Investigating mobile home parks as affordable housing in Riley County, Kansas

by

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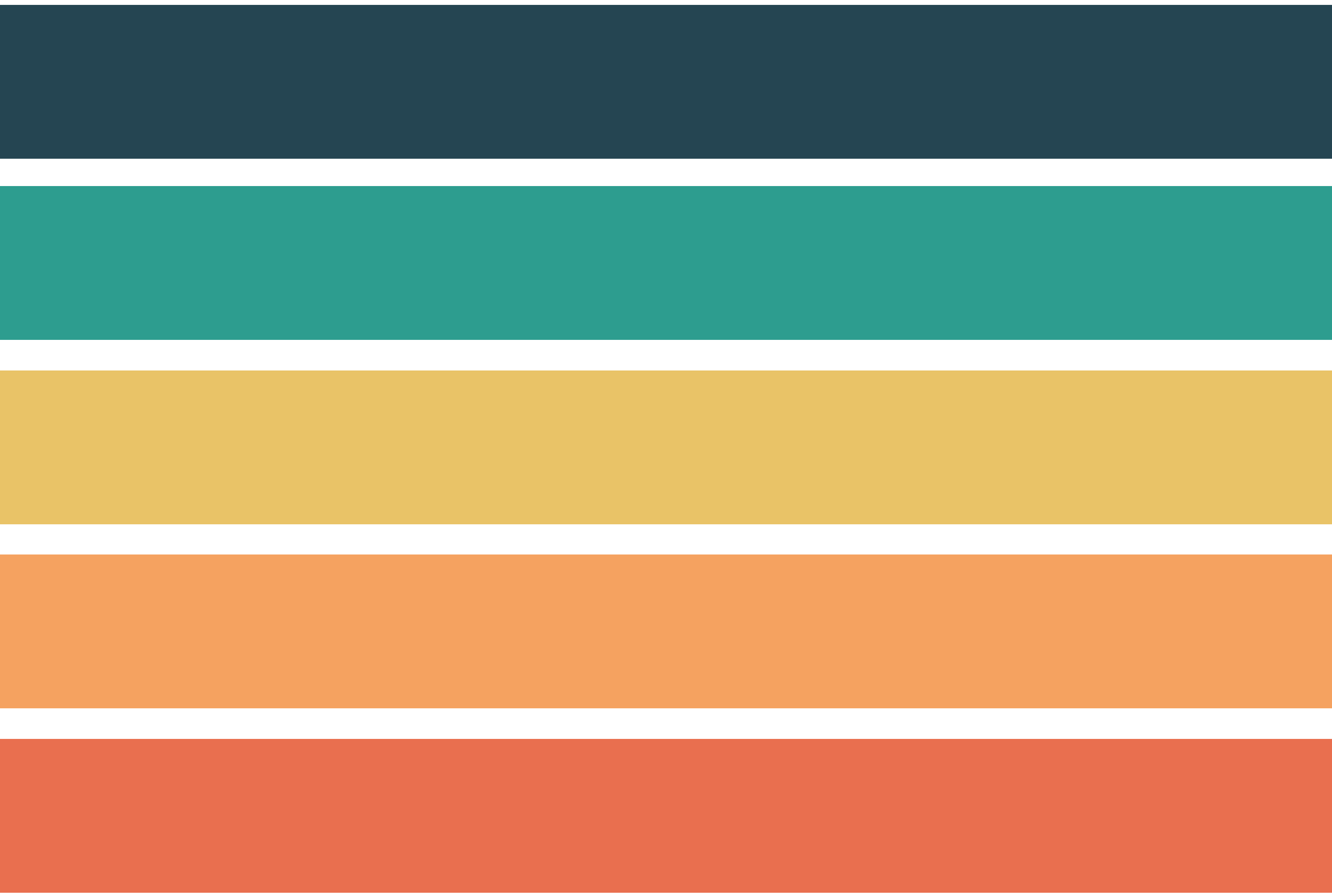
ABSTRACT

The United States is in an affordable housing crisis, where in no state can a minimum wage employee, working 40-hour weeks afford a market rate apartment. Manufactured housing has been and continues to be a significant source of unsubsidized affordable housing for the American public. Manufactured, or mobile homes, are most often found in mobile home parks (MHPs) or manufactured housing communities (MHCs). A large majority of these communities are owned by wealthy and often corporate landlords who may never see, improve, or care about the community but benefit from the profit the MHCs generate. Mobile or manufactured homeowners on the site do not see significant wealth gain through this particular type of homeownership. This vulnerable group is subject to pejorative stereotypes or stigmas, predatory lending, exclusionary zoning, ownership problems, and a lack of place-making. The urban design of MHPs is rarely considered outside of economics, leaving residents subject to many issues such as lack of privacy. Existing literature on MHCs is focused on the Southern US, emphasizing disaster mitigation and recovery. Further MHCs in the Great Plains and Kansas have been rarely studied. To understand the conditions of MHPs in this area and the lives of the people who live in them, in this thesis, I ask how do mobile homes act as affordable housing in Riley County, Kansas and how does the urban design of MHPs affect residents' lives? Using data collected through a survey and semi-structured interviews with residents, park officials, and public officials, I find that MHPs in Riley County, while being more affordable than the market rate options, suffer from exclusionary zoning, deceptive affordability, and quasi-homeownership, which denies the benefits of wealth gain and urban design. My recommendations based on this work are grouped into two categories – ways to find alternative affordable housing, so mobile home park residents have greater choices when searching for housing, and ways to eliminate precarity that currently exists in MHPs, which will better protect the residents who live there.



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"Those who agree and accept, who follow step after step, will realize at a certain point that they are running, that they have the energy to run, because their hearts are broadened, amplified, filled to overflowing by the inexpressible sweetness of love and charity becuase they feel loved." -Fr. Luigi Giussani

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Abstract

The United States is in an affordable housing crisis, where in no state can a minimum wage employee, working 40-hour weeks afford a market rate apartment. Manufactured housing has been and continues to be a significant source of unsubsidized affordable housing for the American public. Manufactured, or mobile homes, are most often found in mobile home parks (MHPs) or manufactured housing communities (MHCs). A large majority of these communities are owned by wealthy landlords who may never see, improve, or care about the community but benefit from the profit MHCs generate. Mobile or manufactured homeowners on the site do not see significant wealth gain through this particular type of homeownership. This vulnerable group is subject to prejorative stereotypes or stigmas, predatory lending, exclusionary zoning, ownership problems, and a lack of place-making. The urban design of MHPs is rarely considered outside of economics, leaving residents subject to a lack of privacy. Existing literature on MHCs is focused on the Southern US, emphasizing disaster mitigation and recovery. Further MHCs in the Great Plains and Kansas have been rarely studied. To understand the conditions of MHPs in this area and the lives of the people who live in them, in this thesis, I ask how are mobile homes acting as affordable housing in Riley County, Kansas, and how does the urban design of MHPs affect residents' lives? Using data collected through a survey and semi-structured interviews with residents, park officials, and public officials, I find that MHPs in Riley County, while being more affordable than the market rate option, suffer from exclusionary zoning, deceptive affordability, and quasi-homeownership, which denies the benefits of wealth gain and urban design. My recommendations based on this work are grouped into two categories- ways to find alternative affordable housing, so mobile home park residents have greater choices when searching for housing, and ways to eliminate precarity that currently exists in MHPs, which will better protect the residents who live there.

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Introduction & Background

Introduction – The American Dream

In my high school senior History class, with Coach Ebright, I was taught what our Declaration of Independence tells us- that our Creator endowed each person with the unalienable rights of Life, Liberty, and the pursuit of Happiness (US, 1776). However, Ebright proposed a twist to this and said Jefferson most likely meant Life, Liberty, and the pursuit of Property. Personal property, that is. I was eighteen years old when this was just an answer to my history test. Now, at twenty-six years old, this phrase means a lot more than one more point that could boost my grade, and it has been presented to me in hundreds of different ways since then. Last month, I met a woman in line for the printer at the public library and after hearing I had an architecture degree, she reminded me several times that I could buy and fix up homes to live in, then rent them out afterward. Some of my (ambitious) friends are asking me about building codes so they can do just that, while they work to pay down the interest accruing on their mortgage. If I open Instagram or Facebook after about a week without doing so, I can count on the algorithm to show me at least three types of posts within five minutes: an engagement announcement, a pregnancy announcement, and someone holding up a new set of keys on the front porch of the single-family house they just closed on. Typically, this comes with a caption similar to, “We’re homeowners! HUGE shout out to Amber and Patrick- RUN to them for all your house hunting and lending needs!!”

The idea of achieving the American Dream is wrapped up in homeownership. For decades, our federal public policy has incentivized and encouraged homeownership as part of the American Dream, most easily seen in the aptly titled American Dream Downpayment Act (Bush, 2003). And homeownership comes with many benefits such as emplaced community building, improved ability to build equity and credit, as well as federally funded tax breaks (Young et al., 2023). My generation [the young Millennials and old Gen Zs] has been learning from older generations who, if they were not excluded based on race, truly were able to achieve this dream through owning a home. Now, with an ever-growing affordable housing crisis, stagnating wages, and a thinning housing stock, the coming generations’ versions of the American Dream may not have homeownership tied to it- because it’s just too expensive. Research by The Urban Institute (Young et al., 2023) shows that “median-home-price-to-median-income ratios have gone up from 6.1 in 2000 to 8.5 in 2021, making homeownership access more challenging, even for those who earn moderate incomes”. Wolak and Peterson (2020) describe this in the very title of their work, “The Dynamic American Dream” and show how as income inequality increases in our nation, our belief in achieving the American Dream is decreasing. Goodman and Mayer (2018) have similar findings but show how wrapping homeownership up in the American Dream makes it harder for non-white groups to achieve it. They find the institution of homeownership builds wealth for the average family, but this is dependent on the ability to remain in the home during economic downturns, which disproportionately affect minoritized communities, diminishing their wealth gain. Even in 2015, white households without a high school education were more likely to be homeowners than black households with a college degree (Goodman & Mayer, 2018). The Opportunity Atlas based on the work of economist Raj Chetty provides a broader look at this idea by showing how the area that a child grows up in greatly determines their social mobility, perhaps far more than other life factors, and calls into question the sustenance of the American Dream (The Opportunity Atlas, n.d.).

For Americans who are priced out of the housing market, mobile homes are a perceived ticket to this American Dream of homeownership and are a popular source for unsubsidized affordable housing that can be owned. They are offered below the market rate and are far easier to purchase than a stick-built home. However, due to mobile homes often being found within mobile home parks (MHPs), which are owned by large corporations, residents rarely see the benefits that traditional homeownership grants them. Salamon and MacTavish (2017) find that nearly all of the families they interviewed in several MHPs across the country discuss their mobile home purchase as establishing economic stability and garnering respect. However, they all still want to move onto "real" housing or transport their mobile home to owned property. Three families they came to meet were able to leave the MHP and move into a stick-built home- all said their strongest pull factor was the idea of the American Dream (Salamon & MacTavish, 2017).

The Crisis

The United States is in an affordable housing crisis. We have a shortage of housing across all income levels, and prevailing wages do not match the housing market, especially for renters. The National Low-Income Housing Coalition [NLIHC] (2023) found that in the United States, 11 million renters are considered extremely low-income, but face a shortage of 7.3 million affordable rental homes available for them. Despite the eviction moratoria and stimulus packages during the COVID-19 pandemic, the US lost 500,000 affordable rental units in the extremely low-income bracket. Even with a robust supply of available units, extremely low-income renters would still struggle as the United States federal minimum wage is not enough to afford a two-bedroom apartment at a fair-market rate (Figure 1.1). Considering people of color and women make lower hourly wages to their peers on average, they are overrepresented in low-income groups. This means these national housing problems disproportionately affect minoritized groups (NLIHC, 2023). The Joint Center for Housing Studies [JCHS] (2023) at Harvard University found that the number of households in the United States who are cost-burdened increased to a record number of 21.6 million, reversing the downward trend seen prior to the pandemic. Since the pandemic, homeownership and rental costs alike have increased sharply across the nation (JCHS, 2023).

Not unlike the rest of the country, Manhattan, Kansas, is also in an affordable housing crisis. Kansas alone has lost over 49,000 units priced under $600 since 2012 (America, 2022), further exacerbating the lack of housing available for very low and extremely low-income groups in the state. In Manhattan specifically, the gap between demand and availability of affordable units is no short story. According to Manhattan's recent market analysis, the low-income[1] group in Manhattan (or 51%-80% AMI) makes $55,000.00 a year. The maximum housing price that would still be affordable for this group is $164,000.00. The average sale price of an existing home back in 2012 was already above this - $165,000.00. With nine years of inflation, that number climbed to $192,000.00 in 2021. Manhattan will need at least 1,270 new housing units in the next twenty years for the income groups below 80% of AMI (City of Manhattan

1 The Crossroads MHK document was created as a strategic plan and housing market analysis. When discussing housing, it uses the term "workforce" instead of low-income and shifts the definition from 51%-80% to 60%-120% AMI. Manhattan's AMI is cited differently across different sources, notably in this thesis the NLIHC, as some include students attending Kansas State University and some do not. Fort Riley Army Base in neighboring Junction City also has impacts on Manhattan's housing market.

& Crossroads MHK, 2022). In 2021, 35.1% of all Manhattan households were cost burdened. When breaking down this statistic by tenure, 53.6% of renters are cost burdened compared to 17.9% of owners (Figure 1.2). 31% of renter households are severely cost burdened, as are 8.2% of owners. While costs are increasing, the pandemic and post-pandemic eras have seen a record low in recent times for supply of homes available for sale, creating a housing stock shortage (JCHS, 2023).

Mobile homes could be a solution to this crisis but are understudied. In this scenario of housing unaffordability and unavailability, manufactured or "mobile" homes[2] are a major source of housing that is affordable without subsidies (Sullivan et al., 2022) as they are often sold and rented at a rate far below the area market price (Durst & Sullivan, 2019). This makes them an attractive option for many individuals and households, whose annual income is higher than what would qualify them for federal and local housing assistance programs but not enough to afford the market rate housing. This includes administrative assistants, nurse assistants, and even construction workers (NLIHC, 2023). Our research showed that in Riley County, executive chefs, hospice nurses, and manufacturing workers all chose to live in mobile homes for the affordability. Anywhere between 18 to 20 million Americans live in mobile home parks [MHPs] or manufactured housing communities [MHCs] of one form or another. According to the U.S. Census Bureau[3], in 2016, 6.5% of the American housing stock comprised of mobile or manufactured houses [MH]. MH provide access to affordable housing for households of modest means across the country. MH is particularly important in rural areas where while there are only 25 percent of the country's housing units, more than 50 percent of all MHs are located (HAC, 2005; Salamon & MacTavish, 2006; Sullivan, 2017; Sullivan et al., 2022). More Americans now live in manufactured housing than any other form of subsidized affordable housing with 6,750,000 households living in manufactured housing as opposed to 4,500,000 households living in public housing in 2019 (Lamb, Shi, Spicer, 2022). Of these, some 38 percent, or approximately 40,000 manufactured housing units are in MHPs or MHCs (Lamb et al., 2022a, p. 2). Even with several barriers, many residents report being satisfied with their home situations (Aman & Yarnal, 2010; Beamish et al., 2010) and would recommend their park to friends (MacTavish, 2007). Minorities may have easier access to homeownership through mobile homes – one study found that Latino/as are more often "heads of household" in MHPs than they are in traditional homes (Durst & Sullivan, 2019).

The mobile home world is fraught with multiple terms and definitions that mean different things to different audiences. For instance, a manufactured home is "built to the Manufactured Home Construction and Safety Standards (HUD Code) and displays a red certification label on the exterior of each transportable section" (HUD Archives: Glossary of Terms to Affordable Housing - HUD, n.d.). This term replaced the term "mobile home" and HUD considers any home built prior to 1976 to be a mobile home. However, for this research, the term mobile home will encompass all mobile and manufactured homes, with the understanding that some were constructed before the HUD Code was put into place. In

2 HUD defines a manufactured home as "Manufactured homes are homes built as dwelling units of at least 320 square feet in size with a permanent chassis to assure the initial and continued transportability of the home". It is the requirement of a permanent chassis that distinguishes a manufactured house from a modular home. Colloquially, manufactured homes are called trailers or mobile homes.

3 U.S. Census Bureau, 2016. American Community Survey 1-year Estimates. Retrieved from: https://factfinder.census.gov/faces/nav/jsf/pages/searchresults.xhtml?re- fresh=t.

Minimum Wage Needed for Two-Bedroom House in 2023 per State

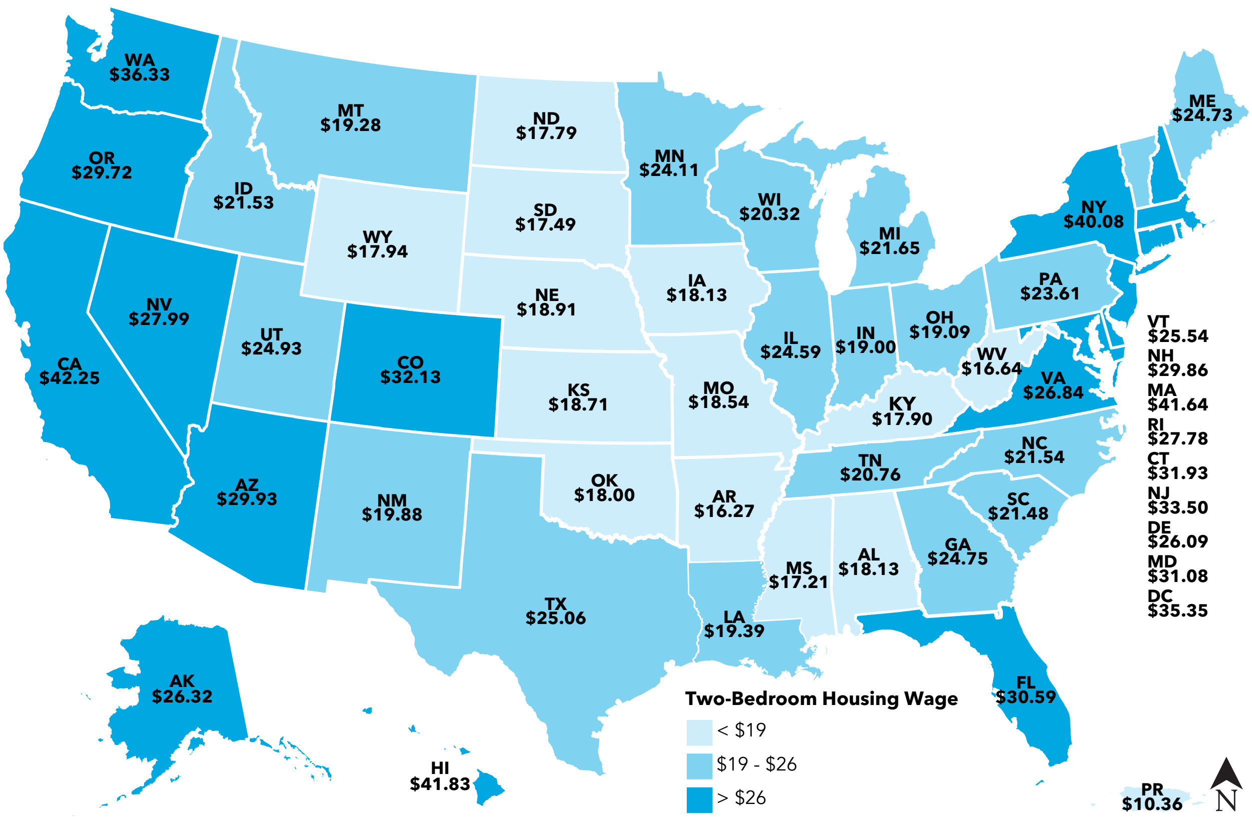


Figure 1.1: No state in the U.S. has a minimum wage that supports the average two-bedroom rental housing costs. This map shows hourly wage that would be needed (working full-time without holidays) to afford a fair market rate two-bedroom home. Source: NLIHC Out of Reach Report, 2023

Share of Kansas Households with Cost Burdens, 2021

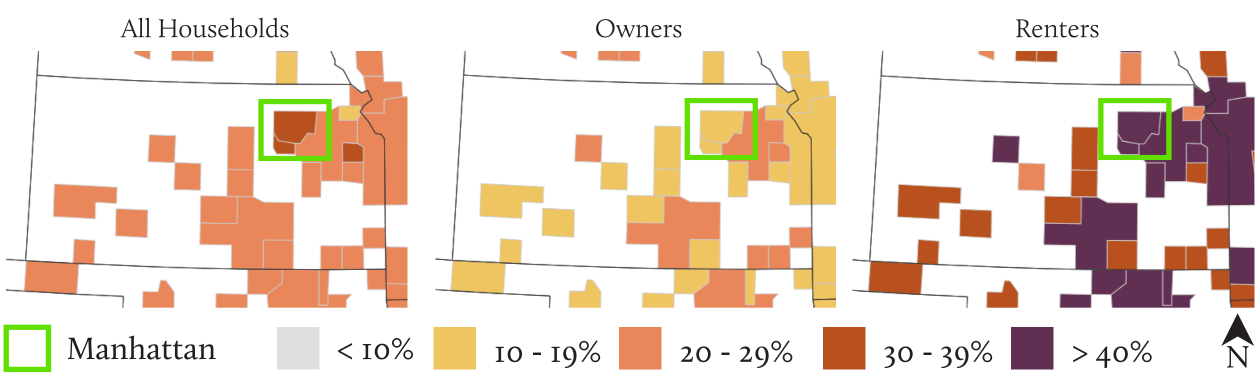


Figure 1.2: A larger percentage of Manhattan and Kansas renters are cost-burdened when compared to owners. Data Source and Base Maps: JCHS Cost-Burden Maps, emphasis by author

Affordable Rents by Income Group in Manhattan, Kansas

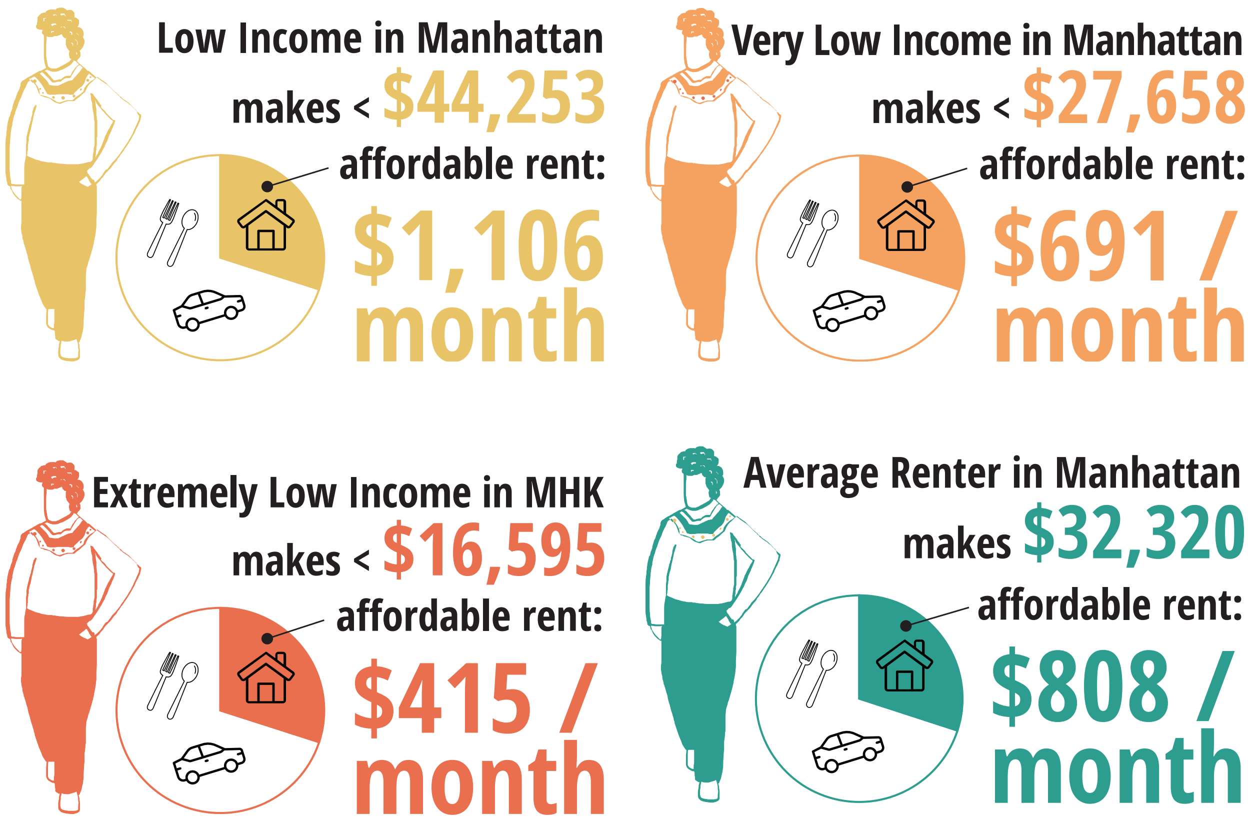


Figure 1.3: Affordability ranges per income group in Manhattan, KS. Data sources: NLIHC, 2023 reports & 2022 ACS 5-Year Est.

Cost Burdened Households in Riley County [in percent]

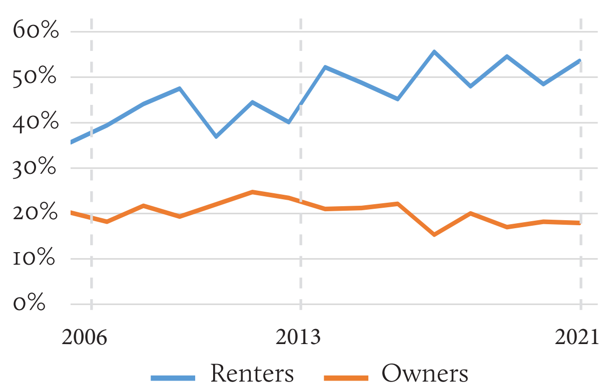


Figure 1.4: Riley County has seen it's percentage of cost-burdened renters increase since 2006. Data Source: JCHS, 2023, Graph by author.

this research, I do not discuss other types of manufactured housing or modular homes, which are commonly indistinguishable from stick-built housing.

Existing literature on MHPs is clear about one thing – there is insufficient research on MHPs and therefore a dearth of literature on them (Aman & Yarnal, 2010; Durst & Sullivan, 2019; Kusenbach, 2009; Sullivan et al., 2022). Even though more Americans live in MHPs than in public housing, in their recent work, Lamb, et al (2022) show that the planning field is slow to address or acknowledge MHPs, despite the affordable housing they provide for market sheds in cities. They show there are large opportunities available for improving housing conditions for a diverse group of residents, and even be a launch point for equitable climate action (Lamb et al., 2022). Resident Owned Communities (ROC) is a group that works with MHP residents to collectively buy out their landlords and create a co-op. Scholars argue this method alone is in need of continued research as it builds wealth previously unavailable to those in MHPs and removes a large portion of the precarity they face at the behest of corporate landlords (Lamb et al., 2022; Sullivan, 2018). This is critical to the field of planning, and specifically housing, as affordable housing units are being built at a slower rate than market units. With continued urban growth, if MHP research does not expand and the planning field does not grow in this area, thousands of residents will face the consequence as MHPs on the edges of cities are in danger of being closed and sold off to "higher and better" uses (Sullivan, 2018). Very little research has been afforded to MHPs in the Great Plains region, even though it is a significant source of housing in the area. From 1994-2023, over 36,000 mobile homes were shipped to Kansas, and when we include Nebraska, Oklahoma, and Missouri,

Box 1.1: Terms

Area Median Income (AMI) is the median household income of an area, usually a metro area or city limits. This number, typically found in Census data, is used to determine thresholds for affordable housing according to each area.
Low-income households make 80% or less of their area's AMI. Depending on the relative wealth of the area, these households may be working middle-class.
Very low-income households make 50% or less of their area's AMI
Extremely low-income households make 30% or less of their area's AMI. Depending on the relative wealth of the area, these households are typically living in poverty.
Affordable housing/affordable rate is achieved across income groups when a household is spending no more than 30% of their gross income on their housing costs, including utilities. This is not specific to low-income groups; every income level has an affordable rate. However, affordable housing is also used to discuss housing for lower-income groups.
Cost-burdened households spend more than 30% of their income on housing. While this can occur at any income level, low-income levels are disproportionately cost-burdened.
Severely cost-burdened households spend more than 50% of their income on their housing. While this can occur at any income level, low-income levels are disproportionately severely cost-burdened.
Stick-built house is a term I use to describe a non-manufactured single-family house.

that number increases to over 238,000.[4] In 2022 according to the US Census[5], there were 41,884 occupied "Mobile homes, Boats, RVs, Vans, etc." in Kansas which accounts for just over 3.6% of the state's total occupied housing stock. The fact that mobile homes are not separated from boats, RVs, and vans shows another gap in our collective understanding of this housing type.

