



# Contents

## 1. Introduction

- The Origins of This Report
- project:HOMES and the Mobile Home Park Coalition
- Report Outline
- History and Terminology
- A Note on Nomenclature

## 2. Regional Profile of Manufactured Home Residents

- Study Area
- Socio-Economic Characteristics of Central Virginia's Manufactured Housing

## 3. Regional Mobile Home Park Survey

- Field Survey Rationale and Methodology
- Summary of Results
- Analysis of Trends
- Park Typologies

## 4. Policy Analysis

- Federal and Virginia Regulations
- Financing and Assessment
- Local Zoning and Land Use

## 5. Vision for the Future

- Best Practices and Supportive Policies
- Award-Winning Parks

## 6. Resident Perspectives

## 7. Moving Forward

- Key Findings and Conclusions
- Recommendations for Next Steps

## 8. Appendix

- List of Parks Included in Study

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# 1 Introduction

## THE ORIGINS OF THIS REPORT

In the summer of 2014, local news outlets began covering the deteriorating conditions within one of the City of Richmond's most overlooked communities: Rudd's Trailer Park. Situated along Jefferson Davis Highway in South Richmond, Rudd's garnered increasing attention after City inspectors initiated a code enforcement campaign that left many of the park's mobile home units in serious violation, or in some cases, outright condemned.

Although the inadequate and often hazardous conditions of the older mobile homes in Rudd's were indisputable, community advocates raised concerns about the now uncertain future for the park's primarily low-income, Latino population. Unable to afford the necessary improvements to their homes, many of these families faced eviction and sudden homelessness.

The ongoing situation at Rudd's revealed a troublesome disparity between the demand for affordable housing and the need for safe, stable housing. For decades, mobile home parks in the Richmond area have struck a fragile balance between these priorities. Like Rudd's, many parks are in poor condition, with housing units that have languished far beyond their effective lifespan. However, these communities also provide housing to thousands of people otherwise unable to afford a place to call home.

As the dialogue on this housing grew, it became clear that few facts about the parks in the region were available but negative perceptions were widespread. This report fills this gap by providing a thorough investigation into the realities of this unique form of housing, including its challenges and benefits. The situation at Rudd's Park as well as other manufactured housing communities in the area has put a spotlight on a form of housing that has long been ignored, and worse, stigmatized as a failed housing strategy.



Rudd's Trailer Park in the City of Richmond



Some parks have curbs and paved streets

## PROJECT:HOMES AND THE MOBILE HOME PARK COALITION

**P**roject:HOMES is a non-profit provider of affordable housing in Central Virginia. They were involved in the initial needs and conditions assessment at Rudd's Trailer Park and in early 2016, the organization commissioned a feasibility study to explore possible avenues for revitalizing the Rudd's community. The report, which was the first of its kind for any mobile home park in the Richmond region, assessed existing site and housing conditions and provided recommendations for financially viable re-investment options. After the park was sold at auction to a new owner in March 2016, the future of its redevelopment – as well as its residents – has remained unclear.

To represent the interests of residents in Rudd's and other parks around Richmond, several Richmond area organizations organized the Virginia Mobile Home Park Coalition, an ad-hoc network comprised of many local non-profit and community groups. Organizations in the Coalition currently include: the Legal Aid Justice Center, project:HOMES, Homeward, Commonwealth Catholic Charities, First Baptist Church, Habitat for Humanity, Housing Opportunities Made Equal (HOME), Rebuilding Together Richmond, Sacred Heart Center, Sacred Heart Church, the Virginia Housing Alliance, and the Virginia Poverty Law Center.

Both project:HOMES and the Coalition are dedicated to exploring whether mobile home parks should become an integral component of the affordable housing spectrum for lower-income families in the Richmond region. The following research, findings, and recommendations are therefore a vital component of this mission.

## REPORT OUTLINE

**T**his report begins with a synopsis of the evolution of trailer parks into manufactured home communities, highlighting their place in American culture along with their current contributions to the nation's housing stock. The first of two research sections covers the general demographic and socioeconomic profiles of manufactured home residents in the region from public data sources, primarily the 2013 American Housing Survey.

The third chapter presents the results of an existing conditions survey for over 50 manufactured home communities across Central Virginia. The findings are analyzed for trends, and a set of park typologies are suggested to help guide potential solutions.

Policies governing manufactured homes and manufactured home communities in Virginia are explored in the next section. This includes an analysis of relevant local land use and zoning regulations.

From the outset, we understood that it was a critical element of this work to understand and include the views and wishes of residents. That has proven elusive. We have only been able to collect a small response from surveys and several interviews - not a sufficient sample to draw conclusions. The section of this report that is dedicated to this task is therefore anecdotal and we recommend further efforts as one of the recommended next steps.

Drawing on the previous analysis and examples from across the country, the final section provides a series of best practices in policies and revitalization for creating vibrant and sustainable manufactured home communities. These recommendations will help develop a vision for reimagining parks for the twenty-first century.

Finally, the conclusion will summarize the report's key findings and offer specific suggestions for moving this effort forward.



Small additions are common within many parks



1950s Mobile Home Manufacturers Association promotional advertisement

## HISTORY AND TERMINOLOGY

Manufactured housing is one of the largest sources of unsubsidized affordable housing in the U.S. Prior to the 1950s, the primary purpose of manufactured housing was mobility. These “travel trailers” had limited popularity during the first decades of the automobile as Americans with means sought recreational uses along the first state and federal roadways that stretched from cities into bucolic rural and park lands.

By the 1970s, this housing type had evolved into more intentional residential purposes, growing to approximately 2 million homes in the U.S., or 3.1% of the total housing stock. In 1976 the U.S. Department of Housing and Urban Development (HUD) established standardized building codes and safety standards and the Federal Housing Administration began offering mortgage insurance on both mobile homes and lots. The growth of permanent tenure within mobile homes led to a name change to “manufactured housing” in all federal literature.

By the year 2000, the percentage of manufactured homes in the U.S. had grown significantly to occupy nearly 8% of the total housing market. Today, it is estimated that this figure has declined to approximately 6.3%, or 8.4 million homes. In Virginia, according to most recent estimates, there are approximately 184,000 manufactured homes that make up 5.4% of the total housing supply. Causes for the recent downturn in manufactured housing are a combination of local zoning restrictions and the limitations placed upon borrowers from higher-priced mortgages.

In the Richmond region a total of 26,299 people are living in manufactured homes, which represents a marginal 2% of the region’s total population. Of the total population within manufactured housing, 11,437 people, or 43%, live within established park communities<sup>1</sup>.

<sup>1</sup> Total population of Metropolitan Statistical Area and total number of manufactured housing units were derived from 2014 American Community Survey 5-year estimates. Number of parks determined using an industry report from MHVillage Inc. and a manual survey of internet satellite imagery. Total park population estimated using 2010 U.S. Census block-level population data.

## A NOTE ON NOMENCLATURE

It is important to say a word about language and how we will use it in this report to describe the type of housing that has variously been called “trailer”, “trailer park”, “mobile home” and “mobile home park”. The term trailer was originally used to describe this housing because the single wide manufactured home of the 1940s and 50s resembled, in some ways, the travel trailer that Americans had begun to pull behind their family vehicle on vacations as early as the 1920s and 30s. In addition, these manufactured homes had wheels that were used to transport them to their site. By the 1950s, the term “mobile home” had become a more refined version of “trailer.” Many Americans, in fact, still use these terms to describe this type of housing, and we have also used the term “mobile home park” in this report in an effort to avoid confusion as to exactly what we are talking about.

The term “manufactured housing” has come into common usage over the past 30 years to describe housing that is constructed in a factory and transported to the site where it is placed on a foundation and finished. Manufactured housing comes in various sizes and shapes. This housing can be a single wide (typically 12-14 feet wide and 50-80 feet long), double wide (two units with “single wide” proportions that are joined together on site), and modular housing that is comprised of two or more components. Some single and double wide manufactured housing may be built on a chassis and transported with wheels attached to that frame; however, this is not true for all such housing.

In 1976, the federal government established construction standards for certain types of manufactured housing, specifically housing that is constructed on a frame and transported to the site using wheels attached to that frame. This type of housing is governed by these HUD administered regulations and not by the national building code that most states have adopted and enforce for stick-built and manufactured housing that is not built on a chassis. The HUD code has resulted in significant quality of construction improvements as compared to pre-1976 housing.



Here's suburban living without long-term debt  
**The Mobile Home**  
YOU BUY A HOME READY TO LIVE IN.  
YOUR FURNISHINGS ARE INCLUDED IN ITS PRICE

1960s industry advertisement

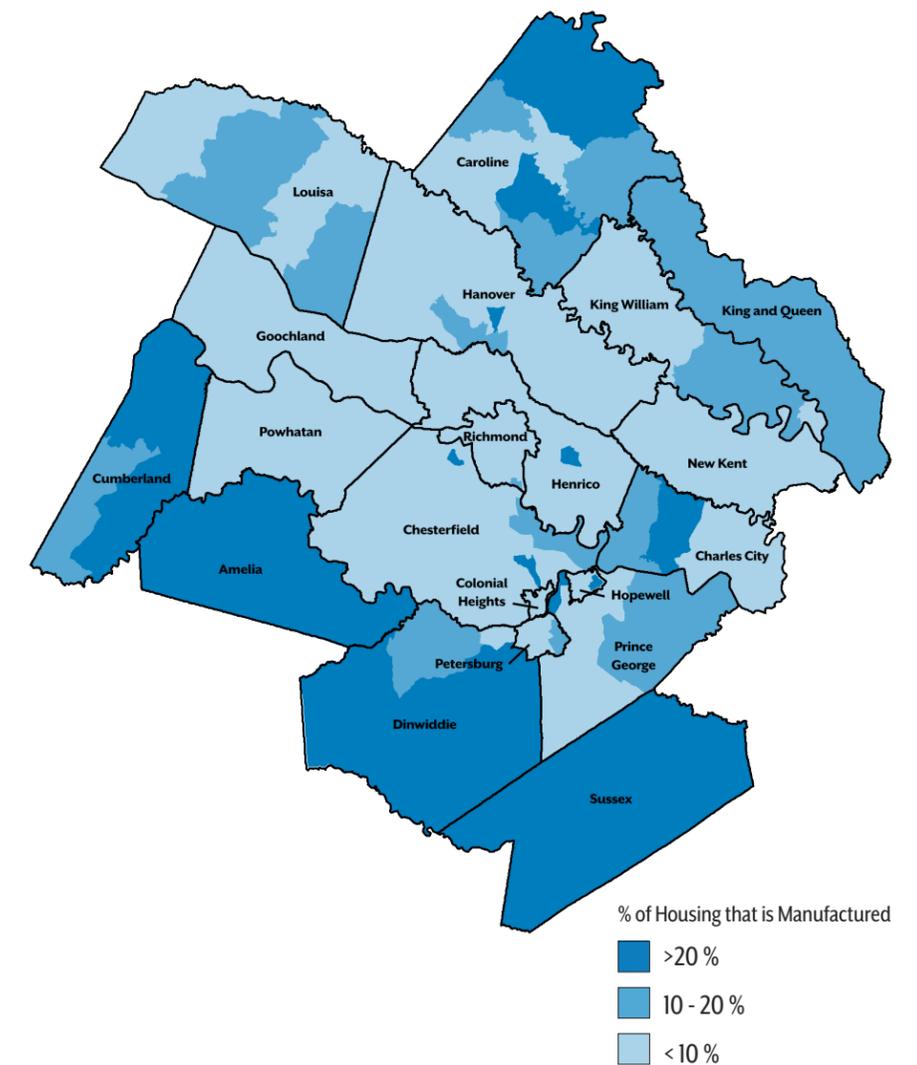
# 2 Regional Profile of Manufactured Home Residents

## STUDY AREA

In 2013, the U.S. Census Bureau selected the Richmond, Virginia metropolitan statistical area (MSA) as one of the regions for the American Housing Survey. The MSA includes the counties of Amelia, Caroline, Charles City, Chesterfield, Cumberland, Dinwiddie, Goochland, Hanover, Henrico, King and Queen, King William, Louisa, New Kent, Powhatan, Prince George, and Sussex. Four independent cities are also within the MSA: Colonial Heights, Hopewell, Petersburg, and Richmond. These 20 jurisdictions comprise the full study area for this report<sup>2</sup>.

The American Housing Survey (AHS) collects an array of demographic, social, and economic characteristics of households, along with the physical conditions of housing units. Although the AHS geographically aggregates all responses to the full MSA region, the data is separated into three major categories: all occupied units, owner-occupied units, and renter-occupied units.

