

In down economy, trailer parks are given second glance

Posted by [bbrooks](#) April 05, 2009 11:49AM

Driving east though Lodi on Route 46, New York is visible across the Hudson, a swath of buildings that gleam like Emerald City.

Along the highway, amid the gas stations and megastores, is a piece of the past that seems light years away from Manhattan's skyscrapers.



Photos by Ed Murray/The Star-LedgerRita

Havran and her dog Sam take a walk in Sandy Point, a trailer park on Lake Hopatcong. The park dates to the 1960s.

Brown's Trailer Park, a modest cluster of single-wide mobile homes, is a reminder of the days when Jersey was country. It dates to the tail end of the Great Depression.

The 35-unit park, which opened in 1940, is a rarity in a section of the state ravaged by developers. Initially, it was an outpost for touring entertainers who would hitch their vehicles and stay the night en route to New York. As Bergen County evolved into a wealthy suburb, Brown's became a bastion of affordable living for the working class.

"I've been here since 1963," says Brown's resident Margaret Ballinger, 68, whose husband Ron mills mustard at an Englewood food plant. She participated in a successful campaign to save the park when Lodi's planning board started an eminent domain battle seven years ago.

Ballinger explains, "The town was thinking of us as trailer park people. ... If you haven't seen my home, don't knock it. It's nice, quiet, peaceful. I got my washer, dryer, dishwasher, heater, everything."

From the Depression to the recession, trailer parks have been reinvented. They're now called manufactured housing communities, and belt-tightening buyers are giving them a second glance, even in New Jersey where the double-wide has long been an outcast. Within the past few months, two new communities have opened in the state, and some bankers say loans for mobile homes are up.

Mobile homes are not all stereotypical trailers

"Demand has increased over the past six months," said Michael Salamone, executive vice president of Mainland Financial in Hammonton. "This is just the beginning. Demand will continue to rise."

The manufactured housing industry has held up well in the recession compared to traditional real estate. Even with the flashiest new factory-built palaces, monthly payments rarely exceed \$1,000, Salamone said.

The average price of a traditional single-family abode nationwide was \$313,600 in 2007 while the median cost of a dwelling assembled off-site totaled \$65,100.

"We're on a lot of people's radar right now," says Thayer Long, executive vice president of the Virginia-based Manufactured Housing Institute. "We're optimistic that the image is changing because you're seeing communities replace older housing stock with something new."

Additionally, prices of mobile homes aren't depreciating as dramatically as traditional pieces of real estate. A house that was \$55,000 five years ago is worth \$50,000 today he estimates, adding that his clients' delinquency rate is 1 percent.

MAKING THE MOVE

Peg Gandy made the move to manufactured housing after she retired two summers ago from her job as a real estate broker. She and her husband Edward spent a year comparing and contrasting traditional homes with factory models before they decided to swap their Jamesburg residence for a custom-built ranch at Clearwater Village, a 55-and-up community in Spotswood.

"It's affordable; it's a quiet life," said Gandy, 66. "I think the houses are better constructed because they have to go through this traveling bit where they're bounced around the road. My husband and I said 'We're going to try it and if we don't like it, we can move on'

"We're never leaving."

Overall, the new generation of prefab neighborhoods offer a sliver of suburban splendor far different from older communities. Two of Jersey's newest parks are Pine Crest Village in Manahawkin and Liberty Village in Millville. The latter is a 55-and-up complex featuring a clubhouse and some solar-powered units.

Owner Bob Blough has another village planned for Buena Boro but is holding off on pushing dirt until the economy picks up. Pine Crest is an older park that was relocated two years ago to make way for a shopping center. With the move, it was upgraded and expanded.

The term "mobile home" is actually something of a misnomer, since the dwellings make only one move, from factory to site. There are, however, rare instances when they are disassembled and towed away to a new locale at considerable expense.

"We had one woman take a single out because she loved her house and she found property in the Catskills," says Ann Powers, sales manager for Clearwater Village. "She paid for all the disconnecting of the utilities and off she went, but she was the only one, and that was 15 years ago."

THE PRICE IS RIGHT

For most mobile park residents, the move is often about affordability.

"It's less expensive to buy a home in a community because you're just buying a home, you're not buying the very expensive land under it," says Joan Fittz, executive director of the New Jersey Manufactured Housing Association. "Not everybody can afford a McMansion."

The organization represents some 300 communities, the majority located in Monmouth County and points south. There are only a handful of mobile park communities in the northern part of the state, due to a lack of open space and reluctance among the municipalities to roll out the welcome mat, as a stigma lingers of crime and blight.