While the interior design of mobile homes, tiny homes, or small spaces in general, has become trendy and vastly improved, many design considerations around mobile homes have been neglected. First, MHPs have received little attention from professional and academic planning (Aman & Yarnal, 2010; Durst & Sullivan, 2019; Lamb et al., 2022; Sullivan et al., 2022) and have traditionally been victims of exclusionary zoning (Hurley, 2002; MacTavish, 2007; Rumbach et al., 2022; Salamon & MacTavish, 2017; Sullivan, 2018) In many towns, manufactured homes or tiny homes are not allowed to be placed in traditional single-family home neighborhoods, the downtown area, or in general locations with access to city amenities (Aman & Yarnal, 2010; Sullivan et al., 2022). Neighborhood level design is also worse in most MHPs than in other single-family neighborhoods. This is seen in the lack of sidewalks, private outdoor space, and public green space available in MHPs.

Further, the urban design of MHPs has received almost no attention. While the urban design of suburbs has been hotly debated and there are many well-known suburban developments—Radburn, The Garden City, and Riverside, to name a few— there is almost no extensive analysis of good or bad design ideas in MHPs. With this in mind, this research hopes to begin filling some of these gaps – understanding MHPs in Kansas, understanding the urban design of MHPs, and adding to the discussion of mobile homes as affordable housing. This project contributes to the body of literature on MHPs by focusing on understanding who lives in MHPs in Riley County, and the experiences and problems faced by residents of MHPs in the area with a particular focus on urban design.

This project is part of a larger research effort to understand mobile homes in the Great Plains led by Dr. Susmita Rishi titled "Double-Wide Lives: realities of chasing the American Dream in its mobile home parks [MHPs]". The larger project is partly funded by a University Small Research Grant that Dr. Rishi received in 2023 through the Office of Research and Development, Kansas State University. This larger project focuses on answering the following questions:

- Who lives in MHPs in the Greater Manhattan area and why do they choose to live there?
- What policy mechanisms influence where these MHPs are located and who lives in them?
- What challenges do MHP residents face in everyday life?
- How does the design of MHPs affect the well-being and social mobility of residents?

I completed this thesis under her guidance and as a small part of this overall research. Throughout this paper, I will shift between "we" and "I". When using "we" I indicate that either Dr. Rishi and I were present for the conversation, or that the move being made is done at the highest level of the research project. When using "I" I am indicating either that only I was present for the conversation or was completing part of the research for my thesis paper.

4 These numbers came from data from Census.gov titled "MHS Latest Data". Mobile home numbers are problematically only captured by shipping from the manufacturer; they can be sold and moved across state lines.

5 2022: ACS 5-Year Estimates Physical Housing Characteristics for Occupied Units table from data.census.gov

History of Mobile Home Parks

To understand MHPs as they are now, we have to understand the social and political context of their origin, continued existence, and growth. The 'mobile' in mobile home parks comes from their origin as vehicles for recreational travel. People who owned land along roadways saw an easy opportunity to open a trailer campground and bring traveling money into their local economy. At this time, trailers were not meant to be permanent housing (Hurley, 2002). In the 1920s and 30s, people quickly realized that these vehicles provided a means of affordable livability, and started using them for semi-permanent housing (HAC, 2005). This was seen as 'second best' to single-family residential living by the more affluent members of American society during that time. However, this was also a time when a majority of Americans did not own their homes and the quintessential American 30-year mortgages had not yet come into existence. The Great Depression and the two World Wars only increased the need for affordable sources of housing, as well increase the social disdain felt towards MH residents, so restrictive zoning was put into place to keep the poor away from the wealthy. The mobile home proved useful during these times as people moved for different jobs to help the war efforts. This era posed an interesting fork in the road for American housing.

To the praise of both President Hoover and President Roosevelt, the Federal Housing Administration (FHA) was working to subsidize the mass production of the suburbs. This solidified the status of the suburbia as the space for successful, hardworking, and domestic individuals, those working towards The American Dream. FHA loans also helped generate our ideal today that property builds wealth, and for those who were able to access FHA loans, that wealth began to build. At the same time, the urban renewal and interstate programs were wiping out 'blighted' and thriving areas of communities of color. The Works Progress Administration (WPA) and increase in entry level mortgage loans helped many citizens and provided single family housing in abundance (Hurley, 2002). However, these things created the need for temporary housing in mobile home parks for migrant workers and did not extend the nice loans to these citizens. This era created the picturesque suburbia of the second half of the twentieth century but did not extend the same services that created the suburbs to mobile homes. These systems were stealing housing from the poor while providing 'quality' neighborhoods for the middle class; they built twentieth century America and simultaneously destroyed it (Girling & Helphand, 1994).

A historic moment for the suburban American dream was the creation of Levittowns. The builders of these neighborhoods were called 'merchant builders' for their ability to rapidly construct an entire row of houses (Girling & Helphand, 1994). In concept, they are similar to mobile home manufacturers, who can create a house in little to no time. However, the merchant builders were on the site, living in the towns they were working in. Mobile home manufacturing is a step removed – being produced in factories and shipped across the nation, its creation has nothing to do with the place-making of the neighborhood it resides in. I would argue the same is true of traditional suburbs even though they are built on-site.

By the 1950's, some manufactured housing companies dove into residential design and created marketing campaigns to prove that living in a mobile home was just like living in a regular house (Hurley, 2002). This idea is epitomized in the 1953 film, *The Long, Long Trailer.* Tacy tries to convince her fiancé, Nicky of the value of buying a trailer home while they look at a colorful ad:

Tacy: Did you ever see anything as beautiful?

Nicky: Well, it's kind of roomy at that. Wonderful closet space!

Tacy: Where?

(Nicky points at the ad)

Tacy: That's the living room.

Despite cramped quarters, mobile homes continued to rise in popularity. "By 1965, one in every ten homes in the U.S. was a manufactured home" (Hurley, 2002). They were widely popular partially due to their affordability, but also for general comfort and efficiency (Bair, 1961; Sanders, 1998). Following HUD codes[6] to cement the mobile home as a place of residence, manufactured housing had another boom in the 1970s. They continued to provide housing for migrant workers, but included circus acts and construction workers as well (Hurley, 2002). While manufactured housing was often used for these short-term tenants as something to 'make do' while they worked a job, it was also seen as a realistic source of permanent, affordable housing that could blend into a neighborhood or serve as infill development. This generation of manufactured housing had important developments such as two-story units and placing units on top of existing basements (Sanders, 1998). These examples of manufactured housing are either less common today or have advanced so far in design that the average person cannot differentiate it from a site-built house. A survey done by the American Planning Association (APA) in 1996 on "mobile home subdivisions" (a term then used to describe a neighborhood planned developed exclusively for mobile homes, with regulations similar to that of a subdivision) and land lease mobile home parks, stated that acceptance of mobile homes was at an all-time high. There was still stigma of course, and cities noted this was due to existing mobile home parks that were poorly managed. Another problem arising was realtors were receiving a small portion of profit compared to what they could make working with site-built housing, which discouraged them from entering the manufactured housing market. For various reasons, public acceptance of mobile homes declined in the following decades (Sanders, 1998).

Shipments of mobile homes, which is the only way we have to track the number of units entering the market, peaked around the late 1960s and continued to increase into the 1990s but dipped starkly in the early 2000s due to risky financing and a burst in the financial bubble of mobile homes (HAC, 2005). This trend happened again with the great housing market crash in 2008. Only half as many homes were shipped in 2009 than what had been in 2007. The industry saw a slow but steady uptick since the crash, breaking 100,000 new units sold each in 2021 and 2022. This is only one fourth of the new shipments made in the highest recorded year – 412,700 units were shipped in 1969 (*MHS Latest Data*, n.d.).

Like the rest of American housing, mobile home parks displayed blatant racial segregation. Some parks were sectioned off and only offered certain parts of the park to people of color, while other parks prohibited them altogether (Hurley, 2002).

When referencing old APA Planning Advisory Service reports, mobile home designers were mostly architects like Susan Maxman and Partners, Ltd. (now SMP), Paul Wang and Associates, and Steven Winter Associates Inc. There were some MHP companies, like Detroiter Mobile Homes, Inc. and the Manufactured Housing Institute (MHI). Also featured

6 HUD Code for manufactured homes was established in 1976, and was updated in 2000 and again in 2021.

was the nonprofit development group HomeSight (Bair, 1961; Sanders, 1998). These designs were much brighter and more thorough than many of the manufactured housing we associate with MHPs today.

To conclude, the history of mobile home parks is directly tied to the history of the suburbs, and this is important for understanding how and why the stigmas associated with MHPs persist into today.

Methods

To form a better understanding of MHPs in Riley County Kansas, this work used a mixed methods approach- survey and semi-structured ethnographic interviews with residents, park owners, park managers, and public officials. The survey was implemented through Qualtrics, had 15 questions (Appendix A), and was designed to take about 5-10 minutes to complete. To get the maximum response rate, the survey was distributed online via Facebook, NextDoor, and physical posters with a QR code and link to the survey were posted around Manhattan and Ogden[7], Kansas, in several public places. After completing the short survey respondents had the option to reach out to us to schedule an interview. Interviews took place at either their home, the public library, or a local coffee shop. Informed consent was procured at the beginning of the survey via reviewing and approving an introductory question, and before each interview by reviewing and signing an IRB-approved consent form. This project was approved by Kansas State's Institutional Review Board.[8] During the interviews, respondents were free to ask questions about our research. All residents who completed an interview received a $25 gift card, and everyone who completed a survey was entered for a drawing for multiple gift cards.

Semi-structured interviews, while not completely ethnographic, provided an ideal starting point for this qualitative research. Heyl's (2001) literature review on ethnographic interviewing examines how this method allows for the interlocutor to inform and educate the researcher in real life ways that quantitative methods are not sufficient for. She also addresses the common critiques of ethnographic interviewing and argues for the strength as a method and possibility for new voices to emerge held within them.

Interviews with mobile home park owners, on-site property managers, and public officials were obtained through various connections. On-site property managers were offered gift cards, one of two accepted. Park owners and public officials were not offered compensation. Table 1 shows the breakdown of our thirty interviews.

Data collected through the survey was cleaned and analyzed using Excel. All interviews were recorded using a recorder. These recordings were then uploaded to Otter.ai for a first round of transcription. These draft transcriptions were then edited and cleaned through a second round where I listened to the interview, which still required full review. Analysis was done through manual coding as well as using Dedoose coding software which were used to create categories and themes based in an analysis of each interviews. As more interviews were analyzed, new categories and codes emerged, and therefore each interview was coded multiple times ot make sure that codes were used consistently, and no themes were missed.

7 Ogden has 1,721 people compared to Manhattan's 54,763. Ogden's proximity to Fort Riley created several 'mobile' housing structures in town, and thus there is little to no stigma in Ogden around living in an MHP, which differs from Manhattan.

8 IRB approval was received with #IRB-11740

Mapping exercises and analyses were completed with a variety of resources including ArcGIS Pro, FEMA RAPT Data, Google Maps, Google Earth, and Adobe software.

All interlocutor names and names of people they discuss in their interviews (children, partners, neighbors, etc.) have been changed to maintain anonymity. Lot numbers have been altered as well. While the names of mobile home parks have not changed, I have done my best to obfuscate who lives in each mobile home park when referring to interviewees. Names of public officials have been changed. Some slight details about the interlocutor's experiences or visual details about their home may have been changed to strengthen anonymity.

The project catchment area (Figure 1.5) consists mostly of MHPs in Riley County, Kansas, which includes Manhattan and Ogden. As the project progressed, two MHP residents living in Pottawatomie County heard about the project and reached out and they were interviewed as well, despite not residing in Riley County. Their stories are used, as well as one MHP property manager we interviewed who works in Junction City, which is in Geary County.

Finding accurate mobile home data is a challenge. While the US census includes MHPs and MHs as a category of housing, the low population density in the county and the state as a whole means that beyond the number of units, it is very difficult to make any reliable deductions about demographics etc. using this source of data. In Riley County, Kansas—which Manhattan, Ogden are part of— and the surrounding townships, there are 1,446 mobile home units according to the Riley County Appraiser's Office[9]. According to the American Community Survey[10], there are 1,684 mobile home units and 1,203 of them were occupied[11] in 2022. The appraiser's office lists 28 different mobile home parks, however several of them have the same address. This shows the difficulties in keeping track of such an unregulated and excluded housing form.

Limitations

Data Collection: Originally, we hoped to speak with several public officials at the City of Manhattan, including the Community Development staff. After hearing from several planners that they did not have expertise on the subject, we were able to secure an interview with one respondent from the office, who reiterated similar concerns in the interview. That respondent recommended we reach out to Stormwater Compliance and the Risk Reduction Office; we heard back from the latter and secured a very helpful interview, but this is not part of this project. We also attempted to reach the Manhattan Housing Authority at several dates and received one reply to schedule an interview but none after that. The City of Ogden was willing to sit down with us and provide key information to help us understand how cities can relate with tenants in mobile home parks. Ogden's city officials have good relationships with the MHP managers and owners in their area and were able to put us in contact with them as well. Ogden's officials even helped us recruit more residents to take the survey and do interviews. We were curious about this difference in dynamics, and Ogden's representative offered that in a smaller town, stronger connections could lead to more trust between individuals, and there was simply less land to cover in Ogden compared to Manhattan.

In addition, we had planned to interview MHP managers about their jobs to obtain their

9 This data was obtained by emailing the Riley County Appraiser's Office.

10 2022: ACS 5-Year Estimates

11 Of the 1,203 occupied units, the ACS 5-Year Estimates notes 791 are owner occupied, and 412 are renter occupied.

Research Area - Riley County Mobile Home Parks

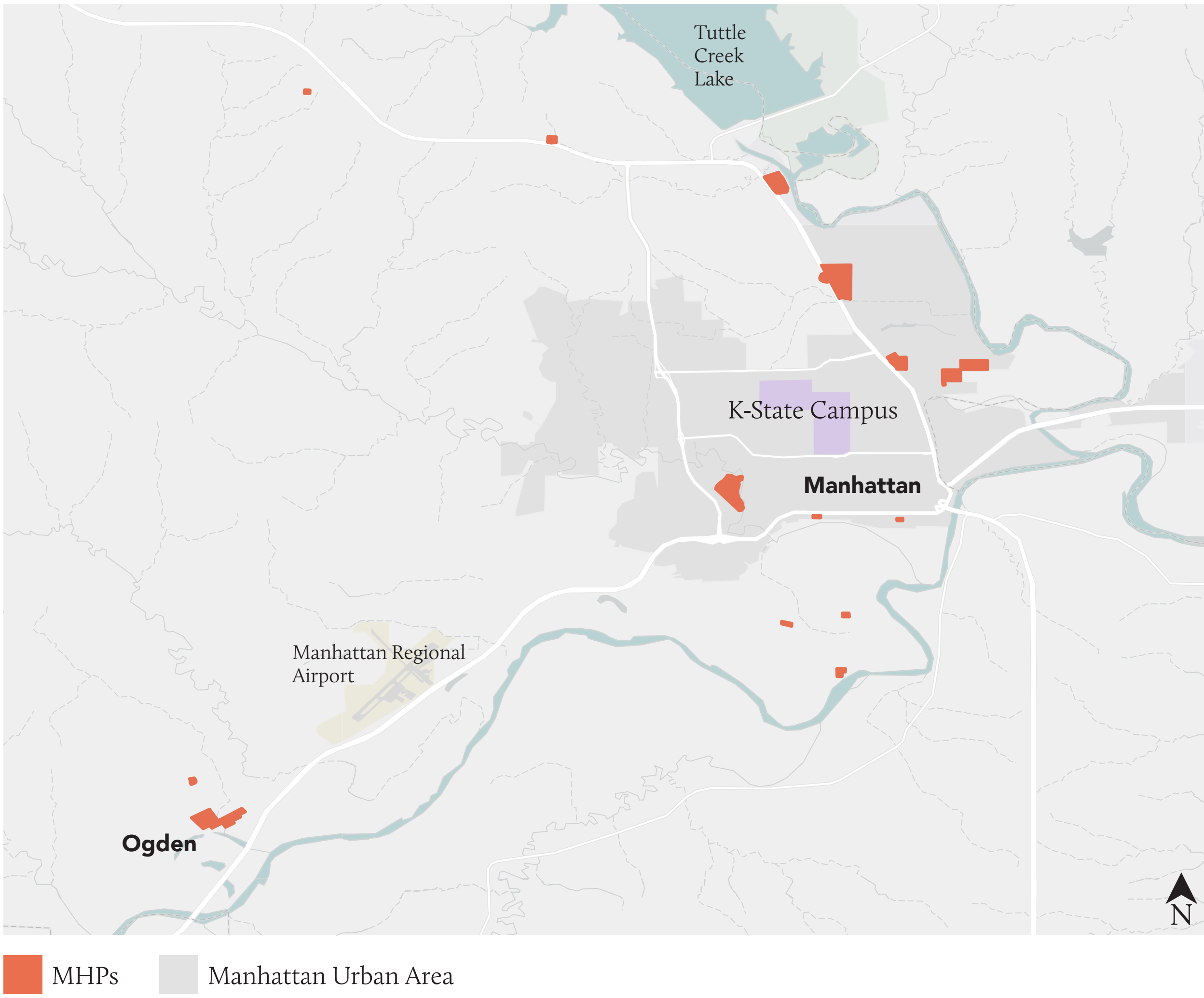


Figure 1.5 - The research study area consisted of mobile home parks in Riley County, in the towns of Manhattan and Ogden.

perspective. I walked into the office of Colonial Gardens twice and Redbud once, and followed up via email, introducing myself and explaining our research, asking for interviews. Both places are run by the same overarching company – RHP Properties. On every occasion I was met with smiles and warm wishes, very quickly assured that I would be put into contact with the right person and maybe even some residents who would also be interested, and then shown to the door. We never heard back from either entity. Again, by comparison, an

Table 1.1: Breakdown of Interivews (30 Total)

Manhattan Residents	15
Ogden Residents	6
Property Managers	2
Mobile Home Park Owners	2
Ogden Public Officials	1
Manhattan Public Officials	4

interlocutor from Ogden put us in contact with a MHP owner who used to work for a large MHP corporation but left to start his own smaller MHP company. He was eager to discuss everything with us and provided a rich perspective on this research, and then put us in contact with one of his on-site managers, who was willing to talk to us.

Another limitation of this research was the lack of representation from residents who are renting their homes, have active young families, are in the military, or speak Spanish – all of which we heard from our interviewees exist in the MHPs in significant numbers, but for various reasons we were unable to get in touch with these individuals. One interlocutor who took the survey reported working for the military. These are all places for future expansion of this research, as well as replicating these methods in other parts of Kansas and the Great Plains.

Our Average Interlocutor

Of our 68 survey responses, 76% (n=52) owned their house and leased the land it sat on, while 24% (n=16) rented the house and leased the land. The age of interlocutors provided a bell curve, with nearly half being in the 31-50 years old category. On average, three people resided in each mobile home, with an average manufacturing date of 1999. Sixty-five percent of survey respondents had been living in their home for five years or less at the time they took the survey (See figure1.6). There was a wide range of reported occupations from the survey group, the most common being ten respondents working in sales, human resource, or general office work, and eight being stay at home parents. Only six of our survey respondents reported being retired, with a handful of residents in each category of education, nursing, service industry, and trades. Of the 22[12] interlocutors that followed up and scheduled an interview, six were men and three of those men were black while the rest of our resident interviewees were white women. Four of our interviewees were stay-at-home parents, and three were retired with a few more very close to retirement. These groups were thus slightly overrepresented in our interview groups, likely due to their schedule availability. Finding ways to contact a broader group of individuals for interviews is another way the research can grow in the future.

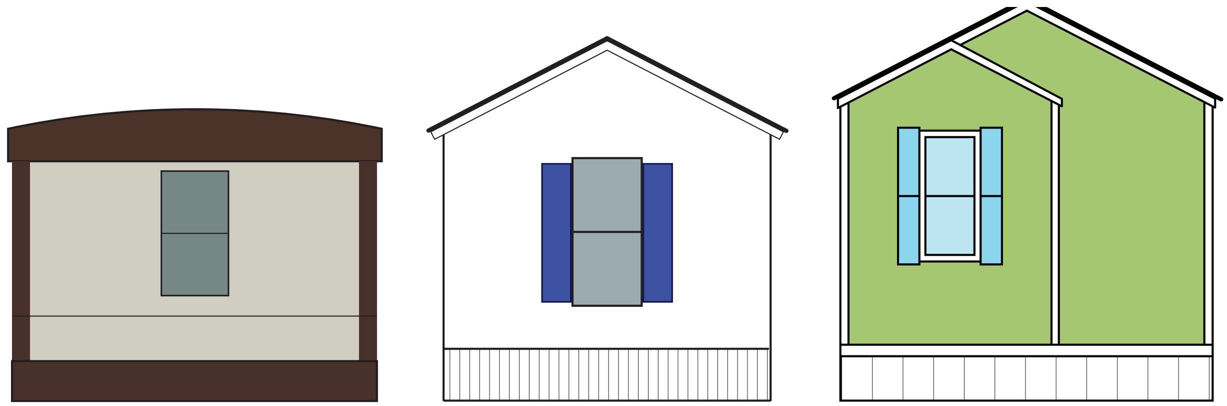
My Positionality

I was an eager first-time researcher and feel that I am part of an exciting, pertinent and practical project. I grew up in a 1980s style suburb built on the edge of Wichita, Kansas, and have since lived in many forms of housing including a dorm, sorority house, duplex, and large apartment building. Up until this project, I had never spent significant time in mobile home parks.

Sarah Moser's (2008) work of including personality into positionality sheds light on several experiences I had throughout this project. I felt a constant tension during interviews to balance empathy for difficult situations interlocutors were explaining to me, and pressing further into that difficult situation for the sake of research. My personality is generally appeasing, and I believe this aided in allowing the interlocutors to feel heard while I was learning from them and achieving goals of the research. This also required a constant awareness on my part in terms of truly listening and allowing for inducing compared to

12 One interview consisted of a married couple, so while there were 22 resident interlocutors, there were only 21 resident interviews.

Age of Mobile Home Structure



Oldest: 1969 | Avg: 1999 | Newest: 2022

Household Size

Min: 1 | Avg: 3 | Max: 8

Age of Interlocutor

Time in Current Mobile Home

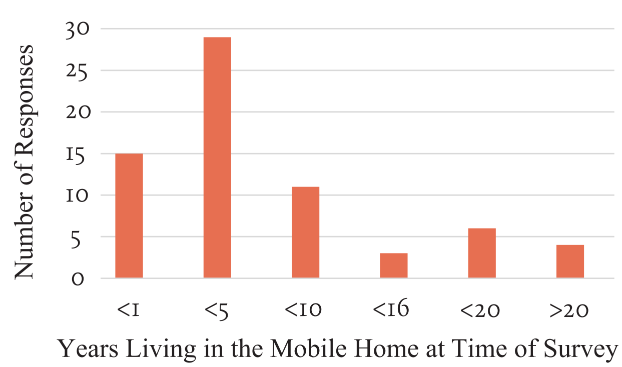


Figure 1.6: Statistics from the Qualtrics survey illustrating average characteristics.

deducing themes. I related to Behar's observation of anthropology – "Nothing is stranger than this business of humans observing other humans in order to write about them" (Behar, 1996). While this project was not solely participant observation, that was a portion of it, and it was my first time conducting such research. Every mobile home resident I spoke with was enlightening and often very enjoyable to be around. Every resident had a housing story worth telling. I hope to take Behar's wisdom on vulnerable writing to bring these to light in a moving but academic way.

Reflections of a first-time planning researcher

I have an ongoing & insufferable internal debate about property. One idea has been deliberately fed to me on a spoon consciously and subconsciously since I was old enough to reason. It is that to generate the type of wealth I will need to hopefully retire one day and maybe, just maybe, help my hypothetical children get the same college education I have, I must buy property. And then, once I financially recover from this, I should rent out that property and buy another one to build more wealth. This idea is common, if not assumed, and I've listened to countless family members, friends, and strangers reiterate it to me as advice. Since reading it, I've been entranced by Sullivan's observation that the human right of housing has morphed from a "...public institution to a private commodity to a complex financial instrument" (Sullivan, 2018 p. 18). For me this was paradigm altering.

Why should shelter be seen through the lens of how much I can profit off of it? If housing makes people money, it will inevitably become unattainable for some. And it exacerbates poverty for those who can't buy a home; it widens our wealth gap. Why doesn't our innate senses of care for humans put roofs over heads before roofs put money in our pockets? These are my damning thoughts when I do the dishes or drive down I-70. And yet, as I sit next to my father-in-law typing this the morning after Thanksgiving, I'm quite grateful that he has invested in a number of properties and will in all likely hood be financially stable for the rest of his life. His worries are few. Despite my self-righteous questioning of the world, I get real estate emails with new listings every week. Yesterday my husband and I talked about buying a house with our next move. What is there to do? I find myself feeling 'stuck' between lofty but deeply true ethical ideas and establishing familial stability. I know that it is one good way to set myself and my family up for success; I know it is so backwards that it has that end in the first place.

This American Dream of homeownership has been wrapped around me since I was born. Turns out, I'm not unique in this, and the "Mobile Home Industrial Complex" (Salamon & MacTavish, 2017) knows how to exploit these American desires. Several of our interlocutors noted that they chose to move into a mobile home for that very reason – they wanted to own a home, and the only option they could afford was a mobile home. However, this thesis adds to the literature that the benefits associated with homeownership stop at the gates of most MHPs. Our interlocutors who owned mobile homes faced constant price increases, strict rules, lacked outdoor privacy, and did not receive the wealth gain associated with homeownership.

Structure of this thesis

This thesis consists of five chapters, Introduction & Background, Zoning & Planning, Deceptive Affordability, Quasi-homeownership, and Conclusions & Recommendations; the middle three chapters contain a majority of the findings. In Chapter 2 – Zoning & Planning, I discuss the tangible ways our interlocutors feel the effects of exclusionary zoning, while providing maps and images that show MHPs are subject to various hazards and hardships because of zoning choices. I investigate Manhattan's current development code and explain how flood plains and car-dependency shape the lives of MHP residents. In Chapter 3 – Deceptive Affordability, I provide stories and statistics showing how the affordability of mobile homes as a housing choice only goes so far as there are several costs to maintaining a mobile home that may not be apparent up front. I discuss the harm done by mobile homes being assessed as personal property instead of real property, and stress that this housing type is often someone's only option. In Chapter 4 – Quasi-homeownership, I dig into the complications of owning a mobile home but leasing the land from a corporate owned MHP. This overwhelmingly caused problems for residents and took away their complete sense of ownership, while profiting large MHP companies. In this chapter I also investigate the urban design of MHPs and how they compare to stick-built single-family neighborhoods, showing that MHP families are denied the benefits of single-family housing when looking at design. Finally in Chapter 5 – Conclusions & Recommendations, I provide a summary of the thesis and discuss recommendations (and their associated barriers) for creating more affordable housing as a whole, especially in Manhattan, Kansas, and eliminating precarity currently found in corporate-run MHPs.

2

Zoning & Planning

Russell's Story

Over the last three years, Russell has lived in many different places, sometimes he's been in jail, has had at least six different jobs, and always has a joke prepared for me. Russell and my husband play disc golf together and Russell calls occasionally when he needs food or Gatorade, or just to check in and make sure we're staying out of trouble. He wears pants to cover memories of jail time, and whenever it's brought up, he reminds us that in the prisons of Los Angeles in the '90s, you either joined a gang or you died. He consistently tells us about his battles with his past and himself. One of his passions now is visiting elementary schools with his old parole officer and talking with kids about the dangers of drugs. Russell was charged as a minor and spent most of his formative and then adult years in prison. Despite this, his smile and his care for his puppy, Bonita, are disarming and heartwarming.

On the day I interviewed Russell, donning my Chief's Sunday Funday shirt, I was anxious to see how Russell was doing, considering his previous house had burned down and he had to undergo hip surgery. Surprisingly, the hip surgery and the house fire were unrelated, but that was about par for the course for Russell. It was a beautiful fall Sunday evening- the sunset was reflecting grand peach and coral colors off the limestone of the nearby courthouse, and all of us (Russell, my husband, who was running around in the grass with Russell's dog, Bonita and I) were comfortable in our sweats and t-shirts thanks to a warm day with clear blue skies and a slight breeze. With his elbows on his knees, thinking face on, and a cigarette between his fingers, Russell and I had a conversation about exclusionary zoning.

