state through the CDFA SEED grant project. Additionally, the New Hampshire Community Loan Fund's Manufactured Housing Park Program provided guidance on the formulation of the survey and scope of research.

A brief overview of population and housing in the Southern New Hampshire Planning Commission (SNHPC) region is provided as background information. The study looks at the number of parks and homes across the region, the assessed value of each, roads and road maintenance, measures taken to protect homes from natural disasters, utilities and services available, and the possibility of future development. Lastly, a summary of resources available to towns to assure quality manufactured housing is provided.

The goal of this report is to provide base data on manufactured housing parks for each town in the region and to also create a GIS layer representative of the data. This data is to be available to town officials and other parties, such as the New Hampshire Community Loan Fund, undertaking manufactured housing projects and research.

Manufactured Housing Defined

The State of New Hampshire offers a definition of manufactured housing in RSA 674:31. It is quoted as “[a]ny structure, transportable in one or more sections, which, in traveling mode, is 8 body feet or more in width and 40 body feet or more in length, or when erected on site is 320 square feet or more, and which is built on a permanent chassis and designed to be used as a dwelling with or without a permanent foundation,” and “which utilizes plumbing, heating, and electricity.”

More commonly manufactured housing is referred to as mobile homes or trailers. By definition manufactured housing are factory built homes designed to meet the specifications of the Federal Housing Code or the “HUD Code.” These homes are built on a steel chassis, which forms an integral part of the homes structure. Manufactured housing is not to be confused with modular homes, also factory built, but are stick framed and designed to meet local building codes instead.

Population Growth in the SNHPC Region

The Southern New Hampshire Planning Commission region is comprised of 13 towns in the Manchester area. Per the 2000 United States Census data, the region was home to 248,838 persons, of which the City of Manchester had 107,006 persons. Bedford, Derry, Goffstown and Londonderry are the larger of the surrounding towns. All of these towns have populations between 15,000 and 35,000 persons. There are 3 towns (Hooksett, Raymond and Weare) with populations between 5,000 and 12,000 persons. The 5 remaining towns (Auburn, Candia, Chester, Deerfield and New Boston) all have fewer than 5,000 persons.

The Southern New Hampshire Planning Commission has grown from a region of 138,355 persons in 1970 to 248,838 in 2000. Over those past 30 years the region's population increased 80% and grew at an annual rate of 1.98%. The region saw the greatest absolute change in the towns of Derry, Londonderry and Manchester. In terms of percent increase the towns of Bedford, Deerfield, and Raymond increased over 200% and Londonderry over 300%. The towns experiencing the least absolute change were Candia, Chester and Deerfield. The percent increase was least in the towns of Candia, Goffstown and Manchester, all with less than a 100% change.

Table 1: Population Growth in the SNHPC Region

Municipality	Census				Percent Increase	Absolute Change	Growth Rate
	1970	1980	1990	2000			
Auburn	2,035	2,883	4,085	4,682	130%	2,647	2.82%
Bedford	5,859	9,481	12,563	18,274	212%	12,415	3.86%
Candia	1,997	2,989	3,557	3,911	96%	1,914	2.27%
Chester	1,382	2,006	2,691	3,792	174%	2,410	3.42%
Deerfield	1,178	1,979	3,124	3,678	212%	2,500	3.87%
Derry	11,712	18,875	29,603	34,021	190%	22,309	3.62%
Goffstown	9,284	11,315	14,621	16,929	82%	7,645	2.02%
Hooksett	5,564	7,303	9,002	11,721	111%	6,157	2.51%
Londonderry	5,346	13,598	19,781	23,236	335%	17,890	5.02%
Manchester	87,754	90,936	99,332	107,006	22%	19,252	0.66%
New Boston	1,390	1,928	3,214	4,138	198%	2,748	3.70%
Raymond	3,003	5,453	8,713	9,674	222%	6,671	3.98%
Weare	1,851	3,232	6,193	7,776	320%	5,925	4.90%
SNHPC Region	138,355	171,978	216,479	248,838	80%	110,483	1.98%

Housing Growth in the SNHPC Region

The 2000 U.S. Census reported there were a total of 96,510 dwelling units in the SNHPC region. Nearly half, 48%, of these units are located in Manchester. Another 34% of dwelling units are in the towns of Bedford, Derry, Goffstown and Londonderry. The remaining towns each had less than 5% of the housing supply.

