

**MOBILE**

**HOME**

**TASK**

**FORCE**

**REPORT**

■ Presented to the City and Borough of Juneau Assembly, Oct. 1982 ■



# THE CITY AND BOROUGH OF JUNEAU

CAPITAL OF ALASKA

155 SOUTH SEWARD ST. JUNEAU, ALASKA 99801

## MOBILE HOME TASK FORCE

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October 1982

Mobile Home Task Force  
Summary of Findings

The Mobile Home Task Force was organized to address five major problem areas:

1. Mobile home parks in Juneau are prime targets for conversion to other uses such as apartments, condominiums, single family housing, and in some instances, commercial or industrial uses. The most recent example of such a conversion is Valley Court Mobile Home Park. In June of 1982, approximately 50 residents of Valley Court were given notices of eviction. This action coupled with the relative nonexistence of mobile home lots on which to relocate the units, gives evidence of the economic pressures which can result in dire housing problems for mobile home owners.
2. Due to outmoded mobile home park regulations and inadequate enforcement, several parks have fallen into decay resulting in potentially serious health and safety hazards.
3. Although manufactured housing (including mobile homes) has moved to the forefront across the nation as the most affordable alternative to conventional housing, the utilization of this housing option to address Juneau's severe housing shortage has been virtually nonexistent in recent years. Why does this condition prevail and what can be done about it?
4. Given the imminent displacement of many mobile home owners from existing parks in the coming years, residents are faced with an immediate requirement for land that they can purchase or lease for the placement of their mobile homes. A recent informal survey indicates that many mobile home owners would much prefer to purchase a lot to live on.
5. The financing of mobile home purchases is presently restricted to levels which make lot and home ownership impractical under present Alaska Housing Finance Corporation policy. Can local government be of assistance in this area to stimulate housing development in Juneau?

The Mobile Home Task Force believes that its recommendations potentially provide partial solutions to all of the stated problem areas. Our recommendations include a revised mobile home park ordinance to enhance the city's ability to ensure safer and more attractive conventional mobile home parks in Juneau. We recommend

the introduction of a new concept in manufactured home living where the lots are owned by its residents and where a homeowner's association provides residents the means and authority to ensure that adequate standard for housing appearance, safety and utility are maintained. The Task Force further recommends that the city initiate a pilot program on city/borough selected land to demonstrate that the Planned Mobile Home Subdivision concept can offer an efficient, affordable and attractive housing alternative to meet Juneau's pressing housing needs. And finally, the Task Force recommends a number of changes in Alaska Housing Finance Corporation policy which will assist prospective home buyers in their efforts to acquire affordable housing in mobile homes.

The work of the Mobile Home Task Force was greatly assisted by City and Borough of Juneau staff and represents input from mobile home owners, mobile home park developers, financial officers, the Alaska State Legislature, and the Planning and Zoning Commission. The Task Force recognizes that not all mobile housing problems will be addressed by its proposals, but we take pride in offering the City and Borough of Juneau Assembly the product of our best efforts over the last two months.

Sincerely yours,

*O. Alexander Hoke*

O. Alexander Hoke, Assemblyman  
City and Borough of Juneau

## A. Introduction

The Assembly Housing Subcommittee initiated the Mobile Home Task Force to develop recommendations that could be utilized by the local government to promote improved living conditions for mobile home dwellers and future mobile home dwellers. Equally, the Subcommittee requested the Task Force to consider that mobile homes were potentially part of the solution to the community's housing shortage, but not the whole answer.

The Mobile Home Task Force has taken the position that mobile homes can and indeed will play a role in housing City and Borough residents. The Task Force has made recommendations that will promote improved conditions in existing and future mobile home parks. In addition, the Task Force members have proposed a Planned Manufactured Home\* Development (PMHD) which will encourage the quality development and maintenance of subdivisions with mobile and modular homes as the primary housing types.