MAP 2A: Study Area and Distribution of Manufactured Housing in the Richmond Metropolitan Statistical Area



<sup>2</sup> The 2013 American Housing Survey uses the 2003 definition for the Richmond MSA. In 2013, the OMB updated the MSA to no longer include the counties of Cumberland, King and Queen, and Louisa. All references to the MSA in this report refer to the 2003 definition.

It is clear that the terms “trailer and “mobile home” have significant negative connotations associated with them. The opinion of average Americans, as well as affordable housing advocates, is that there are serious challenges with this form of housing in terms of quality, durability and value. Some of this reflects the poor quality of pre-1976 housing, but it is also clear that these issues persist with some of the more recent homes. Both the federal government and the industry have worked to replace “trailer” and “mobile home” with “manufactured housing.” We will follow that lead in this report to the best of our ability.

A final note, we reject the older terminology because it is also misleading. These homes are not mobile, they rarely move after they are placed on their initial site. This is especially true of homes that are located in what are commonly called mobile home parks. In this report, we will frequently use “manufactured home” and “manufactured home community” in order to support a less stigmatized manner of describing this housing. However, since the term “mobile home park” remains in common use and is a clearly understood description, we will also use that at times for clarity.



Unburden your life with this Low-Cost **Kozy**  
It's easy! Easy to Buy... Easy to Own!

Here's warm Early American... at a budget price! Now you can live the life you want (carefree without financial burdens) in the kind of mobile home you want (comfortable for all your family requirements).  
That's the Kozy Mobile Home... offering every modern convenience with the finest in Early American styling. Kozy is easy to buy because of its low price... easy to own because your Kozy dealer offers Disco-Wayne Financing. One very low monthly payment covers the home, furnishings, appliances and insurance. It's easy to live in because its rugged construction frees you from maintenance worries.  
Your new Kozy comes completely furnished, styled Early American in Decor by Trad, and nationally guaranteed and serviced. For all-the-way financial independence, go Kozy! See your nearest dealer today.

FREE! Write direct for complete literature on the Kozy Mobile Home in your future. No obligation.

1960s Advertisement



1970s Mobile Home Park, Denver, Colorado  
Source: Denver Art Museum

# 4,932

Mobile Homes Within  
Parks of at Least  
5 units in the  
Richmond Region

Within these sections, there is a unique classification for manufactured housing. The AHS does not differentiate between manufactured homes on single lots or in parks; therefore, the findings in this chapter reflect the characteristics of all households living in manufactured housing regardless of their location.

The number of manufactured homes in the region has slowly declined over the past decade. In 2005, there were 14,921 manufactured homes; in 2006, the MSA reached its peak total of 15,180. Since 2011, the number has remained under 14,000<sup>3</sup>.

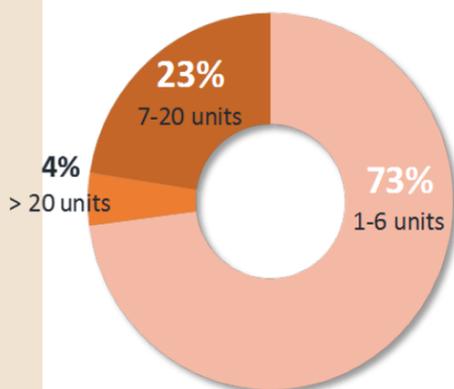
Although Chesterfield County contains the most manufactured housing of all jurisdictions in the region (over 2,000), the vast majority are located in rural counties, especially those in the southern portion of the MSA. In these counties, manufactured housing often accounts for 20% or more of the total housing stock.

Surprisingly, the vast majority of manufactured homes across the MSA are not together in large communities. 73% of manufactured homes are located on an individual lot, or in groups of six or less. 23% are in small groups of 7 to 20, and only 4% are in large communities of 20 units or more.

Between the years 1960 to 1984 the growth rate of the manufactured housing typology, mostly single units, remained relatively flat in the region. During the latter half of the 1980s there was a surge in production, likely from the growth of large parks with unit counts of 100 or more entering the market. Over 600 new manufactured homes were added to the region during that time period. Consistent with national trends, the industry plateaued until the early 2000s when the resident count increased by 112%.

The industry was stymied significantly by the 2009 housing bubble and subsequent recession. Since a peak in the overall industry in 2002 of approximately 88 manufacturers nationwide, the industry has declined by nearly 50%. Overall production remains slow and significantly lower than its 373,000 unit per year peak in 1998<sup>5</sup>.

CHART 2A: Manufactured Home Grouping Within Region



## SOCIO-ECONOMIC CHARACTERISTICS OF CENTRAL VIRGINIA'S MANUFACTURED HOUSING

Within the region, the total number of manufactured homes is approximately 13,200 units, or nearly 3% of the total number of occupied households in the Richmond MSA. 70% of these households are owner-occupied. Of the total amount, however, this study estimates that approximately 4,735 units, or 36%,

are located within established mobile home parks of at least 5 units<sup>4</sup>. Almost half of the units in the region were constructed after 1990 upon concrete blocks and are arranged primarily within smaller enclaves of roughly 6 units or less.

Within these homes we know that families and individuals vary in size and composition and that their past, present, and future housing preferences and lifestyles are altogether unique from other household types in the region as a whole. For example, families within manufactured housing are more likely to live among multiple generations, share more bedrooms, and live in 200 square feet less than the households in the region. These families represent a broad ethnic spectrum and are characteristically unique when compared to the regional averages. Table 2B shows strong variations in household ethnicities between the region as a whole and manufactured housing. For example, while Hispanic or Latino households represent a mere 5% of households within the region, they double that amount (12%) in all manufactured homes.

The demographic story of families living within manufactured home parks reveals a population that, by a large margin, is less educated, is majority white, has a higher percentage of children than the region as a whole, and is more likely to be sharing the household with at least one other family. The age distribution within manufactured housing shows relative parity with that of the region except for marginal differences in younger baby-boomers, ages 55-64, who occupy the highest

TABLE 2B: Population living in MH vs Region by Ethnicity

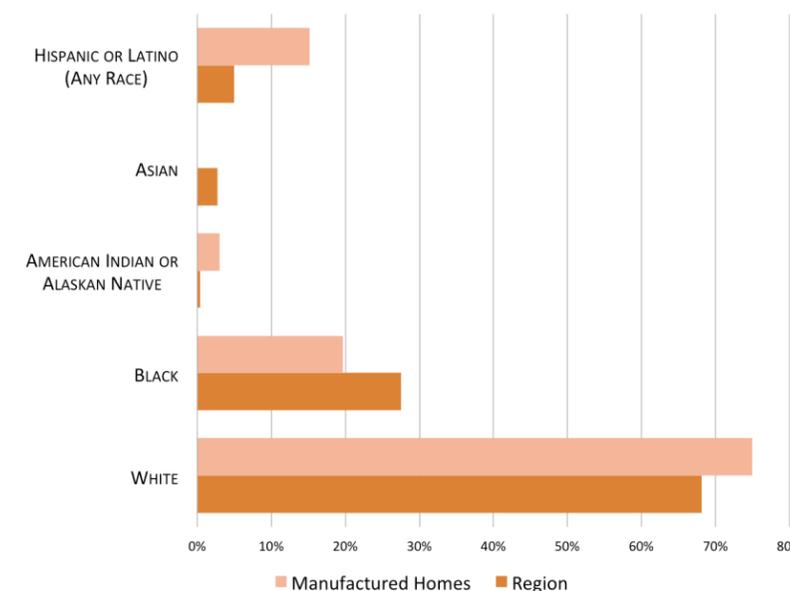
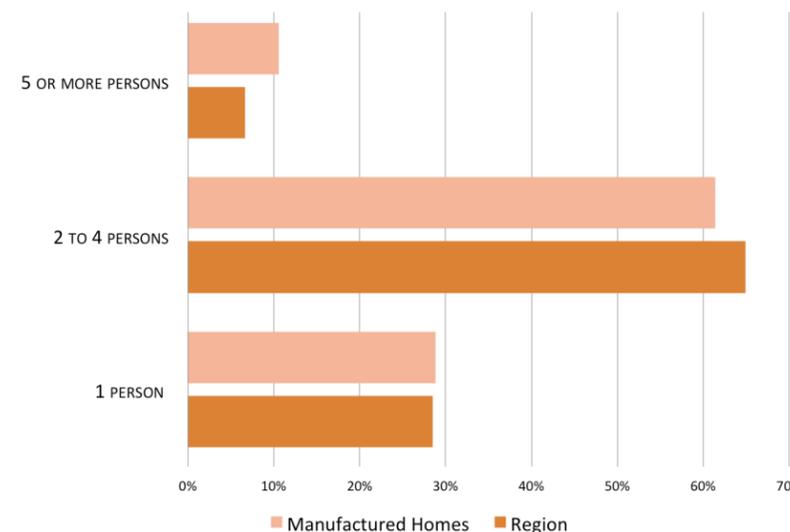


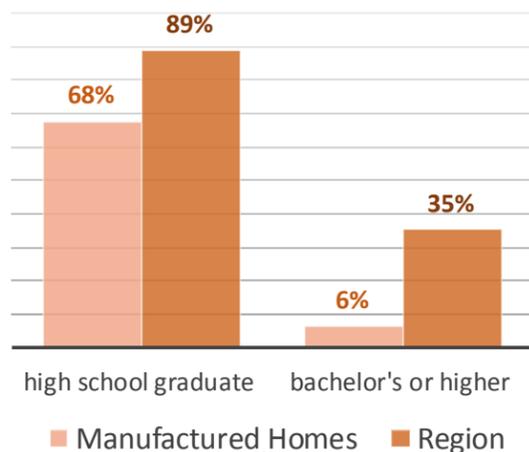
TABLE 2C: Persons Per Unit



<sup>3</sup> Based on American Community Survey 5-year estimates from 2005 to 2014.

<sup>4</sup> Estimated number of units within established parks of at least 5 units determined by internet satellite imagery and windshield surveying.

TABLE 2D: Educational Attainment



percentage of manufactured householders. The median age of residents for all manufactured households is 50 years.

As families seek to find adequate housing within a weaker market, household composition is changing toward larger and more diverse household types. The number of households with at least one sub-family is now 100% greater for manufactured homes than within the region as a whole. Table 2C shows how manufactured homes also have a much higher percentage of homes with at least 4 occupants (27%) than the region (18%). 40% of those occupants are children who often grow up living within households where parents do not have a high school diploma. While sharing bedrooms is not uncommon in the region, the rate is much higher for manufactured homes at around 1 in 3 households<sup>6</sup>.

Children residing in these communities are often the first members of the household to receive formal education. 68% of households have achieved a secondary education which is 31% lower than for the region. A mere 6% of adults have achieved a college education, which is well below