Figure 2.1 - Russell's Route to the Nearest Grocery Store

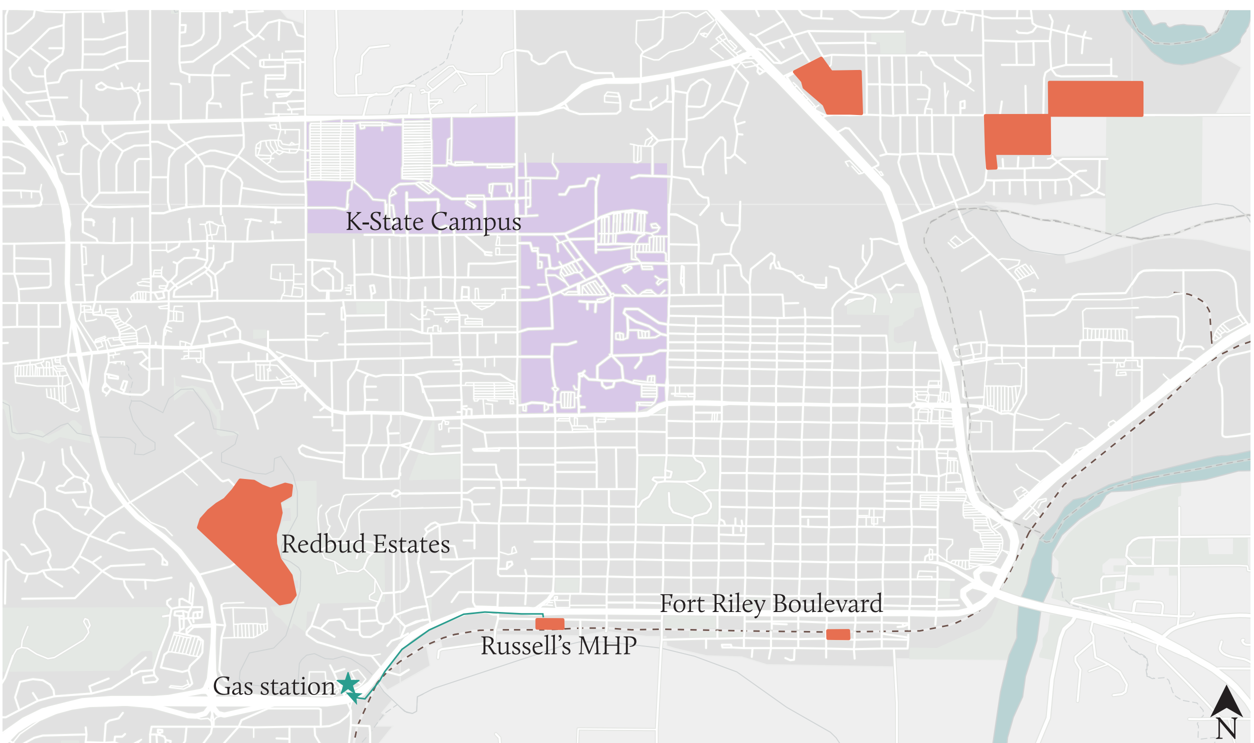


Figure 2.1: Closest gas station to Russell's MHP requires him to cross Fort Riley Boulevard.

Russell explained to me how the closest grocery store he could walk to from his mobile home park was a gas station, but he still had to cross Fort Riley Boulevard [FRB]. There's not even a crosswalk on Fort Riley, so he had to be careful where he crossed the five-lane roadway. Fort Riley Boulevard acts as a physical and mental barrier on the south edge of town (Figure 2.1). FRB runs east and west, at some points parallel with the train tracks that carry several freight trains each day and night along the south edge of town, and very close to the train tracks as well. Russell's mobile home is sandwiched right between the FRB and the tracks, less than 100 feet from the train tracks. He says it sounds like the train is going to come right through his walls every night. It's not uncommon to find mobile home parks very close to train tracks, highways, and other undesirable land uses, or LULUs (Locally Unwanted Land Uses). LULUs tend to occur in lower socioeconomic areas because the land is cheaper and residents of higher socioeconomic status have more sway with their tax dollars to prevent such development occurring in their neighborhood (Brion, 1988). However, with MHPs, one person owns the land and typically does not live there, thus will buy whatever land is cheapest. Even if this land is not zoned for residential use, historically, MHPs were commonly allowed in industrial and commercial land use.

Russell's story illustrates how negatively exclusionary zoning can impact mobile home park residents. While his mobile home is the most affordable form of shelter he's had in the past few years, his life is not easier because of it. Being charged as a minor and put in prison for most of his formative years, Russell never learned how to drive and now would probably not qualify for a license, meaning a personal car is out of the question. Living anywhere in Kansas, or the Great Plains for that matter, without a car is a feat. Russell has to rely on his body and bicycle for transportation, and then face the dangers of pedestrian travel in a city that was built for cars. The MHP he resides in is slowly deteriorating, located on land otherwise deemed unfit for residential uses, and sited far away from day-to-day amenities that Russell needs. The linchpin in his story is that this was the only affordable option he had.

To maximize profits, MHP developers purchase the cheapest land which tends to be on the outskirts of the city near more LULUs. This typically puts residents on the edges of the city, on undesirable land, with poor services and infrastructure, which makes it harder for them to access amenities. A great example of this is illustrated by Benson (1990) in one of the only academic articles of MHPs in Kansas. She uses a then-new MHP in Garden City to investigate interracial interactions. While racial makeup and neighborliness is not specifically part of this thesis project, in her introduction she explains that a new meat packing plant, IBP, wanted to build a MHP for its incoming work force, helping to alleviate Garden City's housing shortage as a result of rapid expansion. IBP did not want to build the MHP near its meat packing plant, but instead wanted to annex a portion of land outside the city because of its affordability, but the mayor and other members of the city commission strongly opposed the new MHP, rejecting it twice before finally allowing annexation and construction (Benson, 1990). This story shows how both the business bringing in the new housing, and the city who desperately needed more housing, didn't want to look at the mobile homes. Even if developers would like to build a park in a good location for residents, they will be prevented from doing so by an often-unseen villain named exclusionary zoning.

Exclusionary Zoning

Exclusionary zoning is "a residential zoning plan whose requirements (such as minimum lot size and house size) have the effect of excluding low-income residents" (Merriam-Webster, n.d.). Typically these regulations call for larger lot sizes, which increase prices, and thus exclude low-income groups. This is done for many reasons, including discrimination (Rouse et al., 2021). While on paper, these laws may appear to discriminate against only housing type in the name of maintaining neighborhood character (for example, R-1 zoning that disallows any multifamily construction), they often intentionally and subsequently discriminate against race and poverty as well. When racial segregation was legal in the United States, Atlanta had "R-1 white" and "R-2 colored" zoning districts. After that became illegal, they switched it to "R-1 dwelling house district" and "R-2 apartment house district." Instead of outright prohibiting people, cities prohibited their housing (Desmond, 2023 p. 139-140).

Historically, some MHPs were established before zoning codes were in place. In those instances, zoning was then overlaid on the land. However, existing uses were not included in these, meaning some MHPs were excluded. So while MHPs are a vital source of housing, several MHPs were zoned industrial or commercial instead of residential (Hurley, 2002). A 1996 survey done by the APA shows the differing zoning regulations for manufactured housing in cities surveyed. Of the ones in Kansas, most at the time were allowing manufactured homes in residential districts only if they followed specific design regulations, otherwise MHs were only allowed in MH districts, or MHPs (Sanders, 1998). This shows that this type of housing has been historically excluded from residential areas in Kansas without following design guidelines, which increase prices and decrease access.

Zoning can also be influenced by NIMBY-ism[13] or people who say, "A trailer park?! Not In My Back Yard!" A common concern among city residents is that if a park were placed near their homes, their property value would decline (Beamish et al., 2010; Dawkins & Koebel, 2010). Some studies have argued that MHPs do not affect neighboring property values (Sanders, 1998). NIMBYs gain traction by accusing the residents of mobile home parks of draining local resources like the police and ambulatory forces (MacTavish, 2007), while at the same time not contributing to the local economy through sales or property taxes (Hurley, 2002). Hurley (2002) points to studies that show this is not true and short-sighted – mobile home residents go to local stores just like everyone else, and apartment dwellers also do not pay property taxes but are not shunned by the local community. This shows yet another way in which people who need affordable housing have been designed out of the lives of people who do not need it. Another common NIMBY defense against MHPs is "neighborhood character" which is currently a legal reason to implement exclusionary zoning. This is important to reckon with, as housing design is inherently tied to human experience. This is explained simply by MacTavish: "... the social and physical placement of trailer parks structures the daily experiences of park families" (MacTavish, 2007 p. 88).

A clear view of exclusionary zoning was seen in a study pointing to mobile home residents having fewer address changes than the average American, likely because they were incredibly limited in their choices (Hurley, 2002). If someone can only afford a mobile home, they are necessarily limited to the MHPs available in their town, which are often far fewer than

13 NIMBY stands for not in my back yard, and is often used to describe citizens who oppose new things in their neighborhoods, typically multi-family housing, out of a fear of increased traffic and decreased property values, or fear of "others".

availability of other housing types. In another study in rural Oregon, MacTavish (2007) laid bare the segregation of students from mobile home parks in schools. All MHP youth were bussed to a school on the edge of town, even though many of them could have walked to school closer to their MHP. These students also experienced difficulty accessing town amenities and after-school programs due to the lack of accessible transportation. Our work reconfirms some of these findings - several residents who took part in our study had been in their MHP for a majority of their adult lives, however, 65% of survey respondents had only been there five years or less and several interviewees moved multiple times before moving to their current home in the MHP. Kids living in MHPs in USD 383 (Manhattan and Ogden's main school district) are in some cases districted to schools that are not the closest to their homes to help even out numbers.

Focusing on urban MHPs exclusively, as MHPs are not solely a rural phenomenon (Lamb et al., 2022), the land on which these MHPs are developed is not always cheap, and profits are sometimes slim in the first few years for owners. Landlords thus avoid upgrades and increase capacity until they can turn a profit, resulting in worsening conditions for the residents. Hurley (2002) speculates that this may have prompted landlords to shift focus out to the edges of cities to unincorporated areas which also means that residents would be more in car-dependent areas and without city services – a problem we observed frequently today. Adding insult to injury, Medicare can require recipients to use doctors within their county line and if MHPs are zoned to the edge of town that happens to be in another county, MHP resident's housing choice can affect their access to medical care (Sullivan, 2018).

Zoning Regulations

Kourtney[14] and her husband have lived in multiple mobile home parks in Kansas and Iowa. One of her friends owned land near Milford Lake, about 18 miles west of Manhattan as the crow flies. He purchased a mobile home and planned on putting it on his land, because it was more affordable than building a new stick-built house. Unfortunately, the zoning restrictions on mobile homes required that he build a foundation under his mobile home before he could move it in, which he didn't know until after he had purchased the home.

> "I don't really appreciate cities who make it extremely difficult for people to put a mobile home on a lot… I think that mobile homes should be much better accepted than they are as a viable way to have affordable housing… they began to develop some rules based on a stereotype." -Kourtney

Kourtney was referring to common city-enforced design regulations that prevent mobile homes from being placed in residential-zoned areas. She's also keenly aware of how stigmas are not solely related to an individual's behaviors- they are perpetuated by zoning ordinances.

The planning profession played its part in designing for the stigma that is attached to MHPs. An archived PAS Report for the APA from 1961 contains this dismal quote – "…it remains for the planner to fit (manufactured housing) into the urban scene. Since the mobile home is not yet acceptable mixed indiscriminately with conventional single-family housing, appropriate means for segregation are needed" (Bair, 1961, p. 3). It is apparent that there was a collective

14 Kourtney did not live in a Riley County MHP when she was interviewed, but her wealth of knowledge from living in multiple MHPs across the Midwest and over many decades made her interview insightful and we therefore decided to include it in this work.

decision to move away from manufactured housing and to promote single-family residential development. Various reasons were and are still used, such as property values and aesthetics. While these may be sincere, non-malicious concerns of some NIMBYs, they are pacifiers that subconsciously give society permission to keep the have-nots away from the haves.

While exclusionary zoning is a large hurdle for MHPs to exist, and for mobile homes to exist outside of an MHP, there are several other barriers built into city regulations including permits, fire codes, architectural design regulations, and even snow loads (Dawkins & Koebel, 2010; Rumbach et al., 2022). A study on the regulations about manufactured housing in several different cities showed that design regulations are often in place for units put in stick-built neighborhoods. However, the regulations for placing manufactured/mobile homes in MHPs are less strenuous, making it far easier to keep mobile homes in MHPs. This national survey mentions Riley County, Kansas as having a "simpler and seemingly less restrictive approach" for "Residential Design Manufactured Homes". At that time (1990s), Riley County's design regulations for manufactured housing in a stick-built neighborhood are explained in Box 2.1 (Sanders, 1998).

While it was legal for someone to place a manufactured unit in a single-family residential neighborhood, these regulations necessitated the purchase of relatively more expensive units that met all these regulations, albeit still cheaper than building a new stick-built home. Placing a traditional mobile home in an otherwise single-family residential neighborhood may not be the best design decision, as neighbors are likely to cause problems for that home owner, and if it were the only one, it would stick out. However, if zoning regulations prohibit other types of affordable housing that would fit in with the urban fabric, we realize this issue is not just about mobile homes.

Current zoning regulations in Manhattan continue to exclude MHPs, individual mobile home units, tiny homes, and affordable housing in general. In December of 2021, Manhattan adopted an overhaul of its existing codes and now uses the Manhattan Development Code (MDC). I argue this code contains exclusionary zoning, on multiple levels, forcing lower-income residents to seek mobile homes as the only viable option. Box 2.2 lays out definitions needed to understand the MDC.

Sec. 26-2C-2, Residential Development Types, part C.4 (City of Manhattan, 2021), defines a Village type development to include manufactured houses and "cottages" which are slightly larger than tiny homes.

Box 2.1

MH Regulations in Riley County, 1990

- Minimum structure width of 22 feet
  - This forces a double wide mobile home, which is larger and more expensive.
- Roof pitch of 2.5 : 12
- Solid concrete or reinforced concrete block perimeter foundation
  - This is more expensive than the typical cinder block stack foundation and skirting found on manufactured units
- Siding and roofing materials that are typically used on site-built homes
  - Again, more expensive than typical manufactured units

> Village-style development includes manufactured home parks and cottage villages. It is a development option available in the RM and RH districts by rezoning to add the "V" designation and by approval of a site development plan. -MDC

Part B of the same section states the need for a rezoning process before a Village zone can be established, meaning this type of zone is not established by right.

> Within the residential districts there are four development types. The standard (S) and cluster (CL) development types are permitted by right, subject to the development standards and building and lot standards set out in this Division and the standards for subdivisions in Article 26-5. The residential master-planned (MP) and **village (V) types require rezoning and approval of a development plan before subdividing.** -MDC (emphasis added)

Table 26-2C-3.1 (Figure 2.2) then displays that Village style dwelling units are only allowed in medium and high-density zoning districts, and on a limited basis.

Section 26-4A-2, Manufactured Home Park Design lays out the guidelines for a new development, redevelopment, and substantially improved or expanded manufactured home parks. In the Maintenance section of MHP design regulations, it says "screening" must be kept in sound repair- the definition for screening is "...a method of visually shielding or obscuring one abutting or nearby structure or use from another by

Box 2.2 - Manhattan Development Code Key Words

RM - Medium Density Residential Zoning district, including single-family attached and multi-family dwellings, as well as factory-built and HUD-code manufactured homes

RH - High Density Residential Zoning district, including moderate to high-density types from townhouses to large apartment buildings

Manufactured Home - Dwelling unit constructed on or after June 15th, 1976, according to the rules of the United States Department of Housing and Urban Development, that is transportable in one or more sections, and which, in the traveling mode, is 8 body feet or more in width or 40 body feet or more in length or, when erected on site, is 320 or more square feet, and which is built on a permanent chassis and designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities, and includes the plumbing, heating, air-conditioning, and electrical systems. The term does not include a recreational vehicle. When used in Article 26-6, the term includes "mobile home".

Cottage Home - Residential dwelling unit equal or less than 600 square feet of gross interior floor space that is secured to a permanent foundation within a Cottage Village

Tiny Homes - Houses with a floor area less than 400 square feet. These have special provisions.

Table 26-2C-3.1 Residential Permitted Uses by Zoning District and Development Type													
Key		**P** – **P**ermitted by right **C** – permitted as **C**onditional use ***P/C*** – *see footnote 2*				**L** – permitted as **L**imited by regulation **A** – **A**ccessory to P, L, or C uses							
Use Category	**Subtype**	**Zoning Districts and Development Types**											
		RL Low-Density Residential		**RL-A Low-Density Residential Attached**		**RM Medium-Density Residential**			**RH High-Density Residential**			**RC Urban Core Residential**	**O-UF University Fringe[1]**
		S, CL	**MP**	**S, CL**	**MP**	**S**	**MP**	**V**	**S**	**MP**	**V**	**S**	**-**
Single-family, detached	Site-built or modular home	P	P	P	P	P	P	-	-	-	-	-	-
	Patio home	P	P	P	P	P	P	-	-	-		-	-
Single-family, attached	Duplex	-	P	P	P	P	P	-	P	P	-	-	-
	Twin Home	-	P	P	P	P	P	-	P	P	-	-	-
	Townhouse Small (3–5 unit)	-	P	P	P	P	P	-	P	P	-	-	-
	Townhouse Large (6–18 unit)	-	-	-	-	P	P	-	P	P	-	-	-
Single-family dwelling, village type	Manufactured home	-	-	-	-	-	L	L	-	-	L	-	-
	Cottage home	-	-	-	-	-	L	L	-	-	L	-	-
Multiple-family dwelling	Small (3–5 unit)	-	P	-	P	P	P	-	P	P	-	-	-
	Med. (6–17 unit)	-	-	-	P	P	P	-	P	P	-	-	-
	Large (18+ unit)	-	-	-	-	-	P	-	P	P	-	P	-
	Mid-rise	-	-	-	-	-	-	-	-	-	-	P	-

Figure 2.2: Manhattan Development Code. Source: City of Manhattan Development Code

decorative fencing, densely planted evergreen vegetation, earthen mounds or berms, walls or a combination of these to reduce noise, **offensive views**, or heat" (City of Manhattan, 2021, emphasis added).

Despite the need to shield views of MHPs from everyone else, (which is sometimes found in single-family residential neighborhood codes as well) the current code requires added benefits for residents that are currently not found in Manhattan's MHPs. For instance, the code requires five-foot ADA[15] sidewalks along both sides of internal streets – in our observation, none of the existing MHPs have continuous sidewalks on either side of the roads. In parks with more than 25 units, a minimum of 8% of the gross site area must be devoted to recreation and when possible, centrally located and accessible by sidewalks. The code requires bus shelters (City of Manhattan, 2021). These would be terrific additions to MHPs, however, they only apply if a new one is built, which is very difficult to do in the current landscape, as Manhattan is landlocked and has very few developable areas left in its city limits.

A difficulty in this project has been understanding when an existing MHP would be required to comply with these new standards. The current development code was adopted within

15 ADA stands for the Americans with Disabilities Act of 1990, part of which requires all new construction to be accessible to all people, whether walking or using assistance like a wheel chair or crutches. Looking at sidewalks, there are minimum widths, grout lines, and slope requirements.

the past five years, and all MHPs were in place long before that. There is very little chance of a new MHP being developed in Manhattan because the town is landlocked. According to the code, a current MHP would only need to upgrade to these standards if "redeveloping or substantially improving or expanding" (City of Manhattan, 2021) the park, but that line remains blurry. We were able to get a glimpse of this in Ogden, Kansas – Maplewind MHP was bought out by Casa Feliz out of Denver, who completely wiped out the existing MHP and started over from scratch. It is now very clean and new (Figures 2.3 and 2.4), but Casa Feliz was not held to the current design standards in Ogden's zoning codes, instead they were held to an older, outdated one. So, this remains unclear as MHPs often are nonconforming uses.

MHPs on peripheral land are in danger of being sold off and have been in Manhattan in the past. Even though someone in a MHP may own their home, they can be kicked off the land at any time. This is especially an issue for parks located along the edges of growing cities (Sullivan, 2018). As cities expand, periphery land becomes enticing to developers, and landlords make a profit off of selling their land. It is then an easy pitch for the developer to say to the local city council that they will "fix up a blighted area" by removing a mobile home park and building profitable apartments or shopping districts. As Sullivan (2018) notes, the lack of regulation in the mobile home park industry means that landlords do not need to notify residents of eviction before 30 days out, making sure to collect every possible rent check, and leaving residents scrambling for housing.


Figures 2.3 (left) and 2.4 (right): Maplewind Mobile Home Community in Ogden, Kansas. Photos by author.

Sara and LeAnne are both genial women nearing retirement and reside in different MHPs just outside of Manhattan, in Pottawatomie County. They've each been long term residents of their MHPs and have enjoyed working various jobs for Kansas State over the years. Both Sara and LeAnne mentioned the possibility of their neighborhood being bought out and developed on. LeAnne mentioned highway issues, and Sara hypothesized the growing need for condos and denser housing. Sara has seen this happen in Manhattan – the current Walmart replaced a mobile home park in the late 90's. This was confirmed with Pottawatomie County, who shared before and after aerial images of the land. The current Walmart also replaced a small motel, business and restaurant strip, and some undeveloped agricultural land. (Figures 2.5 and 2.6). It was not within the breadth of this research to discover what happened to these residents.

Floodplains

MHPs in Riley County are disproportionately located in floodplains. 72% of MHPs in our study area are partially or completely in[16] one of FEMA's floodplains (Figure 2.7). Eleven of the eighteen parks studied in these maps are completely in a floodplain. Three of those are in the 1% Annual Chance plain, one in the .2% Annual Chance plain, and seven are split in either of these or the regulatory floodplain. Two sites are partially in the future expected 1% Annual Chance floodplain, with Redbud being completely engulfed in it. There were only five sites completely out of the flood maps.

In 2019, the Tuttle Creek Dam reached near-record levels and there were plans to open the spillway gates. An Evacuation Advisory was put into effect for areas of the Northview neighborhood, including Countryside Estates and Rocky Ford Mobile Home Parks. Redbud Estates made headlines in local news during the Labor Day flood of 2018. Manhattan experienced nine inches of flash flooding that displaced nearly 300 people and later was said to have caused $17.2 million in damage (Richardson, 2018). Wildcat Creek, which runs behind Redbud Estates, was the main flooding body. Redbud was not traversable and some of our interlocutors lost things like travel RVs, and many were evacuated.

Another historic flood year for Manhattan was 1993. We were able to talk with a former city official, Olivia, who does not live in a mobile home park but has friends and family who do. She mentioned that the very design of the mobile home parks- that they are listed as one parcel by one owner- put the residents in danger during the 1993 flood.

16 Using the FEMA RAPT and Appraiser's Office data in ArcGIS, I was able to map out the locations of mobile home parks and overlay these with the floodplains (Figure 2.7). Using this visual, I categorized each MHP for being out of, partially in, or completely in each type of flood zone.

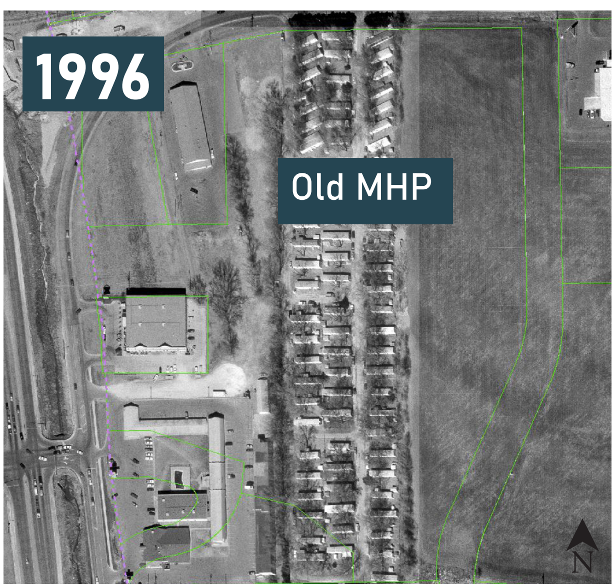


Figure 2.5: A mobile home park in Pottawotamie County, circa 1996. Image courtesy of Pottawotamie County GIS Department.

Figure 2.6: Walmart bought out and built on the land that used to house the MHP, image taken in 2023. Image courtesy of Pottawotamie County GIS Department.

Riley County MHPs & Floodzones

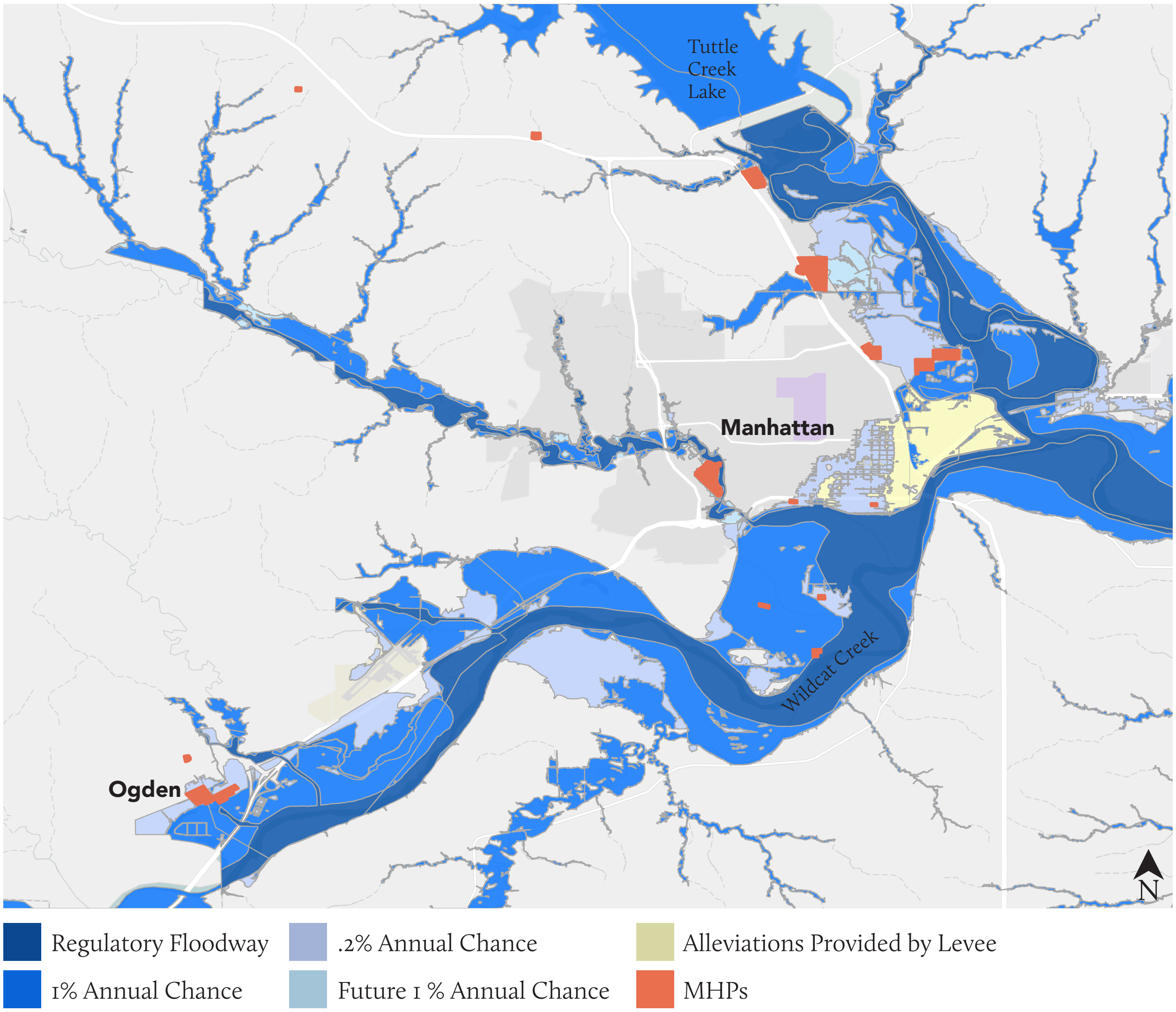
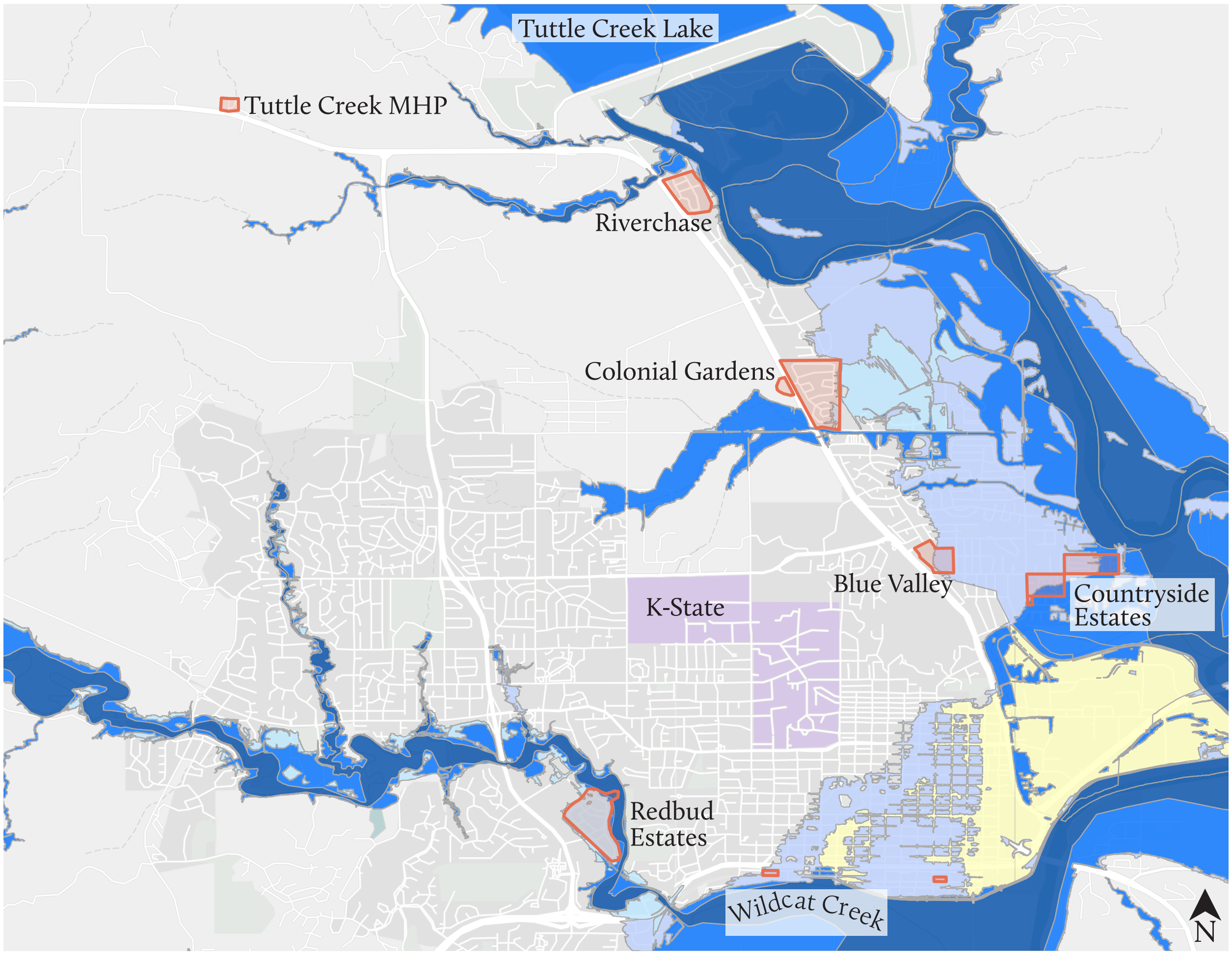


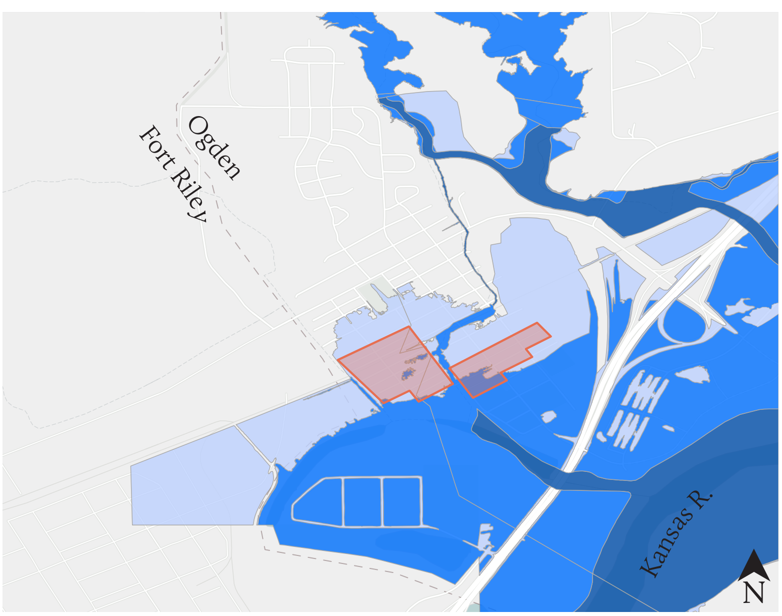
Figure 2.7: 72% of MHPs touch or are completely within one of Riley County Floodzones. Data source: FEMA RAPT, mapped by author.