As a region there was a 106% increase in total housing units, an absolute increase of 49,766 units from 1970 to 2000. Bedford, New Boston, Raymond and Weare all had an increase of over 200% and Londonderry over 300% during the past 30 years. All other towns, with the exception of Manchester had between a 100 and 200% increase in housing units. Manchester saw only a 52% increase.

Manufactured housing has consistently comprised approximately 3% of the regions total housing supply since 1970. Raymond has the greatest percent of manufactured homes, with 18% of its total housing stock. Deerfield, Hooksett and Weare all had between 5 and 10% manufactured housing. Candia, Chester, Derry, Goffstown, Londonderry and New Boston all have between 1 and 5% of the housing stock as manufactured housing. Auburn, Bedford and Manchester's housing stocks are all less than 1% manufactured housing.

Table 2: Manufactured Housing and Total Dwelling Units 1970 to 2000

Municipality	Total Dwelling Units				Total Manufactured Housing Units				Manufactured Housing as a Percent of the Total Housing			
	1970	1980	1990	2000	1970	1980	1990	2000	1970	1980	1990	2000
Auburn	663	979	1,354	1,622	24	23	25	11	3.6%	2.3%	1.8%	0.7%
Bedford	1,691	2,858	4,156	6,401	11	14	31	12	0.7%	0.5%	0.7%	0.2%
Candia	605	995	1,192	1,384	30	41	60	49	5.0%	4.1%	5.0%	3.5%
Chester	436	661	924	1,247	18	16	34	30	4.1%	2.4%	3.7%	2.4%
Deerfield	634	828	1,227	1,406	30	62	112	138	4.7%	7.5%	9.1%	9.8%
Derry	4,279	7,280	11,869	12,735	324	362	573	609	7.6%	5.0%	4.8%	4.8%
Goffstown	2,465	3,457	5,022	5,798	15	7	295	306	0.6%	0.2%	5.9%	5.3%
Hooksett	1,683	2,492	3,484	4,307	213	186	339	266	12.7%	7.5%	9.7%	6.2%
Londonderry	1,628	4,584	6,739	7,718	357	463	590	467	21.9%	10.1%	8.8%	6.1%
Manchester	30,185	35,869	44,361	45,892	55	86	486	79	0.2%	0.2%	1.1%	0.2%
New Boston	427	677	1,138	1,462	30	49	57	44	7.0%	7.2%	5.0%	3.0%
Raymond	1,193	2,153	3,350	3,710	227	619	804	667	19.0%	28.8%	24.0%	18.0%
Weare	855	1,368	2,417	2,828	73	150	273	235	8.5%	11.0%	11.3%	8.3%
SNHPC Region	46,744	64,201	87,233	96,510	1,407	2,078	3,679	2,913	3.0%	3.2%	4.2%	3.0%

Manufactured Housing Parks Survey Results

The Manufactured Housing Survey was distributed to town assessors, building inspectors and planning offices throughout the Southern New Hampshire Planning Commission (SNHPC) area following conversations with each town in March and April of 2003. The survey format was established by Central New Hampshire Planning Commission in 2001 and included 2 new questions requested by the New Hampshire Community Loan Fund staff. A copy of the survey is included in Appendix 1.

It is important to note this survey only considered manufactured housing within the confines of parks. Therefore, while the some towns have individual manufactured homes on private lots and not in parks, they were not considered in the process of this survey. The following text is a summary of the responses received.

Manufactured Housing Parks in the SNHPC Region

Only 8 of the 13 towns within the SNHPC region have Manufactured Housing Parks, totaling 34 parks and 1,889 homes. The largest concentration of parks is in Derry, 10, and the least in Candia, 1. The towns of Derry, Goffstown, Londonderry and Raymond all have over 300 homes in their parks while Candia has only 33. One park, Whispering Pines is partially in Derry and Londonderry. For the sake of this report it is counted as 2 separate entities.

Table 3: Location of Manufactured Housing in the SNHPC Region

Community	Number of Parks	Number of Lots
Auburn	0	0
Bedford	0	0
Candia	1	33
Chester	0	0
Deerfield	0	0
Derry	10	392
Goffstown	3	306
Hooksett	4	250
Londonderry	4	392
Manchester	2	76
New Boston	0	0
Raymond	7	315
Weare	3	125
SNHPC	34	1889

All parks reported they are year round with the exception of 2 parks in Derry that are seasonal. The seasonal parks identified are Chase's Grove and Beaver Lake Park.