## B. Overview

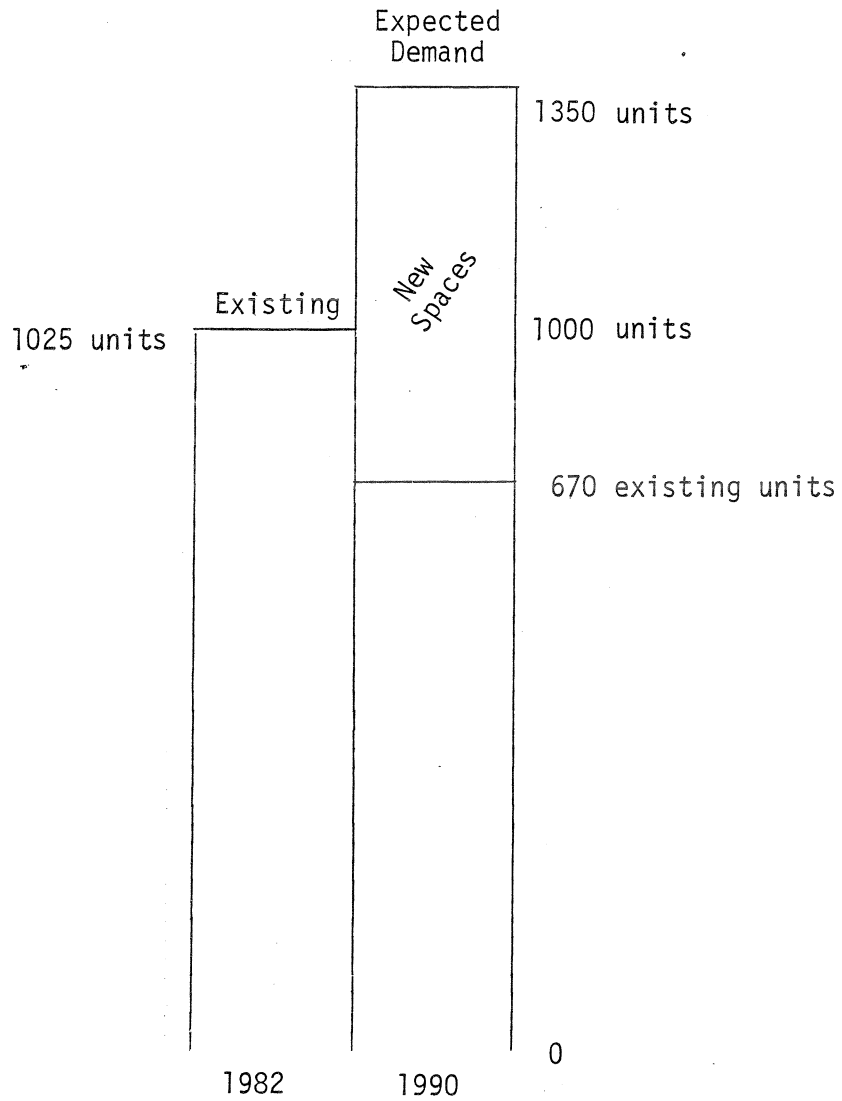
Presently, most mobile homes in the City and Borough are situated in ten mobile home parks. The parks vary in size from 20 mobile homes to 301 such housing units. In total, the parks have about 1,025 mobile homes, constituting around 12% of Juneau's total housing units.

In Juneau, it is conceivable that one-third of the mobile home spaces now available will not be for lease in seven years. The primary reason that such spaces will be unavailable is that several existing sites would have a higher economic return with a change of use.

In 1981, manufactured homes accounted for 36% of all new homes in the United States. This phenomenon can be attributed to the increased cost of conventionally-built housing, particularly monthly housing payments which have increased because of mortgage interest rates. In Alaska, Alaska Housing Finance Corporation has been receiving State appropriations to offset the high interest rates with a subsidy for all recent home purchasers, thus interest rates are not as large a variable when a household decides to purchase housing.

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\* Manufactured housing includes modular housing and mobile homes with or without a permanent foundation.



1990 Suppositions:

1. A City/Borough population of 27,000.
2. Fifteen percent of new homes are mobile homes or modular housing located in Planned Manufactured Home Developments.
3. One-third of existing spaces will be converted to other uses by 1990.

After considering the loss of mobile home spaces and projecting the increased demand from the present 12% to 15% of new units for manufactured housing, it appears that 600-700 new spaces will be needed for these units by 1990.

The attached recommendations are made in the spirit of advise-ment to the Planning Commission and the Assembly as they strive to establish policies that will promote quality development and utilization of property under their jurisdiction.

THE MOBILE HOME TASK FORCE RECOMMENDS THAT:

1. The existing Mobile Home Parks Ordinance be changed as indicated in the Task Force's Report.
2. The City and Borough of Juneau initiate a Pilot Program based on the Planned Manufactured Home Development concepts described in this text.\*
3. The City and Borough of Juneau petition the 14th Session of the Alaska State Legislature for revisions in the Alaska Housing Finance Corporation financial underwriting standards for mobile homes on privately held lots.

C. Existing Mobile Home Ordinance

Enforcement

1. Finding:

The City and Borough has neglected to enforce provisions of the Zoning Ordinance and Building Code that pertain to mobile home parks.