Well, during the flood of ‘93, the city said they’ve given notice to the people that it was going to flood. But these people in both courts never got a notice, because they gave the notice to the court management… And the court… did nothing. So, I raised cane and I went to the city and I said, “The city has a responsibility to alert these people that… Tuttle Creek is unpredictable…” Because he said to me, “Well, we’ve notified the people in the mobile home court.” I said, “No, you haven’t. I know three of them. They have not heard anything from you…” So, on the day, he actually sent the fire department… out door to door...”- Olivia

Manhattan MHPs & Floodzones



Ogden MHPs & Floodzones



MHPs

Regulatory Floodway

1% Annual Chance

.2% Annual Chance

Future 1 % Annual Chance

Alleviations Provided by Levee

Figure 2.8: Manhattan's MHPs and Floodzones. Data source: FEMA RAPT, mapped by author

Figure 2.9: 100% of Ogden's MHPs touch or are completely within one of the floodzones. Data source: FEMA RAPT, mapped by author

This flooding story was unfortunately just one example of a larger problem Olivia has noticed in MHPs in Manhattan. Again, the issue of this large swath of land being one parcel under one owner, but still having homeowners within the parcel, has caused problems for the residents, and strips away our assumed rights placed on homeowners.

> If it's water, they deal with the owner. If it's the sewer, they deal with the owner… they don't even know who these people are, because the Court [mobile home park management] deals with them… They need an advocate for the tenants. And there's nothing, there's no tenants' organization. There's no nothing. -Olivia

It is important to note that Manhattan's MHPs are not the only places in town subject to flooding, but they are not being fortified against flooding either. Over the decades, multiple levels of government have gone to great lengths to protect Manhattan from flood waters, and have been mostly successful in doing so. The future flood protection provided by the recent levee construction in town does not benefit the MHPs, but mostly looks to protect the downtown area (Figure 2.8).

Elevation and Economic Status

Redbud's elevation is 1,033 feet above sea level. This is thirty feet below the main road to the west of Redbud, and 150 feet below the cemetery to the east, putting it in a valley. It is 220 feet below the intersection of Scenic Drive and Miller Parkway (Figure 2.10). This intersection is significant as it has beautiful views of the city of Manhattan, and is home to newer, more expensive real estate. One of our interlocutors pointed out a fascinating driving route that I took on my way around town after our interview. Starting at Scenic Drive and Miller, I drove east and down a hill. Near the top of the hill, houses were freshly painted, there were shiny new cars in the driveways, and grass was still growing into new builds. As my shaky but mostly reliable Ford Focus descended the hill, curving around the bends of suburbia, houses got more modest. Mailboxes had less limestone around the base, then no limestone, then turned into larger shared mailboxes. The large, tree-lined median in between opposing lanes of traffic eventually became just a grass-filled median, and then went away completely. Bike lanes dissolved into sidewalks which then dissolved into nothing. Houses near the top of the hill had windows that could be on Andersen's pamphlets. As I got closer to the bottom of the hill, windows needed replacing. This trail took me to Seth Child Road, and after crossing it, straight into Redbud. The bottom of the hill, the lowest land in both price and elevation, holds the mobile home park. Georgiana explained to me how this hill's elevation matches its housing quality and real estate value. "You can see economic status" she explains.

Car Dependency

MHP residents in Riley County are dependent on personal vehicles and an underfunded public transportation system. MHPs are excluded by being a busy road away from any grocery stores and parks. Figure 2.11 shows a quarter, half, and full mile buffer around the big five MHPs in Manhattan in population and prove that these residents are often not within walking distance of any public amenity. This puts residents at a disadvantage, and increases their time in a car, their time sitting, and the costs they incur daily. The one outlier is the bus

Elevation and Economics

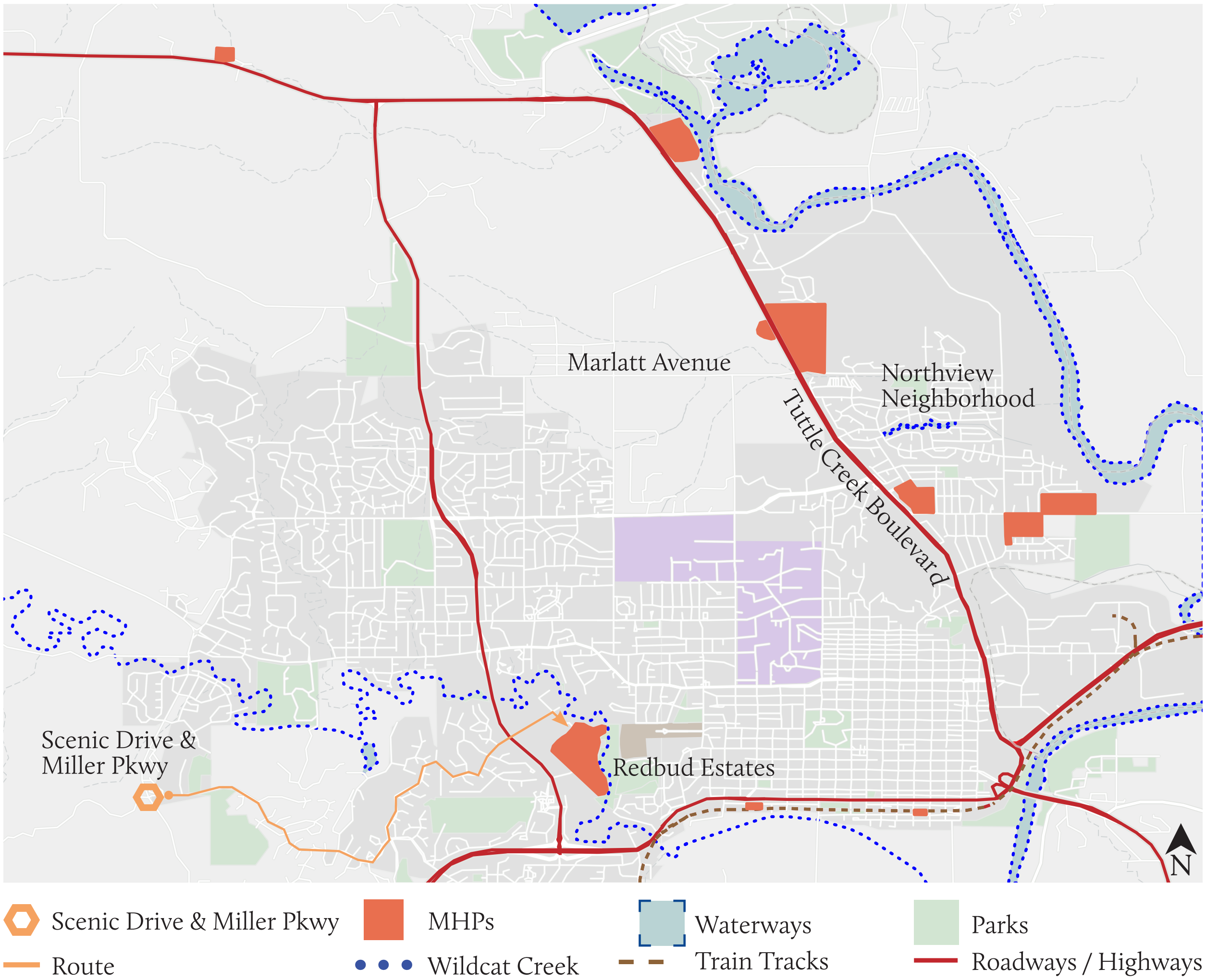


Figure 2.10: Following drive from Scenic Drive & Miller Parkway, down a hill, to Redbud Estates. MHPs in Manhattan are separated from town by physical barriers, yet have easy access with a car.

system- there are multiple stops in several of the park neighborhoods. However, due to a lack of local funding for the buses, the routes are not efficient. Headways are typically an hour, and ridership in these areas is very low.

The MHPs along the Northeast edge of the city are close to the intersection of Tuttle Creek Boulevard and Marlatt Avenue (See Figure 2.11). These two roads travel north-south and east-west respectively, and one can travel to the opposite side of town in 10 minutes. However, this begs the question, what would happen if the car broke down? Or if there was no money for gas? Public transportation in Manhattan, the Flint Hills Area Transportation Agency (FHATA), is underfunded and lacks the number of needed drivers. Transportation funding form the federal government is readily available, but requires a local match which previous commissions have been unwilling to provide. This means FHATA is forced to run fewer routes and has longer headways- usually one hour between each bus. This leaves little option or public transit, especially in MHPs. Residents readily discussed the benefits of being near the main roads in town. At the same time, many also discussed the shortcomings of being away from town and separated by fast-moving roadways. One of the respondents,

Walkability of MHPs in Manhattan

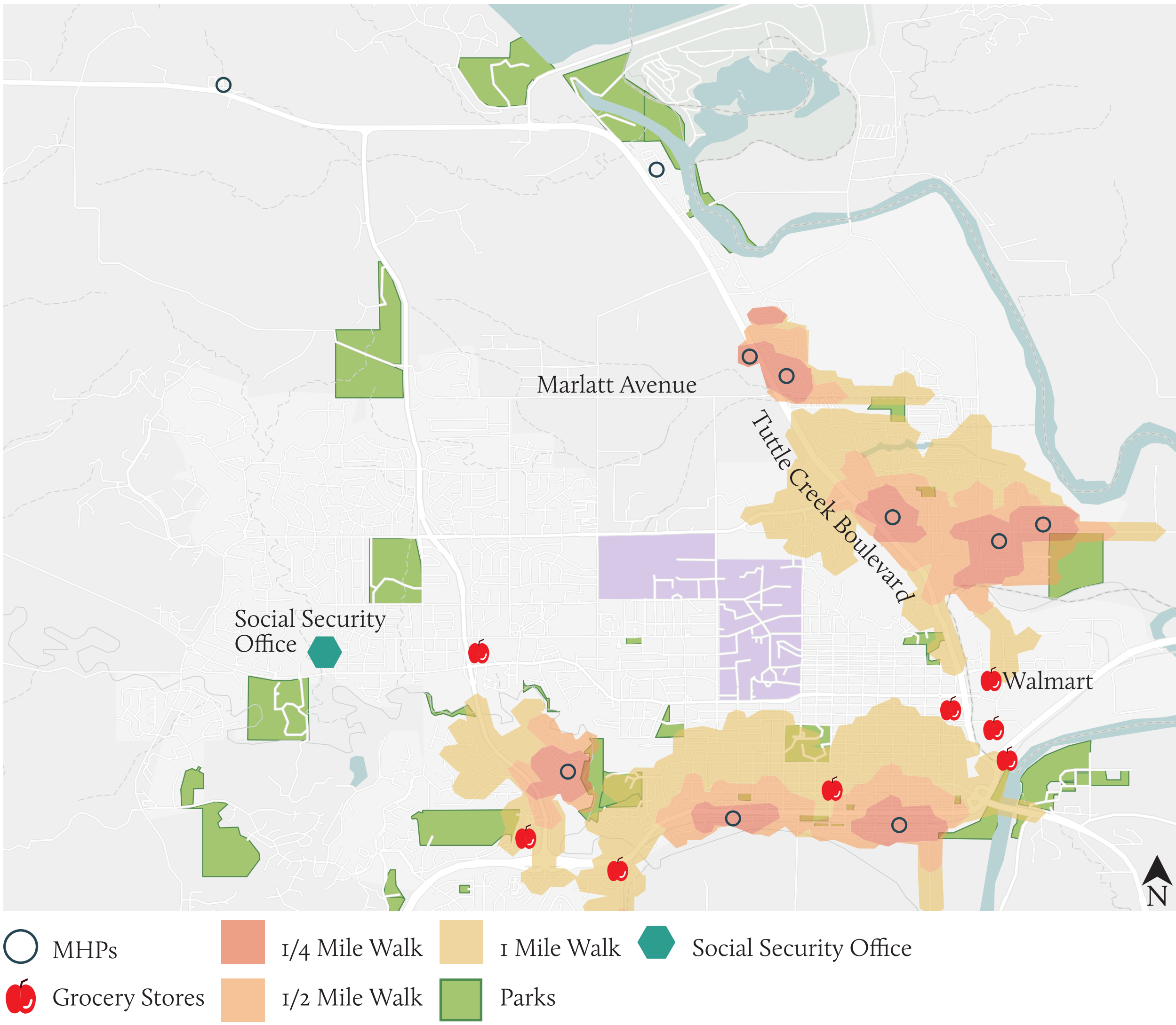


Figure 2.11: City sidewalk infrastructure does not accomodate most MHPs, preventing residents from walking to parks or grocery stores.

Athena discussed how her high school-going son can't walk around town like his friends in Ogden can. Another respondent, Dara mentioned her elderly neighbor who uses the ATA bus to get to Walmart to pay her lot rent. If someone lived in Colonial Gardens and wanted to walk to Walmart, normally an 8-minute drive, Google Maps recommends they take the same route they would in a car, taking an hour and eight minutes. This means walking along the shoulder or in the ditch of Tuttle Creek Boulevard. Figure 2.13 shows these walking conditions. The bus would be a 32-minute ride if you catch it at the top of the hour. Let's imagine a Colonial Gardens resident, living on the northwest corner of town, needs to get to the Social Security office, which is in the southeast corner of town, located near newer suburban expansion. That bus ride will take an hour and a half, with a 16-minute and 10-minute walk included on each end, and again they must catch the bus at the top of the hour. A round trip would mean 3 hours of travel, plus any wait time for the bus. If they miss the bus, add an hour. A walk to the Social Security office would take an hour and 45 minutes

MHPs and Sidewalks

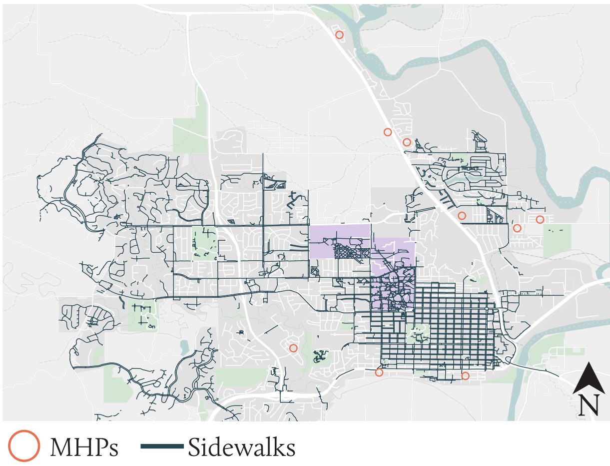


Figure 2.12: City sidewalk infrastructure does not accomodate most MHPs, leaving them car-dependent.

Walking on Tuttle Creek Boulevard

Figure 2.13: Looking South on Tuttle Creek Boulevard, Google Map's suggested walking route from Colonial Gardens to Walmart - pedestrians are forced to walk in the median or the ditch. Image screen captured from Google Maps.

each way, but using Marlatt and Denison Avenues, there would be adequate sidewalk access the entire time. But if they have a car? A quick 10-minute drive.

Being poor is both cumbersome and expensive, Desmond (2023 p.28) describes this as a “tight knot of social maladies” and goes on to describe poverty as exclusionary zoning, on top of chronic health conditions, on top of a low-paying job, and on and on. When exclusionary zoning leaves MHP residents bound to cars, it can become one more expense and problem that adds another layer to an already complicated and difficult life.

Manhattan is designed to make it three times as difficult for someone without a car to live there. Manhattan fits a common theme of a car centric city in the Great Plains with zoning that puts large commercial on the outskirts, wits a lack of funding for public transportation to adequately fill in the gaps. This situation was not created by one person’s malicious intent and despise for the poor. Multinational corporations like Walmart and Dillon’s found large swaths of cheap land to build on. Tuttle Creek Boulevard and Fort Riley gradually became main roads and widened over time. Original settlements were in the center of town, where a majority of housing has stayed. Throughout these growth patterns, however, affordable housing was rarely considered which leaves us in the situation we are in today. Exclusionary zoning has been easy to swallow by planning’s collective ability to use “design regulations to neighborhood characteristics” and “protection of personal property values” to disallow someone from putting a mobile home on any piece of land they own. Now, I do acquiesce that keeping a historic neighborhood in its character is good for planning to do, and mobile homes do not fit that agenda. However, can anyone seriously tell me why a mobile home looks so much worse than a 1980’s garage-in-your-face cookie cutter subdivision? What is the character in those neighborhoods that’s worth upholding? These are questions planning has to ask as our affordability crisis only deepens.

Benefits of being "out of town"

Most interlocutors, despite being zoned away from amenities, reported enjoying where their mobile home park is located. Several people said they liked feeling like they were "outside of town" while still being able to access town rather quickly. Several mobile home parks in Manhattan are physically separated from the core of town by Tuttle Creek Boulevard (TCB). TCB acts as a mental and physical barrier in Manhattan. To the west of TCB is marked by neighborhoods dominated by single-family stick-built residential development; to the east are industrial areas, fast food chains, grocery stores, the Northview neighborhood[17], mobile home parks, and Tuttle Creek Lake (See Figure 2.10). Several mobile home parks back up to TCB, and surprisingly very few residents interviewed complained of noise pollution. We interviewed two residents whose mobile homes backed up to TCB, and they both mentioned hearing the occasional Jake break or motorcycle. Being so close to TCB, several residents reported being able to drive to most parts of town within five or ten minutes, which was very convenient according to them. Of course, this is only convenient if you have a car.

Heather, with her cats, greeted us with a giant smile and welcomed us into her double-wide mobile home for her interview. Her house was stunning, inside and out, and proudly sat on the corner of the street with a large tree providing shade. She recently retired, andTthroughout our conversation, it became apparent that Heather loved her home and her neighborhood. She shared a neighborly acquaintance with the other retirees around her. They watched each other's homes when someone was away on vacation. Other than these folks, Heather mentioned most neighbors were quite transient as they were typically students or military. One home across the street had parties on K-State Gamedays, and one guy drove his truck way too loud, but otherwise it was a quiet neighborhood. She enjoyed drinking coffee or wine on her back porch, depending on the time of the day. She appreciates the geese that fly over.

> And you can see I have a blue bucket out there that now has walnuts in it! And I've been watching the squirrel come and get a walnut and go take it and bury it. Big Day! Set the bar low, you're never going to be disappointed. And I have a birdfeeder… My mornings are watching the birds. It's really special. I enjoy it here. - Heather

It may be concluded that for those with secure financing and reliable cars, especially retirees, Manhattan's MHPs provide a good alternative to more traditional housing types. Manhattan may be unique in that, being located in the Flint Hills, the edges of town are arguably more beautiful than "in town". Other cities or rural areas may have fewer desirable geographies or land uses on the edge of town, making exclusionary zoning that much more dangerous. Regardless of the "outside of town" benefits in Manhattan, other tenants notice the larger structures that keep MHPs on the edges.

Spatial Segregation

How we regulate has the power to influence, how we perceive. Our collective perceptions then often influence further regulations (Sullivan, 2018). This ongoing cycle persists in the regulation of MHPs and allows exclusionary zoning to be one of the catalysts for the collective negative perceptions of the MHPs and their residents (Rumbach et al., 2022). This

17 Northview is considered a common "starter home" neighborhood, usually with single-family home prices lower than other areas of town.

often leads to stigma – the way our cities regulate mobile home parks affects how we perceive them, which in turn stigmatizes those who live in these places. This cyclical relationship extends to the design of MHPs and affects MHP residents' everyday lives.

MHPs in Riley County are concentrated to small areas of town, both in Manhattan and Ogden. Figures 2.14 and 2.15 were created by using data gathered from the American Community Survey, Riley County Appraiser's Office, and FEMA RAPT to examine the spatial distribution and segregation of mobile home parks. A dissimilarity index[18] between mobile home units and non-mobile home units was calculated at 0.79, indicating that mobile homes are spatially segregated throughout the county. This number of 0.79 means nearly 80% of mobile homes would have to move throughout the county in order to achieve equal spatial integration- or to make the colors of Figure 2.15 more the same. There are only a handful of block groups that have mobile home units located within them (Figure 2.15). These results confirm that mobile home parks in Riley County are subject to exclusionary zoning, because they are only allowed in a few block groups to begin with.

Stigma

Exclusionary zoning of MHPs increases the stigmatization felt by residents. Kusenbach (2020) notes that stigmas are often caused by existing design regulations, which then reinforce exclusionary zoning and other regulatory practices (Beamish et al., 2010). This phenomenon can be understood as socio-spatial stigmatization, meaning the stigmas given to the people who live in mobile homes are linked to where those mobile homes are located (Rumbach et al., 2022). For instance, the design of MHPs, sometimes purposefully hidden or shielded, often creates and perpetuates negative stigmas through requirements such as hedges or tree lines keeping MHPs separate from other neighborhoods or land uses (Beamish et al., 2010), which we confirmed exists in Manhattan's code (City of Manhattan, 2021 Sec. 26-4A-2), although execution is not noticeable. MHP lawn clutter is used as another reason to see them as second-class housing options. However, this clutter is sometimes due to a need for more space, and is their life spilling out of the home (MacTavish, 2007). Recent design improvements have made mobile homes look similar to stick built homes (HAC, 2005), which does not solve the problem but may alleviate the symptom.

Another form of stigma influencing design is seen clearly in a study in New Orleans after hurricane Katrina showed that even though everyone agreed that mobile homes were a needed solution to the sudden surge of homelessness, neighborhoods with higher social capital had fewer mobile home parks planned for their area. These were often the people who were the most vocal about the need of their fellow citizens, but didn't want those needs to be filled in their neighborhood (Aldrich & Crook, 2008). Another example can be seen again in one of the only studies in Kansas, which discusses the rapid need for affordable housing in Garden City in the 1980s. Immigration was booming and the meat packing plants needed somewhere to house their workers. They, along with the city, saw the need for housing but fought over placement of a mobile home park because they, along with the city, saw the park as "a necessary evil" (Benson, 1990 p.365). The media can often amplify this stigmatizing process, reporting only on tragedies that happen in parks which get entangled with their identity (Hurley, 2002; MacTavish, 2007). The term "tornado magnet" can be ubiquitous for

18 A Dissimilarity index measures what proportion of something would have to move to create spatial integration. See Box 2.3

Percentage of Mobile Home Units per Block Group, Riley County

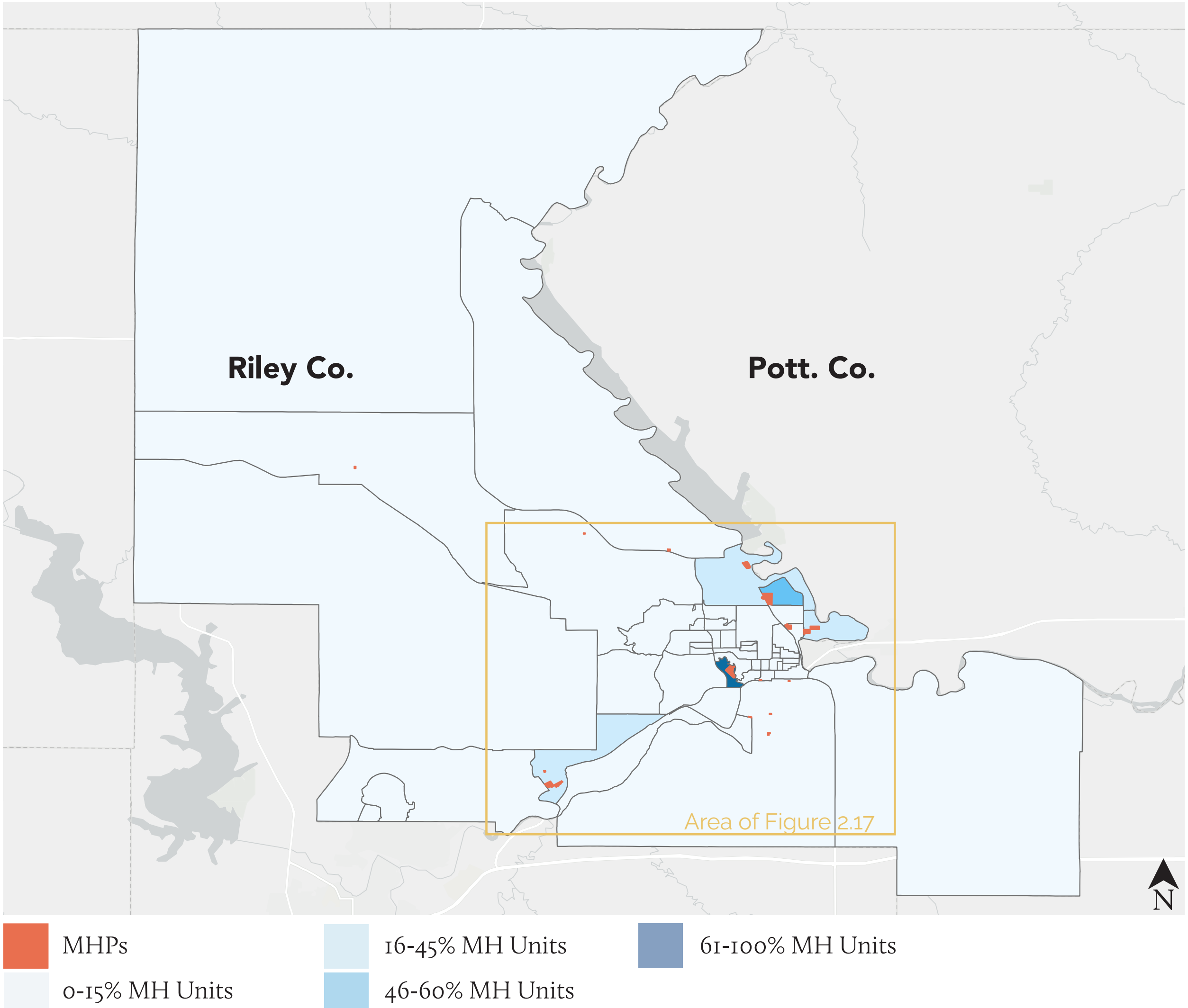


Figure 2.14: A density analysis shows spatial segregation of mobile home units in Riley County. Data Source: ACS 5-Year 2022 Estimates. Mapped by author.