TABLE 2E: Households Living in Poverty

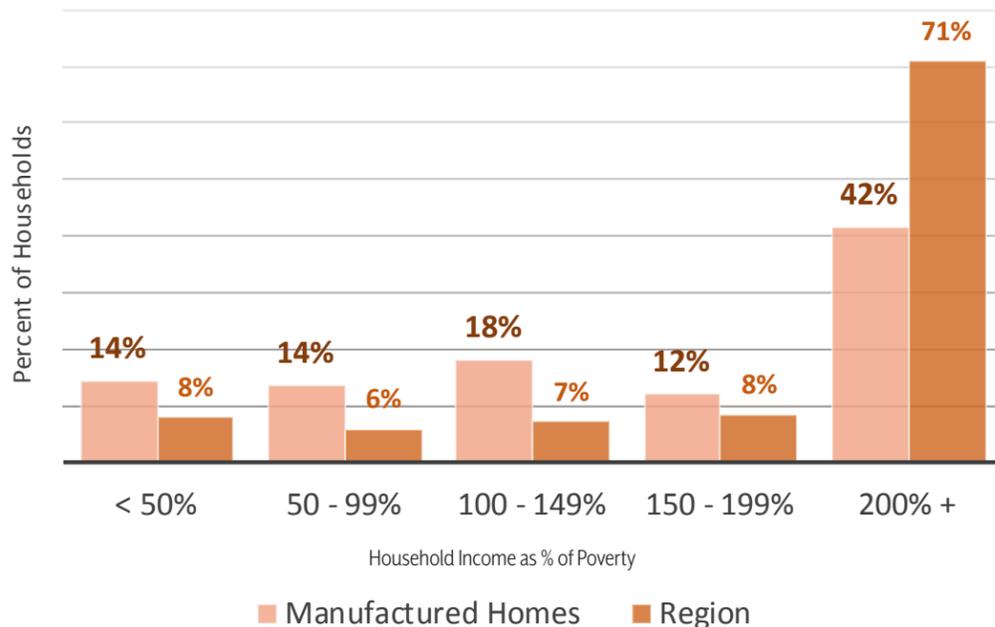
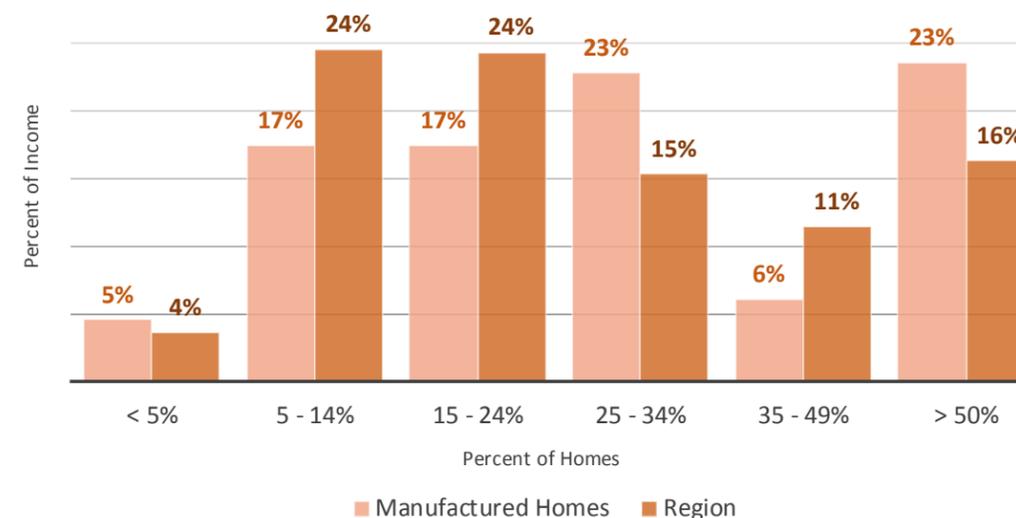


TABLE 2F: Monthly Housing Costs as a Percentage of Income



the 35% for the region as a whole. The long- and short-term implications for these percentages are likely to affect employment and wealth generation opportunities for these households and the region overall.

Household incomes are a prime indicator of these issues, and the gulf between manufactured homes and the region as a whole is alarming. With a median income of \$27,000 per year, the percentage of manufactured households living at or below poverty is 28%. This is twice the level for the region as a whole. This is significant when considering that the median annual income for these households is 50% that of the region, meaning that residents of these communities are at a much higher risk of living in poverty conditions.

Wealth generation through investment and income is similarly challenging for these communities, as wages have largely been the only source of wealth building. While this aligns with the regional average, when examining the public assistance differential – for example, food stamp participants – manufactured households have a much higher participation rate than the region. In this instance, 16% of manufactured households use food stamps compared to only 5% of households in the region<sup>7</sup>.

**40%**  
of manufactured households have a housing cost burden

**28%**  
of manufactured households are living at or below poverty

<sup>5</sup> Consumer Financial Protection Bureau., Manufactured-housing consumer finance in the United States., September, 2014., p. 39.

<sup>6</sup> Shared bedroom data from 2013 American Housing Survey for mobile home owners only.

<sup>7</sup> American Housing Survey data on food stamp allocation categorizes “received food stamps” and “Did not receive food stamps” and “Not reported” which was 400 households.



# 3 Regional Mobile Home Park Survey

## FIELD SURVEY RATIONALE AND METHODOLOGY

While the data collected from the American Housing Survey provide a comprehensive overview of all manufactured housing in the region, they do not offer a complete assessment of the conditions and demographics of manufactured home communities. In fact, there is no consolidated effort to track or monitor these communities on a large scale in Virginia. Therefore, this study includes a thorough investigation into the region's manufactured home communities using analysis from block-level Census data, along with surveys of existing conditions for over 50 parks. For our purposes, a group of manufactured homes is considered a "park" if it has five or more occupied units<sup>8</sup>.

The region's mobile home neighborhoods range from small, rural parks with a dozen units to large, expansive communities in developed urban areas. Visual inspections of parks revealed widely varying conditions: some communities appeared master-planned and vibrant, others were beyond repair. Such a stark contrast between neighborhoods highlights the significant challenges, but also opportunities, associated with reimagining these parks.

The field survey used to evaluate parks was a checklist matrix separated into four assessment categories: Design, Housing, Services, and Connectivity. Each contains a separate series of indicators. During the survey of a park, every indicator was ranked on a simple rating scale, which varied depending on the indicator. A numeric point value was assigned to each rating; higher values represented better conditions. The highest possible total score was 117. All total scores were normalized to range from 0 to 100 for analysis purposes.

A total of 54 parks in the region were visited and surveyed between May and July of 2016. The total number of manufactured homes in these 54 parks is 4,735.

<sup>8</sup> There are many small groups of less than five mobile homes throughout the region – especially in rural areas – that we have excluded from the survey because they are unnamed and not publicly listed.

**30%**  
of manufactured housing  
residents have a disability

One of the issues driving this disparity that 58% more homes include individuals with mental or physical disabilities. A total of 30% of all manufactured homes in the region have occupants with some form of disability. Within this context, lower wages are more problematic when coupled with higher monthly housing costs. With the median monthly housing costs at \$602 per month, approximately 40% of manufactured households are currently burdened by high monthly housing costs. Table 2F reveals the pronounced differences between what the average households in the region are paying for housing costs compared to manufactured households. The median percent of income spent on housing costs for manufactured homes is 28%; notably higher than the 22% for the region.

What we understand from this data is how challenged many manufactured housing residents have become and the need for a renewed focus on poverty conditions for families within these communities.



Uniform mail delivery stations were typical within high scoring parks

31

Median score for all parks on a 100 point scale

Park Total Score (out of 100)	Number of Parks
0 to 24	13
25 to 49	32
50 to 74	8
75 to 100	1

### SUMMARY OF RESULTS

On a scale from 0 to 100, the median total score for all surveyed parks was 31. Scores ranged from 9 to 76. Half of the parks scored between 21 and 45. Only nine parks earned a score higher than 50. These low-performing ratings are generally indicative of communities that are poorly designed, replete with substandard housing, and lacking sufficient resident amenities. Despite these average rankings, the highest scoring communities stood out as impressive examples of concentrated manufactured housing.

### DESIGN FEATURES

Within the Design Features category, viewable characteristics such as formal park entrances, the presence of curb and gutter, street materials and conditions, street and courtesy signs, street lighting, and resident parking, among other features, were counted, scaled, and tallied to provide each park a total Design score. Scores ranged from a low of 2 to a high of 32 with a maximum score of 39. The median score for this category was 11, suggesting that most of the parks examined were not, from a design standpoint, providing adequate design features. A marginal 8 out of 54 parks scored above 50% of the maximum score.

### HOUSING CONDITIONS

The condition of individual homes were carefully observed in each of the parks and given a score between 0 to 3 for the presence of design features such as covered hitches, foundation skirts, porches, and permanent foundations. The score recognized whether or not the parks had any, some, or most of these features. A secondary design score was determined by estimating the overall quality of physical attributes present in the parks and homes such as uniformity of building orientation, the degree of broken or no windows, roof integrity, un-contained refuse visible from the street, and exterior condition, among others.

Out of a maximum score of 36, overall scores ranged from a low of 6 to a high of 29. The median score for this section was 14, which demonstrates a severe lack of housing quality for the region's parks. Unlike the Design Features category,

a higher number of parks, 18 overall, scored above 50% of the maximum Housing Conditions score. These parks demonstrated an overall emphasis on aesthetics and maintenance. The homes, as well, were largely newer and well-maintained.

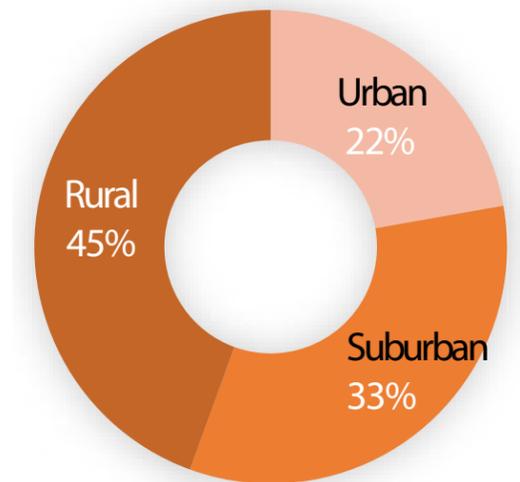
### SERVICES PRESENT

The presence of services was observed within each of the parks and scored on a 4-point scale from 0 (none) to 3 (good). An array of services were determined possible by observing some of the top performers in the region as a benchmark where most of the services were present. These included services such as staffed office on site, recreational areas, municipal waste bins, fire hydrants, and visitor parking among others. Unfortunately, among the 12 services sought within the region's parks, a low median score of 8 was calculated out of a maximum 36. A lack of services typically found in most communities is one of the clear distinctions between conventional subdivisions and manufactured home parks in the region.

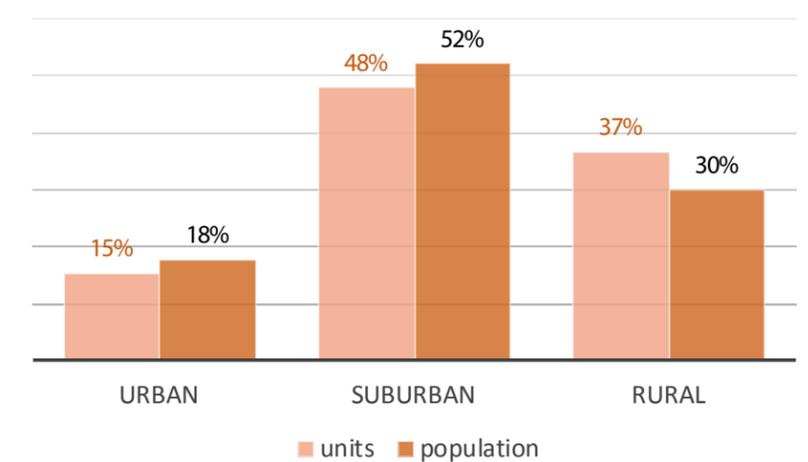
### CONNECTIVITY

The distance households must travel for employment, daily services, convenience, and recreation results in an overall 4-point connectivity score which ranged from 0 (very far) to 3 (adjacent) for a maximum score of 6 for this category. The average score for presence of connectivity for the region was 2.14. These low-performing ratings are generally indicative of communities that are poorly designed, replete with substandard housing, and lacking sufficient resident amenities. Whether located within inner-ring suburbs, along obsolete commercial corridors, or isolated rural areas, the majority of the residents within

CHART 3A: Distribution of Parks by Setting



GRAPH 3B: Setting Distribution of Parks by Population and Units



the manufactured homes are often cut-off from daily essentials and services. This is significant when considering that transportation costs are often a third or more of total household incomes.



Resident access to yard mulch is a good example of beneficial park amenity

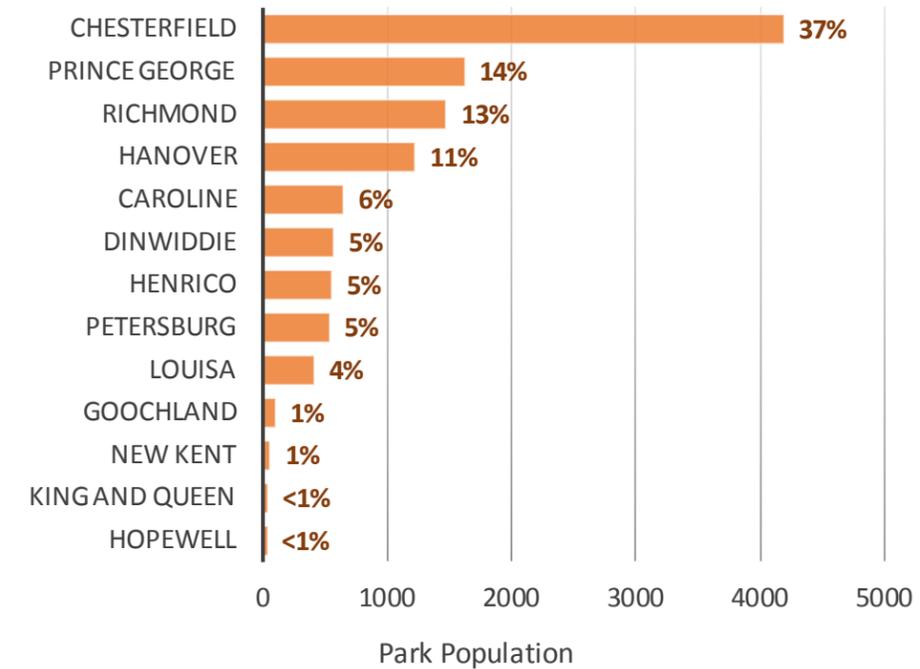
## ANALYSIS OF TRENDS

### PARK GEOGRAPHY

The region's parks can be found in urban, suburban, and rural areas, but most parks are found within a rural setting. With the exception of Prince George County, which has approximately 5% of its population living within parks, the trend for counties is to have a marginal 1% to 2% of residents residing in these communities. Chesterfield County's 13 suburban parks dominate this category, just as Prince George County, by virtue of the total number of units and total manufactured home residents, could be seen as the region's leader in rural locale for parks. The region's urban parks are within the cities of Richmond, Petersburg, and Hopewell, with Richmond having the highest number of units. Overall, there is a relatively broad distribution of parks throughout the region with the majority (45%) of parks located within a rural setting. Surprisingly, urban parks are least frequent at 22%.