The towns were able to identify the approximate year when the park was established for all but 8 parks. Approximately 50% of the parks were created in the 1960's and 70's, with 6 parks and 11 parks respectively. There were 2 parks established prior to 1950, 4 during the 1950's and 3 after 1980.

All of the parks total 1,019 acres. The parks surveyed ranged in size from 1 acre up to 199 acres. Shatney's in Goffstown is the smallest park with the entire area developed. The Londonderry portion of Whispering Pines is the largest park; the actual developed area is unknown. Fifty percent of parks are between 5 and 25 acres and the average park size is 30 acres. In terms of developed area the largest park is Glen Falls in Goffstown with 41 acres. The average developed area of parks is 16 acres, although for 9 parks this data was not available. (See figure 1)

Additionally, the parks range in capacity having 5 to 230 lots. Shatney's in Goffstown had the least and Londonderry's Whispering Pines the most. The majority, 59%, has between 26 and 50 lots and the average is 56 lots. (See figure 2) 98% of all units were occupied and in 24 parks all lots were habited, based on the surveys that completed the section on occupancy.

Figure 1: Park Size

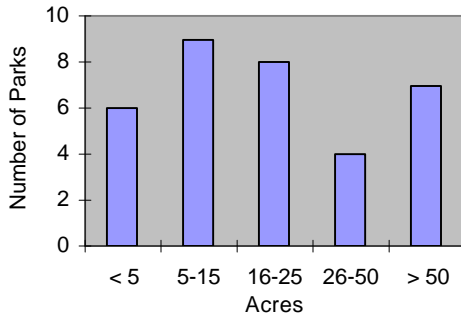
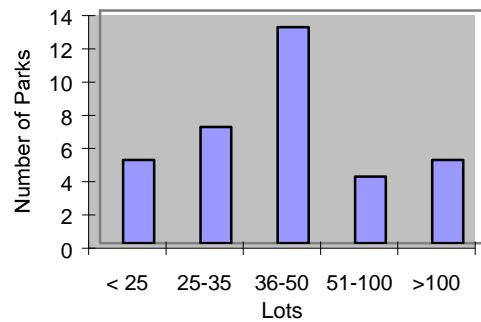


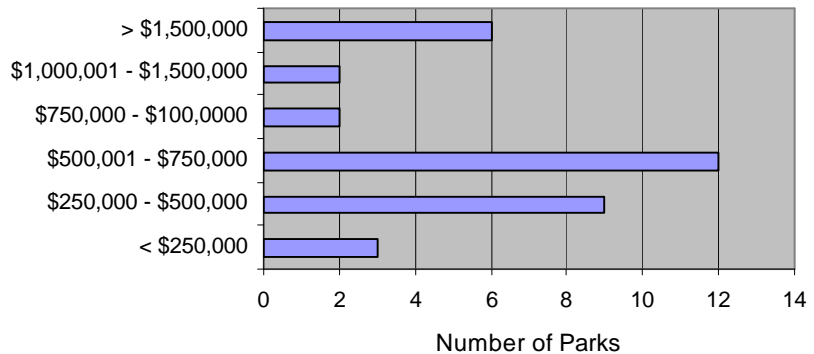
Figure 2: Lots Per Park



The assessed value of parks reported in the surveys are the most recent valuations recorded by the Towns' Assessor's Office. Manufactured Housing Parks in the SNHPC region are valued at between \$58,000, Shatney's in Goffstown, and \$2,216,200 for Manchester Manor in Hooksett. The average assessed value of all parks surveyed was \$768,922 (See table 4 for town averages). 9% of parks were valued below \$250,000 while 67% were at between \$250,000 and \$1,000,000 and 24% greater than \$1,000,000. (See figure 3)

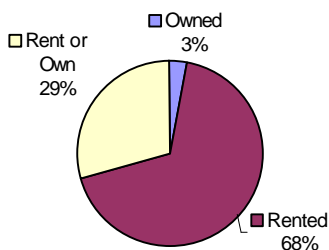
Table 4: Average Assessed Value	
Hooksett	\$1,085,100
Goffstown	\$1,046,533
Londonderry	\$891,478
Derry	\$811,770
Raymond	\$607,671
Weare	\$572,433
Manchester	\$348,500
Candia	\$311,750