MHPs, partly because of the open, flat land they occupy (Hurley, 2002), but also because they are often the front page image in tornadic journalism.

These studies show MHPs have often been the band aid solution applied to sudden homelessness after natural disasters or increase in population due to immigration. These parks then remain occupied after the disaster relief is completed and the initial immigrants have moved on, or been unable to attain housing elsewhere. They are seldom truly used as temporary solutions they may be pitched to be, perhaps increasing stigmas around them in the eyes of other citizens who expect them to eventually go away.

The term "trailer trash" has become a racial slur for poor white people that aims to attack their morality and assumes a lifestyle (Kusenbach, 2009). This term, along with "white trash" or "gypsie" is used to separate white people into a lower class, specifically different from white people who were able to make it into the suburbs (Hurley, 2002). These stigmas can cause lasting effects on the lives of residents (Salamon & MacTavish, 2017). This is accentuated

Percentage of Mobile Home Units per Block Group, Manhattan and Ogden

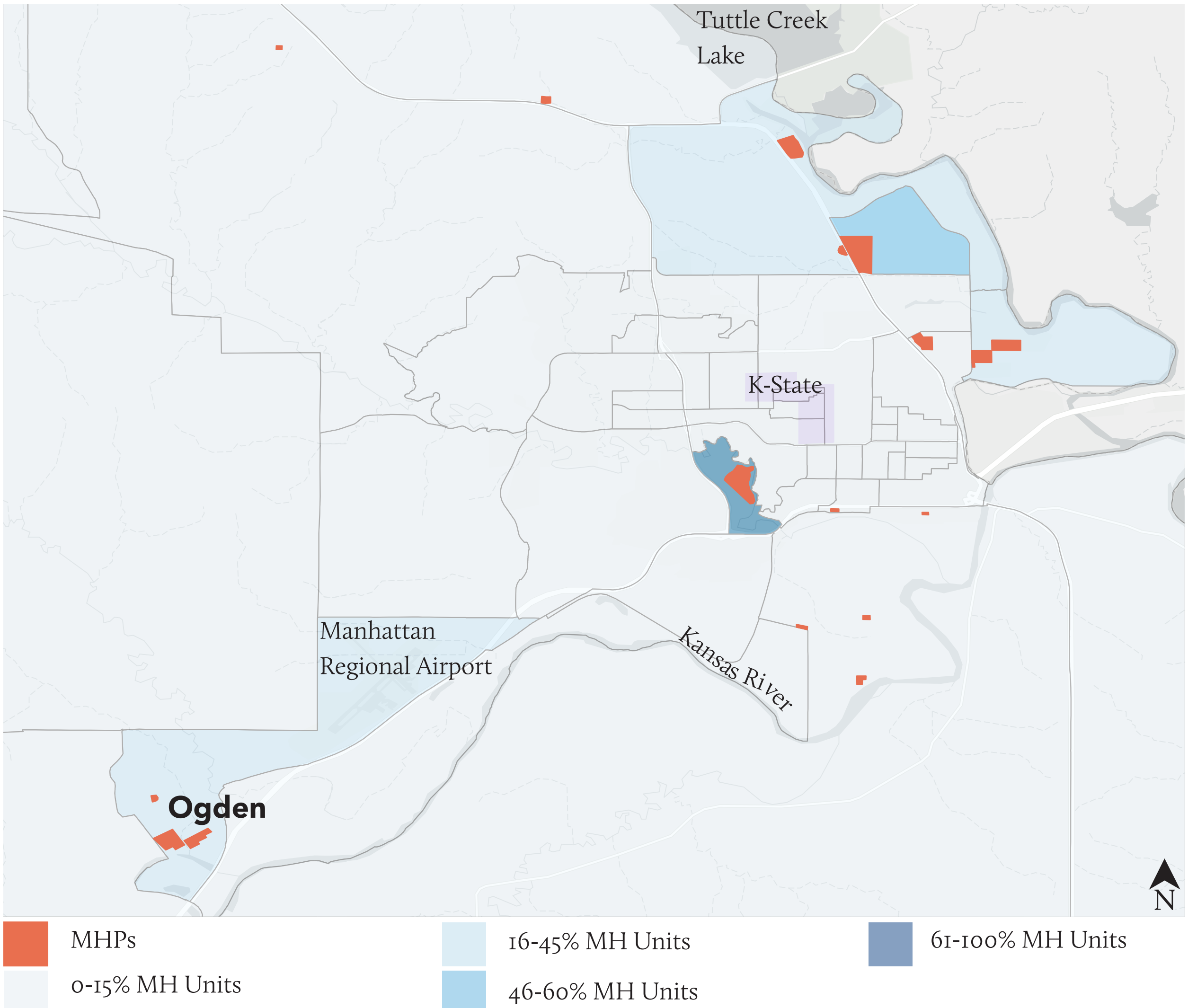
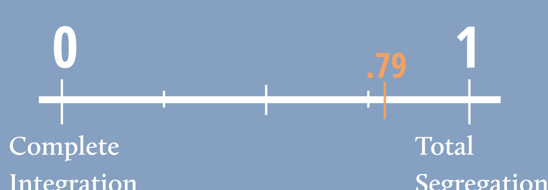


Figure 2.15: A density analysis shows spatial segregation of mobile home units in Ogden and Manhattan. Data Source: ACS 5-Year 2022 Estimates. Mapped by author.

Housing Type Dissimilarity Index: .79



Box 2.3: Dissimilarity Index

To run this dissimilarity index, I downloaded housing type data from the Census at the block group level and combined this with a Riley County Shapefile to map it in ArcGIS Pro. Once this was cleaned and mapped, I was able to block groups by density of mobile homes, producing the maps above.

by attacking the home and homeownership – which American society puts on a pedestal and uses to define success (Hurley, 2002; Kusenbach, 2009). Some research has shown that not all MHP residents feel the stigma equally. How they handle it has been linked with the quality of community they find in the park they live in. Some resist it and have high levels of community, others downplay it and have neutral communities, and others perpetuate it and have low levels of community in the parks (Kusenbach, 2020). Immigrants can see mobile homes as a sign of having "made it" in a new, unforgiving country (Kusenbach, 2017). African American residents in North Carolina who had strong community and church connections were respected and seen as living a stable life, even though they lived in a mobile home. Their community's priority did not lie heavily in homeownership (Salamon & MacTavish, 2017). One study found that adults were more likely to say the stigma did not affect them, but their children were open about keeping their friends out of the parks (MacTavish, 2007).

During the mobile home boom, stigmas were felt not only by residents but by the manufacturers as well. Once the industry realized people were converting their travel trailers to permanent housing, there were several ad campaigns that emphasized the trailer life in a luxury, travel oriented setting only. The businesses were afraid of being associated with second class housing. Eventually, the industry split in two with some manufacturers focusing on travel, and some accepting the reality of mobile home housing (Hurley, 2002).

The wicked problem of stigmas and MHPs is the difficulty in decreasing stigma without increasing quality which increases price. Making MHPs more acceptable at the broader community scale could mean making them less affordable (MacTavish, 2007). Design improvements of manufactured housing also have to consider this.

Perhaps the most interesting conversation on stigmas we had was with Zoe, a public official in Ogden, Kansas. Ogden officials, mobile home park owners, and residents did not share the same feelings of stigma that were discussed and understood within Manhattan.

> I think one thing partly because our community is so transient with the base [Fort Riley]. And because we have almost all of our buildings, or a good portion of our buildings, were mobile units that were brought [from the base]. We have a lot of guys that are, whatever is practical and makes sense, whatever pencils out, and not always worried about aesthetics… if you've got a perfectly good building, and it's livable, then it doesn't matter. And so, I don't know if it's just the attitude of the people that have lived here, because they've had other structures, stick built structures here that are somewhat mobile as well, and so maybe there's a different attitude about it? But you also don't have anybody living in big huge houses here. I mean, who are you trying to impress? Like there just isn't the stigma here about living in a mobile home. I don't know, I couldn't say exactly why. -Zoe

The conversation led beyond Kansas, and discussed the differing mobile home stigmas around the country:

> I grew up in the South, everybody lived in mobile homes. Even your middle class lived in mobile homes. Unless you were very wealthy, you did not live in a stick-built house. My uncle had a very good job, worked for Ford. Probably one of the highest paying jobs that you could have in that area. And lived in a double wide trailer. Like it just isn't in the South, it's not the same stigma as it is here.

There are several pieces of literature discussing stigmas around mobile homes in other part of the country, cited above, yet this remains a gap in research on mobile homes in the Great Plains, where I hypothesize that because it is less common of a housing type, the stigma is felt more intensely. Only a few residents in Manhattan mentioned stigmas, and it was often tied to school zoning. Residents in Redbud Estates, which is located on the west side of town, are zoned for schools that accommodate higher income neighborhoods, and some parents mentioned feeling stigmatized at PTO meetings.

3

Deceptive Affordability

Heather's Story

Heather, recently retired, has lived in her MHP for the past 20 years. Her comfortable double-wide has become the perfect home for her and her cats, and the perfect holiday hosting spot for her kids and grandkids. Her kitchen is filled with Pampered Chef goodies, she has a master bed and bathroom with a jacuzzi tub, an office, and two spare bedrooms. There's space for a piano, dining room, and comfortable family room. Partway through our interview, Heather pointed out, "If you built this house now, it'd be [a] 170, 180, $190,000 home!" I argued it'd probably be more. And herein lies the main reason that Heather has chosen to live in a mobile home in her retirement. She can afford it, or at least she thought it would be more affordable than a stand-alone single-family residence.

Affordability

Mobile homes are often more affordable than other market-rate options. Heather's mobile home cost her $60,000 in 2003. Accounting for inflation, would put the cost at around $100,000 in 2024. At the time of writing this thesis, the cheapest four-bed, 2-bath stick-built house in Manhattan, Kansas on Zillow is listed for sale at $170,000, and that does not consider any upgrades and maintenance that the structure may need before occupation. while Heather's mobile home has provided her with affordable spaciousness for the last 20 years. Our survey of Riley County mobile home residents showed an average monthly cost of $856.88.[19] That included a monthly utility average of $268.40 (Figure 3.1). Considering most mobile homes are three bedrooms, this is more affordable than Manhattan's 2023 fair market rent for a three-bedroom apartment of $1,253 per month (*HUD Fair Market Rent 2023*, 2022), and more affordable than Manhattan's median rent price of $977[20]. According to the NLIHC, the average renter in Manhattan makes $32,320 a year, meaning they can securely afford spending $808 a month on housing (See Figure 3.2) (NLIHC, 2023). 47% of survey respondents said that they chose their mobile home because it was the cheapest option on the market. When asked about the benefits of living in a mobile home, 52% said it was cheaper than other rentals, 62% said it was cheaper to purchase than other houses, and 38% said there were more bedrooms and bathrooms for the price compared to other apartments (Figure 3.3). Figure 3.2 shows how mobile homes in our sample are more affordable than market-rate apartments, but do not meet the affordability criteria (as set by HUD) for very low-income and extremely low-income households in the area. Figure 3.4 shows how Manhattan's renters are disproportionately cost burdened when comparing the median rent and affordable rent for the average renter across the state.

Mobile homes provide more space for the same, or less, cost than market-rate options. Byron and Celine are a young couple with a wonderfully cute baby, Harrison, and another on the way. Neither graduated college, Celine knowing she wanted to stay home with Harry, and Byron found a respectable blue-collar job. They met at a local church here in Manhattan, and like to host different groups and bible studies. They make approximately the same monthly payment for their mobile home that they were making for their apartment before it, at roughly $1,200 a month. However, in their basement apartment, they had a kitchen, living

19 The survey, seen in the appendices, asked respondents to enter their monthly house cost and utility cost as separate numbers. This was not followed by every respondent, thus this number could at time exclude lot rent, utilities, or mortgage – the resident ultimately decided what to provide. This does sound consistent to more detailed information gathered in our interviews.

20 ACS 2022 5 Year Data for Manhattan, Kansas from data.census.gov.

room, two bedrooms and a bathroom. In comparison, their mobile home has three bedrooms, two bathrooms, a yard, and a deck, and their living space is larger than their apartments. These attributes, along with the arrival of a new baby, made the decision to buy a mobile home and move to a MHP easy for them. Celine enjoys talking to her friends about how affordable her mobile home is.

> But people get turned away often at the thought when I say [we have lot rent] they're like, "Oh, you guys have lot rent, like on top of your mortgage?" but it's like people don't know, like how much cheaper these are than like homes-homes [stick-built homes]. - Celine

Entry costs and requirements for purchasing a mobile home are lower than other housing types. Talia, a disabled veteran who was previously homeless, really appreciated the perks her MHP gave her when she moved in –in particular, a few months of no lot rent. This saved her money and lowered her initial moving costs. Purchasing a mobile home was also more accessible to her due to the low

Avg Monthly Mobile Home Costs

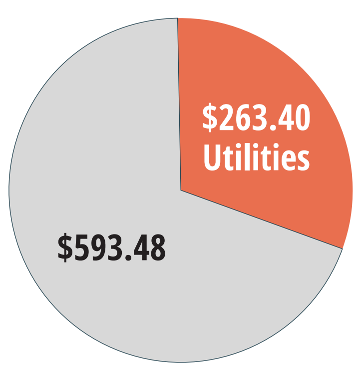


Figure 3.1: Average mobile home costs per our survey with utilities broken out.

Mobile Home Cost vs. Manhattan Costs

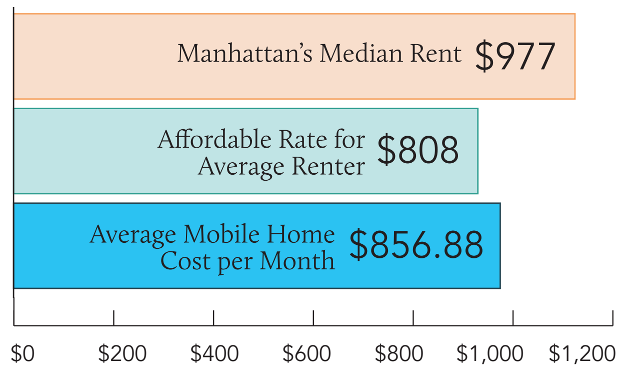


Figure 3.2: Per our survey, the average mobile home cost is more affordable than the median rent, but still not reaching the average renter's need for affordability.

Survey Responses on Choice

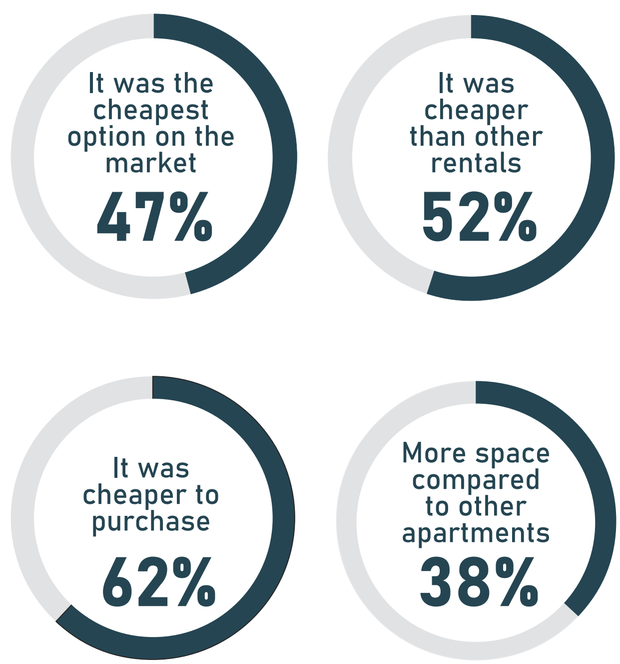


Figure 3.3: Survey responses on why people chose to live in a mobile home and what they see as benefits to their living situation.

credit score requirement and small down payment needed for the loan.

The affordability of MHs allows residents to spend their money with more freedom. Sara, who purchased her home outright and now only pays a low-cost lot rent, loves that her living costs provide her with flexibility. If nothing major changes in her life, she doesn't plan on giving up mobile home living any time soon:

> I want to just get the cheapest, I don't want to go to get in a $700-$1,000 a month apartment, and then not have any money. So, it was just, my sister …we sat and just crunched numbers all over. "If you buy a mobile home, then your lot's only this" and I was thinking well that makes way more sense... I don't have any intention of going anywhere because my money goes to my lot rent and all my bills, and then I have money left over to go play! I can go travel to Minnesota and see my dad; I can go jet skiing. I can go to a casino once in a while if I like to. -Sara

So far, these stories and statistics illustrate great "pull" factors for people to live in mobile homes. They are attractive for many reasons. However, in our survey, respondents could also write in reasons they chose to live in a mobile home, and I think these responses more clearly illustrate some of the ways affordability "pushes" people into mobile homes (emphasis added):

> **No one would loan me money as a single woman** working for the church (single income). The mobile home dealer **found the money** for me.
>
> Needed a 4 bedroom, but **only option** was to buy it [the mobile home].
>
> **I had no choice.** Cheapest I could find to **own**.
>
> **I wasn't left with a lot of options** when my landlord filed bankruptcy and my house was auctioned off.
>
> **Only option.**
>
> Was getting a divorce and **couldn't afford any other options**
>
> **We had a deadline** to move, and this was the cheapest and quickest location available, and since housing has went up a lot, so **we have been unable to move.**
>
> **Had no rental history, have a criminal background** so I was having a hard time finding a place to rent.

For these residents who didn't have a choice, the need for affordable housing is more dire, and mobile homes meet that need. They need this home to be affordable – it is their only option left. When the stakes are this high, the details and the range of affordability matter.

It is important to also include that mobile homes in Riley County are not only serving low-income groups. We talked with many residents who made nearly $70,000 a year and heard of some who made more. As a personal anecdote, I recently had a friend call me and inquire about mobile home living- he's tired of paying so much for rent. He is also an optometrist with no dependents. These caveats are important to help us understand that MHPs can hold a wide variety of income groups.

Kansas Housing Costs

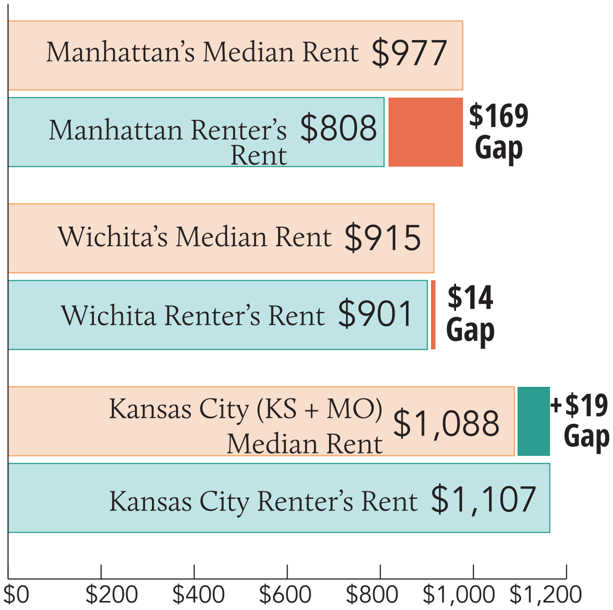


Figure 3.4: Manhattan Renters are disproportionately cost-burdened. Data Source: NLICH and data.census.gov. Graph by author.

Deceptive Affordability via management

Affordable housing often faces a short life span. There are several ways that the federal government promotes the production of affordable rental units. Low-Income Housing Tax Credits (LIHTC) are one such mechanism that incentivizes private developers to include affordable units in new developments in exchange for tax credits. For example, a developer building a 50-unit apartment complex may be required to make 10% of them at an affordable rate, but only for 30 years. This is not a long-term solution. While programs like LIHTC provide initial affordable housing, they also suck up a lot of the initial funds from the federal government to pay for the private actors involved (Desmond, 2023 p. 265). This reduces the amount of housing that actually gets built, and eventually leaves investors with a market-rate apartment building while eliminating affordable units, furthering the wealth gap and perpetuating the lack of affordable housing stock. Similarly, many of our residents initially purchased a mobile home as it allowed them a relatively easier entry into the housing market and promised affordability. What we heard over and over again in the interviews, however, is that this veil of affordability is slowly pulled away the longer residents stay in the MHPs. Several interviewees expressed distress, surprise, and confusion about how their mobile home costs have risen over the years.

In Homelessness is a Housing Crisis, Coulburn and Aldern (2022) compare housing insecurity to playing musical chairs on crutches- the fact there is one less chair and someone is on crutches makes it hard for them to find a chair. If there were an equal number of chairs to people, the person on crutches could find a chair, even though they are injured. They are arguing for lack of affordable housing stock, not individual problems, as the reason for homelessness (Colburn & Page Aldern, 2022). I use this analogy but stretch it to MHPs, where more "chairs" are indeed being provided, but in Manhattan, we've found that corporate-run MHPs are also adding to the injury counts that is, they are making sure some residents are on crutches or even in wheelchairs (to extend the analogy) through ever-rising lot rents, changing goalposts for how rent is paid as well as other things such as citations and harassment over upkeep and management of lawns and outside spaces.

Lot rents can rise at the whim of the management company: Athena, a happy stay-at-home mom who volunteers with the local Boys and Girls Club, originally decided to rent a mobile home for the affordable entry cost but was sure to point out that it was the *entry* cost that was so low. Her rent, which includes lot rent and unit rent, has increased multiple times since she moved to the MHP in 2019, and at this point, she feels she's close to paying the same price she would for a stick-built house in town. Nancy lives in a singlewide with her husband and their big dog. She has reserved one spare bedroom for the grandkids when they visit, keeping toys, books, and other goodies in there, while her third bedroom is used for storage. Nancy and her husband bought their mobile home to save up for retirement, but they are somewhat regretting that decision. Her lot rent is almost double what it was when she first moved in and has surpassed her mortgage payment.

> …I wouldn't do that again. Because we're already almost double than what we had started out at. We started at three [hundred]; 550 now. So, if this is something they plan on doing every so many months, you know, where are they going to stop at? I guess that's what's scary. And I don't know if there's a limit to what they can do as far as that goes, so. - Nancy

Countryside Estates, which is broken into two sections that sit caddy-corner from one another, and has 253 total units, has seen lot rents go from $325 to $450 in roughly three years. These lot rent increases were relatively steeper than what long-time residents of other MHPs such as Colonial Gardens have reported. After being there for 20 years, they estimate lot rent has increased by about $10 a year.

Residents in other parks are feeling the same way. Georgiana has had her house paid off for a few years now and just pays lot rent, but still feels that she is being priced out. She mentions when she first moved into her MHP, water and trash were not separate bills, but were truly included in the lot rent. Over time they were pulled out and added on top.

> Like September was the first month that I had to pay the higher rent. And I was like, $585 was everything, I paid for my trash service. Now I pay for my water. And then $495 is lot rent. It's stupid. So, because I could probably go rent somewhere for about the same. Probably. But anyway… - Georgiana

Flannery moved to Kansas from California to be closer to her children. She lives in a tidy 2003 doublewide decorated with red accents, and likes to take walks at the local zoo. Despite being relatively stable financially, Flannery thought the continued increases in lot rents she and her neighbors experienced were unjust. She hypothesized that people in her MHP tended to move at the end of the month because that's when the lot rents increased.

> …They raise it like every year. So, I started working on how can I get the law changed. - Flannery

Flannery is discussing a rent cap. Currently, there is no law for rental caps in the State of Kansas, so a landlord can charge whatever they please for monthly rent, and raise the cost whenever is convenient. This process of raising lot rents leaves Nancy, Athena, Flannery, and many others in a precarious state where the affordability of their home is always at risk. This also shows the affordability of mobile homes in MHPs is deceptive– it looks great at the outset, but hidden and unknown costs end up costing residents a lot more than anticipated in the long run. Xavier, one of the mobile home park owners we interviewed, talked about his efforts in raising in lot rent as seldom as possible in his MHPs, while still balancing the need to make improvements for the residents. He has seen the very nice looking MHPs in Manhattan, but points out these places are often nice due to a price.

> … the biggest thing that we try to do… is try to make a quality product. Now some big companies really do a good job of it. The RHP guys you know, the Blue Valley and Colonial Gardens, they look really, really nice, **but they've also raised the rents up like 400% over the last 10 years…** We don't believe in massive rate increases. Like our community when we bought it, I think we raised it up like $100 or something like that, the rents over a couple of years. But there's groups out there that will do that, like day one, **like just jump somebody's rents up like $120 day one.** And people just don't deserve that. -Xavier [emphasis added]

When living in an MHP, additional charges can be tacked onto lot rent at any time for not following the rules (Figures 3.6 and 3.7). Similar to Homeowners Associations (HOA), MHPs have rules about how long grass can be, what is allowed in the yard, on the porch, etc. However, MHPs do not have elected, resident-run HOA boards. They have landlords and management companies, who have the power to issue citations and levy fines on MHP residents, regardless of if they rent or own the mobile home.

According to several residents as well as two managers that we interviewed, management typically drives around the park in a car either daily or weekly checking for violations and posting checklists to residents' front doors. Specific things that we heard residents receive notices for include the following: having something on the porch that cannot be there (hammock, grill, children's scooter, cat carrier, small boxes of lumber, Christmas lights outside the season, patio furniture), cleaning up the lawn, mowing the lawn, "manicuring" the lawn, weeding, having flowers planted in the wrong place, leaving a shed door open, leaving a porch gate unlatched, having leaves unraked in the yard or on the house, and my personal favorite, needing to clean up apples in the lawn that had fallen from the apple tree. The most common rule discussed, by residents in every MHP, was force mows (Figure 3.5).