Recommendation:

The City and Borough should work with mobile home park operators to plat structures on each mobile home lot in all area parks. The plat should show all improvements, dimensions of lot, and setbacks.

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\* In essence, the Task Force recommends that a phased manufactured home subdivision be initiated immediately so that the development can be under construction in the spring of 1983.

The new City and Borough of Juneau Building and Zoning Administration Division should prepare an inventory of code violations within six months following the Assembly's adoption of these recommendations. Mobile Home Park owners and tenants should be informed by certified mail of existing violations.

All improvements that are threats to health and safety should be removed at once. All other improvements in violation of the code should be corrected within two (2) years following notice of violation. Annually, the City and Borough should thoroughly inspect each plat and if violations are noted, the City and Borough should take all necessary steps to remove the illegal improvements.

It should be required that once a new mobile home park has been completed and occupied, the operator shall submit an as-built plan of the entire tract showing each and all mobile homes with their dimensions, lot size, and setbacks.

## 2. Finding:

Mobile home occupants are building numerous additions ("wannigans") that do not meet codes. The primary reason is that park operators do not allow permanent foundations to be built for such structures.

## Recommendation:

The City and Borough should modify its Building Code to allow mobile home owners to put additions on to their mobile homes without a permanent foundation; however, all other building code provisions must be met. Storage sheds, covered entryways and/or enclosed porches should require a nominal fee signoff permit from the Building Department. The Building Department should maintain a file documenting applications and approvals for such improvements and should impose a time limit for completion. The Building Department should adopt certain preapproved designs or specifications and allow mobile home owners to choose the one they want to construct. Manufactured housing with a permanent foundation should be excluded from mobile home parks because space leases can be terminated in ninety (90) days, requiring the mobile home owner to vacate the property. Traditional (no foundation) mobile homes are recognized as viable housing in either a mobile home park or the proposed PMHD.



## Design

### 1. Finding:

One of the major problems that most communities are faced with during hearings on proposed mobile home park developments is that adjacent property owners want a clear separation of their property from the mobile home park. One method for incorporating such a provision into enforceable provisions is mandating that a greenbelt be placed between the adjacent properties.

### Recommendation:

Side and rear tract setbacks for mobile home parks should remain fifteen (15) feet. Said setbacks should be measured from the property line, and remain open and green without pavement or parking. Any lots which abut said tract setback do not have to conform with rear or side setback requirements.

### 2. Finding:

It has been found that smaller mobile home parks are generally not as well maintained by the operator. It appears that the parks suffer neglect because the owners do not have the financial resources to hire maintenance and/or management personnel.

### Recommendation:

Raise the minimum size of a mobile home park from two (2) acres to five (5) acres.

### 3. Finding:

One of the major safety problems with mobile homes is when they catch on fire, they burn rapidly and at an extremely high temperature. Juneau has been fortunate in that mobile home fires have been confined to one dwelling and have not spread to adjacent dwellings. Presently, the City and Borough mandates that no home can be closer than fifteen (15) feet from an adjacent home. However, the City and Borough code does not prohibit recreational vehicles and/or boats from occupying the setback space. Recreational vehicles and boats have the potential to ignite and cause a fire to spread.

Recommendation:

Recreational vehicles and boats should be prohibited from mobile home parks unless the parks have designated storage areas or at least fifteen (15) feet can be maintained between recreational vehicles and adjacent mobile homes. This provision is not to supersede park rules.

4. Finding:

One of the major problems with mobile homes is the lack of storage space. Numerous methods have been devised by mobile home occupants to alleviate their storage problems. Unattached storage sheds appear to be the best possible method for solving storage problems.

Recommendation:

Preapproved unattached storage sheds without a permanent foundation and measuring not more than 100 square feet should be allowed in the rear of a mobile home lot as long as they are not within five (5) feet of the rear lot line. In every case, side setback requirements should be maintained. The Building Department should have sketches available which illustrate the side, rear, and front setback designations.

5. Finding:

There has been some concern that possibly some area mobile homes are not adequately secured to their sites. If in fact this is true, severe weather could cause some homes to capsize. Personal injury and/or property damage may be a result of an improperly blocked (secured) mobile home.

Recommendation:

The City should adopt uniform blocking standards to insure that all mobile homes are adequately secured to the site.

Demand

1. Finding:

There is a shortage of mobile home space in the community. By 1990, between 600-700 new spaces will be needed to meet the demand of existing and future manufactured home owners. The City and Borough's efforts will be in stimulating property ownership in conjunction with mobile home ownership; however, additional quality lease spaces must also be added.