Figure 3: Assessed Value of Manufactured Home Park



Composition of Lots Within the Manufactured Housing Parks

Figure 4: Tenancy of Lots



Sixty-eight percent of all parks exclusively rent the lots to manufactured home owners in the Southern New Hampshire Planning Commission Region. Only in 3% of parks to the homeowners also own their lots. In 29% of parks the lots occupied by a mixture of owners and renters. In the region 7 of the 34 parks are owned by cooperatives formed by the manufactured home park residents. (See figure 4)

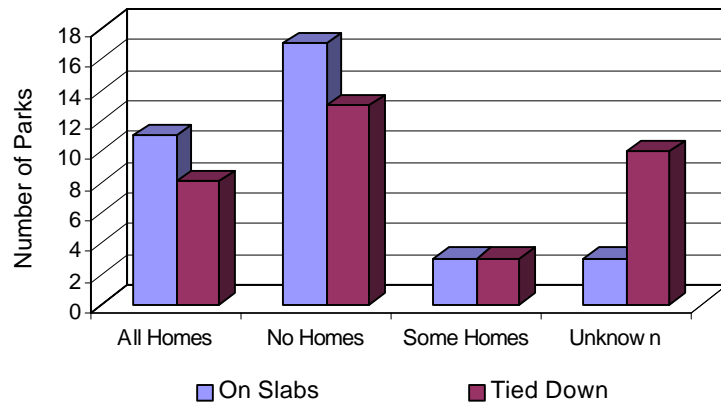
Four of the parks surveyed have restrictions on the type of manufactured home that could be placed within the park. The two parks in Manchester are restricted by the City’s building codes. Meadowsett Village in Hooksett only allows doublewide manufactured homes and Sugar Hill Manor in Weare sets a maximum of two bedrooms per home. Fifteen surveys responded that there are no restrictions on the type of manufactured homes allowed and another 15 were uncertain whether there are any restrictions.

Six of the parks limit occupancy to certain household compositions. Three parks, Medford Farms and Glen Falls in Goffstown along with Neil’s in Derry are strictly elderly or 55 plus homes. Sugar Hill Manor in Weare limits families to only one child per home. Whispering Pines in Londonderry allows a maximum household size of 2 persons and Lilac Drive in Raymond a 4-person household. 25 surveys indicated there were no restrictions on household types and 3 surveys stated unknown.

Preventative Measures

This year at the request of the New Hampshire Community Loan Fund’s manufactured housing cooperative program, 2 new questions were included in the survey. These questions attempt to understand what measures manufactured home owners employ to protect their homes from damage due to natural hazards. The two features promoted as providing the greatest protection to homes are siting the home on a slab and using tie downs. The slab helps to protect against water damage while the tie downs protect the home from wind damage.

Figure 5: Preventative Measures Used in Parks



50% of parks surveyed claimed none of their homes are placed on concrete slabs. 32% said all of the homes are on slabs. While 9% said some homes are on slabs and another 9% were uncertain.

Tie downs appear to be less frequently used than concrete slabs. Only 24% of parks surveyed stated their homes were on tied down. 38% said no homes employed tie downs. 9% said some homes were tied down and 29% of surveys were uncertain whether the homes were tied down. (See figure 5)

Roads and Maintenance

Typically roads within parks are private roads and maintained by the park owner. Of the 34 parks surveyed 27 or 79% are privately owned and maintained. 15% or 5 parks are uncertain about road ownership and 6% or 2 parks are town owned and maintained. The two parks with town roads are Hammond Village and Hilltop Cooperative in Raymond.

Data on road inspections is only available for 24 parks. It is unknown whether there are any safety inspections by police, fire or town officials in 10 parks. 12 parks have no known safety inspections. 8 parks' roads are inspected for safety. All of the year round parks (8) in Derry have their roads inspected annually for safety. Londonderry will inspect private roads in its 4 parks upon the request of the owner.