> **…they would charge you like $80 to mow your grass and they wouldn't even do a very good job.** Like they would mow around your stuff. Because if you didn't have your stuff picked up for whichever, they'd go around anything in the yard… Yeah, I think I might even have a picture - one time they just mowed like this little weird trail and then threw $75 onto my lot rent. I was like, "No, come mow this right. If you're gonna do it. – Elizabeth [emphasis added]

> …if it's more than 4 inches tall, they charge you. I don't want to say not have rules - **but if my grass doesn't need mowed, it doesn't need mowed…** But, to get a notice like every week, I think that's kind of silly. **I wouldn't ever buy a house and then be told to mow my grass;** I wouldn't ever want to do that. – Athena [emphasis added]

All of these came with the consequence of a $50-$75 fee if not completed within two or three days. The short turnaround time can leave residents scrambling to make fixes to avoid fines. This would put stress on any vacation or work trip and leave lower-income residents at greater risk. As many residents expressed, it is exhausting, especially for the home*owners*. In the words of Talia,

> They literally have given me so many notices about so much random stuff that I just look at them and I throw them away. - Talia

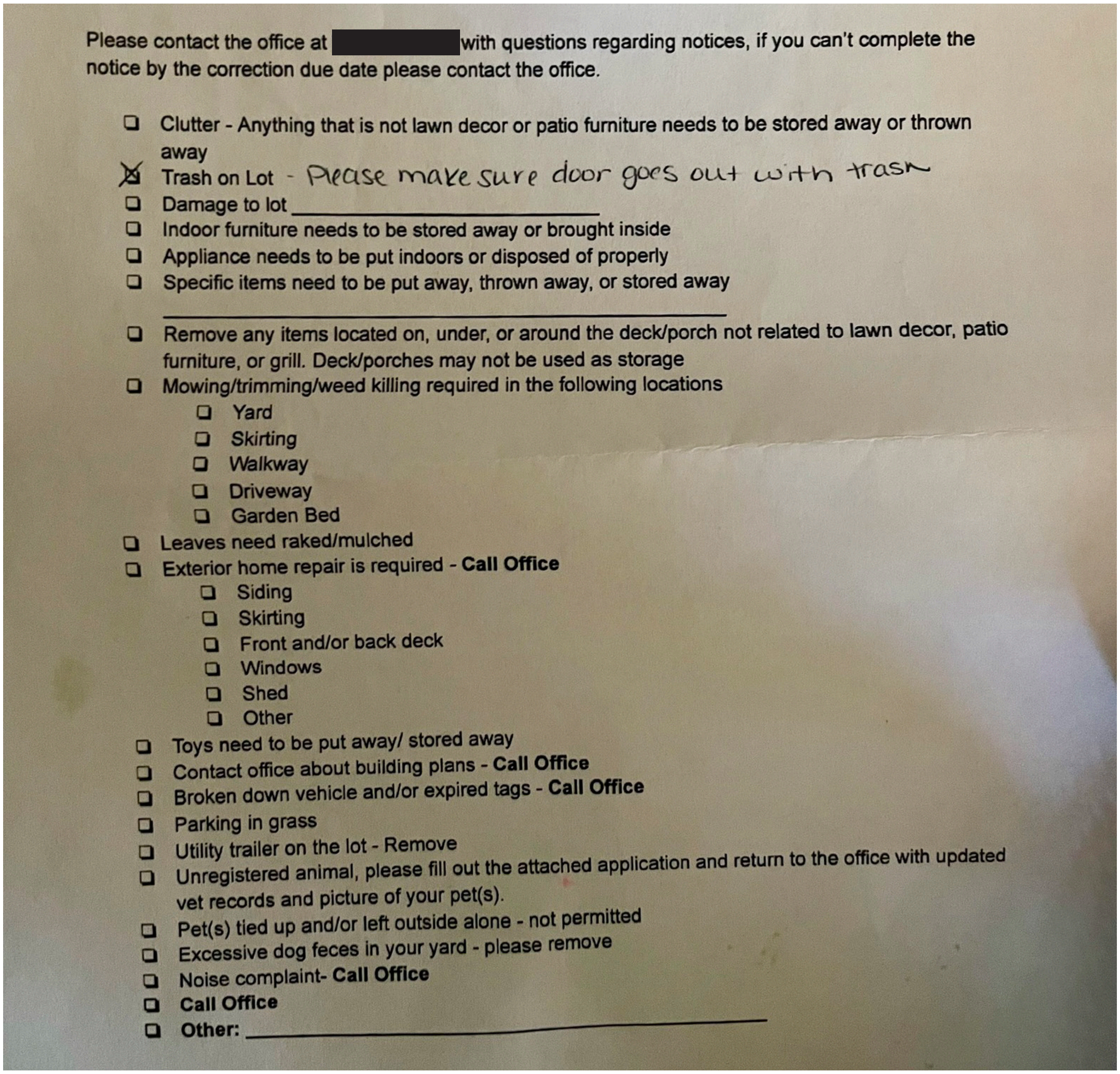
Some rules are applied differentially within the MHPs themselves. There are certain things, like fences, where while the new rules do not allow any fences, existing fences when the new rules were put in place are allowed to stay. In other words, "legacy fences" are allowed. Jo, who has a singlewide with a kitchen she adores, complete with a coffee bar, island, and overhead exhaust hood, explained this to me after mentioning she gets random notices to clear things on her porch:

> When we moved in, they said [we could have] a barbecue grill, and like lawn furniture. But then, there's a girl I babysit cuz I'm a stay-at-home mom, so I just kind of watch kids…she was telling me that they had their grill on their porch, and then they were told that they had to take it off because it was a fire hazard. But like mine has been on my porch since we've moved in, and I have not got a notice about it at all… And another mom, she's renting, and they went into her house to like inspect it or whatever. And she was told that she had to "clean and sanitize" her house. And I was like, what does that even mean?! Like I've been in there. It's not that dirty. I was like, what does that even mean!? - Jo

These stories show how MHP management can create day-to-day disruptions in residents' lives, and often the residents are not given clear explanations for these. This especially targets families and forces the parents to micromanage their kids' play activities and clean up their yard every day. These strict requirements are not found in stick-built neighborhoods, even most with HOAs.

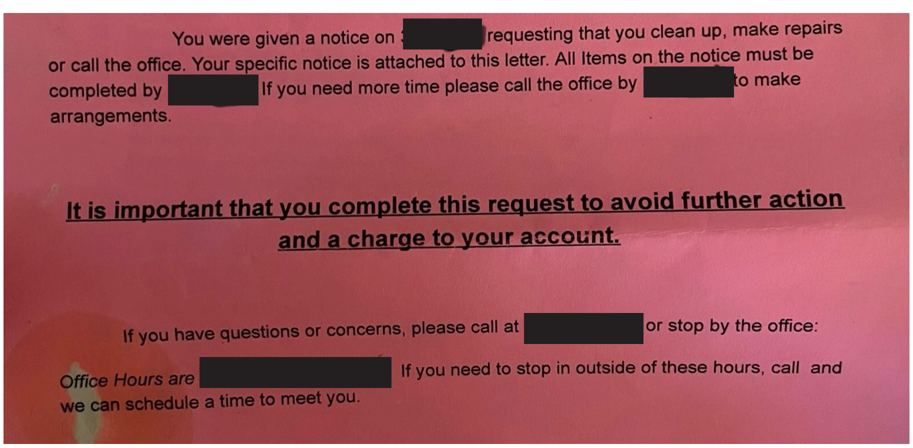
Figure 3.5: Force Mow sign at Blue Valley MHP says "Please mow over the weekend to avoid a $50 charge." Photo by Dr. Susmita Rishi.

Notices from Management



Please contact the office at [redacted] with questions regarding notices, if you can't complete the notice by the correction due date please contact the office.

- ☐ Clutter - Anything that is not lawn decor or patio furniture needs to be stored away or thrown away
- ☒ Trash on Lot - Please make sure door goes out with trash
- ☐ Damage to lot ______________
- ☐ Indoor furniture needs to be stored away or brought inside
- ☐ Appliance needs to be put indoors or disposed of properly
- ☐ Specific items need to be put away, thrown away, or stored away ______________
- ☐ Remove any items located on, under, or around the deck/porch not related to lawn decor, patio furniture, or grill. Deck/porches may not be used as storage
- ☐ Mowing/trimming/weed killing required in the following locations
  - ☐ Yard
  - ☐ Skirting
  - ☐ Walkway
  - ☐ Driveway
  - ☐ Garden Bed
- ☐ Leaves need raked/mulched
- ☐ Exterior home repair is required - **Call Office**
  - ☐ Siding
  - ☐ Skirting
  - ☐ Front and/or back deck
  - ☐ Windows
  - ☐ Shed
  - ☐ Other
- ☐ Toys need to be put away/ stored away
- ☐ Contact office about building plans - **Call Office**
- ☐ Broken down vehicle and/or expired tags - **Call Office**
- ☐ Parking in grass
- ☐ Utility trailer on the lot - Remove
- ☐ Unregistered animal, please fill out the attached application and return to the office with updated vet records and picture of your pet(s).
- ☐ Pet(s) tied up and/or left outside alone - not permitted
- ☐ Excessive dog feces in your yard - please remove
- ☐ Noise complaint- **Call Office**
- ☐ **Call Office**
- ☐ **Other:** ______________



You were given a notice on [redacted] requesting that you clean up, make repairs or call the office. Your specific notice is attached to this letter. All Items on the notice must be completed by [redacted] If you need more time please call the office by [redacted] to make arrangements.

<u>It is important that you complete this request to avoid further action and a charge to your account.</u>

If you have questions or concerns, please call at [redacted] or stop by the office:

Office Hours are [redacted] If you need to stop in outside of these hours, call and we can schedule a time to meet you.

Figures 3.6 and 3.7: Notices from management to residents to follow rules or face a fine. Photos by anonymous interlocutor.

Corporate-run MHPs have made it more cumbersome for residents to pay rent. Rising lot rents are not the only issue connected with financial health that MHP residents must face. Where and how rents are paid is also something that seems to make living in an MHP difficult for those with accessibility issues. Historically, as with most things, rent payment was made in person at the MHP management office. However, in the last few years, large MHPs have made it so that it must be made using an app on the phone or at a grocery store like Walmart or Dillon's. Long-time residents, we've spoken to talk about management offices that used to be lively places for residents to meet with each other and management, which now have shuttered windows and boarded-up payment slots. Online payments are far more convenient for a lot of the population in 2024, but for retirees in MHPs living on a fixed income, as well as others that deal with cash transactions, a change in how you pay is one more crisis to solve and makes it much more difficult to pay rent.

> …another thing they implemented was we all have to pay our lot rents at Walmart. **You can't go give 'em cash. They closed the slidey thing where you could normally, say, put a check-in, they welded that shut.** And [at Walmart, we have to] pay **$4 extra**, and so I [was using] automatic withdraw, but I was in the hospital, and I could prove it… it didn't go through the one time, and I went in as soon as I got out of the hospital, I mean I had my armband on, I mean you can tell I'm sick, right? And I had paperwork if they wanted to see it. They charged me $50 and I was no longer able to use the auto pay. And then I had to go to Walmart… **but I'm never a problem like I always pay.** So, for people like the lady on the corner that doesn't have a vehicle, she has to figure that out. Or for me, when I was riding the cart thingy through the store cuz I couldn't walk very far, so I'd have to go to Walmart, get in the cart, go wait in line, pay my lot rent...- Dara [emphasis added]

When paying rent is circuitous, and late fees are this detrimental, one small mishap can be catastrophic for residents, even when they have a good history of paying on time. This is precarity in poverty; it indeed is happening in Manhattan, Kansas, in our mobile home parks. A trip to the hospital and an electronic error almost meant a $50 fee, and in extreme cases could have meant eviction. Other such cases were revealed in the interviews. Georgiana explained to me that renters who rent the house and lease the land in her MHP have to pay two separate rents, the management does not lump it for them into one charge. (This was not the case in all MHPs in Riley County.)

> The accounting side of management, they don't put it to the right account. So, they could try to evict you because you have money, like a credit on your lot rent, but you didn't pay your rent, because it's sitting over on your lot rent account… There was an $850 credit on one account, and they [management] would not move it over to the other account. So, it made it look like they had never paid their rent. And they got them evicted for that… But they [management] just, they took them to court for like $3,500 or something like that… And they got evicted. So that's happening a lot.- Georgiana

Again, this story shows how management has changed the way rent is to be paid, and residents who are already struggling the most are the ones who get burned.

Landlords and management buy MHPs out from each other frequently. This leads to a change in day-to-day rules for residents, and a sharp increase in costs. Redbud Estates, one of the older and larger MHPs in Manhattan, has seen three management changes in under 18 months. Stories about the frequency with which management has changed in large MHPs sound like the number of letters in the mail I receive introducing me to the new, eager owner of my student loans. There are two levels to this. Landlords can change – the company that owns the land and profits off it can change in other words. Additionally, the same landlord can hire a different management company, or a management company can hire a different manager. At all levels, such change has the potential to affect the day-to-day lives of residents, and at the higher two levels, it almost always does. The residents are not always aware, or even told, when these changes happen or at which level. For this reason, I will discuss all of them as "management".

A mobile homeowner or renter may pick one MHP over another because of different rules or the environment of the park. A change in management can mean these original choices – which are so limited in the realm of affordable housing – can be stripped of any significance.

> And they change so fast… You know, you go in, you're thinking one thing. And then, you know, two or three years down the road, it's completely changed. -Nancy

> When I first moved here, you had to own your property. You owned your home and there were no pets. No dogs. And then obviously ARC [landlord] sold to somebody, and they sold to somebody, so this is like the third set of people that have owned this park… we went from now people rent and so they don't really care about what places look like or what they do inside. I don't know. I just know it was... that buying it and owning it is different than renting it. Especially when you have the stigma about living in a trailer. -Anonymous Colonial Gardens Resident

Management changes could also mean smaller rule changes that affect the day-to-day life of the residents.

> … I had my grill on the deck. I come home and there's that paper on the door saying, "you got to get rid of that grill on the deck." And I thought why? Well, apparently there might be a fire hazard. Well, big deal. I had it out there for quite a few years, well, all of a sudden, it's a fire hazard. But that was I think when we changed companies. -Heather

Changes in who runs the day-to-day affairs at the park mean a lapse in communication.

> So basically, when we got our trailer… I could call him [park owner] personally, text him and he was doing everything, but now he's bought more properties. So now he has like, a manager, that I have to go through her now to try to get to him, but he's not keeping up on anything that like we're trying to get him to do. It's complicated. -Diana

Despite all of these things, the most disruptive part of a management shift is the increase in lot rents.

> So, when we first moved… I never really had too many problems [with management]. And there's the obvious like every year things go up you know, it was gradual, **but then when they sold it or whatever happened, it was a very large increase [in price]** … Enter that change, and it just got... "How is this worth it?" It's just making me not happy. You know, like I can't justify even, I don't want to spend this money on this, **I don't even like to come here**. You know that's how it became. – Elizabeth [emphasis added]

> It has gotten more expensive. And less amenities. And more rules… I will say this: Every new owner has promoted that, "We're raising the lot rent because we're gonna make this a fabulous community for you to live in and we want you to be proud about where you live, and blah, blah, blah." **I have not seen a lot of those improvements… it's about every six months we get about a $50 to a $100 raise.** It's getting ridiculous. - Georgiana [emphasis added]

To continue with the aforementioned analogy of musical chairs while injured, MHPs do still provide chairs, but also slowly pull a few away after each round.

Moving a mobile home is very expensive if it is even possible. The term "mobile" home is a holdover from the early travel RV days. This causes some confusion for people not familiar with these types of houses. It is possible to move mobile homes, however, this process includes separating the home down the middle (depending on the size of the house), disconnecting utilities and tie-downs, packing it onto a semi-truck(s), and then re-connecting and strapping down everything when it arrives at the destination. Because of the structural capabilities of mobile homes, this is only possible a handful of times in a single home's lifetime. Xavier, a mobile home park owner, explained how this is factored into his costs each time he brings in a new home to a community.

> I'm paying to move a house **from Missouri to Junction City right now and I'm paying $12,000.** And if I had to move one from like Ogden to Junction City, that would be more along the range of probably like seven to $8,000 for a house. It's very, very expensive. You have to move the house, you have to have the KDOT approvals, you have to set all that stuff up. Not only that, but then when they have to take the house down from the trailer, unhook all the utilities, move the house over there, then we hook all the utilities up, put the block in the dirt, put the skirting up on it and build a new deck because usually the decks don't match the size because it's a different down laying. **When you see a mobile home, it's not really that mobile unless you spend a lot of money on it.** – Xavier [emphasis added]

The difficulty and cost of moving a mobile home from one location to another negates the reason that some people initially purchase a mobile home- its mobility. A handful of our interlocutors mentioned the possibility of moving the home as a benefit and one of the reasons they decided to live in an MHP.

Georgiana had experienced moving her home from one community to another within Manhattan about 15 years ago. Back then, she remembers it costing $8,000 for one company to do the entire thing – separate the home, move it, and reconnect everything. She hasn't had a single issue in storms, so she knows they did a good job connecting her house and feels the $8,000 was well worth it.

Maura owns a small business, has had several foster children throughout the years, and recently decided to go back to school. Thinking downsizing would save her money and headaches from upkeeping a large home, she made the move to a mobile home for affordability. However, after one misunderstood contract and a personal life event, she was suddenly shackled by the large cost in front of her if she ever decided to move. She has experienced contradictory or deceptive affordability. In addition to this, she could sell her home but would still be on the hook for the four years of lot rent if the next buyer stopped paying at any time. This is contradictory ownership. She owns her house, but due to it sitting on rented land, she does not have all the rights a homeowner ought to have.

The majority of survey respondents live in this particular situation. Because the land of a mobile home park is plotted as one large parcel and owned by one landlord or company, residents have to lease their lot. This cost can go up when the company decides. This also means that homeowners still have a landlord and have to abide by their rules.

Keeping mobile homes in good repair costs good money. Despite the incessant notices from her property manager, Dara wanted to keep her house looking nice as it was her home, but also to make sure its resale value was high. And since she owns the mobile home, she pays for all of these updates herself.

> I have to maintain everything myself… **Which they [management] don't consider… To maintain a trailer is extremely expensive.** Because things happen to them. And if you don't keep up with it, you will have a rotting piece of crap, quickly. But they expect us to keep them nice, but then they keep raising our lot rent, which makes it harder to keep them up… **I want to keep mine up, but they keep raising the lot rent.** – Dara [emphasis added]

Mobile homes also fall into entropy much quicker than other housing types. Xavier, who owns and operates smaller mobile home parks in Riley County, has had an experienced career in property management. He has overseen affordable housing apartment complexes, high end complexes, and most recently mobile homes. After working for one of the largest MHP operators in the country, he broke off and started his own company, hoping to provide more equitable practices for the residents in his MHPs. Xavier differentiates mobile home maintenance from apartment maintenance by exposure to the elements and individual utility lines.

> So apartments are really easy. So apartments, you got a white box, somebody goes out, you paint it and clean it up, put new flooring in and usually 90% of time you're good to go and another person is in it, right? Super simple. With mobile homes, you have each of your homes has a roof, each individual home has a deck, each individual home has siding and exterior yada yada yada, and it has utility lines to it. - Xavier

This increases opportunities for mobile homes to deteriorate or need repairs. Again, these costs fall on the residents who own their homes. At the same time, the materials that mobile homes are constructed with are cheaper, which lowers the initial cost, but leaves them more prone to wear and tear, costing the owner more in the long run. This is especially true for older MH units, but persists in new construction as well. A study by the AARP in 1999 found that 77% of mobile home owners experienced a serious construction problem, but 61% of these homeowners either didn't get their home repaired, or repaired it at a significant financial cost (AARP, 1999).

Utilities in mobile homes can be very expensive due to the lack of insulation. Their modularity forces them to be designed in a way that can fit and ship on a semi-truck bed. This decreases cost for the owner, but also decreases structural stability and mechanical performance (Salamon & MacTavish, 2017). Due to the lack of a crawl space or basement, water and sewage pipes have to rise above the frost line and pass through open air before entering mobile homes. This can lead to pipes freezing in cold winters. Residents also experience poor insulation, cold floors and drafty windows (Aman & Yarnal, 2010). This problem is exacerbated by an aging housing stock. One study (Aman & Yarnal, 2010) found that nearly 47% of mobile homes in the area were built before 1980. Our survey respondents reported a monthly utility average of $268.40.

Elizabeth grew up in a mobile home park just outside Manhattan and saw how affordable it was for her mom to live there, so she didn't hesitate to move into one in town with her husband and young kids in 2013. Lot rent was only $280, and the startup costs were minimal because she was able to purchase a mobile home from her cousin. However, the home was manufactured in the 1970s. Elizabeth's electric bill alone was over $450 a month in the summer, and her house was still 90 degrees Fahrenheit. This was on top of other expenses, like lot rent, which were also increasing. When she left in 2022, it had climbed to $485 a month.

Utilities seemed to be broken into two groups. Gas and electric were often bills that residents paid independently of the mobile home park in their name, and then water and trash were grouped in with their lot rents and charged through the MHP. Most of the MHPs we came across had placed individual meters on each mobile home, which an MHP management representative reads each month to apply water and sewer charges accordingly. Several interlocutors felt their meters were not read correctly, if at all. Both Maura and Byron compared their utility costs to what they were paying in larger stick-built homes.

> Very expensive. Like almost comparable to what I was paying when I was, you know, [living in a] 4000 square-foot [home]. -Maura

> I paid utilities at [a former stick-built residence], and honestly, they're not significantly different. -Byron

This challenges the conventional wisdom that mobile homes may be the same price as living in an apartment but grant the resident more space. In the case of utilities, it can be the same cost as living in a stick-built house but for much less space. Of course, this comes down to the construction of the unit and its age, however, overall, our study found that utility costs on average were comparable to or more than what one would pay for the same square footage in a conventional stick-built single-family or apartment.

The age of mobile homes can greatly affect resident's quality of life and cost of living. Through the survey and interviews, we have deduced that residents in newer mobile homes had fewer issues with utilities spiking during extreme weather. We visited two homes that were built in 2003; their utility costs, as well as their frustration with their utility costs, were lower compared to others. One study found that older homes concentrated in parks were found to be far out of code, accompanied by old infrastructure that contributed to flooding and sewage problems (MacTavish, 2007).

Weatherization could be a tool to aid in lowering utility costs. Like stick-built homes, mobile homes are modified very little to respond to weather changes based on the locations they are built in. LeAnne's mobile home was manufactured in Louisiana and was not well insulated. Her electric bills were around $200 a month until she had a contractor put in double-pane windows. This dropped her bill to around $100 a month. LeAnne's story shows that weatherization could be one avenue to greatly reduce monthly costs for mobile homeowners. The Kansas Housing Resources Corporation (KHRC) has weatherization assistance available to owners and renters who meet the income qualifications[21].

Several residents mentioned they pay the same or more for their mobile home than other housing types in overall costs and utilities. Byron and Celine mention their monthly costs are close to what a monthly payment would be on a modest stick-built house.

> Combined, though it's probably, I don't know what it would be now, but it's comparable to like $120,000 to $140,000 home monthly payment with mortgage… -Byron

Diana had recently moved from an apartment to a mobile home. She and her fiancé are in a rent-to-own deal. When I asked about her expenses now compared to her apartment, it wasn't more affordable.

> We added a car payment on top of moving, so it makes it seems like we have way less money now because the apartment was like $625 Compared to $790 now plus, I feel like… our sewage and our water [are] like super high. - Diana

As demonstrated, there are several costs a mobile homeowner could face over the course of their tenure in a mobile home park. To own a mobile home and live in a mobile home park, one can expect the following list of costs (Figure 3.8). An asterisk indicates the cost could increase at any time through the managers:

Purchasing cost of the home

- Loan payment (not a mortgage – a personal loan, with interest similar to a car loan)
- Lot rent*
- Property Taxes on the land
    - MHPs likely increase lot rent when their property taxes increase, meaning the residents are also paying actual property tax that they are not gaining equity on.
- Insurance on the mobile home
- Personal Property Taxes
- Utilities
- Water*

21 More information can be found at KHRC's website - kshousingcorp.org/homeowners/weatherization-assistance/

Costs to Own a Mobile Home in a Mobile Home Park

Figure 3.8: Costs incurred by mobile home owners that may not be apparent at the outset of the purchase. Mobile Home Image Source: Storz Management Company.

    - Often, each mobile home has an individual meter read by the management. Several residents expressed they felt they did not read the meters, and were charged for water usage incorrectly.
- Gas
- Electric
- Trash
- TV/ Wi-Fi
- Common Repairs*
    - MHPs are subject to yearly code inspections by the city. So if Joe owns his mobile home, but the city requires he replace his front steps, his MHP manager must require Joe to fix it so that the MHP can be kept up to code and licensed to operate. If Joe does not want to spend money on fixing the steps, the manager can replace them without Joe's consent and add the costs to his lot rent. While this is important for health and safety, it can leave home *owners* feeling stripped of true ownership.
- Updates to interior finishes, appliances, etc.
- Cost of owning a car, as that is necessary in most MHPs due to exclusionary zoning
- And of course, if the owner would like to move their mobile home, tack on about $10,000, minimum.

These costs are not always clear to the buyer up front. I think of it as a one-sided checkers game - when a new resident buys a mobile home in an MHP, the MHP corporation is well aware they are playing a checkers game and can bring surprise moves whenever they please. The homeowner, however, has no idea what game is being played.

Local Landlords provide more stability and better experiences for residents. Historically local landlords were common for mobile home parks, particularly for smaller MHPs, just like Mom and Pop shops were the norm. However, between 2019-21 institutional investors made up 23 percent of MHP purchases and this trend has continued in the years since (Kasakove, 2022). The fifth largest MHP owners in the country[22]— Frank Rolfe and Dave Reynolds – run Mobile Home University[23] [MHU] which runs boot camps and other such teach-ins to promote investment in MHPs. Fundamentally, MHU promotes investment in MHPs across the country with the view that it is one of the best ways to make equity with no consideration given to where the owner is located relative to where the MHP is. This makes MHPs that are run by a local landlord an anomaly and is one of the main reasons why residents' experiences of living in MHPs have changed drastically over the last few decades. As part of this project, we were able to interview two women living in small, locally owned MHPs just outside of Riley County. Sara and LeAnne both told stories of consistent landlords, whom they knew, who they felt took good care of the land. They benefited from this via lower lot rent and fewer drastic changes in costs and rules, over *decades* of living in the same MHP. This sort of stability simply isn't possible in the MHPs owned by larger corporations or with absentee owners. Sara mentioned several times throughout her interview that she *wanted* to follow the rules and be in the good favor of her landlord because she respected him and the fact that he owned the property.

> He owns the property, and you know, so he says 'jump' I say, 'Okay, how high?' You know, I'm glad to do whatever you say because I'm happy to live here. And I help him sometimes you know, when he needs help with something, I'll just run out trim around his yard you know, the storm shelter or something, every once in a while, do a little something to help him out. - Sara

We did not hear about this relationship with a landlord or management in any of our other interviews. Everyone who lived in an MHP owned by large landlords and investment firms such RHP Properties was, at best, skeptical of them. One interlocutor has lived in her MHP long enough to see it transition from semi-local landlords to a large corporation. The original landowners when she first moved in were based one state away, but despite this distance, she received a greater level of empathy and understanding with the former landlord when lot rent wasn't always on time:

> In my single mom days when I was struggling, when the office was nice, you know, they would put a three-day to evict notice on my door but put a happy face because they weren't really going to do this. They just had to because that was their rule. But they knew that I was going to pay, and it was not a big deal. But so, they would put a happy face on it. But there are no happy faces now. -Anonymous RHP Resident

22 As per their bios on the MHU website.
23 You can access MHU at mobilehomeuniversity.com

In some cases, these local landlords were not as strict on rules, which lessened the perceived quality and safety of the MHP overall. LeAnne mentions that she loves the affordable lot rent, but some of her neighbors don't follow all the rules. Despite this, she knows she can't find cheaper housing in town.

> Well, I guess like the one we're at, the rules are a little bit more lax. So, I have more problems and the rent is cheap, so you may end up with some neighbors you don't really want… there's a few hot houses out there that you know, but I mean, they're in the other nicer ones too. The other [MHPs], they really nickel and dime ya to death...-LeAnne

Similarly, several residents discussed Countryside Estates as being "shabbier" or "sketchier" than the other MHPs in town. Countryside is not seemingly owned by RHP Properties or an identifiable large umbrella corporation; however, their residents did not receive the benefits of more local management. There were several stories of strict rules and increasing costs that align more with the corporate-owned parks in town. I hypothesize that this is because Countryside uses a management group to take care of the daily duties in the mobile home. According to Riley County's GIS Viewer, the owner of Countryside resides somewhere in California, or at least collects mail there. Overall, we can infer from this discussion that having local landlords has both benefits and drawbacks but for most residents, the benefits of having a local landlord outweigh the drawbacks as it allows for a more personal relationship and therefore more flexibility.

Barriers to Other Housing Types

Elizabeth and her family ended up moving out of the mobile home park and was able to find a different housing type that fit her affordability needs.

> I will say I do love it… I can call, I'm like, hey, this lightbulb is out. Like I'm talking down to that. So, we save a lot of money right now. So that's kind of like our plan is to just save and then we can maybe buy a house one day. Kind of scary. But you know, but it's just significant, significantly cheaper than what we were doing. -Elizabeth

Low requirements for down payments and credit scores push people into buying mobile homes. For mobile homeowners, if they are unable to purchase it outright, they take out a loan. It is important to note here that if someone has a large amount of cash, say from a house sale or inheritance, buying a newer mobile home and finding an MHP with reasonable lot rent will be an affordable way to live. However, the residents who do not have a significant amount of cash, need to take out personal loans on mobile homes, which are far more expensive and predatory in some cases. This option is still desirable for many because, with its low entry cost and low credit score requirement, residents who would otherwise only be able to access rentals can purchase a home. However, they don't receive the traditional benefits that come with homeownership. They are sold a false American Dream.

One of the biggest problems in mobile home financing is that they are not often considered "real property" and are instead financed as if they were personal property, like a car (Aman & Yarnal, 2010; HAC, 2005; Kusenbach, 2017; Salamon & MacTavish, 2017). Because of this, most of our residents mentioned not being able to secure a loan through a traditional bank. Most banks do not lend money to buy mobile homes because they are considered more risky than other investments and are technically not housing. As I've continued to process the cycle of stigma affecting zoning regulations, further enforcing society's stigmas, it leads me to wonder if the same has happened in financing. Most of our interviewees live very stable lives with a consistent income, and yet banks and other financial institutions would not give them a loan on a mobile home. Because of this, they are forced to use the lender offered through the MHP.

Some parks offer in-house financing, which depending on the park owner, is either a great opportunity or a very lucrative trap. Literature shows that salesmen of mobile homes often offer aggressive short-term loans they make a commission on (HAC, 2005). Often, the manufacturers, salesmen, lenders, park owners, and landlords are all interconnected in what Salamon & MacTavish (2017) call the "Mobile Home Industrial Complex" which profits off of the poor and steals away some of the last truly affordable housing left in the States.