While a majority of the parks are located within rural areas, it is the suburban areas that maintain a higher number of individual units. This is due to many of the suburban parks being of considerable size. By looking at the population by setting (urban, suburban, and rural), we can see that the region's suburban and urban parks have higher populations than rural parks, which is likely an indication of household or family sizes being larger within the suburban and urban parks. This is consistent with field observations of parks in rural settings where little to no evidence of the presence of children was apparent.

GRAPH 3C: Park Population Distribution By Jurisdiction



### PARK POPULATIONS

In contrast to the mostly rural distribution of parks throughout the region, most park residents live in suburban parks. This is due to the extremely high proportion of park residents within Chesterfield County, where parks are home to 4,191 people, or 36% of the total number of residents in the region's parks. The next highest percentage is the rural county of Prince George with around 15%, or 1,621 residents. Household sizes within parks is highest within urban and suburban areas. The City of Richmond has the highest average number of residents per home at 3.1 residents per household. The average for parks in the region is just over 2 persons per unit, which is consistent with the regional average for all manufactured homes. Higher averages for the City of Richmond and Chesterfield County may correlate with the high percentage of sub-family households within the region's manufactured households which, as mentioned, is double that of the region as a whole (See Chapter 2: Regional Profile).



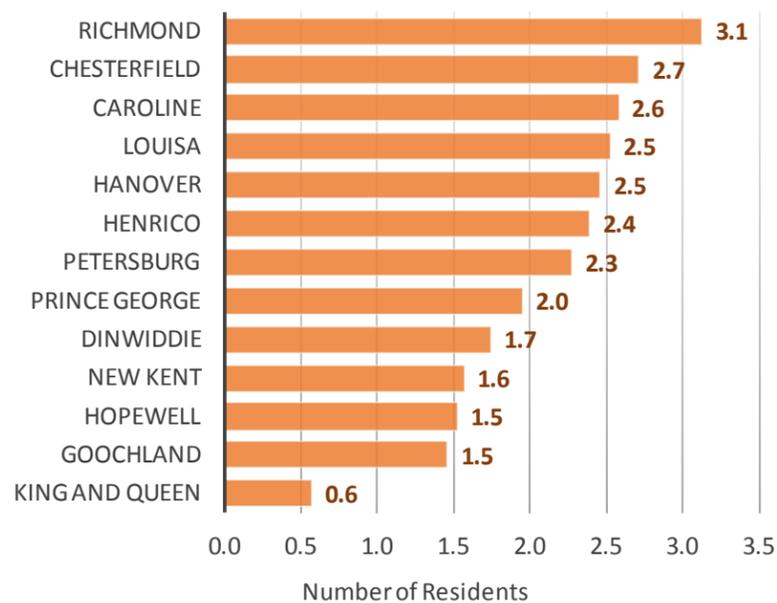
### CHILDREN IN MOBILE HOME PARKS

As of 2010, there were 1,741 total children under 14 among the 25 mobile home parks in Richmond, Chesterfield, Henrico, and Hanover. Almost half of these children (45%) were of elementary school age (between 5 and 10 years old).

The five parks with the highest number of children per household ranked an average score of 27/100, slightly below the median for the region. They are located in southern Richmond and eastern Chesterfield, primarily along Jefferson Davis Highway.

Elizabeth Scott Elementary in Chesterfield has the highest share of students living in mobile home parks, at 32%. At Bellwood Elementary, also in Chesterfield, 19% of students live in mobile home parks. In total, 14 elementary schools around Richmond serve mobile home parks. Compared to regional averages, these schools are more racially and ethnically diverse. Scores and pass rates for SOL tests at these schools are on par with the region.

GRAPH 3D: Average Number of Residents per Home



### PARK LAND USES

The region's parks occupy 760 acres with an average park size of 14 acres. Additional land use considerations reveal how the average density for the region's parks is approximately 7 units per acre. On the margins are the extreme examples of Rudd's Trailer Park and Bexley Mobile Homes, each at approximately 11 units per acre, and Tom Ford's in the City of Richmond at 14 units per acre. On the low end of the density spectrum are the rural parks of Mineral Park in Louisa County and Cedar Ridge Park in Caroline County. Both have a density of approximately 3 units per acre. Many parks' properties occupy considerable land area, including the Chesterfield suburban parks of Harbour East, with 260 units, and Greenleigh with just over 500 units. Contrasting these large communities are the Larry Lamb and Buckner parks, both housing 12 units and located in Louisa County. Additional matrices of land use conditions can be seen within Tables 4A - 4C (pages 38-40).

### PARK LOT RENTS, OPERATION, AND MANAGEMENT

Available data on the year that parks in the region were constructed show how most of the parks have been in place since the 1960s with very few being constructed after the 1970s. The most current figures on individual lot rent place the monthly costs for park lot rental to be a range between \$300 to \$665 per month with a median of \$400 per month<sup>10</sup>.

As mentioned, study research included anecdotal input from park management from across the region. Interviews with owners and managers were conducted where possible. Questions regarding lot fees, occupancy, utilities, age of units, park amenities, and relationship with local government were posed with positive responses during most interviews. Overall, the feedback we received regarding relationships between park managers and local government was positive, and managers we spoke with felt that governments were responsive to their needs. While the range of lot rental fees were found to be consistent with regional totals, there is also a range, in some cases, of pricing according to lot size or by number of bedrooms. Annual increases were generally the normal practice and averaged about \$14 annually. While utilities were general separated from lot fees, additional fees associated with the transfer of property or separate utility fees were not as common.

**6-8 units**

Maximum densities typical for the region's jurisdictions

**14 acres**

Average park size in the region

**\$400**

Regional median lot rent

<sup>10</sup> Lot rental data and park construction history limited to 19 of 54 parks researched



When asked about the estimated number of pre-HUD units within parks, managers, in most cases, estimated that few, if any, existed within their park. This is, however, inconsistent with data on the overall age of park ownership as well as the estimated age of units from windshield surveys.

Although there is a rough correlation between higher lot rents and higher performing parks, the limited number of known rent values limits the accuracy of this conclusion. For example, one extremely under-performing urban park charges a higher rate than six parks that all scored better than a 70/100.

One interesting tenure option offered by some parks in the region is the rent-to-own mechanism. This option, which is also found in single-family detached homes, deserves attention for its claimed path to homeownership. Under such an agreement, a resident will make monthly payments above the standard lot rent toward the full purchase of a park-owned mobile home. These higher payments are made for several years until the home is paid off in full, at which point only the standard lot rent is due. While the unit itself is owned by the householder, the land underneath remains the property of the owner. Ownership is achieved only after all payments are made as scheduled.

An example of this rent-to-own program was found in a local Craigslist post from June 2016. The advertised monthly payment of \$595 is for a three year term. After 36 months, the resident owns the unit, and is then only responsible for a \$325 lot rent. Based on that payment schedule, the purchase price of the home would be \$9,720.

### HOMEOWNERSHIP AND FINANCING

Of all manufactured home households, 70% own their home, which is similar to the regional homeownership rate of 68%. For 55% of manufactured homeowners, it is their first home ever owned. Almost a quarter of manufactured homeowners were able to purchase their house outright, while only 5% of all homeowners paid cash. The median purchase price for a manufactured home was \$26,000.

The remaining three-quarters of manufactured homeowners who were unable to cover their home's full purchase price assumed debt, but in non-traditional ways. While most homeowners in the region (72%) utilize a traditional mortgage, only 45% of manufactured homeowners do<sup>11</sup>.

What accounts for this discrepancy? Families seeking to purchase a manufactured home often assume a personal property loan because it is the only available financing mechanism. Compared with a mortgage, personal property loans generally have higher interest rates and shorter terms. Manufactured homeowners with a mortgage/loan reported a median interest rate 1.2 points higher than for all homeowners (6.0% versus 4.8%). Furthermore, 21% reported an interest rate above 8%.

When refinancing their mortgage, homeowners across the region generally wanted to get a lower interest rate (77%). Manufactured homeowners, however, used refinancing primarily as a means to receive cash (57%), even though the median value of a manufactured home was only \$30,000.

### HOUSING COSTS AND AFFORDABILITY

As discussed in Chapter 2, households in manufactured homes have much lower incomes than average. The median income for manufactured home households is just \$27,000, or exactly half of the regional median income for all households. Well over half (56%) of households in manufactured homes have a total income of less than \$30,000. Manufactured housing also has a very high percentage of households in poverty compared with all housing for the region – 28% versus 14%.

For manufactured home residents, not only is their income low, but it is much more likely to be fixed. While 36% of all households in the region receive some kind of government assistance, 53% of manufactured home households are dependent on public aid. Social Security (27%) and food stamps (17%) are the most common types of assistance for residents in manufactured homes.

**\$26,000**

Regional median purchase price for manufactured home

<sup>11</sup> In its questionnaire, the AHS does not make a distinction between debt types, and simply refers to all home financing instruments reported by the homeowner as "mortgages." Some survey respondents who have personal property loans may have considered it a mortgage, others may have not. Therefore, the share of manufactured homes with any type of loan is likely underreported.

# The median monthly manufactured housing cost is nearly \$400 less than for all housing in the region.



Households with low or fixed incomes are attracted to manufactured housing because it remains remarkably affordable. At \$602, the median monthly manufactured housing cost is nearly \$400 less than the median for all homes in the region (\$993). In fact, 89% of manufactured home households reported monthly costs less than the Fair Market Rent for a 3-bedroom unit in the Richmond region (\$1,332)<sup>12</sup>.

The American Housing Survey reports that the average purchase price of a manufactured home in the region is \$26,000. In parks, the acquisition costs are much lower. It's not uncommon for homes in parks to transfer for \$2,500-\$5,000. These are almost always cash transactions as there is no commercial loan program available for these types of transactions.

That leaves the occupant with lot rental of \$350-\$400 per month as their base housing cost. This cost is well below any other unsubsidized affordable housing in the region. Much of this housing is not insured and some is not captured within the jurisdiction's tax system, so the total housing cost equals the lot rental plus utilities. With a total monthly cost of \$475, this housing is affordable to a household with an annual income of \$19,000.

## PARK TYPOLOGIES

Combining park socio-economic conditions with spatial patterns and design characteristics has provided the above analyses with distinct, recognizable park categories based upon types (see "Summary of Results"). Park typologies have been created through the interpretation of the above findings as a way to emphasize the distinctiveness of individual parks that have typically have been cast as pejorative models for housing and communities.

One significant outcome of creating a typological framework may be to re-focus future development of manufactured housing parks based upon a new set of principles that take into account social, economic, and environmental

<sup>12</sup> Virginia Housing Development Authority, 2017 Federal Fair Market Rents, Richmond MSA.

Graph 3E: Number of Parks in Region by Typology



sustainability. The typologies provide policy makers, developers, advocates, management, and investors (residents) with a better starting point for achieving community goals.

## TOP PERFORMER / MASTER-PLANNED

In order to create the overall ranking of parks, benchmarks were based upon the region's most successful parks that were understood, through anecdotal and visual surveys, to be as complementary to conventional developments as possible. The characteristics within top performing parks included a high sense of excellent park management, attention to aesthetics, community amenities beyond the regulatory requirements, and clear evidence of private homeowners' belief in the potential investment value of their homes and yards.

Top performing parks often have the appearance and performance of master planned communities. Typical design characteristics observed included paved streets with screened or buried utilities, courtesy signage, clean parks and common areas, and significant tree cover. Management facilities were clean, updated, provided ample parking and a safe, welcoming common building for residents and visitors to use and to meet with park management. Double wide and front door orientation of homes were also more common within Top Performers.