Recommendation:

Mobile home park operators should be encouraged to explore expansions of their existing parks. When considering existing park expansion, the Planning Commission and the Assembly should examine the potential benefits to would be residents along with the opinions of nearby residents.

D. PLANNED MANUFACTURED HOME DEVELOPMENT (PMHD)

The Task Force has formulated a framework for the establishment of Planned Manufactured Home Developments. These Developments are envisioned as a vehicle for stimulating additional affordable housing for Juneau residents. The basic provisions for a PMHD are included in this section.

The Mobile Home Task Force believes that city and borough lands should be made available for a pilot project for this type of housing development. Potential sites from City and Borough of Juneau lands should be identified. One site which has been identified by the Planning Department for serious consideration is the Thunder Mountain land selection. For example, a forty acre parcel could be developed in a four-phased development with each phase consisting of 60-70 lots.

The Task Force assumes that imminent conversion of mobile home parks to other uses, for example Valley Court, and the need for additional housing alternatives in the community make it necessary to start the project's development in the spring of 1983. If the Assembly approves this plan, staff should immediately begin to generate options for the Assembly. A rapid decision by the Assembly is essential if there is to be a Planned Manufactured Home Development next year.

Section \_\_\_\_\_ Planned Manufactured Home Development (PMHD)

Purpose and Intent: The purpose of this section is to create a degree of flexibility in the zoning regulations by providing a procedure whereby residential manufactured homes can be placed in a planned development with individual lots created for each unit. The primary objective of this ordinance is to foster ownership of individual lots by the manufactured home occupant; other objectives are: (a) the preservation of community open space areas, (b) redefinition of lot dimensions, and (c) the formation of homeowner associations.

- (a) Definitions. For the purpose of this section the following terms are defined:

"Accessory Structure" - means any structure on the manufactured home lot except the manufactured home and addition thereto.

"Addition" - means an enclosed structure of conventional construction or a prefabricated manufactured home unit, attached and appurtenant to a manufactured home.

"Common Space" - means a parcel of land within the site designated for a Planned Manufactured Home Development and intended for the use of enjoyment of its residents.

"Homeowners' Association" - an association which holds legal title to the common space of PMHD and assumes obligations for maintenance, improvements and conformance with provisions of any covenants and shared improvements, such as a private water and street systems, and buffers. Membership in the Homeowners' Association is mandatory.

"Manufactured Home" - dwellings classified as mobile or modular housing units whether or not permanently attached to a site which are constructed offsite.

- (b) Standards and General Criteria for Planned Mobile Home Development.
1. District Allowed: Planned Manufactured Home Developments are allowed in RML and RMM zoning districts. Planned Manufactured Home Developments are allowed as a Conditional Use in R-7 zoning district.

2. Restrictions on Occupancy of Lots: No lots may be transferred in ownership until 50% of the lots are pre-sold to persons who are obligated by a contractual agreement for purchase. If the development is constructed in phases, a construction schedule must be submitted and no lots may be occupied until 50% of the lots in the development phase are sold.
3. Uses Permitted: Manufactured Homes; additions and accessory structures; recreation facilities and areas; and common areas.
4. Dimensional Requirements:
  - a) Tract size - Five (5) acres, shall be the minimum size of any planned manufactured home development.
  - b) Tract buffer - a 15 foot buffer shall be maintained around the perimeter of the Planned Manufactured Home Development tract and shall be included as a part of the Planned Manufactured Home Development. Said buffer shall screen the Planned Manufactured Home Development from adjacent developments and shall prevent the one from having a visual impact on the other. The determination of visual impact shall be based on the view from a first story window on either side of the property line. The buffer shall prevent undue intrusion of light and the undue intrusion of privacy from either side of the property line. Provision shall be made for the maintenance of the buffer regardless of the nature thereof.
  - c) Dimensional Standards. Dimensional standards are:
    - (1) Minimum lot size: 4,700 square feet
    - (2) Minimum width of lot at front of lot line = 47 feet
    - (3) Minimum depth of lot: 100 feet
    - (4) Maximum building height: 35 feet
    - (5) Maximum lot coverage: 50% includes all additions and accessory structures
    - (6) Minimum front yard setback: 15 feet
    - (7) Minimum rear yard setback: 15 feet
    - (8) Minimum side yard setback: 7.5 feet

5. Streets and Parking.

- a) All streets shall be surfaced with all-weather materials to a minimum width of 24 feet.
- b) Right-of-way widths shall be a minimum of forty (40) feet for streets which service 100 lots or more and all other streets shall have a minimum right-of-way width of 35 feet.
- c) A minimum of two (2) off-street parking spaces shall be provided on each lot.

