MetroFuture is the long-term regional plan and vision for the Boston metro region, which includes 164 municipalities, eight planning areas and seven counties. Although the MetroFuture regional boundaries do not include any counties in New Hampshire, given the concentration of manufactured homes in fringe areas around metropolitan areas, for the purposes of this analysis we have also included two counties in New Hampshire that are typically included in the Boston Metropolitan Statistical Area used by the Census: Rockingham and Strafford.

Currently, the Boston metro area features 2.4 million housing units, and according to MetroFuture projections, the area will need to develop 349,000 new housing units between 2000 - 2030 in order to accommodate projected population growth and household size. In expanding the region’s stock of housing, however, care must be taken to ensure access to a range of housing types to serve low- and moderate-income families, seniors, non-traditional households and others. Of those 349,000 new units, they aim to make 97,000 starter homes less than 1,700 square feet so that families seeking suburban single-family homes will have greater choice of smaller homes in traditional neighborhood settings. 183,000 of those 349,000 units would be located in the Boston metro area’s urban neighborhoods. Furthermore, MetroFuture projections suggest that the Boston metro area’s over 65 population will increase by 83% between 2000 - 2030, and as such, housing development must meet the needs of that segment of the population with smaller units and convenient locations.

Considering MetroFuture’s projections for housing need—particularly affordable housing need—and the attributes of manufactured housing as a low-cost, high-density, energy efficient housing type, some nascent opportunity for introducing these products into the toolkit available to local affordable housing developers and preservationists becomes apparent. Since manufactured home householders in the Boston metro area are twice as likely as other householders to be over the age of 65 and up to 72% of the area’s manufactured homes are located in communities (or parks), it is also important to consider the role of strategies for preserving communities and maintaining affordability for residents on fixed incomes through resident ownership, nonprofit ownership, community land trusts and so on.

For many low- and moderate-income households, manufactured housing is more affordable than other types of housing.

Note: This Data Snapshot is designed to assess the role of manufactured housing in local markets and the extent to which manufactured housing contributes to a set of solutions for affordable housing needs in the Boston metropolitan Area. The geographic area referred to within as the “Boston metro area” includes the following seven counties in Massachusetts that make up the MetroFuture regional definition: Bristol, Essex, Middlesex, Norfolk, Plymouth, Suffolk, Worcester. Because of the concentration of manufactured homes in fringe counties around metropolitan areas, we also included the two counties in New Hampshire that are typically included in the Boston MSA definition, Rockingham and Strafford. The regional definition accounts for both the reach of key Metropolitan Opportunity Unit grantees and the boundaries within which decision-making occurs.
WHO LIVES IN MANUFACTURED HOMES?

Residents of manufactured homes differ in some key ways from their neighbors in other types of housing. In many ways, owners of manufactured homes more closely resemble the demographic profile of renters than other homeowners, but they are much more likely to own their homes than other residents in the Boston metro area. Still, owners of manufactured homes are less likely to have access to mortgage financing, so even though they tend to have a lower housing cost burden than other low- and moderate-income homeowners, the way in which owners of manufactured homes commonly pay for their homes—with personal property loans rather than mortgages—burdens them with a different kind of financial product that features higher fees and fewer protections. Owners of manufactured homes are also more likely to be low-income and to be over the age of 65. Presumably, given the fact that such a large share of these homeowners are over 65, many of them are also retired with fixed incomes. All of these characteristics make this population of homeowners more vulnerable to the perils of unaffordable housing and highlight the need to focus attention and resources that expand access to opportunity in the communities where these homes are located.

HOMEOWNERSHIP
Manufactured home residents are more likely to own their homes.

78% of manufactured home residents own their homes
25% of residents in other types of housing own their homes

HOME FINANCING
Owners of manufactured homes are less likely to have a mortgage and, presumably, more likely to have a personal property loan. Why does this matter? Personal property loans tend to have higher interest rates, shorter prepayment periods and fewer protections for owners. Plus, homes financed with personal property loans tend to be titled as personal property, like cars, which depreciate. This makes it much harder for homeowners to build wealth through homeownership.

Note: The American Community Survey (ACS) data at our disposal most likely misrepresents the share of manufactured homes with mortgages, so it has been omitted from this section. Because the ACS defines mortgages as “all forms of debt where the property is pledged as security for repayment of the debt,” owners of manufactured homes who are asked whether they have a mortgage may respond affirmatively knowing that they are repaying a loan of some sort, even if that may be a personal property loan. As a result—and considering the fact that 72% of manufactured homes are located in land-lease communities where they could not feasibly be financed with mortgages under current law—we assume that the ACS estimate for the share of manufactured home owners with a mortgage is inaccurate.

MEDIAN INCOMES

Manufactured Home Owners
$39,297

All Homeowners
$89,406

All Renters
$36,778

EDUCATION
Owners of manufactured homes are much less likely to have completed high school or post-secondary education than both other homeowners and renters, which has implications for their access to employment given the growing necessity of higher education for well-paying jobs.

JOBS
The following are the most common industries for owners of manufactured homes, which often feature lower-wage jobs.
OWNERS OF MANUFACTURED HOMES

ALL HOMEOWNERS

ALL RENTERS

AGE
Owners of manufactured homes are older; these homeowners are much more likely than other homeowners and renters to be over the age of 65.

CHILDREN
Owners of manufactured homes are less likely to have children living at home than their neighbors in other types of housing.

RACE/ETHNICITY
Owners of manufactured homes are less ethnically diverse than other households.

IMMIGRANTS
Residents of owner-occupied-manufactured homes are less likely to have immigrated to the US than other Boston metro area residents.

Note: Unless otherwise noted, the data presented here is from the 2010 American Community Survey 5-Year Estimates. On the “Monthly Housing Cost Comparison” graph, selected monthly owner costs for both manufactured home owners and all home owners are calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. On the stacked bar chart indicating the age of manufactured homes on page 4, we have used “built before 1980” as a proxy for homes built before the 1976 HUD code went into effect since the decennial data only allows us to analyze home construction in 10-year increments.
WHERE ARE MOST MANUFACTURED HOMES LOCATED?

20,698 of the manufactured homes in the Boston metro area or 72% are located in 251 manufactured home communities.

4 of these communities are limited-equity resident owned coops.

LEGEND

- Manufactured Housing Community
- Rail Routes w/in .25 Miles of Manufactured Housing Communities
- Bus Routes w/in .25 Miles of Manufactured Housing Communities

Sources: Massachusetts Manufactured Homes Survey, 2007-2008 and the New Hampshire Community Loan Fund’s records

IN WHAT CONDITION ARE MOST MANUFACTURED HOMES?

Almost half of the manufactured homes in Boston were built before 1980. Why does this matter? Before HUD began regulating the construction of these homes in 1976, there were no consistent building standards for manufactured homes, so older units are more likely to be in need of repair or replacement.

Built Before 1959: 6%
Built 1960 to 1979: 42%
Built 1980 to 1999: 41%
Built 2000 or Later: 12%

Innovations in Manufactured Homes (I’M HOME) is a national initiative managed by CFED which seeks to ensure that owners of manufactured homes have the opportunity to build wealth through homeownership by improving the quality of new and replacement development, enhancing homeowners' ability to enjoy long-term land security, expanding access to safe home financing and encouraging a supportive policy environment.