Of the 54 parks in the region a total of 7, or 13%, were found to have the above characteristics. However, it is estimated that approximately 40% of the total population living in parks reside in one of the region's top performing parks. This is due, in part, to the large size of top performing parks. Chesterfield County, by virtue of the number and size of parks, had the highest percentage, 54%, of residents living in top performing parks.

Top Performing parks displayed exceedingly high percentages in their



Design features such as this courtesy sign were present in the top performing communities



Traditional Suburban parks were often well maintained but lacking nearby amenities

design, housing condition, and park services. However, they did not score as well in connectivity as other typologies due to their relative geographic isolation.

### TRADITIONAL SUBURBAN

Of the 54 parks in the region, eight were found to display the characteristics of a traditional suburban park. This typology is found only within moderate- to low-density land uses within the region's counties. While some may have the size and site design of top performers, most lack the levels of amenity, management qualities, and housing conditions that warrant a higher overall score. Some traditional suburban communities may have paved surfaces, but are lacking in adequate lighting or signage. Likely manufactured in the 1990s, the condition of homes are mostly positive, but the presence of vacant or obsolete units may be visible.

Only 7% of the total population resides in a Traditional Suburban park. Most Traditional Suburban parks were constructed along the major arterials within the inner-ring suburban counties of Chesterfield and Hanover. A common land use characteristic of the Traditional Suburban typology is the placement of parks directly behind suburban strip malls or satellite retail buildings such as gas stations and fast food restaurants. Management offices are frequent yet not regularly occupied by management. It is likely that the parks within this typology were, at one time, the conventional models for park development for the region and, over time, management practices and adjacent property values have stymied their capacity for growth.

The best attribute for this typology is connectivity due to the many retail establishments located adjacent or nearby, usually along major arterials such as U.S. Route 1. Like many of the parks outside of the Top Performers, Traditional Suburban parks struggle with aging or a complete lack of park infrastructure, amenities, and services.

### UNDER PRESSURE

Of the 54 parks observed, ten, or 19%, were found to be "Under Pressure." Located within higher density corridors, these communities often displayed reasonable access to daily needs. With a score of 54% of the maximum connectivity, communities Under Pressure scored well above all other typologies. "Traditional Suburban" was a close second scoring 50% of maximum. With an overall 31% of the maximum, these communities tended to produce scores lower than most typologies within design characteristics. This is largely due to the age of the units, lack of uniform site design, and few if any driveways.

Under Pressure communities tend to be low-income families with children located closer or within an urbanized setting. Field surveys recognized a pattern of obsolescence with park infrastructures and individual units. The vast majority of residents in this typology were located in either Chesterfield County or the City of Richmond parks. Under Pressure parks were categorized due to their overall poor conditions, and the presence of development, re-zoning, and code-enforcement pressures. These parks are at risk from redevelopment pressures.



Under Pressure types were generally found in declining urban areas, yet scored high on connectivity

### RURAL ENCLAVE

Enclaves were also found in remote areas of the region where smaller, lower density, and predominately rural patterns were present. These self-maintained, large lot developments appear as recent subdivisions of roadside agricultural spaces where little or no management is present. Many communities within this typology were found to be small – usually empty nesters – and extremely well-maintained in terms of the overall grounds. And while Rural Enclaves' overall scores were close to the median for all typologies, their highest percentage score, 43%, was for housing due to the clear presence of newer, well-maintained, and very clean units present in most parks.



Rural Enclaves scored relatively high due to the abundance of newer, well-maintained, and clean properties



Transitional Parks emulate conventional suburban site design

However, Rural Enclaves scored very low in the Connectivity and Services categories. Most were set just off state highways surrounded by agro-forestry or other agricultural operations, far from any meaningful services or retail. It should also be mentioned that the parks within the Rural Enclave typology did not include all geographically rural parks and excluded those parks that displayed very poor, or obsolete, conditions. Rural Enclaves accounted for 22% of the total number of parks and 13% of the region's park population, including a large number of residents living in Prince George and Caroline Counties.

### TRANSITIONAL

One of the more unique typologies, "Transitional Parks", combine older or obsolete homes and site designs with contemporary, conventional-appearing subdivisions. Transitional parks have areas under management that consist of mostly, or all, double-wide units deployed in conventional suburban street patterns. Communities often have very active park managers on-site who maintain public spaces and amenities. Homes are oriented with front doors facing the street and have large front and side yard set-backs with driveways. Front porches and ancillary buildings are also common within Transitional Parks. This unconventional approach toward parks is found in only three parks in the region; Dinwiddie, Goochland, and Prince George Counties each have one Transitional Park. The most recent population counts for these parks is just under 600 residents. While most of the categories for this park type scored lower than average, its housing score was second to Top Performers. This is due to the newer age of the units and the communities overall.

## Approximately 26% of all manufactured housing parks in the region were found to be "Obsolete".

### OBSOLETE

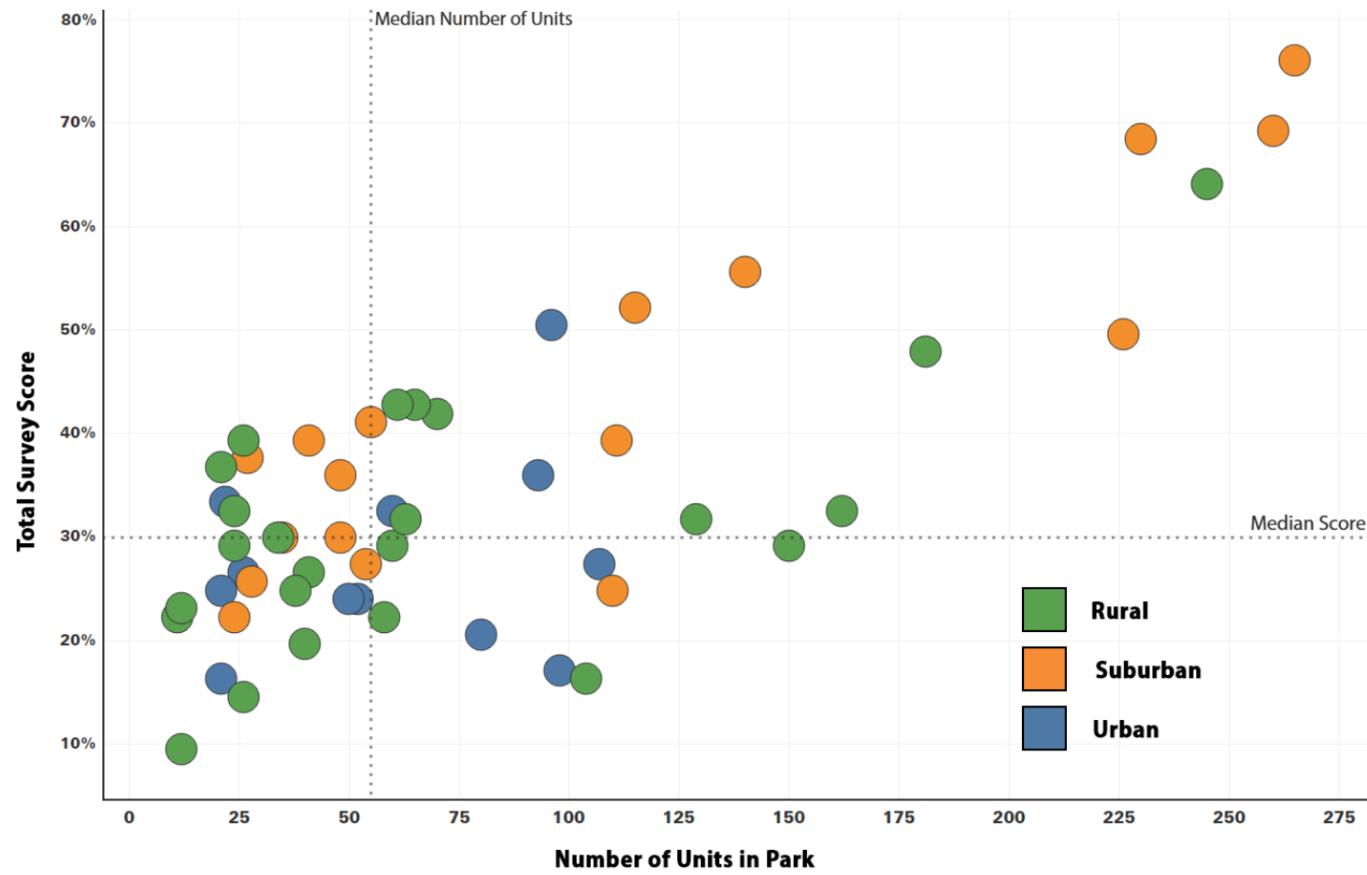
As mentioned above, the wide gulf between the region's "Top Performers" and the remaining typologies was evident from the overall scores. This was most pronounced within the many parks visited that were difficult to categorize due to the overwhelming poor conditions present. These "Obsolete Parks" were found with severe, long-standing deficiencies in infrastructure, housing condition, private property, tenure, amenities, and management.

In many situations, the lack of tenure and maintenance produces a "ghost town" instead of a park. The region's Obsolete Parks represented the highest percentage, 26%, of all the typologies. In total, there are currently 14 parks across the region that fit this typology. According to the latest census data, the total number of people living in these areas is 1,712, or 15% of the total manufactured housing park residents. The only criteria observed to be marginally better than most other typologies was that of "connectivity". This was due to the presence of convenience retail opportunities within close proximity toward some Obsolete Parks. Parks of this type are relatively evenly distributed within the counties of Chesterfield, Louisa, Dinwiddie, Petersburg, and Richmond.



Obsolete Parks were found with severe deficiencies in infrastructure, housing condition, private property, amenities, and management

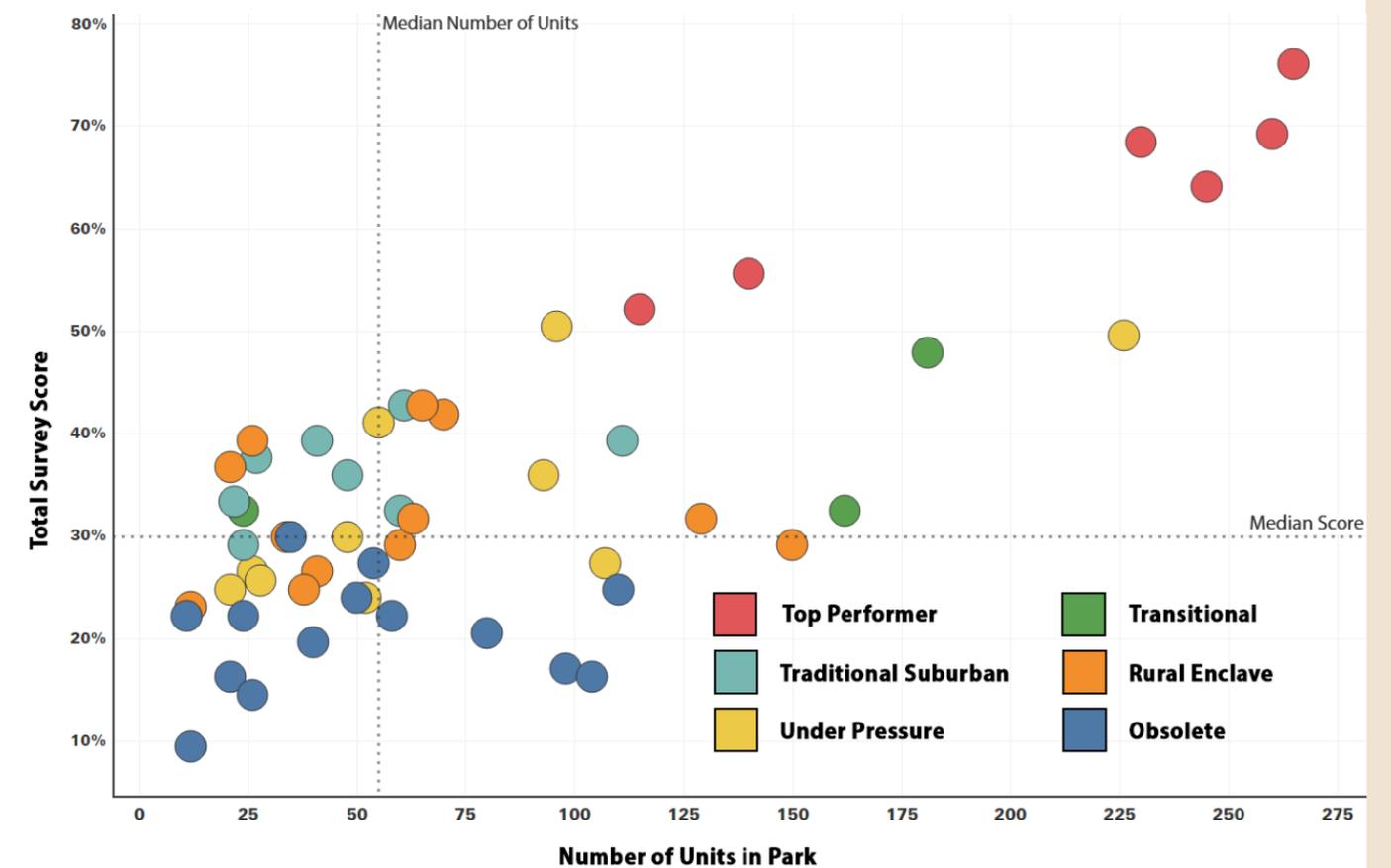
GRAPH 3F: Park Size in Relation to Park Quality (By Setting)



Graph 3F shows a positive correlation between park size and quality. Generally, the larger the park, the greater chance for better overall conditions. One possibility regarding park size and total score may be the noticed differences within larger parks' more engaged management and elevated sense of community. While Rural and Suburban parks have a broad range of sizes and scores, Urban parks are generally smaller and low-scoring.