6. The creation of a Homeowners' Association is a mandatory requirement for receiving approval of a Planned Manufactured Home Development. The developer is responsible for providing copies of the following legal documents: Enabling Declaration; Declaration of Covenants; conditions and restrictions; Articles of Incorporation, stating maintenance, design, including construction and architectural controls and other purposes of the association; and association by-laws. Homeowners' Association must be in accordance with applicable state laws of Alaska.

7. Common Space: Adequate guarantee in the form of covenants, etc., shall be provided to insure the reservation and maintenance of said space. A minimum of 100 square feet for each lot in the PMHD must be deeded to the Homeowners' Association for use as common space.

(c) Procedure for Filing.

Plans

Submission of covenants - Homeowners' Association, etc.

Security

DIMENSIONAL STANDARDS COMPARISON\*

<u>Standards</u>	<u>Zones</u>		
	<u>RMM</u>	<u>PMHD</u>	<u>Zero Lot Line, R-12</u>
Lot Size - square feet	5,400	4,700	6,000
Frontage	60	47	55
Lot Depth	90	100	100
Maximum Building Height	35	35	35
Maximum Lot Coverage	40%	50%	25%
Front Yard Setback	20	15	25
Rear Yard Setback	20	15	25
Sideyard Setback	5	7.5	20

<u>Standards</u>	<u>Zones</u>		
	<u>RML</u>	<u>PMHD</u>	<u>Zero Lot Line, R-7</u>
Lot Size - square feet	5,400	4,700	4,500
Frontage	60	47	45
Lot Depth	90	100	85
Maximum Building Height	35	35	35
Maximum Lot Coverage	50%	50%	30%
Front Yard Setback	15	15	20
Rear Yard Setback	15	15	20
Sideyard Setback	5	7.5	10

\* Unless otherwise noted, dimensional standards are in linear feet and minimum standards.

E. RECOMMENDATIONS TO 14TH SESSION OF THE ALASKA STATE LEGISLATURE

There is a growing recognition among public and private housing finance leaders that mobile homes, permanently attached to the land, should be financed in the same manner as other single family housing loans. Recently, the President's Commission on Housing, a group of private housing industry executives, stated in their final report,

"The Commission believes that manufactured homes permanently attached to the land qualify as real property and recommends that Federal and State government and quasi-government agencies provide the regulatory and legal framework necessary to permit permanent mortgage financing of such property on the same basis as other real property loans."

Recently, the Federal Home Loan Mortgage Corporation (FHLMC) also has begun to mortgage property secured by mobile homes attached to the land. FHLMC action represents the first time that a national secondary mortgage market has become available to mobile home loan lenders.

The Alaska Housing Finance Corporation (AHFC) provides a vast majority of the long-term loans for state residents purchasing mobile homes. If Juneau and other communities across the state are to succeed in their efforts to have affordable quality housing, all forms of manufactured housing will play a vital role in meeting this goal. The state legislature should consider allowing purchasers of all forms of manufactured homes permanently attached to the land to receive financing in the same manner as conventional home purchasers.

The City and Borough of Juneau advises the Alaska State Legislature to consider:

- (1) Raising its \$72,000 ceiling for mobile home loans when the following conditions have been met:
  - a. The household meets normal underwriting standards.
  - b. The household is purchasing the property along with the mobile home.
  - c. The mobile home has a permanent foundation.
- (2) Including mobile homes in all its financing programs, such as, the state's (a) "Home Ownership Assistance Program"; (b) "first-time home buyers tax-exempt program"; and (c) "Pledged Account Mortgage Program" when the units



are located on property owned by the loan applicant and have a permanent foundation.

- (3) Continuing the existing "Mobile Home Loan Purchase Program."
- (4) Examining the Mobile Home Loan Purchase Program to evaluate whether said loan program should allow mortgagors to refinance their mortgages for the purpose of including a lot owned by the mortgagor in the mortgage.

The Mobile Home Task Force's recommendations are the City and Borough's initial efforts to develop a comprehensive policy and specific actions that will promote quality manufactured housing opportunities in the community. The combined expertise of the Task Force members was directed at providing vehicles for the sound expansion of manufactured living opportunities. The Task Force's recommendations are not a panacea to affordable housing in Juneau, but if they are implemented, the community's housing shortage should move one step closer to being solved.