Sometimes, however, the clichés about trailer parks are true. When Brown's had more residents, it also had more police calls. There was drug activity and domestic violence. One of its most notorious incidents was a murder nine years ago, after roommates argued over a carton of cigarettes. Crime has dropped as people have moved away. The park continues to be the source of controversy, however.

"It's a place that has outlived its usefulness," says former Lodi mayor Gary Paparozzi, who led the fight to raze Brown's. He now runs an engineering firm, P&M Surveying. "You need progress, and where else are you going to find 20 acres on Route 46? We were doing it for the greater good. There are nice families and nice homes at Brown's, but you could lower taxes by putting new businesses in there."

Unlike many other states, New Jersey has legislation to protect mobile homeowners. (It doesn't cover eminent domain issues such as the Lodi conflict.)

In 1991, a law was revised giving residents the right of first refusal if the owner of their park decides to sell the property. They can form their own association to buy the place themselves before outsiders swoop in, Fittz says. "A developer can't just come in and say, 'We're taking the land.'"

NEW MODELS, MORE ROOM

Modern manufactured homes are exponentially larger than their trailer ancestors, resembling ranch houses built on site rather than structures delivered by truck. The houses are less costly because they are constructed in a controlled environment where resources are close at hand.

"Our manufacturer has everything they need inside the factory," says Steve Coyle, owner of Wickatunk Village in Morganville, which has a mix of newer units and vintage trailers. "It's all built right there and it's brought to us. We're able to acquire the homes cheaper than it would be for us to build them on site, and that's the beauty of what we sell."

The neighborhoods look different, but the vision of suburban bliss at a discount remains the same. Land-lessees get the benefits of a good location minus mortgages. For entry-level buyers or empty-nesters, the move can be cost-effective. Used places go for as little as \$5,000 while posh new models are \$200,000 and up. Rent for land is usually between \$400 and

places go for as little as \$5,000 while posh new models are \$200,000 and up. Rent for land is usually between \$400 and \$600 per month. Amenities may include pools and recreation centers. The benefits for homebuyers in the government's recovery bill also apply to those purchasing factory-built domiciles, new and used.

A CHANGING IMAGE

With manicured yards and architectural consistency, many complexes can be mistaken for gated communities. That's not the case at Brown's, of course. It's an old-school trailer park, where clotheslines dangle, Christmas trees remain twinkling in April and washer-dryers churn under the open sky.

"The stereotypes are gradually being replaced," says Fitz. "I can't deny that there are still some communities out there with older homes. We like to emphasize that there are older site-built homes, too."

In North Jersey, some mobile home communities have been around for decades.

Sandy Point, a waterfront park on Lake Hopatcong, dates to the 1960s. When Stephen and Sharon Leek took over in 2006, they spruced it up and set rules to eliminate unsightly elements.

"We make it nice and neat," says Sharon Leek, a real estate appraiser by day. "The homeowners are supposed to maintain their own yards and if they don't, we'll do it for them and we'll charge them for it. They are only allowed to have registered vehicles, no abandoned vehicles. There's no outdoor storage other than patio furniture and BBQ grills. We don't have outside clothes lines, things like that."

While the Leeks live in a site-built home on the water, Leek's parents, Morris and Myra Sutton moved into a manufactured ranch with two bedrooms in a wooded section of the park two years ago.

"This is bigger than the house that we lived in when Sharon was little in Lake Shawnee," says Myra Sutton, who works part time at a Jefferson day care center. "When Sharon first suggested we sell our house in Middletown and move up here, I said, 'I'm not going to live in a trailer' but this looks like a house, not a trailer."

A good percentage of Jersey's land-lease properties (aka trailer parks) are age-restricted to those 55 and over, offering seniors low-maintenance living spaces and clubhouse activities. Country View Village in Belvidere has daily events, including bingo, afternoon tea, bocce tournaments and health seminars. Resident Pat Landon used to own a 38-foot single-wide during the 1950s in Neptune City and enjoyed the lifestyle so much, she was determined that she'd return to her mobile home roots after retiring.

"I love it," says Landon, 74. "My granddaughter is getting married and I said she should look at modular homes or trailers, and she said, 'Grandma, those homes are for trailer trash.' I told her, 'You're looking at trailer trash. You are trailer trash because your mother and father had one, too.'"

John and Barbara Contini moved to Country View from Nutley when the complex first opened in 1997.

"Barbara is a Shore person but when she came out here, the tranquility of it really got to her," says John, 81.

Barbara, 79, adds, "At nighttime you can hear the cows."

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