Graph 3G further illustrates the correlation between the number of units in a park and the overall park quality. All "Top Performers" are between 120 to 300 units while "Obsolete Parks" are mostly beneath the median number of units in the region. Significant grouping can also be found among "Traditional Suburban" parks. However, as a group, these parks all scored at or above the median score for overall quality. Interestingly, "Rural Enclaves" were found to have little to no correlation between size and quality.

GRAPH 3G: Park Size in Relation to Park Quality (By Typology)



# 4 Policy Analysis

## FEDERAL MANUFACTURED HOUSING REGULATIONS

### THE HUD CODE

The majority of federal-level regulation and programs impacting manufactured homes are focused on the construction and financing of housing units, rather than parks or communities. The most important national guidelines are promulgated by the U.S. Department of Housing and Urban Development (HUD). The Manufactured Home Construction and Safety Standards Program (HUD code) was established in 1976 to provide design, performance, and installation standards for all manufactured homes built after its adoption. The HUD code was the regulatory response to the public's increasing use of travel trailers as permanent housing solutions, and aimed to ensure that all manufactured homes are "safe, affordable, and durable."

The first iteration of the HUD code enforced standards for window locations, insulation, energy efficiency, fire safety, ventilation, climate control, plumbing, electrical, along with transportation and installation. Updates to the code in 2000 and 2005 expanded its purview to include anchorage, utility connections, and weather sealing. Homes that conform to these standards receive a red placard to inform customers of compliance. Pre-HUD units, or those built before 1976, often present a significant health and safety hazard to their occupants.



Code violations remain a serious problem throughout the region

The HUD code was a response to the public's use of travel trailers as permanent housing and aimed to ensure that all manufactured homes are "safe, affordable, and durable."

## VIRGINIA MANUFACTURED HOUSING REGULATIONS

### PERMITTING OF MANUFACTURED HOMES

The Code of Virginia requires manufactured homes to be permitted by-right in agricultural, horticultural, or forestry zoning districts on owner-occupied property. Manufactured homes must conform to the same requirements imposed on site-built homes in these districts, and localities are not permitted to place additional burdens on manufactured homes. However, there is no statewide law regulating the zoning of manufactured home communities. Local jurisdictions have the ability to permit mobile home parks in certain by-right districts or in other districts with a conditional use permit. Some localities do not permit manufactured home communities at all. A complete review of local zoning policies in the region is included later in this chapter.

### CONVERSION TO REAL PROPERTY

As of 2014, Virginia law allows the conversion of manufactured homes from personal property to real property. The homeowner surrenders his or her title to the Department of Motor Vehicles and has it transferred to the assessor's office of the locality where the home is located. A detailed affidavit is required to verify that the unit has been rendered immobile, placed on a permanent foundation, and will be used as a primary residence. By converting the home to real property, the owner has a much better opportunity to build wealth and equity. This option is only available for owner-occupied homes on permanent foundations, where the owner also owns the land. Owners of mobile homes in parks, where they lease their lots, are unable to take advantage of this pathway.

**F**or families seeking to own a manufactured house, the limited reach of federal housing assistance is a significant barrier.

### MANUFACTURED HOME LOT RENTAL ACT

The primary legislation covering manufactured home communities in Virginia is the Manufactured Home Lot Rental Act, which was first enacted in 1974. The MHLRA outlines the rights and responsibilities of both park owners and residents. Notable requirements of the MHLRA include:

- Park owners may not discriminate on the basis of race, color, religion, sex, origin, age, or disability
- Park owners may not prevent a resident from selling his or her home and cannot charge exit fees
- Park owners must offer leases with rental periods of at least one year
- Expired lease agreements automatically renew for a term of 60 days
- Landlords must keep the park in a “fit and habitable condition”
- All utilities or services provided by park must be in good working order
- Tenants must keep their homes “clean and safe” and store garbage in designated receptacles
- Park owners may include lease conditions that govern the “style, size, or quality” of homes
- Landlords may evict tenants with a 60 day notice; if eviction is due to the sale or redevelopment of the park, the notice must be 180 days
- Eviction may not be initiated by disconnection of services
- Landlords may not retaliate against tenants by selectively increasing rent or fees
- Evicted tenants have 90 days to sell or move their home

## FINANCING AND ASSESSMENT

### MORTGAGE ASSISTANCE

The bulk of federal mortgage assistance programs are targeted toward site-built homes on land owned by the homebuyer. For many families seeking low-cost homeownership through manufactured housing, the limited reach of federal housing assistance is a significant barrier to financial stability and wealth building. Supportive financing mechanisms for manufactured homes in land-lease communities are even harder to come by. The following federal programs cover, to varying degrees, manufactured home financing:

**\$69,678**

Maximum FHA loan amount for single-wide home

#### FHA Title I Insured Loans for Manufactured Homes (Real Property)

- FHA insures up to 90% of private loan for manufactured home
- Available for homes titled as personal property, and in land-lease communities, but requires a minimum 3-year lot lease
- For single-wide homes, maximum loan amount is \$69,678 – maximum term is 20 years
- Program has been significantly scaled back in recent years

#### FHA Title II Insured Loans for Manufactured Homes (Personal Property)

- Similar to Title I, but only applies only to units titled as real estate and on land owned by the homeowner. Mortgage must include both unit and land
- FHA guarantees 100% of private mortgage
- Loan term up to 30 years

#### USDA Rural Development Section 502 Direct and Guaranteed Loans

- RD Section 502 provides direct home loans and guaranteed loans for low- to moderate-income families in rural areas. Traditionally, only manufactured homes titled as real estate on a non-leased property, conforming to stringent foundation requirements, are eligible.
- In 2015, RD launched a pilot 502 program in Vermont and New Hampshire to provide a 33-year mortgage for residents of mobile home parks to replace their old unit with a new, energy efficient manufactured home.

**T**itled as personal property rather than real estate, the financing options for manufactured homes are severely limited.

## Two-thirds

of manufactured homes in the US are purchased using chattel loans

### USDA Rural Development Section 504 Home Repair Program

- ❑ RD Section 504 offers low-interest home repair loans up to \$20,000, along with up to \$7,500 in grants for elderly homeowners. Used to mitigate health and safety hazards.
- ❑ Only available for manufactured homes that are on land owned by the homeowner, and placed on a permanent foundation. Exception is made when 504 funds will be used to place qualifying home on USDA-approved foundation.

Thirty-two mobile home parks in the Richmond MSA are in areas eligible for Rural Development single family housing loan and grant programs. In total, there are over 2,400 units in these communities.

### CHATTEL VS REAL ESTATE

By default, manufactured homes in Virginia are titled as “chattel,” or personal property, rather than real estate. This places manufactured homes in the same legal category as automobiles, boats, and RVs and severely restricts financing options. Because Virginia has a burdensome procedure for converting manufactured homes from personal property to real property, most manufactured home buyers are left to pursue chattel loans. The Consumer Financial Protection Bureau (CFPB) estimates that two out of every three manufactured homes in the nation are purchased and financed using chattel loans<sup>15</sup>.

Chattel loans are similar in nature to automobile loans. They generally have shorter terms (10-20 years), interest rates two to five points higher than traditional home mortgages, and fewer consumer protections. There is also a concentrated market for chattel loans specifically for manufactured housing: nearly half of all loans originate from just five institutions.

<sup>15</sup> Consumer Financial Protection Bureau., September 2014., *Manufactured - Housing Consumer Finance in the United States.*

**W**hile traditional real estate usually increases in value, manufactured homes have generally been considered a depreciating asset.

Several federal programs may also help assist with the rehabilitation of mobile home parks:

### FHA 207(m) Mortgage Insurance Program

- ❑ Provides federally-insured loans for construction or rehabilitation of land-lease communities with 5 or more lots. Available only to park owners and developers. May not be used for purchasing new units.
- ❑ Terms range from 30 to 40 years. Maximum loan amount is \$17,460 per lot.

### Community Block Development Program

- ❑ Localities have used CDBG funds to rehabilitate manufactured home communities, as well as replace old units with new ones.
- ❑ In the terms of a settlement agreement between HUD and the City of Richmond regarding code enforcement in mobile home parks, the City agrees to recommend to council that 10 percent of CDBG funds for 2017 be used on mobile home repair and relocation, if possible.

### PROPERTY ASSESSMENT

Along with serious home financing obstacles, manufactured homeowners are often at a severe disadvantage with regard to property assessment and taxation. While traditional real estate usually increases in value, manufactured homes have generally been considered a depreciating asset. This barrier not only makes manufactured homes more difficult to finance, but it also negates one of the most important aspects of homeownership: wealth building.

The majority of mobile homes are titled as personal property and therefore assessed using the NADA guide for manufactured homes. This “blue book” treats manufactured homes like automobiles, trailers, and other chattel that lose their value over time. If a manufactured home is titled as real estate instead, an appraised value

## Half

of all loans originate from just five institutions

**R**edeveloping an older park to conform to current design standards is often seen as a high-cost, low-reward scenario for park owners.

may be acquired using the same methods used for all site-built homes.

How manufactured homes are taxed is ultimately up to the assessor's office for a given locality. Across the Richmond region, counties and cities differ in their assessment of mobile homes that remain titled as personal property. Several jurisdictions treat all mobile homes exclusively as personal property, taxing them at a higher rate. Many counties classify mobile homes as personal property, but choose to tax them at the normal real estate rate, which is much more beneficial to residents. Some localities have special exemptions for double-wide units and automatically tax and assess them as a site-built home.

**LOCAL ZONING AND LAND USE**

Localities across Central Virginia incorporate manufactured homes and mobile home parks into their land use and zoning plans to varying degrees. Only seven localities included language about manufactured homes in their comprehensive plans, which lay out long-term visions for development in communities. The majority of these references connect manufactured housing with the need for more affordable housing and raise concerns about poor building quality and inequitable financing options.

In agricultural zoning districts across the region, manufactured homes are permitted by-right, as required by state law. Manufactured homes are also sometimes allowed in lower-density residential districts, but with certain restrictions to help them blend with site-built housing. For example, a common requirement is home placement on a property owned by the householder, rendering the unit permanently immobile. Overall, localities do not affirmatively permit manufactured housing beyond what is required in the state code. Few if any parks have been developed in the region in the past 25 years.

Most localities have specific zoning districts for mobile home parks, while others require parks to receive a special exemption within a residential area. The zoning ordinances for these park districts regulate building setbacks, unit density, parking spaces, and other design aspects. These ordinances were often adopted after most mobile home parks were established. As a result, a majority of parks do not conform to current guidelines. And while the park-specific ordinances apply to all new construction, they are also triggered when an existing park attempts to expand. Redeveloping an older park to conform to current design standards is often seen as a high-cost, low-reward scenario for park owners.

**LOCAL LAND USE POLICY MATRICES**

The following tables consolidate the current policy trends among localities in regards to comprehensive planning and manufactured housing park requirements during development.