Mobile home lenders, sometimes involved in the Mobile Home Industrial Complex, offer predatory chattel mortgages. Chattel mortgages are typically the only loan type provided for mobile homes, and they are different from traditional mortgages because they are meant for moveable personal property, while the mobile home still acts as the collateral for the loan, the lender owns the property until the loan is completely paid off. A study by the Urban Institute (Goodman & Ganesh, 2018) found that chattel mortgages cost families more than traditional mortgages, but people are likely to choose a chattel mortgage as there are limited options for financing affordable housing. Lack of choice for homeowners leaves them in a precarious financial situation. For the average mobile home buyer, using the park-recommended lender is the only option to pay for their home. Several residents we interviewed mentioned trying to get a loan for their mobile home through their banks, but none would finance it for them. This is often because manufactured homes are not considered "real property" until they are permanently attached to land that is owned by the home buyer. In the current system, a low-income individual searching for affordable housing needs to own land to have a stable loan option for a mobile home. It doesn't work. Instead, they are forced to use the lender the mobile home park recommends. In all the RHP Properties operated MHPs located in Manhattan, the park-lender is Triad. Triad is not accredited by the Better Business Bureau, and its rating on the website is 1.43 out of 5 stars. Some of the shining reviews say, in all caps, "DO NOT USE TRIAD, SCAM SCAM SCAM SCAM", and "RUN, DON'T WALK IN THE OTHER DIRECTION" (BBB, n.d.). Funding for affordable housing is so limited in MHPs that the only option for residents might be a scam.

Societal systems that protect and benefit other housing types do not extend to mobile homes. Government regulation of mobile homes is not incentivized partly because the MHPs do not bring in as many tax dollars as R1 housing[24] (Aman & Yarnal, 2010). What does exist in federal housing assistance for mobile homes is low and stringent (HAC, 2005), and locally, funds are often low and services are diminishing (MacTavish, 2007). Historically, mortgages underwritten by the FHA that helped establish the single-family-house-American-dream were not offered to mobile homeowners until the 1970s, and even then, were considered risky by lenders. There were people who had good, solid ideas of beauty and equity oriented MHPs, which would be more accepted by the community, but they could not get a loan to build them (Hurley, 2002).

24 R1 housing refers to a zoning code commonly used by cities which restricts a neighborhood to single-family stick-built housing.

The Perfect Storm

These various forms of deceptive affordability discussed in the earlier sections, all combine to make for a precarious everyday life for MHP residents. Dara's story illustrates this. She previously owned a stick-built single-family home on a few acres of land and had a stable income. Due to a stroke, other health complications, and subsequent unemployment for a time, she could no longer keep up with her house. She found an ad for a mobile home on Craig's List and thought she found the answer. Three years later, she is seeing a different side. She is frustrated with the increasing lot rent and struggles to make needed repairs to her home while expenses keep increasing. Notices from a particularly harassing management feel impossible to keep up with. She was interested in moving her trailer out of the park but couldn't afford the $10,000 moving fee. She purchased her mobile home outright and does not want to ever have a mortgage on a mobile home. She considered buying a new one to avoid the cost of ongoing repairs, but the available models are over $50,000, at the low end of the spectrum. So, to summarize, Dara can't afford to move it, can't afford to buy a new one, and is trying to make repairs to maximize her resale, but needs to account for lot rent increases and tacked-on fees from the park's manager at any given time. This situation can quickly become unaffordable, not to mention mentally and emotionally taxing.

> They have the potential to make you fucking miserable… they have so much control over you. **Even when you own it.** -Dara

Anna Tsing (2015) discusses precarity as "the condition of being vulnerable to others". Mobile home park residents face this every day, even without realizing it, by renting someone else's land. Tsing elaborates, "Unable to rely on a stable structure of community, we are thrown into shifting assemblages..." (Tsing, 2015). These 'assemblages' for every renter of land, be it a mobile homeowner, small business owner, or apartment dweller, constitute landlords and property values. Mobile home owners, however, have to face the "mobile home industrial complex" made up of manufacturers, financers, owners, entrepreneurs, operators, and movers who are all specialized in mobile homes, and connected (Salamon & MacTavish, 2017). These groups who build mobile homes, finance them, and then operate the park they are placed in, are a large assemblage that is not apparent to every mobile home resident, and naturally create precarity. This precarity bleeds into the life of mobile home residents at every turn, be in the financial equity they are not gaining, the lack of outdoor space they are working with, or the feeling of being stuck in their own home. All of this compounds to real life consequences – increased prices, changing rules, and a stealing away of the American Dream that a mobile homeowner thought they were achieving.

4

Quasi-Homeownership

Design and Development

Mobile home parks started becoming popular around the same time as the suburbs, but these two types of development have been incentivized and are perceived very differently. As I was driving down I-70 in western Kansas, after just passing through the Oasis of the Plains (Colby, of course), I passed an MHP right off the interstate. It was gray, modular, and tightly packed (dense). Just beyond the MHP was a suburban subdivision. It was gray, modular, and less tightly packed (less dense). It struck me that they were essentially the same thing – a plot of land laid out in an efficient way meant to provide basic shelter for humans. They even could have resulted from the same circumstance – the subdivision may have been a product of the FHA-insured mortgage that made homeownership available to a large group of middle-class white Americans. The MHP may have once housed the workers who built the interstate. They likely built that interstate to give those lucky recipients of 30-year mortgages a chance to commute to work. The same housing and transportation needs, built in two very similar, but very different neighborhoods. Their most obvious difference is perception - we know that these two places are perceived very differently by planners, bureaucrats, and the public alike. One is for domestic, conventional American families with a mother, father, and 2.5 children, while the other was once for the transient, down-on-their-luck newlyweds or retirees. One is a considerable distance from the highway with green lawns and large front driveways and sidewalks. The other is much closer to the loud interstate, with no individual fences, or driveways, and not much in the name of greenspace either. Figure 4.1 illustrates these conditions, showing the similarities in form and differences in place-making. As an architect and planner, I am surprised as I type this for I am arguing that the suburbs in this case are places with at least some place-making attributes. But this is a reflection of how little attention seems to have been paid to creating a place or to urban design in most MHP layouts and designs. Mobile home residents don't have access to the most basic urban design that could improve their everyday lives and aid in how MHPs are perceived as domestic or not. Figure 4.1 illustrates existing mobile home park conditions in comparison to single-family residential neighborhoods adjacent to these MHPs. Illustrations show an aerial view of these conditions. The irony, that is apparent from these figures is, that mobile home parks and suburban subdivisions are not all that different in form, function, or history, and yet are perceived by most Americans in very different ways (Hurley, 2002).

The design of MHPs is done for efficiency reasons, disregarding the spatial needs of homeowners. Athena met us at a local coffee shop for her interview. She lives towards the bottom of a hill that runs through her MHP, which she didn't think much of until an odd encounter at a child's birthday party. Her youngest son is in elementary school and is friends with a little girl who lives in a double-wide at the top of the hill. She was chatting with the girl's grandpa when he said,

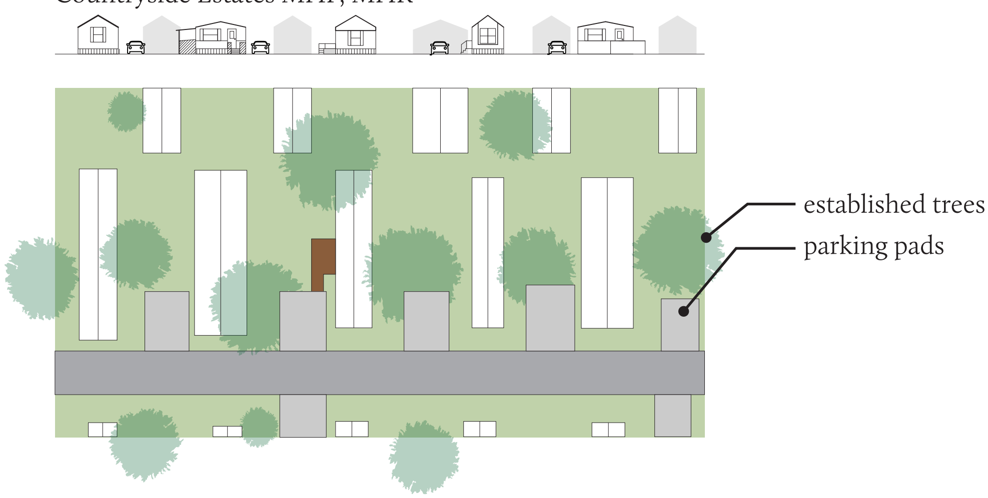
> "Oh yeah, we tell her [the birthday girl] that she has to wait till your blinds are open so she can tell if he [Athena's son] is awake!"

This was, in Athena's words "creepy". She knew her mobile home was close to her immediate neighbors; she could hear them if her windows were open. But this house was five or six lots away, with trailers in between, and they could see right into her windows. In most MHPs, units are laid out as closely as possible to maximize the number of units on the lot, which ensures the maximum profit for the landlords. This instance from Athena's life demonstrates one of the many drawbacks that residents face since the preeminent force driving the layout

Urban Design of MHPs vs. Stick-Built Neighborhoods

Maplewind MHC, Ogden

Countryside Estates MHP, MHK



Northview neighborhood, MHK

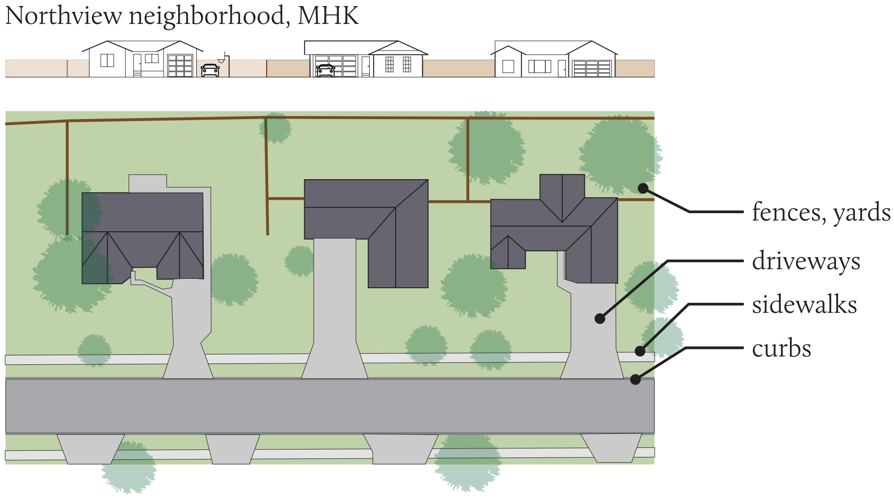


Figure 4.1: Comparing real MHPs to real stick-built neighborhoods in Riley County. These graphics were made by screenshotting even sized neighborhoods in Google Earth, and tracing them in Adobe Illustrator.

of parks is profit margins. The close layout of units in MHPs leads to privacy issues – open windows give open access (Hurley, 2002). Open windows also determine the level of comfort several of our residents felt in their yards. I heard from multiple people that they did things outside on one side of the house and not the other, depending on which neighbors kept their blinds shut, and which did not. The proximity of Sara's neighbor created an un-wanted garden aid:

> …she didn't work so she sat there and watched everything I did in my yard. So, if we'd ever talk, I'd say, "Well I was working on my yard." and she'd say, "Yes, I saw you and this is what you did." And then she told me everything I did to my yard! -Sara

Sara owned two trailers, that were right next to each other. Her kids lived in the second one with roommates while they went to college and started their first jobs. After they had all moved on, she moved into that trailer, which meant that she was now out of sight of her garden aide. Her new neighbor acted differently, which changed her everyday life for the better.

> … he likes his curtains closed and everything. So I go out, I still feel like I'm just doing my own thing… I was happy to move over [so] that she didn't see anything I did anymore! … You start feeling like you're being stared at out there. -Sara

Sara's story shows how having an odd neighbor in a mobile home park may have a much greater impact on your everyday life as opposed to the same in a stick-built neighborhood. The short distance between trailers allows for up-close interactions in what is ostensibly private yard space. If Sara and her garden aide were in a stick-built neighborhood, there would still be an opportunity for watching, but Sara would have more options as to where to put her garden, the option to install a fence, etc., but because she lives in an MHP, even though she owns the home, she doesn't have those options.

While this didn't seem to offend Sara or cause her harm, other residents experienced high-stress levels and paranoia about their neighbors. Some people's neighbors had ill-behaved dogs, which prevented them from walking along certain streets, some had "creepy old guys" and in turn didn't let their kids play outside unaccompanied. Of course, this goes the other way as well- if neighbors are family or close friends, this may be seen as a benefit for child-rearing. Some residents were friends with their neighbors and as such were able to let children play in both yards. One woman mentioned feeling she can't have a private phone conversation on her porch when her neighbors are also on their porch. A few interlocutors experienced the benefits of not having neighbors. Several people had empty lots next to them which expanded their 'yard' and parking spaces, and provided an extra buffer from the rest of their neighbors. All of this shows how the poor design of MHPs negatively affects the everyday lives of mobile home residents, and how the transiency of their neighbors can continuously change their lived experience.

Contemporary urban design of MHPs removes the benefits that homeowners in stick-built neighborhoods receive. In their book "Yard, Street, Park", Girling and Helphand (1994) unpack the meaning that residents derive from various outside elements of their homes-the front, side, and back yards, and the driveway. They point out that front yards and driveways are private yet public – allowing the owner to showcase domesticity and control over their life and space. These spaces provide private 'safe' spaces to play yet simultaneously socialize with neighbors. Backyards are oases for exploring children, and provide safety in the minds of parents, who need to do more than watch their kids all day. MHP residents do not have a private, safe place for their children to play. Their effort to claim domesticity through the design of their front yards is doubly hard as they are up against stringent rules imposed by their MHPs that prohibit them from doing much other than cutting the grass. These rules create bare, boring yards which may reinforce existing stigmas of MHPs. Figure 4.1 shows the design differences between Countryside Estates in Manhattan, Maplewind in Ogden, and a stick-built neighborhood just north of Countryside Estates. There is a very clear differentiation between front, side, and back yards inherent in suburbia, while these lines are quite blurry in MHPs.

The early version of the American Planning Association (APA) released a report in 1961 on the regulation of mobile home subdivisions (Planning Advisory Service Report # 145; Bair, 1961) which realized the likely advance of MHP popularity and suggested that while MHPs were new, "... design habits have not become ingrained" and this presented an opportunity to influence positively and "...advance in quality of design and development" (Bair, 1961, p. 20). This report argued for solving the aforementioned privacy problem by placing homes on a diagonal in their lot. This allowed the main living space windows to face the street and prevented neighbors from becoming too neighborly, via direct visual access (Bair, 1961). The quintessential 'mobile home park' today has units parallel to one another, with only a slight diagonal tilt if it allowed for more units to fit on the land. However, even though the APA showed this early interest in MHPs and their design, we know from the literature that this did not ensure any

Box 4.1: The listed design standards laid out in the report are as follows:

On the Scale of the Home:

1. Private areas and open areas on the lots, related to those spaces on the interior of the mobile home.

2. Scale and shape the lot so it can be changing and have additions

3. Minimal attention is needed for moving the house in

4. Car use areas should be subordinate to other areas (parking)

On the Neighborhood Scale:

1. Front the home to the inside of the block for kids, safety and view potential

2. Interior areas should encourage neighborliness through design

3. Put an intentional border around the neighborhood instead of letting it run until something else is there and "insulate it from surrounding uses to set it apart as a community"

These guidelines were mostly ignored, except for insulating it from the rest of the community with an intentional border – something curiously also done in the most expensive site-built neighborhoods.

sustained interest in MHPs from planning professionals or academics (Lamb et al., 2022).

This lack of privacy in such a small space makes raising a family more difficult. Once manufacturers realized this, they began targeting women in their advertising campaigns because if you can convince the woman, you can convince the family (Figure 4.2). Ideas on fewer windows to clean and fewer square feet to vacuum led to more free time and hobbies, but also meant more clutter and spillover of things onto cabinets and lawns, which is not "middle class". "More so than in a conventional house, meticulous housecleaning in a trailer was imperative because the clutter was so noticeable" (Hurley, 2002, p.231). Positive features of early design included a home fit with all needed appliances, even a television and radio! Even though windows could be unwanted eyes into the neighbor's kitchen, they typically exist on both sides of the main living space, and three sides of the master bedroom. Most designs allow for an abundance of daylight and views in these small spaces.

A later report published by the APA (Sanders, 1998) noted that nearly all cities that had written design guidelines for MHPs also had parking minimums of two.

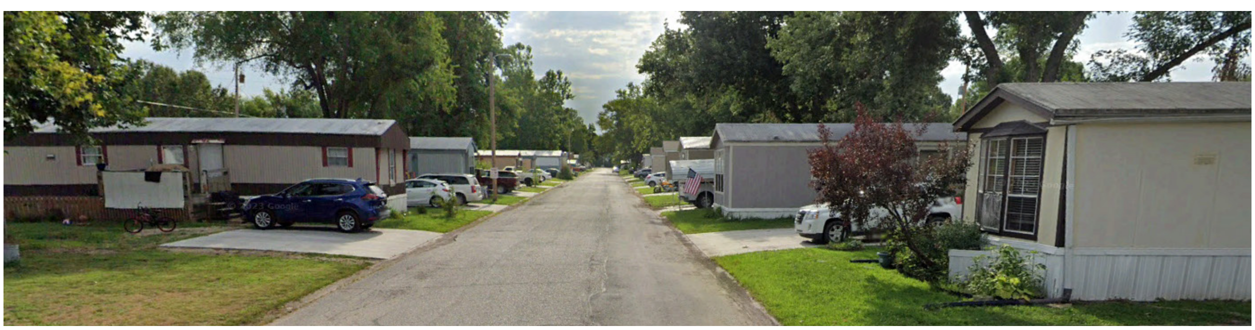
Box 4.2: Interesting Quotes from the 1961 APA Report

The APA report (Planning Advisory Service Report # 145; Bair, 1961) also makes a strong, colorful argument for designing mobile home communities for people and not cars. It likens automobiles to dogs, who "should not jump at people, bowl children over, dig up the flower beds, make riotous noises... should have a place to move around – slowly and without barking – and a place to lie down... Cars with hostile tendencies should be encouraged to break their springs or wrap themselves around trees" (Bair, 1961, p. 19). This is an interesting response since the relationship between the planning association and the people inhabiting cities wasn't at its best- here I am thinking about Jane Jacobs and the backlash against Urban Renewal schemes throughout the US during this time. To see yet another example of this fraught relationship, we can consider the professional planning opinion at the time, which argued that mobile home subdivisions should have the same design guidelines as site-built subdivisions, allowing for outdoor privacy while still providing outdoor public space. Bair's quote sums this up well, "When a man wants to sit in the yard with his shirt off, or a woman has a mind to cry outdoors, there should be a spot for it" (Bair, 1961, p.19). Today it seems many people feel both of these desires, regardless of gender or neighborhood! However, today's mobile home parks often provide a private space for neither.

Wayfinding

While the houses are so close together, streets can start to look identical. When I was trying to locate Heather's house for her interview, I drove past numerous streets that appeared out of nowhere, all filled with trailers. Some homes could have been featured on an HGTV Tiny House series with fresh paint, string lights over the porch and neat flower beds. Others had warped siding, cracked windows covered with blankets on the inside, and missing skirting which revealed debris underneath the house. There were several cars parked along the streets, further narrowing the already tight road, and filling me with driving anxiety as there were no sidewalks for school kids or dog walkers. When I finally reached the deepest street in the park, the numbers on the houses illogically changed from the low 100's to the mid 500's. Finally, after another turn-around and a good guess, I found Heather's. This experience pointed out the lack of proper wayfinding devices in mobile home parks – some of them only recently got street signs put in. Heather mentioned she was waiting for us to call her telling her we were lost. Other urban design issues include a lack of sidewalks and narrow roads. Most parks do not allow people to add fences around their homes, inhibiting options for children and pets to play. Figures 4.3 and 4.4 show these qualities by looking at two different streets in one of Manhattan's MHPs.

Figure 4.2: Advertising targeted women to increase sales in the 20th century. Image: Collectors Weekly & Shiffer Publishing



Figures 4.3 and 4.4: Lack of urban design in MHPs and lack of creative design in units themselves creates difficulty in wayfinding as all streets start to look the same. Images: Two different streets in an MHP in Manhattan, screenshots from Google Earth.

Leasing the Land

Leasing the land instead of owning it denies mobile homeowners significant wealth gain. Since the most prevalent relationship to ownership that MHP residents have is to own their home but lease/rent the land it sits on, mobile home owners face, as Salamon & MacTavish (Salamon & MacTavish, 2017) dub it, ***quasi-homelessness***- whereby residents are always a step away from being unhoused. Scholars (Aman & Yarnal, 2010; Benson, 1990; Durst & Sullivan, 2019; HAC, 2005) have shown that this leads to many problems as Mobile home owners who rent their land are less likely to generate wealth or have their homes appreciate in value. I build off of the quasi-homelessness concept, which focuses on the precarity of losing a home even though a resident owns it at the whim of a large corporation and argue that residents also face ***quasi-homeownership*** as they own the home, but because they must lease the land in an MHP, they are denied many benefits one would expect in homeownership, especially in the context of the American Dream. Sullivan (2018) calls this halfway homeowners.

While still homeowners, residents are subject to the MHP's regulations and thus lose the independence and ability to appropriate their home and its surroundings to their whims and needs. This is a luxury that is closely associated with home ownership otherwise. Residents can make changes to their structure sometimes only with approval from the landlord, a landlord who is likely not residing in the same state as them (MacTavish, 2007). They have no control over the availability and accessibility of sidewalks, maintenance of driveways, streets, etc. They cannot plant whatever they desire, nor can they pave over their lawn.

Because of this, the management has a rather big influence on the lives of the residents. They set the lot rent, the house rent if applicable, and sometimes the mortgage rate. They decide what the rules are when the rules change when someone breaks the rules, and whether or not they get charged for the rule-breaking. There seems to be high turnover in management, meaning the manager can change without notice, and bring a new personality, and a new interpretation of the rules. The new manager on the team might intentionally or unintentionally mislead a prospective buyer about the rules about their lease as well as the habitation of the MHP, which we heard of on multiple occasions. Management in some parks has shifted from being on-site during work hours to being a town over except once every other week. Residents who rent their homes are reliant on management to make repairs, and owners are reliant on them too when it comes to repairs to the land or utility lines. When homeowners want to sell, management reserves the right to make the first offer, and if the owner doesn't like the offer, management needs to approve the buyer via background and credit checks. Most importantly, management has the power to evict, or even sell the entire park with very little to no notice.

This is not very different from living in a rented apartment at face value. I live in an apartment, and all of these things are true for me as well. However, none of this is true for my parents who own their home. But all of this remains true for mobile homeowners. Homeownership is equivalent to the American Dream, it's the wealth-building (through equity-building) engine that fuels our sense of security. It's the unachievable gripe of millennials, the latest social pressure put upon 20-somethings, and the subject of the "Great Wealth Transfer" that keeps getting talked about. Homeownership is a big deal on paper and in our heads. Accordingly, many of our interviewees noted the ability to own a home as being why they decided to purchase a mobile home instead of continuing to rent an apartment. 34% of survey respondents chose "I wanted to own my own home" as a reason they moved into their current mobile home. When they buy a mobile home within a mobile home park, however, they are subject to management.

Unsurprisingly, the tenant-landlord relationships we've found have been complicated. Many interlocutors we interviewed discussed the tension between the strict rules they face by living in the mobile home park, but also gratitude that the management keeps the place looking nice. This of course varied by mobile home park, but the two largest – Colonial Gardens and Redbud – seemed to be on the same page. Residents would frequently get notices to change various things around their house or face a fine. For instance, Maura and her child enjoy using their porch, and her kid even has a fold-out hammock that gets used from time to time. The porch has the appropriate railings all the way around, as it elevated from the ground, and a small gate that gives access to the stairs. This is the main entrance to Maura's home. If the gate door is left open, she receives a notice on her door. If her child forgets to fold down and put away the hammock on the porch after they use it, she receives a notice on her door. During the interview, Dr. Rishi was a bit baffled by this and pressed Maura:

> S.R.: But you also own your house! So, it's not like you're renting the house, I don't understand why…
>
> M: Because they have a right to tell me how to keep the property. But coming from [my previous stick-built house] it is really a hard adjustment. Because it's like, what?

Maura's life is greatly affected by these small rules. However, she later acquiesces that it might be the reason the neighborhood is so clean:

> I've lived in more than just these trailer parks..., and probably because of their dumb rules, this park has, specifically by the way, not the other ones, has like the sort of a more home feel… I'm sure people are doing drugs. But you don't see it. You know, there's not people screaming at all hours of the day and night. I just don't run into that… and that was part of my process when we were deciding where to live. - Maura

So, since we were unsuccessful in speaking with any Manhattan-based MHP managers, I can only assume that they are actively trying to avoid some stereotypes of MHPs such as cars and mattresses on the lawn and general untidiness. However, the way they are doing this is causing stress in their residents' daily lives. I cannot say that this effort has decreased the stigma around mobile homes in Manhattan, as many interlocutors mentioned this being something they come up against.

"I don't have a lot of free will on the house that I own." This is how Georgiana explained her ownership situation to me. Due to renting the land that her home sits on, she is at the mercy of the management's rules. An anonymous homeowner I met was politically active, but during election seasons, she was only allowed one political sign in her yard, per the management rules. So, she taped the rest of them to the side of her house. This spunky and rebellious story proves how meticulous MHP management companies can get, and how silly their rules can be. Residents do own the house and can do what they want to it – including taping signs for the next school board member – but they have to follow management's rules. This is just one small way that mobile homeowners end up feeling 'stuck' in their own homes. In much larger ways, Georgiana expresses being stuck in the MHP itself.

> **MHPs are set up to keep poor people poor**… You can't afford to go anywhere else because you're paying off but for what little you have here. **It's set up to keep people on property. And it's almost a trap.** And I have felt that way, even now… You are ruled by their rules. – Georgiana (emphasis added)

This quote tracks with Frank Rolfe, CEO of Mobile Home University, who once said, "Owning a mobile home park is like owning a Waffle House where the customers are chained to the booths" (Rolfe, n.d.). Mobile Home University's website has several similar quotes on the front page such as "Nobody ever leaves. Occupancy is always high!" and "How do you harness the affordable housing trend? The answer is in buying mobile home parks." Rolfe has also written articles on the website that encourage people to never build new MHPs because it doesn't make financial sense and mentions he thinks all lot rents could double across the country without seeing any occupancy rates drop (*Mobile Home University*, 2024).

Another MH homeowner felt this lack of control over her house, and like others, found a funny way of gaining back that control.

> I had my Christmas lights up… I mean they were kind of late, it was like February. But they made me take them down because it was out of the "holiday season". But I have my little Christmas tree that I left up there too [in the windowsill] because I just wanted to be petty. I was like, **"You didn't tell me what I can have *in* my house!"… I mean, yeah, it kind of bothers me because I'm like, it's mine.** (emphasis added)

Mobile homeowners do not always receive benefits from paying lot rent, and over time may even see a reduction in the amenities they once had. Lot rent is one of the main costs for residents who live in MHPs, both for those who own their trailer and those who rent it. On the rental side, things work very similarly to renting an apartment. If something breaks, you call maintenance, and they come to fix things for you. However, renters still must maintain their lawns and driveways- mowing and removing snow. They are still subject to notices from management about keeping a gate latched or raking leaves, with a penalty of an additional fine if they don't complete the task. It gets more interesting when people own their homes. They are also responsible for maintaining the yard and following notices, but they also have to maintain the entirety of the structure and interior of the house. So, what is their lot rent paying for, and why is it the same price as those who are renting their homes? A conversation with Nancy spurred these thoughts:

> K.J.: So, what does your lot rent do for you? Other than obviously, like using that piece of land?
>
> N: The trash and the water and I guess… they did go through and cut the trees, you know, trim and that kind of stuff… But otherwise, that's about it. So that's why it just gets so frustrating each time they raise it because it's like, well, **we're not getting anything out of it.** (emphasis added)

Nancy owns her mobile home. Even though she pays $550 for lot rent every month, the only service she receives, other than the use of the land, is occasional tree trimming. Trash service and water service are included in her lot rent, but they are added to the base amount. She cannot use the maintenance team for any repairs on her mobile home, she has to call a plumber or a bug guy, etc. And she is still responsible for keeping the land mowed and looking nice. This adds to the unforeseen costs homeowners of mobile homes must face.

Going a step further than not getting anything out of paying lot rent, Dara and Georgiana both feel their MHPs are unfairly increasing lot rents without providing adequate amenities and services. An anonymous interlocutor had lived in her MHP long enough to see multiple managers and had a fair amount to say about her experiences. At some point in her time there, management increased the lot rent to pay for new concrete pads that residents parked their cars on.

> So they originally raised the lot rent because they wanted to put in the concrete parking pad[s], and that was almost two years ago, and they raised the lot rent $50. Well, I feel like we've all paid our piece of that already… **None of us wanted it anyway.** So that was their decision, and now they've raised the rent again, another $50… they're like, "The cost of whatever has gone up." I'm like, 'Your cost should be fixed. If you have a mortgage, your taxes may have went up a little bit, but the mortgage doesn't go up.' … So and then you count the amount of trailers here going up by $50. That's not a little... So they're just going up, but they don't do anything. -Anonymous (emphasis added)

A long-time resident of Redbud, told me how there used to be a pool as well as pockets of dedicated green space, but those have all disappeared. In place of the pool, Redbud added a storage facility available for an additional monthly charge to the residents,

> **So they could make more money off of poor people.** -Anonymous Redbud Resident (emphasis added)

Some interlocutors have countered this feeling and feel their lot rent acts similarly to an HOA with benefits. People with children mentioned using the pools in Colonial Gardens, and both Redbud and Colonial Gardens have hosted free food days for the residents from time to time or other community-oriented events. However, comments like Anonymous's where none of them wanted the parking pads reinforces the false idea that MHP management acts as an HOA. Residents do not have a voice in what updates are made or when they are made. Comparing MHPs to HOAs is a predatory pacification of the American Dream.