Utilities and Services

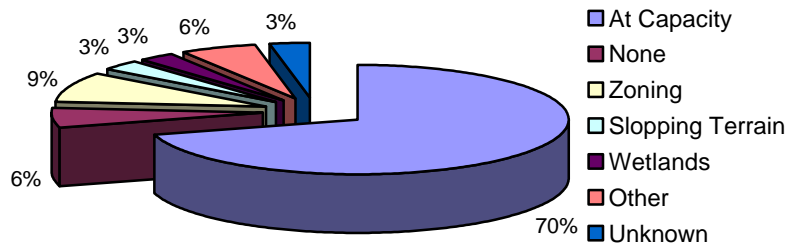
The availability of town water and sewer service is largely dependent on the capacity at which the town provides them. Roughly one-third or 12 parks have water supplied by the town they are located in. An additional four parks, one in Hooksett, two in Londonderry and one in Derry, have water supplied by the Manchester Water Works. Eighteen parks rely on wells for water supply, of which in 4 parks all homes have private wells and 14 parks employ shared or community wells.

The majority of parks (28) all have septic systems rather than town provided sewer systems in 6 parks. Those parks with town sewer service are the two Manchester parks, three of the four parks in Hooksett and one park in Londonderry. Of the parks with septic systems, in 16 parks all homes have their own septic systems and 12 parks employ shared septic systems.

Future Development

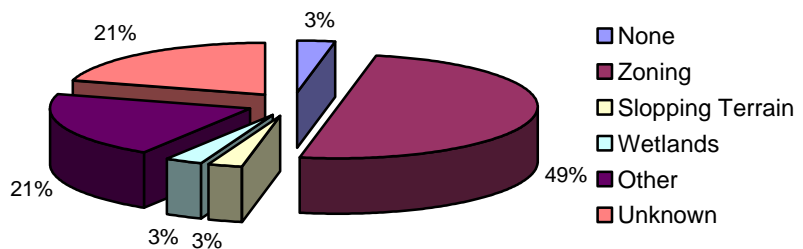
Seventy percent of parks recorded in the surveys are currently at capacity and incapable of further subdividing lots or adding new homes for this reason. Only six percent of parks have the ability to add new homes and for 1 park it is unknown. See figure 6 for other reasons prohibiting future internal growth in parks.

Figure 6: Constraints on Growth Within Parks



Only 1 park, Bockman in Londonderry, has the ability to expand beyond its current borders. Half of the surveys reported the parks could not expand externally due to existing zoning in the town. See figure 7 for additional details prohibiting external growth.

Figure 7: Constraints on Growth Beyond Existing Park Borders



Summary

Manufactured housing parks grew most rapidly in the 1960's and 1970's in the Southern New Hampshire Planning Commission region. There are a variety of park sizes and densities within the parks across the region. Like most manufactured home parks the lots are typically rented while the homes are individually owned. There are a growing number of parks that have formed cooperatives and have purchased their land and there is now a mixture of rented and owned lots within a park. Nearly all roads in the parks are privately owned and maintained.

Approximately half of the parks have some or all of their homes utilizing preventative measures against natural hazards. Very few of the parks set limitations on the type of manufactured home or household that can locate in the park. The one limitation that repeats within the surveyed group is elderly households only. About half of the parks have town water supply and nearly three-quarters have septic systems. Seventy percent of the parks are at capacity and unable to add new units on the current property. Almost 50% of parks cannot expand beyond their current borders due to town zoning.

Resources for Manufactured Housing Policy and Action

In the State of New Hampshire all towns are required to take one of two approaches in zoning for manufactured housing. Per RSA 674:32, towns must either provide opportunity for manufactured housing parks and individual lots in subdivisions or they must allow manufactured housing to occur on individual residentially zoned lots, meeting the applicable zoning for that location. Towns may not entirely exclude manufactured housing, as it is one available form of low cost housing for residents as was stated in Chapter 406 in 1981. Additionally, as with all zoning and subdivision topics, towns should review their zoning and subdivision ordinances to ascertain that manufactured housing is given sufficient opportunity to develop and the possibility to expand without undue burden.

Towns may not require a special exception for manufactured housing on individual lots. Instead, a manufactured home is to be permitted as any other home or structure in the zoning district. The home must comply with all lot size, setbacks, frontage and other space requirements set forth in the town zoning ordinance.