**TABLE 4A: LAND USE POLICIES BY LOCALITY - COMPREHENSIVE PLANS**

	Number of Parks	Number of Units in Parks	Comprehensive Plan Language for MH	Manufactured Homes Permitted	Manufactured Parks Permitted
Amelia	0	0	None	Yes	Yes
Caroline	5	250	Recommends retaining MHP zones	Yes	Yes
Charles City	0	0	None	Yes	None
Chesterfield	13	1,543	Describes parks as "blighted influence"	Yes	Yes
Cumberland	0	0	None	Yes	Yes
Dinwiddie	5	324	Supports MH in rural areas as affordable housing tool	Yes	Conditional Use Permit
Goochland	2	65	None	Yes	Yes
Hanover	4	497	None	Yes	Conditional Use Permit
Henrico	1	230	None	Yes	Yes
King and Queen	1	70	None	Yes	None
King William	0	0	Benefits and weaknessness discussed	Yes	Conditional Use Permit
Louisa	4	162	Recognizes poor MH conditions	Yes	Yes
New Kent	2	37	None	Yes	Yes
Powhatan	0	0	None	Yes	Conditional Use Permit
Prince George	5	831	Goal of maintaining affordability	Yes	Conditional Use Permit
Sussex	0	0	None	Yes	Yes
Colonial Heights	0	0	None	No	No
Hopewell	1	21	None	-	No
Petersburg	5	233	Medium to density land use areas	Yes	Yes
Richmond	6	472	None	Yes	Yes

TABLE 4B: LAND USE POLICIES BY LOCALITY - SITE AND MANAGEMENT REQUIREMENTS

	Minimum Park Size	Minimum Single Lot Size	Minimum Single Lot Width	Maximum Density	Park setback from primary road	Front Yard Setback	Side Yard Setback
Amelia		4,000 sq. ft.	44 ft.	8 units / acre	100 ft.	20 ft.	16 ft.
Caroline	20 acres						25 ft.
Charles City							
Chesterfield	10 acres			6 units / acre	50 ft.	15 ft.	
Cumberland	20 acres	2 acres	150 ft.		130 ft.	75 ft.	
Dinwiddie	15 acres	8,500 sq. ft.	85 ft.		75 ft.	20 ft.	20 ft.
Goochland	15 acres	5,000 sq. ft.	50 ft.	6 units / acre	150 ft.	25 ft.	25 ft.
Hanover							
Henrico	8 acres	3,600 sq. ft.	25 ft.	8 units / acre		15 ft.	20 ft.
King and Queen							
King William	2 acres	3,600 sq. ft.	25 ft.	6 units / acre	75 ft.	10 ft.	25 ft.
Louisa		5,000 sq. ft.			30 ft.	10 ft.	20 ft.
New Kent	5 acres	10,000 sq. ft.	60 ft.	4 units / acre	50 ft.	20 ft.	20 ft.
Powhatan		4,500 sq. ft.	25 ft.	6 units / acre		25 ft.	15 ft.
Prince George		3,000 sq. ft.	40 ft.				
Sussex	2 acres	6,000 sq. ft.		4 units / acre			
Colonial Heights							
Hopewell							
Petersburg	10 acres	4,000 sq. ft.	40 ft.			15 ft.	
Richmond	8 acres	3,000 sq. ft.	40 ft.	8 units / acre			

TABLE 4B: LAND USE POLICIES BY LOCALITY - SITE AND MANAGEMENT REQUIREMENTS (CONTINUED)

	Vegetative Buffer	Recreational Area Requirement	Parking Requirement	Refuse Disposal	Utility Placement	Street Requirements	Other
Amelia	20 ft.	10 %	2 spaces / lot	Park owner must provide bins	Must be underground	Paved and named	
Caroline	50 ft.	400 sq. ft./lot	2 spaces / lot	Collected twice per week	streetlights every 200 ft.	VDOT standards	Curb & gutter encouraged
Charles City							
Chesterfield		10 %			Must be underground	Paved	Street lights required
Cumberland	35 ft.	4 %				VDOT standards	
Dinwiddie	25 ft.	10 %	2 spaces / lot	Collected twice per week		VDOT standards	Concealed hitches & skirting required
Goochland	10 ft.	10 %	2 spaces / lot	Collected twice per week		Must be continuous	Laundry facilities required
Hanover							
Henrico							
King and Queen							
King William	50 ft.	10,000 sq. ft.	2 spaces / lot		Must be underground		
Louisa	25 ft.	15 %	1.5 spaces / lot	Collected twice per week			Common services building required
New Kent	20 ft.	10 %		Collected twice per week	Must be underground		Landscape maintenance required
Powhatan		10 %	2 spaces / lot		Must be underground	VDOT standards	MH cannot occupy >25% of lot area
Prince George					Individual water/ sewer		
Sussex	25 ft.	10%	2 spaces / lot		Street lights required		1 shade tree per lot required
Colonial Heights							
Hopewell							
Petersburg	50 ft.	100 sq. ft. /unit	1.5 spaces / unit		Must be underground		Individual water/ sewer
Richmond							

# 5 Vision for the Future

## BEST PRACTICES AND SUPPORTIVE POLICIES

Manufactured home communities are treated very differently by states across the country. Numerous states have strong, detailed policies that support the rights of manufactured home residents both on individual lots and in land-lease communities. Examples include California, Oregon, Vermont, and others in the west and northeast, where manufactured home residents have organized and lobbied for change. This section provides an overview of state and local policies that support healthy manufactured home communities where residents are treated fairly and take full advantage of homeownership.

### RESIDENT OWNERSHIP

One of the most effective ways to transform a manufactured home community is to transfer its ownership from private investors to residents. Cooperative ownership of parks promotes long-term sustainability, provides protections against unfair fees and rent increases, encourages community engagement, and builds equitable wealth<sup>14</sup>.

Resident-owned communities have become prevalent across the country since the mid-1990s, but none were observed in the Central Virginia region.

A supportive state-level policy would help residents purchase their community by:

- ❑ Mandating advanced notice of any potential sale by the current owner
- ❑ Offering residents, or a representative non-profit organization, right of first refusal
- ❑ Requiring the owner to negotiate with residents in good faith
- ❑ Enforcing meaningful penalties if the above requirements are not followed

ROC USA is a national organization that provides a framework and specific technical assistance for residents to purchase and manage their communities<sup>15</sup>. Homeowners in a ROC community begin by purchasing a one-time share of equity in the property, and then elect a board from members of the neighborhood that will set the park's budget, rent, and schedule of fees. Residents have direct control over their community, and are therefore very likely to preserve their neighborhood as a source of affordable housing for many years.

### RESIDENT RIGHTS

The relationship between a tenant and their landlord is defined by state law. According to the Corporation for Enterprise Development (CFED), an effective state policy that provides robust protection of residents' rights in land-lease communities must sufficiently address four areas<sup>16</sup>:

- ❑ **Freedom of association and freedom of speech.** Residents must have the legal right to organize homeowner associations to represent their interests to the park owner and local policymakers. Park owners must make any common areas available for residents to hold meetings, and they must not restrict residents from distributing informational materials.
- ❑ **Freedom from retaliation.** Residents must be protected from unfair rent increases, eviction, cut-off of services, or other retaliatory action by park owners due to organizing.
- ❑ **Freedom from eviction without justification.** Park owners should only be able to evict residents for non-payment of lot fees, significant rule violations, and criminal or disorderly conduct that threatens the well-being of the community. Eviction should only be allowed through court action.
- ❑ **Freedom to sell home without restrictions.** Residents should be able to post signs and advertisements to sell their home without interference from park owners.



Resident Owned Community (ROC) in Goldbeach, Oregon (Source: rocosa.org)

<sup>14</sup> Corporation for Enterprise Development (CFED), *Promoting Resident Ownership of Communities*, February 2015.

<sup>15</sup> ROC USA., *Process Overview*, 2016., web-site: rocosa.org/our-process/process-detail.aspx

<sup>16</sup> CFED, *Protecting Fundamental Freedoms in Communities*, January 2015.

The Virginia Manufactured Home Lot Rental Act includes basic protections for each of these four fundamental rights, but could be enhanced. For example, residents in Virginia may also be evicted for local building code violations, as well as committing two or more lease violations in a six month period. These provisions allow park owners to evict residents for conditions that would not impact a traditional homeowner.

### FINANCING AND TITLE REFORM

Residents in manufactured home communities deserve access to conventional forms of financing to avoid chattel loans with unfavorable terms. The following reforms would help homeowners use their income on healthcare, food, savings, and other essentials:

- **Streamlined process for transferring personal property to real property.** By lowering the burden to have a manufactured home treated as real property instead of personal property, residents can begin to take advantage of mortgage financing and more favorable tax assessments. The process in Virginia is cumbersome and could be replaced with a titling process that does not require the land to be owned by a resident.
- **Diversify lending providers.** Community lending institutions should expand their traditional mortgage services to manufactured homes. Creating a larger market for manufactured home loans will create competition, resulting in better terms and conditions. Buyers will also be less reliant on in-house financing offered by manufactured home dealers.
- **Expand federal mortgage and rehabilitation assistance to land-lease communities.** While HUD and USDA provide assistance to potential and current manufactured homeowners, federal funds are much harder to obtain if you do not own the land under your home. HUD, FHA, and USDA should lower these land-ownership restrictions to direct much needed money into this important subset of affordable housing.

### LOCAL POLICIES

Effective advocacy at the county and city levels results in policies that preserve, protect, and create healthy manufactured home communities<sup>17</sup>. Examples include:

- **Comprehensive plan that addresses manufactured housing.** A county or city's comprehensive plan is the guiding document for its future land use and development. Including language that affirms manufactured home communities as a form of affordable housing will provide long-term protection against redevelopment forces.
- **Maintain or encourage specific manufactured home community zoning.** Many localities in the region already have a unique zoning class for manufactured home communities, which promotes the preservation of these neighborhoods. Residents should lobby to have their communities remain zoned so that land-lease operations are the most economically viable use of the property. Conditional or special use permits should be avoided, because they are not as permanent and are much more prone to revocation.
- **Procedures upon notice of park closure.** If an owner wishes to close or redevelop a park, localities should require them to submit a resident relocation plan and allow the park to be transferred to resident ownership. Park owners should also agree to pay the relocation costs if homes will be moved or compensate residents if their units are deemed unable to move.
- **Notification of potential zoning changes.** Residents of land-lease communities should receive notice when the park owner has filed for any zoning changes to the property. This is currently not required in Virginia.
- **Financial incentives for sustainable park operations.** Localities may waive or reduce taxes and fees to encourage the sale of a park from an owner to its residents. Transfer of ownership to residents might also be incentivized if localities forgave existing liens or debts on the property incurred by the owner. Resident-owned communities could also receive reduced rates on property taxes.

<sup>17</sup> CFED., *Advocating at the Local Level.*, November 2015

- **Include support for manufactured housing in consolidated plans.** Entitlement communities that are eligible for direct federal CDBG and HOME funds must create a consolidated plan to outline the need, allocation, and implementation of these grants. These localities should incorporate manufactured home communities into their consolidated plans as a critical component of their affordable housing stock. Entitlement funds may be used for infrastructure improvements and catalyzing resident ownership.

### EXAMPLE POLICIES

A reasonable basis for the continuation and support for manufactured home parks, and the manufactured housing industry specifically, can be found within both public and private institutions. Federal, state, and local governments, advocacy groups, and industry organizations provide an array of policies from which to formulate supportive local policies.

Some of the better policies by states are subtle protections for maintaining the existing supply of manufactured homes. For example, in 2008 the State of Washington passed a bill that prohibits cities and counties from blocking the introduction of manufactured homes within existing parks based upon a home's age or size. This is a critical policy that better protects the overall supply of affordable units throughout that state. Localities are still allowed to place varied site and design restrictions on newly constructed parks<sup>18</sup>.

The American Planning Association (APA), recognizes a series of adopted positions that are intended to improve the site design, safety, and resident security of parks. The APA also sees value in the providing park management with education and training so as to increase the overall likelihood for success of the aforementioned improvements. The APA's Policy Guide on Manufactured Housing provides state and local government's with a comprehensive framework for creating workable policies in their communities.

<sup>18</sup> State of Washington., SSB 5524., *Mobile and Manufactured Home Locations.*, Municipal Research and Services Center., 2016., <http://mrsc.org/Home/Explore-Topics/Planning/Development-Regulations/Local-Land-Use-Regulation-of-Manufactured-Housing.aspx>

### AWARD-WINNING PARKS

Each year, the Manufactured Housing Institute recognizes outstanding achievements in manufactured home parks from across the nation. In 2016 four parks were chosen, by region, for their exemplary achievements in site planning, aesthetics, marketing, leasing policies, and park covenants. The following award winning communities provide a glimpse into current best practices as well as a foundation for future concepts in park management and design.