The process for buying a home that is owned by a MHP is unregulated, and puts residents in a precarious and predatory situation, especially if buying their first home. Byron and Celine had decided to buy a mobile home and narrowed it down to two houses. One was under renovation, and they were not allowed to see it before moving in. This is the one they chose because the quality of the other trailer offered was so low. So, the first home they purchased was one they had never seen, but they were promised all updated interiors – new floors, walls, siding, cabinets, everything.

> B: "Everyone would tell us 'That's crazy. I wouldn't have done that.'…
>
> C: "And it was like, x amount of months later, [we thought] oh, we should have got that in writing at least! It was all by word of mouth that [they were] going to do all of this stuff and we just totally trusted them."

For the most part, the MHP held up their end of the verbal deal. Byron and Celine mentioned the contractors they chose did cheap work, which didn't surprise them, but they pointed out it was upsetting that they didn't get to pick the quality of materials that were going into the home they were purchasing. They would have preferred better materials. Beyond this, their home still has the quality of being surprising it's a mobile home when you first walk in. The open floor plan lets you see the living, kitchen, and dining spaces all in one go. The simple white walls with wedding photos on canvas and bible verses in cursive script make for a subtle and calming space. The ceiling is vaulted, adding vertical depth and making it harder to believe that the house was manufactured in a factory and shipped down I-70. Celine's Zee Zee [Zanzibar Gem] plant was growing wildly on the kitchen table, basking in the sun. At first glance it is a lovely home. When they started pointing out the shortcomings of the contracting work, however, I could see what they meant. There was still painter's tape in some hard-to-reach corners, and the trim was never installed in the room they use as a nursery. Celine still has a positive outlook on the process, though.

> I say that this is like the price of free… Like they could have easily charged us for it [the renovations] … but they didn't. Yeah, we wouldn't have obviously bought this if they just left it in the super rough condition. That's just what they chose to do **and we learned a lot because we've never done this before and it's different from buying a home elsewhere.** So, you get to learn more about it too! -Celine (emphasis added)

Byron was in the middle of building a pantry onto a blank wall to give them more storage space, and they had plans to install ceiling fans throughout the house to increase its value when they eventually sell. That will be a couple more years though, because of the contract that their MHP uses – homeowners have to keep the house on the lot for five years. If they move before that, they have to pay the rest of the rent which would equate to five years of being there. This takes a typical lease – say a 12-month apartment lease - and expands it to a predatory nature. It might cost a few hundred dollars to break a 12-month apartment lease half way through the year, something that can happen if emergencies if it needs to on most budgets. However, to break a five-year contract with $500 lot rent? If they wanted to move with three years left in their contract, even if they had paid off their home, they would have to fork over $18,000, which is close to what they paid for the home in the first place. And that number doesn't account for lot rent increases that are bound to happen every year. So, if they ever want to move, they are a bit stuck.

Rent-to-own deals are typically predatory for residents, although some MHP owners are working to correct this. Rent-to-own ownership structures are predatory practices that relieve the landlord of any structural upkeep because the tenant, in a sense, owns the house even when they are "renting". This does not end up providing any wealth gain for the residents as the structures depreciate and can drain their savings which eliminates hope of moving out of the mobile home park (MacTavish, 2007). Xavier, one of the mobile home park owners we were able to talk with, is doing his part to turn this around. Managers who worked for him and residents alike appreciated this. In rent-to-own deals in Xavier's parks, the management is responsible for all repairs to a unit until the resident has paid enough to own the house outright. Additionally, once a resident has reached the level of payments to own a house, they are allowed to move into other available units if they'd like instead of staying in their original home. Brianna, one of the managers of one of Xavier's parks, has seen the park go through multiple owners and remained the manager, which gives her a unique perspective on how things are run.

> Okay, so essentially, you are renting the lot from us. And it always will be, you always pay our rent. And then from the rent to own portion, you'll pay the lot rent and rent credit that goes towards the price of the home monthly, until it's paid off. Once that rent credit is paid off, then the home is yours. There'll be a title and do all that, and then you just continue to pay lot rent… We do 12-month leases at a time. Sometimes we have homes that you pay off in 13 months, like the really really old homes. And then there's other homes that can take like 47 months, so if they did want to leave, it's kind of like dealing with apartments in a way you know, they can leave even though they kind of wasted their money on putting money towards a home.
>
> So with Xavier, he's doing it actually the right way, where you move in the whole time you're renting until you own, you will have maintenance towards your home… And that's what I like about his company. I definitely like the fact that like, yeah, something might cost more now, but if it's done properly, it will, you know, last longer in the long run. We'll have less issues later. - Brianna

While Xavier's rent-to-own practices are more ethical than other park owners, home owners are still subject to predatory contracts that keep them on the property for a certain number of years. This was confirmed through tenants, park owners, and park managers. While this makes residents feel stuck and is sometimes a surprise, Brianna explains the intentions behind it from a management perspective, in their rent-to-own structure. These types of contracts were found in other parks in Manhattan, without the rent-to-own piece attached.

> Brianna: So how we do it is, once they actually get to that point where they're about to pay off their home, we kind of have a thing where it's like, we want you to agree to stay for five years. It's after the fact
>
> K.J.: Oh, okay, after they paid off the house?
>
> B: Mhm. So with like some of the older homes, because it only takes 13 months to pay off, we're kind of like, okay, in 13 months, you're gonna own the home. And obviously, we don't want to deal with the whole, you know, they don't want to be here anymore, leave and then do the whole title again, back and forth. **You know, it just becomes a hassle.** So it's one of those things like you're committed to want to stay in a home, your lease is only 12 months… you're still you're going to stay for five years. (emphasis added)

This begs the question, what happens if someone wants to move out after two years? What if they have a job change or need to move for family?

> You can sell your home. Things happen, we understand that. You can sell your home, they have to do the background check, get approved, everything… and we can help advertise and try to help you know, it's not fully our responsibility because it's your home, but we'll help. If they don't and if we can't find anybody, they are responsible for the rest of the remaining lot rent, whatever it is… for that five years. -Brianna

While this protects the management from potential paperwork, it puts residents in precarious situations. It should be noted, however, Brianna seemed to be a rare find in the mobile home park world - a wonderful property manager. She talked about her love for knowing and working with the tenants, something Xavier (her boss and owners of the MHP) stressed was a key part to running a successful business, and overall was a benefit to the tenants.

Maura had built a loving home for her children and had a successful small business which she ran out of her stick-built house. However, the 5,000-square-foot house was becoming too much to maintain. Most of her kids had grown up and moved away, and Maura wanted to return to culinary school. She knew she could sell the home for a profit and downsize to save money. She thought a mobile home was the next best step. Maura had multiple experiences of living in trailer parks before and she knew what to look out for. She toured a beautiful four-bedroom home, saw minor upgrades she would want to make, and decided to purchase the $37,000.00 mobile home with some of the money she got from selling the house. On one occasion before moving in, she needed to stop by the trailer park office to complete some forms but forgot to bring a small payment that was needed, and by the time she was back in the car, management had allowed her to sign a predatory contract. She was able to get the small fee waived along with two months of rent, but in return, she was obligated to keep the house on the lot it currently was on for four years. This meant if at any time she wanted to move, she would have to pay the backlog of lot rent for the remainder of the four years. Maura discovered the pains of this after her dad had a fall that prompted her to look into moving closer to home. **The bill to leave was $25,000.00. And she owned the home.**

> Yeah, what am I supposed to do? I can't afford to pay twenty grand or whatever it is at this point, you know, to get out of the contract. So, **I just feel really stuck.** -Maura (emphasis added)

This chapter has shown how mobile homeowners live a precarious life at the hands of corporate-owned and run MHPs. They do not receive the benefits of home ownership that the American Dream promises. They are at the whim of management to decide on rules and design standards for the exterior of their homes and their yards, and no-fence policy leaves many families feeling insecure in their outdoor space. This could have larger long-lasting consequences on mental and physical health. Considering all these things with the discussion on personal property in chapter three, we can see how residents are denied the American Dream in many ways: they do not gain significant financial wealth, do not have "real property", cannot control the exterior look of their homes, and do not have the choice of moving without paying a hefty fee. In many ways they are stuck in their homes, facing quasi-homeownership, and reaping few homeownership benefits.

5

Conclusions & Recommendations

"It's impossible to get caught up."

This discussion with Georgianna underlines the immediate need to understand how MHPs are operating as affordable housing.

> K.J.: If people are late on rent, how forgiving are they?
>
> Georgiana: Not very… It used to be $45. Now it's like $100 or something, late fee. Which makes it worse for people that can't pay. But I used to struggle paying for my lot rent … so, I just built the $45 into my budget because, it's probably going to be late… Because I was like, well, that's just how it works and **I'm going to have to pay more because I'm poor.** But that's okay**. But for people that really struggle, like now, it's like impossible to get caught up.** (emphasis added)

Georgiana understands that it cost more money to be poor. Many of her neighbors in Manhattan's MHPs turned to mobile homes for housing *because* they couldn't afford market-rate housing. Mobile home parks are a double-edged sword in that they provide housing for lower-income groups, and homeownership for those that are priced out, yet hold these groups hostage as corporate owners know that due to the great need for affordable housing, there will always be a waitlist for their MHPs[25].

Conclusions

This thesis set out to answer the question, how are mobile homes acting as affordable housing in Riley County, Kansas? And how does the urban design of MHPs affect residents' lives? Following a year of surveys and interviews, I have found that MHPs in Riley County, while being more affordable than the market rate options, suffer from exclusionary zoning, deceptive affordability, and quasi-homeownership, which denies the benefits of wealth gain and urban design.

Exclusionary Zoning

MHPs are subject to exclusionary zoning in Riley County, Kansas. They are spatially segregated, isolated from amenities, and disproportionately located in the floodplains. It is difficult to place a manufactured home in a stick-built neighborhood, and more difficult still to build a new MHP altogether. The lack of viable affordable housing in Manhattan, Kansas, partly due to restrictive planning codes, pushes many lower-income residents to predatory MHPs as their last option for affordable housing.

Deceptive Affordability

Mobile homeowners and renters alike experience deceptive affordability. While a mobile home is more affordable and easier to access at the outset of a housing tenure, over time the total costs may be equal to other housing types. Mobile homeowners have a large list of expenses they must plan for when living in an MHP, including the cost of owning and operating a car, which is a necessity in all of Manhattan's MHPs. The total cost a resident may spend on their mobile home each year is subject to large corporation's profit targets when residing in an MHP. Corporations can raise the cost of living through lot rent increases, notices and charges for breaking rules, or utility increases at any time. Whenever one corporation buys out another, that MHP will almost always see a price increase. Despite all of

25 See Mobile Home University's website, mobilehomeuniversity.com.

this, if in a stable park, mobile homes can provide a quality source of affordable housing. This is especially true for families who need more space than a two-bedroom apartment will allow, as they can purchase or rent a four-bedroom, two-bathroom mobile home for far lower than what they would find in the stick-built market.

Quasi-Homeownership

Mobile homeowners are subject to ***quasi-homeownership***, meaning they do not have full control over the house they own. While it may be argued that is not that much different from living in a suburban subdivision, with a strict HOA, the lack of accountability and oversight from the city means that MHP residents have no recourse against the predatory and punitive practices of MHP management. They are not guaranteed and seldom see, the social and economic benefits that we associate with the American Dream and homeownership. Corporate-run MHPs work to keep people on the property and widen the wealth gap between the rich and poor. MHPs are also designed with maximum profit generation in mind, and with little to no concern for the experience of the residents, leaving many with a lack of privacy. The design of MHPs does not give homeowners the benefits of stick-built homeownership in designated front, side, and back yards, which particularly harms families. This causes residents to only feel comfortable in their 'yards' if they are comfortable with their neighbors.

While they do provide affordable housing, mobile homes located in mobile home parks carry many disadvantages and predacious traps, which are related to design at every scale. The design of a municipality's zoning codes, flood plains, and subdivision regulations all impact MHP residents. The design of a unit including its utilities and age will partially determine the cost of the home. The design of our American Dream lays out homeownership as the greatest good and leaves MHP residents stuck in predatory contracts that prevent them from moving up, while large real estate corporations continue to profit.

Recommendations

My recommendations based on this work are grouped into two categories – ways to find alternative affordable housing, so mobile home park residents have greater choices when searching for housing, and ways to eliminate precarity that currently exists in MHPs, which will better protect the residents who live there. These recommendations are at times simplistic, and not without their large share of barriers which I discuss, but I hope that other scholars and planners can use these as jumping-off points for future research, to continue to understand MHPs overall and particularly in the Great Plains.

Alternative Affordable Housing Strategies

Based on our survey responses, several interlocutors were living in MHPs because it was their only option for housing they could afford. Manhattan, Kansas has a lack of affordable housing options for anyone under the area median income [AMI]. Our data analysis has shown how Manhattan renters are disproportionately cost-burdened compared to other areas in Kansas (See Figure 3.4). Fort Riley and the University drive up prices in Manhattan's housing market, which makes it harder for low-income working families to find affordable living.

Manhattan's City Council held a Housing Work Session in January 2024 where several developers and housing advocates pleaded to the new council to change the zoning codes and regulations around housing.[26] Some current and previous city council members- several whom are landlords- have been uncomfortable with the term "affordable housing" and instead use "workforce housing", however, the definition of "workforce" was a working definition as of the work session, it had not been permanently defined. The city is collecting a "workforce" housing sales tax that is expected to generate eight million dollars in the next ten years (City Commission Work Session, 2024), which could position the city to make a large impact. However, if the definition of "workforce" is skewed to higher incomes, and zoning codes are not adjusted, this money will flow back to the upper income groups and not accomplish the work it set out to do. Several developers at the meeting voiced they have plans in place to build more housing, which the recent housing market analysis shows the town desperately needs, however they are not allowed to build it because of the current zoning codes. At the same time, using the term workforce also alludes to the belief that only those that are seen as "working" and "productive" members of society should receive housing.

Zoning reform needs to happen in Manhattan and Riley County as a whole to allow for more affordable housing options, including accessory dwelling units, lower parking minimums, and more density. Barriers to this are vast, including some city council members. One member, after hearing the opening presentation at the housing work session said, "...especially the auxiliary dwelling units, we had huge discussion on that, and I just assume not see that be tried. But if a developer wants to try another one... I'm open to all those, but not the auxiliary dwelling unit thing" (City Commission Work Session, 2024). Getting YIMBYs into more commission meetings may help this situation, as overall the commission was in favor of moving towards solutions. That brings another obvious barrier, NIMBYs, who are loud and proud here in Manhattan.

A larger, loftier recommendation is challenging the legality of exclusionary zoning, which we easily forget is indeed illegal. Several authors have already attempted to show how zoning ordinances exclude MHPs without a legitimate state interest (Chernoff, 1983; Flippen, 1974). The court case of Robinson Township v. Knoll decided in the Michigan Supreme Court can be a guiding source as the court found mobile homes cannot be segregated just because it is a mobile home (Chernoff, 1983). Edward Flippen (1974) makes the observation that cities may be less culpable of exclusionary zoning when MHPs are located beyond the jurisdiction of the town, due to exclusionary zoning, which is a loop hole for present day planning and law that needs to be addressed. Barriers to legal challenges of exclusionary zoning are vast, including costs and political pressures from localities. The State of Kansas is also not particularly known to favor tenants over landlords, and a deeper understanding of the law would be required.

Rent control or other measures that keep rent livable in Manhattan would help keep tenants in their homes, and prevent people from ending up in predatory places due to lack of choice. I am aware this is a loaded term, especially in Kansas, and a bill that capped year-over-year rent increases in the state would likely never pass. However, more research on areas that have this in place is needed to show what the effects truly are, and how it can benefit residents. Desmond (2023 p. 96) discusses how following the COVID-19 rescue package checks that American tax-payers received, families had an easier time paying rent and staying in their

26 A recording of the work session can be viewed at https://boxcast.tv/channel/uit4zpviaoueycatomj5?b=zvv8qm-mqas4iarqilwop

homes, but landlords saw their increase in pay and were able to increase rent, erasing the progress that the federal government helped create with stimulus checks. The media then decided to discuss this "using the bloodless language of inflation".

I recommend education take place in all sectors of the government that interact with mobile homes in Riley County. There must be a clear understanding of how these large corporations are working to disenfranchise residents and turn a profit. This could look like social media campaigns that create informative infographics, "Mobile Home Living 101" courses that are freely available to people considering purchasing a mobile home, and events put on at the local community level that mirror "renters' rights" events.

Eliminating Precarity with MHP Residents

Several different types of legislation could help MHP residents live in safer, more secure housing while still getting to be in an MHP. At the largest scale, regulations over evictions and redevelopment of existing MHPs need to be put into place so people have time to find new places to live when their land is slotted for "higher and better use" (Sullivan, 2018). Regulations over multibillion-dollar corporations that run MHPs across the nation need to be considered. In Manhattan, RHP Properties dominates the MHP scene, leaving residents with few choices. Looking into these groups as monopolies and as preying on low-income groups could help to start these conversations. Being that they also have (literally) billions of dollars of assets and likely large legal teams, this is bound to be a challenge as well.

Creating more financing options for affordable housing in general, and for mobile homes specifically, will help low-income residents avoid predatory chattel loans. An interesting area of study that this research did not investigate would be to understand why traditional banks still do not lend to mobile homeowners. I suspect that there may be antiquated stigmas around the reliability of mobile homeowners, and mobile homes as a legitimate form of housing. While they do tend to depreciate, so do cars, and banks are still willing to finance those. This recommendation goes beyond planning and would require a larger understanding of the forces behind lending, banking, and risk, but I believe this area deserves a detailed look in the context of today's mobile homes.

Efforts in helping mobile home park residents understand their rights should be considered just as often as renters' rights are considered. In Manhattan, that needs to be far more often. Landlords across all housing types are not subject to high standards of quality checks, and our citizens suffer because of it. Education materials for prospective mobile home residents would be very helpful; some residents I spoke with did not know about lot rent before they met with management to view homes. The MHP world is incredibly unregulated and thus puts renters and buyers alike in precarious situations where they may not know their rights. My aunt lived in a mobile home both on land she owned and in an MHP, and her view, MHP Management companies need to provide a list of costs that a prospective resident may see over time in big, bold letters so people are aware of what contract they are signing. This is especially important for low-income groups who may be looking for emergency housing or have a lower bandwidth to read the fine print of their housing contract.

Perhaps most importantly, giving residents a voice at the level of the city could start grassroots awareness and solutions to some of the problems they face in their day-to-day lives because of their landlords. Since MHPs are one single parcel that is owned by one person, the city often deals with the owner or management company directly, not the tenants. Tenants have little voice when it comes to issues such as snow removal, access to sidewalks, and other neighborhood amenities because the city is not responsible for any part of the land. Localities do tend to do inspections of MHPs and require certain homes to be brought up to codes or standards, but throughout this process, we did not hear of cities asking MHPs to maintain their roads or other public amenities for the neighborhood to any standards. While these code enforcements are necessary, they often place the burden of cost and repair on the homeowners. Giving residents a voice would require the city to be willing to engage further with housing types that do not generate as much tax revenue as others.

To mobile homeowners or renters, I recommend using social media to communicate and organize with neighbors. This communication already happens in several MHPs in Manhattan and could be the base for helping to share information. Look into resident-owned communities and begin the conversation in your own neighborhood. Creating community whenever possible within the MHP will aid in banding together if this is something feasible down the road.

Private Facebook groups, some that exclude management, and the Next-Door app were brought up several times in interviews. These were used in common ways such as to buy, sell and trade goods, and build connections. However, the specific cross-section of an online community for mobile home park residents served deeper purposes. Isabela lives with her two daughters, cat, and gecko in a singlewide. She mentions the benefits a particular Facebook group has been for her neighbors.

> What it is, is you get on there, “Hey, I don’t have enough money for this this month. Anybody have any extra food? Anybody have maybe a shelf you don’t need? Or my kids low on toys and clothes, can anybody help?” And that’s what it does. -Isabela

The Facebook group has organized several events, like a communal baby shower, relief for a family after their mobile home was destroyed, and a yearly back to school supplies drive. These are hosted near one of the MHPs making it easy for neighbors to access. Multiple MHPs had similar groups, and some were part of ones that extended into the county, beyond the bounds of the MHP. This presents a potential for MHP residents to form community with their neighbors, providing social and human capital which could hypothetically aid in advocacy against malignant management. While there are many barriers to overcome before any of these communities could make a move of advocacy, social media could be one helping tool.

Opportunities in Resident Owned Communities

Finally, funding resident-owned communities that allow cooperative ownership models for tenants can be liberating. ROC USA – a group that works to help MHP residents buy out their landlord and form a cooperatively owned neighborhood has had great success in the mobile home housing type and has helped shift 325 MHPs to ROC models. Even here in Manhattan, we can look to Prairie Glenn for leadership. They are a cooperatively owned townhome neighborhood in the Northview area that provides truly affordable housing for many people.

Research has shown that MHPs that become ROCs are better able to adapt to environmental hazards (Lamb, Shi, Silva, et al., 2022), provide more affordable housing and help families build equity (French et al., 2008), have better lending options, increase their home value while decreasing their maintenance cost (Sessions, 2007), preserve affordable housing for the long term, and allow lower-income citizens who may not have access to wealth building through owning a property a chance to do just that (Catto, 2017).

Lamb et al. (2022) show how ROC USA can be a blueprint for public policymakers and philanthropists to transform MHPs from being a precarious, vulnerable housing type to creating true ownership and building wealth for low-income families who otherwise would never have that chance. However, due to the planning profession's willingness to ignore MHPs, this may never reach its full potential. They show how other forms of shared equity housing are receiving more focus in modern research, meaning ROCs need more attention for us to understand what they are fully capable of, and how many people they can benefit (Lamb, Shi, & Spicer, 2022). The lack of research also makes it difficult to understand all the issues that come with implementing a ROC.

ROCs help bring about subsidiarity by bringing control back to the residents. While they may still face exclusionary zoning, the collective ownership will give them a voice in the city, and the *real* property they are invested in will give their ownership an air of legitimacy. Their cost of living will be transparent and predictable, eliminating deceptive affordability. The "quasi" can be removed from quasi-homeownership, and the design of their neighborhood can improve based on their collective desires and goals. I was able to drive through an ROC in Liberty, Missouri, and was stunned by how well-designed the neighborhood was. Each house was unique and had been taken great care of, with additions, porches, fences, and great landscaping- each as the resident wished.

Mobile home parks are not going away, and it is unlikely that many new ones will be built, so the planning profession must address the reality of them as they are now. My generation must come to understand and fight for more affordable housing, especially when the housing market is being overtaken by large corporations. **If we can do these things, it may be possible for MHP residents to achieve what we are all searching for – The American Dream.**

Appendix A - Resident Survey Questions

1. Which Mobile Home Park do you live in?
    - a. Colonial Gardens
    - b. Redbud Estates
    - c. Riverchase
    - d. Country Side Estates
    - e. Blue Valley
    - f. Maplewind – Ogden
    - g. Ashwood – Ogden
    - h. Parkview Estates – Ogden
    - i. Other

1a. If Other, please specify which other trailer/mobile home park you live in

2. What is your home address and phone number? Please enter your full address or number or we will not be able to enter you for the drawing of the gift cards. (We ask this to verify that you live in a mobile home park and we need your phone number to let you know that you have won the gift card in the drawing. We will delete this answer after we draw for the gift card and it will not be linked to your other answers.)
3. How long have you lived in a mobile home park?
    - a. Less than 1 year
    - b. 2-5 years
    - c. 6-10 years
    - d. 11-15 years
    - e. 16-20 years
    - f. 20+ years
4. Where did you live before this?
    - a. Another mobile home
    - b. A stick-built house
    - c. A small apartment building (2-9 units)
    - d. A large apartment building (10+ units)
    - e. I have always lived in this home
5. What year was your home built? Round to the nearest decade if unsure.
6. Which best describes your renting/leasing or owning situation?
    - a. I own my home but lease the land it sits on
    - b. I own my home and own the land it sits on
    - c. I rent my home and lease the land it sits on

7. How much is your rent or mortgage without utilities each month? How much are your utilities each month? Separate answers with a comma.
8. What is your age?
    a. 18-22
    b. 23-30
    c. 31-50
    d. 51-65
    e. 65+
9. What is your occupation?
    a. Stay at home parent
    b. Professional Services (Engineer, Therapist, Lawyer)
    c. Service Industry Professional (Waiter/Bartender/Barista)
    d. Trade Professional (Plumber, Carpenter, Linesman)
    e. Sales and Human Resource / General Office Work
    f. Esthetician, Cosmetologist, Beauty Industry
    g. Military
    h. Student
    i. Unemployed
    j. Retired
    k. Other
10. Rate the following statements with 1 = Disagree and 5 = Agree
    a. I feel safe in this mobile home park
    b. My neighbors and I know each other well
    c. My house feels like home
    d. This mobile home park is nice to walk around in
11. Rate the following statements with 1 = Disagree and 5 = Agree
    a. The owners/landlords of this park care about how it looks
    b. The owners/landlords of the park care about me as a tenant
    c. I enjoy living in this mobile home park
    d. I enjoy living in this mobile home unit
    e. I have access to green space like open grass, trees, parks, etc.
    f. I have control over the appearance of my yard

12. Why did you move into this home? Check all that apply.
    a. I liked it the best out of all my options
    b. It was the cheapest option on the market
    c. I wanted to own my own home
    d. To live with my partner
    e. The location was the most convenient
    f. Other
13. Who else do you know, other than your neighbors, that lives in a mobile home park? Check all that apply.
    a. I do not know anyone else who lives in a mobile home park
    b. Immediate Family (Parents, siblings)
    c. Friends
    d. Coworkers
    e. Relatives (Cousins, Aunts/Uncles, Grandparents, Grandchildren, etc.)
14. What do you see as a benefit of living in a mobile home? Check all that apply.
    a. Access to parks, trees, and other outdoor areas
    b. There is good community within the parks
    c. It is cheaper than other rental houses
    d. It is cheaper to purchase than other houses
    e. More bedrooms and bathrooms for the price compared to other apartments
    f. This home can move to a new location if I want it to
    g. Ability to modify and add on to the home
15. How many people (adults and children) live in your home?

Appendix B - Interview Questions

Resident Interview Questions

1. How did you choose to live in this mobile home park?
2. How did you choose to live in this mobile home unit?
3. What is it like living here?

    Follow up questions can be similar to: What is the best part and worst part of living in a mobile home unit/ mobile home park?

4. How well do you know your neighbors? How do you interact with them?
5. What is it like living in this part of town?
6. How is your relationship with the park managers or maintenance workers?
7. Tell me about the design of your mobile home and your yard – what does it look, smell, and sound like?
8. If you were allowed to change anything about the park, what would you change?
9. Tell me about your ideal neighborhood – what would it look like, smell like, sound like?

    Follow ups with why? And does that come through in this mobile home park at all?

10. Is there anything else you feel is important to mobile home park living or something else you want to share?

Mobile Home Park Property Manager Interview Questions

1. How did you come to work at this mobile home park?
2. Who owns the park? Do you know them? How often do they interact with the park or its residents?
3. What are the easiest and hardest parts of your job?

    Does the park do any community-oriented events throughout the year?

4. How long do residents typically stay in the park?
5. Tell me about the renting vs. owning structures in the park.
6. What is the approximate percentage of renters compared to owners?
7. Do you offer any rent-to-own deals? How does this work?

    How do you acquire the homes you sell to new customers?

8. How do owners sell their homes when they move out of the park?
9. Has anyone ever moved a mobile home in or out of the park? How did this go? (If no, is it possible?)
10. What would your advice be to someone who thinks they want to do this job?

    Is there anything else you want to share?

Mobile Home Park Owner Interview Questions

1. How did you come about owning a mobile home park?
2. Have you ever lived in manufactured housing?
3. What is the best and worst part of your job as owner?
4. How often do you visit the park? Do you interact with the residents?
5. How many people work for you at the park?
6. What keeps you motivated to own the park?
7. Do you have any plans of selling it?
8. What would be the right price / who would you be willing to sell to?
9. How much money does a mobile home park make?

Public Officials Interview Questions

1. What do you know about the mobile home parks in Manhattan?
2. How often do you work with them or hear from them?
3. Do you know the owners of the parks? If yes, are they active in city dealings?
4. Do you know any residents of the parks?
5. How does the city see mobile homes as a housing option? Is it overall beneficial for the town? Who do they serve?
6. What are the city's regulations around mobile home parks?
7. If someone wanted to build a new MHP in Manhattan, how would they go about it?
8. What do you see for the future of the existing MHPs in Manhattan?
9. Do you think they will be sold for other uses?
10. Do you think they will expand or improve?
11. In your memory, how have the mobile home parks changed over time?
12. If you were given full control, what would you do with the mobile home parks?

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