Manufactured housing in parks must be allowed “realistic opportunity” for growth and expansion. In order to do so lot sizes and densities set forth by the ordinances are required to be reasonable.

To insure the safety and quality of manufactured housing construction, towns are permitted to enforce national building code standards on all homes. While minimum construction standards may be set, a town can not require manufactured homes be placed on foundations.

It should be noted that the allowance of manufactured housing in a town provides another opportunity for a town to provide its fair share of affordable housing. This is a simple method for a town to create low cost housing choices to moderate and low income families within the community and region.

Typically, in manufactured housing parks the homes are owned by the residents and the land is rented. This system creates three risks for residents. First, without a lease the homeowners are at risk of excessive rent increases. The Mobile Homeowners and Tenants' Association (MOTA) in 1999 worked to pass into law a requirement that if more than 50% of park residents challenge the rent increase the landowner has to justify the increase. Second, the residents have no control over the sale of the land and potential for park closure. Since the costs of moving a manufactured home, \$1,500 to \$5,000 is prohibitive; the residents would be faced with the loss of their home and moving. Lastly, the residents have no control over the level of maintenance of the land and utilities. If the landlord does not maintain the property, the residents could be exposed to potential health and safety hazards.

Cooperative formation is one tool available to manufactured housing park residents to improve the status and security of living in the parks. The New Hampshire Community Loan Fund has established a program to support the formation of park cooperatives that can in turn through one of their loans purchase the land and become the rightful owners of the land. Allowing the residents to own the land, they will have greater incentive to maintain the park and services within it.

Once the park residents have formed a cooperative and own the land, there are other resources available to them to assist in park maintenance and improvement. Through the United States Department of Housing and Urban Development Community Development Block Grants have been awarded to cooperatives for the replacement and improvement of park utilities including new septic and water systems along with road improvements. The U.S. Department of Agriculture's Rural Development Program has also assisted in similar efforts.

Additional Resources

Bradley, Paul. "Manufactured Housing Park Cooperatives in New Hampshire: An Enterprising Solution to the Complex Problems of Owning a Home on Rented Land." Cooperative Housing Journal (2000).

Central New Hampshire Regional Planning Commission. "Manufactured Housing Parks in the Central New Hampshire Region: Survey of Towns" (January 2002)
<http://www.nharpc.org/reports/central/MH%20Final%20Report.pdf>

Loughlin, Peter J. New Hampshire Practice: Land Use Planning and Zoning, 3rd Edition. New York, NY: Lexis, Nexis, 2000. Section 13.02 pages 176-179 and section 14.05 pages 187-190.

New Hampshire Community Loan Fund. WWW.NHCLF.ORG

Sanders, Welford. Manufactured Housing: Regulation, Design Innovations, and Development Options. APA Report #478 (1998).

Southwest Region Planning Commission. "Southwest Region Manufactured Housing Park Survey." (December 2002)
<http://www.nharpc.org/reports/southwest/SWRPC%20Manufactured%20Housing%20Park%20Report.pdf>

Appendix 1: Manufactured Housing Survey

MANUFACTURED HOUSING PARK SURVEY

Do you have any parks in your town? yes (please continue) no (return survey as is)

Name of Park _____

Address _____

City/Town _____ Zip _____

Name of Owner _____

Park Contact Person (if different from owner) _____

Phone Number _____

What year was the park established? _____

The park is seasonal year round both unknown

What is the assessed value of the mobile home park? \$ _____ Year _____

What is the approximate size of the parcel where the park is located? _____

What is the approximate size of the developed area of the park? _____

How many lots does the park have? _____

How many lots are occupied? _____

Lots are: rented owned both unknown

Are there restrictions on the size and type of mobile home allowed in the park?

yes no unknown

If yes, please explain _____

Are there any restrictions on the type of household that can live in the park (i.e. elderly only?)