#### NORTHEAST / MID-ATLANTIC

##### *Pine Manor, Carlisle Pennsylvania*

Owned and operated by UMH Properties Inc., the community of Pine Manor was constructed in 2005 and is home to 45 home sites in a largely rural suburb of Harrisburg, Pennsylvania. UMH Properties is a Real Estate Investment Trust (REIT) that manages 100 communities throughout the northeast. Pine Manor is a 55 and over community that specializes in high-quality amenities and 24 hour on-call service for their residents. UMH offers financing options for homes starting at \$99,000. Homes are meticulously well-kept, and most are oriented toward the street like traditional homes. Sidewalks, front porches, and front-loading garages make this community appear and function similarly to those of conventional market-rate suburbs. The community has a variety of manufactured home types and is well integrated among adjacent neighborhoods with connecting streets and green spaces.



Pine Manor Community, Carlisle Pennsylvania

#### SOUTH

##### *Amherst Ridge, Knoxville Tennessee*

Representing the South's award-winning community is Amherst Ridge. Built in 1989, this community has approximately 281 units of varying type and size. This amenity-rich community offers residents walking trails, boat and RV storage, a library, athletic facilities, and a community center with a pool.



Amherst Ridge, Knoxville, Tennessee



Country Club Crossing, Altoona, Iowa

### MIDWEST

*Country Club Crossing, Altoona, Iowa*

Constructed in 1995, this 227 unit community is approximately half single and half double-wide construction. Just outside the city of Des Moines, residents enjoy playgrounds, a clubhouse, paved streets, sidewalks, and dedicated parking.

### WEST

*Dolce Vita, Apache Junction, Arizona*

This age-restricted community built in 1999 is home to 479 double-wide manufactured homes. Country Club Crossing boasts a fitness center, bocce ball, a billiard room, and a spa among its many benefits for seniors. This community is 100% double-wide units that appear and function as conventional single family detached suburban homes. Newly constructed models start at \$90,000 and resale homes are priced in the \$50,000 range.



Dolce Vita, Apache Junction, Arizona

# 6 Resident Perspectives

From the outset, we understood that it was a critical element of this work to understand and include the views and wishes of residents. This study included, as a part of the overall research methodology, conversations with park management, advocacy groups, as well as some conversations with residents. Substantial direct input from park residents, however, remains challenging from a research perspective. Future research to support the findings within this report could include:

- ❑ Quality of life questionnaires facilitated through existing management practices and scheduled community events
- ❑ Interviews with intermediary civil society organizations that are currently engaged in manufactured home communities
- ❑ Organizing community planning efforts with park communities and municipal planning staff

“It may not look like the best place to everyone else, but it’s the best place for us”<sup>19</sup>



Mineral Trailer Park in Louisa County



Residents of Rudd's Trailer Park (Source: Joe Mahoney, Richmond Times-Dispatch)

<sup>19</sup> Richmond Times Dispatch., *Mayor's office: 'hiccups' at Rudd's.*, Public testimony from Rudd's Park resident Olivia Leon-Vitervo to Richmond City Council., July 24th, 2014. [http://www.richmond.com/article\\_69514fa6-a453-5fbl-8531-f291a23f16.html](http://www.richmond.com/article_69514fa6-a453-5fbl-8531-f291a23f16.html)

# 7 Moving Forward

## KEY FINDINGS AND CONCLUSIONS

### Overall

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The history of manufactured home communities has included a jumble of changing terminology and evolving standards. This, combined with much seriously deteriorating older stock, has significantly stigmatized this type of housing. A shortage of accurate and useful data has contributed to stereotypes and misperceptions.
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The fog of negativity surrounding manufactured housing has obscured its benefits, primarily the role it serves as a largely unsubsidized source of affordable housing in many communities.
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The condition of much of this stock, especially the pre-1976 homes, is poor. The infrastructure and amenities in many parks are substandard. Both of these facts bring a strong element of urgency to address this issue.
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Unlike traditional forms of site-built housing, much of the older stock of manufactured housing (especially single-wide units and housing located in parks) has depreciated in value.

<sup>20</sup> American Housing Survey, 2013.

## Manufactured Housing Residents in our Region



Most manufactured housing in the region (73%) is not located in parks. The most common type is a single unit placed on land owned by the resident or a relative.

The income level of residents of manufactured housing in the region are just one-half of that of all households. Manufactured housing dwellers are significantly more likely to be living on a fixed income than their counterparts in site-built homes.



Hispanic households are much more likely to live in manufactured housing than white non-Hispanic or African American. About 20% of the parks included in the study are predominately Hispanic.

In spite of its affordability, 40% of all manufactured households are Housing Cost Burdened, as compared to 24% of all homeowners in the region. Of even greater concern, one in four park residents are severely housing cost burdened – spending more than half their income on housing. However, manufactured housing residents are less cost burdened than the region's renters, which explains their continued popularity.



The great majority of manufactured homeowners report loans that have higher interest rates and shorter terms than typical site-built home loans.

## Affordability

Affordability is a key attraction of manufactured housing. The median monthly cost is \$602. That is just 60% of the median monthly cost for all housing in the region, which stands at \$1,003.



The median purchase price for a manufactured home is \$26,000, which is less than 20% of the overall price for the region of \$139,500<sup>20</sup>.

The average lot rental in parks in the region is approximately \$400. Fair market rent for a 3-bedroom unit in the region is \$1,332.



## Mobile Home Parks in Central Virginia



Mobile home parks in the region exhibit a wide range of characteristics in terms of size, design, quality and conditions. There is no “typical” park.

There is a strong correlation between park size and park conditions, with the larger parks generally in better condition than the smaller. Parks with active on-site management are better maintained and offer amenities. However, more than half of the parks have no active management.



A significant number of parks in the region are located along the Jefferson Davis Highway corridor in Richmond and Chesterfield, including many in very poor condition.

Many parks are socially and geographically isolated. They are frequently surrounded by undeveloped land and often are not visible as a result of intentional screening or locations that are distant from major thoroughfares.



While there are some parks that are “Top Performers”, many of these communities are in very poor condition, providing an environment that is not suitable for occupancy by families and individuals.

The population living in parks tends to have larger household size than for the region as a whole. The average age of these households is also younger than for the region.



The ownership rate (own their housing unit) in parks is 66%.

## RECOMMENDATIONS FOR NEXT STEPS

- 1 Create a template for non-profit, resident and local government coordination and cooperation for the improvement of parks and the homes in them.
- 2 Establish a statewide study group with local governments, affordable housing providers and resident representatives to develop strategies to improve park conditions while protecting resident occupancy.
- 3 Create a communication / education program to inform and assist the development of local policies that effectively improve and preserve parks as an asset in the affordable housing spectrum.
- 4 Develop models for specialized and sensitive code enforcement in these communities, combined with rehab and repair initiatives. This means that when a park has legitimate health and safety concerns, the locality would have a process in place that differs from code enforcement of stick-built housing. This could include bringing in Spanish-speaking translators, including experienced nonprofit housing providers in the process, developing a plan to address relocation if homes require replacement, or simply understanding the relationship between the resident and the park owner.
- 5 Identify and undertake a “model” park revitalization using national best practice strategies, including ownership of land by resident co-op or Community Land Trust to facilitate legal status of housing as real property.
- 6 Engage with national non-profits, intermediaries, GSEs and banks on new and innovative financing strategies for manufactured housing.
- 7 Develop a resident-focused plan to replace all pre-1976 manufactured (unregulated) homes in the state.

# 8 Appendix

## LIST OF PARKS INCLUDED IN STUDY

MH Park	Jurisdiction	Units	Address
Bellwood	Chesterfield	41	7611 Jefferson Davis Hwy, North Chesterfield, VA 23237
Bexley	Prince George	162	7413 Allstate Dr, Petersburg, VA 23805
Blue & Grey	Petersburg	21	971 Winfield Rd, Petersburg, VA 23803
Buckner	Louisa	12	34 Elwood Ln, Bumpass, VA 23024
Carneal's	Chesterfield	24	13501 Jefferson Davis Hwy, Chester, VA 23831
Cedar Ridge	Caroline	63	4010 Corbin Ct, Woodford, VA 22580
Colonial Estates	Hanover	115	10369 Colonial Estates Circle, Glen Allen, VA 23059
Conner Homes	Chesterfield	54	12331 Jefferson Davis Highway, Chester, VA 23831
Country Aire	Prince George	129	7905 Laurel Spring Rd, Prince George, VA 23875
El Rancho Trailer Court	Chesterfield	55	7748 Midlothian Turnpike, Richmond, VA 23235
Falling Creek	Chesterfield	35	6919 Jefferson Davis Hwy, Richmond, VA 23237
Fitzgerald	Richmond	52	2900 Jefferson Davis Highway, Richmond, VA 23234
Ford's	Petersburg	22	2118 County Dr, Petersburg, VA 23803
Forest Meadow	Henrico	230	700 Early Forest Circle, Sandston, VA 23150
Glen Meadows	Caroline	61	7478 Breezewood Ln, Ruther Glen, VA 22546
Green Acres	Dinwiddie	181	7901 Boydton Plank Rd, Petersburg, VA 23803
Greenleigh	Chesterfield	502	14006 Stevenhurst Drive, Chester, VA 23831
Hales	Hopewell	21	612 Cedar Level Rd, Hopewell, VA 23860
Harbour East Village	Chesterfield	260	800 West Hundred Road, Chester, VA 23836
Harrison's Rental Homes	Dinwiddie	58	6835 Boydton Plank Rd, Petersburg, VA 23803
Holiday	Chesterfield	140	9701 Jefferson Davis Hwy., Chesterfield, VA 23832
Jenkins	Goochland	41	3207 River Rd West, Goochland, VA 23063
Jones	Dinwiddie	40	25406 Cox Rd, Petersburg, VA 23803
Kosmo Village	Hanover	111	11197 Washington Highway, Glen Allen, VA 23059
Lakeshore	Caroline	38	18401 Chase St, Bowling Green, VA 22427

MH Park	Jurisdiction	Units	Address
Larry Lamb	Louisa	12	100 Quiet Ln, Louisa, VA 23093
Marsh Drive	Goochland	24	3200 Marsh Drive, Goochland, Va
Mineral	Louisa	34	450 Zachary Taylor Hwy, Mineral, VA 23117
Mobile-Towne	Richmond	107	5009 Old Midlothian Turnpike, Chester, VA
Oak Shades	Prince George	60	11301 Lamore Dr, Disputana, VA 23801
Oak View	Richmond	26	5000 Midlothian Turnpike, Richmond, VA 23225
Palm Leaf	Hanover	48	308 South Washington Highway, Ashland, VA 23005
Parkway	Chesterfield	28	6750 Jefferson Davis Hwy, Richmond, VA 23237
Pine Ridge	Prince George	245	400 Swift Street, Prince George, VA 23875
Plantation	Chesterfield	48	17210 Jefferson Davis Hwy, Colonial Heights, VA 23834
Ponderosa	Chesterfield	27	7725 Jefferson Davis Hwy, Richmond, VA 23237
Putze's	New Kent	11	8096 N Henpeck Rd, Quinton, VA 23141
Red Hill	Prince George	150	3812 Puddledock Rd, Prince George, VA 23875
Rockahock	New Kent	26	1900 Fine St, Prince George, VA 23875
Rudd's	Richmond	98	1428 Outpost Rd, Lanexa, VA 23089
Sedgefield	Hanover	265	102 Water Oak Lane, Ashland, VA 23005
Shady Grove	Petersburg	60	2619 N Stedman Dr, Petersburg, VA 23803
Shady Hill	Chesterfield	110	6811 Jefferson Davis Highway, Richmond, VA 23237
Six-O-Five	Louisa	104	391 Willis Proffitt Rd, Mineral, VA 23117
Somerset	Dinwiddie	21	24002 Cox Rd, Petersburg, VA 23803
Spring Gardens	Petersburg	80	2178 County Dr, Petersburg, VA 23803
Suburban Village	Chesterfield	226	10000 Midlothian Turnpike, Richmond, VA 23235
Sunset	Petersburg	50	2060 County Dr, Petersburg, VA 23803
Tidewater	Caroline	26	7220 Trailer Side Ln, Port Royal, VA 22535
Tom Ford's	Richmond	93	4110 Jefferson Davis Hwy, Richmond, VA 23234
Trinity	Dinwiddie	24	5931 Boydton Plank Road, Petersburg, VA 23803
Tucker's Recreational	King and Queen	70	244 Barn Rd, Shackelfords, VA 23156
Woodford Estates	Caroline	65	12392 Cousteau St, Woodford, VA 22580
Worsham	Richmond	96	5315 Hull Street Road, Richmond, VA 23224

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