yes no unknown

If yes, please explain _____

Are the mobile homes on concrete slabs? yes no

Are the mobile homes tied down? yes no

Are the roads private? yes no

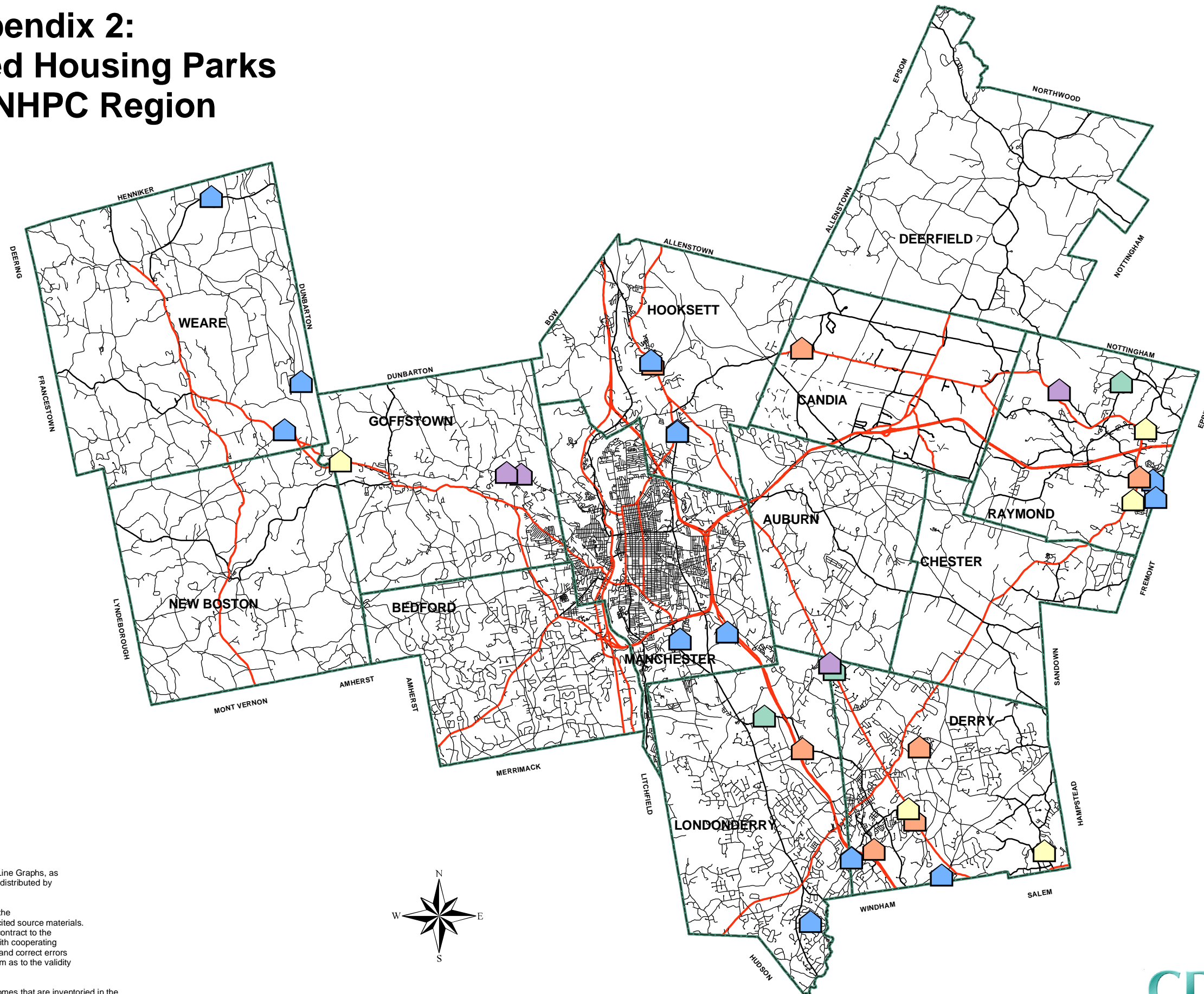
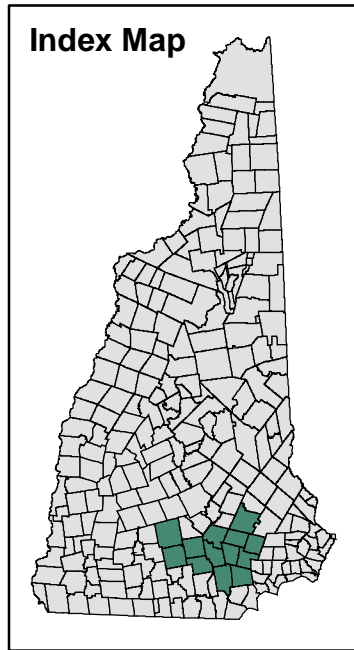
Who takes care of the roads? _____

Are the roads inspected by Police/Fire/Town for safety? yes no

If yes, how often are the roads inspected? _____

(Continued on back)

Appendix 2: Manufactured Housing Parks In The SNHPC Region



Legend

Roads

- Primary State Highway
- Secondary State Highway
- Town Maintained Roads
- - - Town Unmaintained Class VI Roads

Political Boundaries

Manufactured Housing Parks

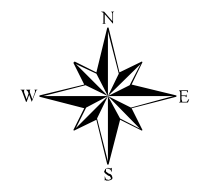
- Less Than 25 Lots
- 25 - 35 Lots
- 36 - 50 Lots
- 51 - 100 Lots
- More Than 100 Lots

Base features are from USGS 1:24000 scale Digital Line Graphs, as archived in the GRANIT database. All base features distributed by Complex Systems Research Center, Durham, NH.

"Digital data in NH GRANIT represents the efforts of the contributing agencies to record information from the cited source materials. Complex Systems Research Center (CSRC), under contract to the Office of State Planning (OSP), and in consultation with cooperating agencies, maintains a continuing program to identify and correct errors in these data. Neither OSP nor CSRC make any claim as to the validity or reliability or to any implied uses of these data."

This map displays the distribution of manufactured homes that are inventoried in the Manufacture Housing In the Southern New Hampshire Region Survey Results June 2003. Sites were mapped by the SNHPC staff according to the data provided by each of the towns' survey responses.

Map prepared by the SNHPC, June 2003.



Appendix 3: Listing of Parks Surveyed

Park Name	Address	Town	Total Acres	# of Lots
Annie Oakley	Windham Depot Rd	Derry	18.0	50
Bangs	Kendall Pond Rd	Derry	15.0	100
Beaver Lake Park	Beaver Lake Ave	Derry	15.0	29
Bill & Ruth's Trailer Park	Route 27 20/31-1	Raymond	4.0	18
Bockmon	Mammoth & Rockingham Roads	Londonderry	8.8	83
Chases Grove	Island Pond Rd	Derry	62.0	7
Country Lane Manor	843 High Street	Candia	31.6	33
Frost Co-op	Rt. 28	Derry	30.0	30
G&M Co-op	1397 Hooksett Rd	Hooksett	5.7	43
Glen Falls	157 Donald Dr	Goffstown	68.0	150
Hammond Village Mobile Home Park	Prescott Rd (6/66)	Raymond	18.8	40
Hilltop Cooperative	18 Parker Avenue	Raymond	25.3	55
Huse Road Manufactured Housing	672 Huse Road	Manchester	3.9	38
Kuncanowet Hills	86 Sargent Station Rd	Weare	55.0	42
Lakeside Mobile Park	749 Corning Road	Manchester	6.7	38
Leisure Village Mobile Home Park	Route 27 33/8-9	Raymond	80.0	126
Lilac Drive	22 Lilac Drive	Raymond	11.0	26
Manchester Manor	1180 Hooksett Rd	Hooksett	36.2	135
Meadowset Village	1160 Hooksett Rd	Hooksett	20.2	41
Medford Farms	96 Partridge Ln	Goffstown	86.0	151
Michauds	Rt. 28	Derry	4.5	23
Neils	Fordway Ext.	Derry	12.4	28
Paradise Ridge	7 Welch Lane	Raymond	21.9	39
Park Place Motel Corp.	1385 Hooksett Road	Hooksett	2.8	31
Ponderosa	57 South Road	Londonderry	21.2	44
Rancourt Estate	Kendall Pond Rd	Derry	7.0	37
Shatney's	19 Parker Station Rd	Goffstown	1.0	5
South Weare Mobile Home Co-op	174 South Stark Highway	Weare	23.2	39
Sugar Hill Manor	732 Concord Stage Rd	Weare	76.7	44
Wagon Wheels	2 Stonehenge Rd	Londonderry	6.9	35
Weber's	28 Bypass	Derry	22.0	51
Whispering Pines	28 Bypass	Derry	18.0	37
Whispering Pines	192 Bypass 28	Londonderry	199.0	230
Wil-Lin Trailer Park	33 Chester Road	Raymond	1.2	11