

12-20-2023

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Recommended Citation

Allen, George (2023) "RVs as Affordable Housing," *Visions in Leisure and Business*: Vol. 25: No. 2, Article 3.

DOI: <https://doi.org/10.25035/visions.25.02.03>

Available at: <https://scholarworks.bgsu.edu/visions/vol25/iss2/3>

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RVs AS Affordable Housing

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ABSTRACT

There's a perennial affordable housing availability crisis throughout the U.S. today; one that is increasingly being addressed by recreational vehicles in general, 'park models' and various types of Accessory Dwelling Units ('ADUs') in particular. This is the first independent third party effort to document the case of 'RVs as Affordable Housing'! GFA

Key Words: Housing, Residents, Recreational Vehicles, Lifestyle

TODAY’S HEADLINES

“RVs becoming Housing of Last Resort”

“Low-income People Turning to RVs”

“How the RV Industry is Becoming More Diverse”

“Can you have it all being a digital nomad?”

All point to recreational vehicles increasingly viewed and used as affordable housing.

FULL-TIME RVERS’ ARE CONSIDERED BY MANY TO BE A NEW BREED OF HOMEOWNERS

Their number is pegged at 1,000,000*1. The lifestyle is defined as RVers living in recreational vehicles 24 hours a day, seven days a week, 365 days a year - with no permanent address. These fulltime RVers, a.k.a. digital nomads and ‘workampers’ remain mobile and semi-mobile, traveling from one locale to the next for employment, to enjoy attractions, for camaraderie

among RVers, even unlimited stays in 4,536+ Harvest Host hospitality locations throughout North America (no camping fees). However, other fulltime RVers opt for a stationery lifestyle, parked amidst other RVs in RV parks and campgrounds, among manufactured homes in land lease communities (where allowed), on scattered building sites conveyed fee simple, or simply where they decide to settle. These are the folk who've found RVs, new and used, to be housing they can truly afford!

REASONS FOR THIS EMERGING CATEGORY OF RESIDENCE

Beyond the wanderlust of heretofore RVers, the widespread and increasing national need for affordable housing has popularized, some would say forced, this lifestyle alternative. To better understand what is happening, let's first identify the half dozen or more categories of recreational vehicles ('RVs'), then agree on a definition of affordable housing.

At least nine types of recreational vehicles ('RV's) & 10.5 million households own at least one RV.

Towable RVs, a.k.a. 'Trailers'

- 5th wheels (largest of towable RVs), pulled by a full-size truck (usually one ton in size), with raised front overhang (a.k.a. 'gooseneck'), 20-40 ft. in length and accommodating four to eight people.

- Travel trailers, a.k.a. ‘pull-behinds’, include ‘teardrop’ design, e.g. Airstream RVs towed by trucks, SUVs, even motorcycle, 8-40 ft. in length and accommodating two to eight people.
- Toy haulers, a.k.a. sport utility RVs, a subcategory of 5th wheels and travel trailers - some with garages for the ‘toys’ (e.g. boats, motorcycles, race cars, etc.), 18-40 ft. in length and accommodating four to eight people.
- Pop-up trailers or folding camping trailers with a base and canvas top, 8-20 ft. in length and accommodating two to eight people.
- Truck campers fit into truck beds, a.k.a. cab-overs, 6-12 ft. in length and accommodating two to four people.

Motorized RVs, a.k.a. ‘Motor Homes’

- Class A (a.k.a. diesel pushers or pullers – like a bus, using gas or diesel engines. Largest and most expensive of RVs, 25-45 ft. in length, accommodating six to eight people.
- Class B, a.k.a. camper vans or van camper. Also Class B+, as a crossover between B&C, 20-26 ft. in length and accommodating one to four people.

- Class C – like Class A but with a ‘cab over’ profile used as a bed or extra storage, a.k.a. mini-motorhome, low profile motorhome, and compact motorhome. 22-35 ft. in length and accommodating four to eight people.

Park Model RV Homes a.k.a. Park Trailer (400 sq. ft. or smaller in size), also ‘PMRV’

- According to MHVillage, “a regulated temporary living space for an RV park setting.”

FOR A WORKING AFFORDABLE HOUSING DEFINITION

Think 30 percent! “Housing is affordable when an individual or household’s Annual Gross Income (‘AGE’), or local housing market’s Area Median Income (‘AMI’) – identified by postal zip code and available online at zipwho.com, can lease a conventional apartment and or buy a home (or RV) in this local housing market, using no more than 30 percent of said AGI or AMI, for shelter and its’ related household (utility) expenses. For example > \$50,000 AGI/AMI X .3 Housing Expense Factor (‘HEF’) = \$15,000, or \$1,250/month available for rent or mortgage &

PITI (principal, interest, taxes, insurance) & household expenses.”*2 So, does 30% HEF of your AGE provide you with affordable housing?

The ‘Big Picture’ Where Affordable Housing in the U.S. is Concerned.

Quoting from the Harvard Joint Center for Housing Studies recently released (21 June 2023 report): ‘The State of the Nation’s Housing’ 2020-2023, “Between 2019 and 2021, the country saw a significant drop in housing affordability” and in 2023, “Home prices and rents remain high, as steep interest rates lock homeowners in place and slow construction.”

Enter Recreational Vehicles.

RVIA (Recreational Vehicle Industry of America) claims the median age of 11.2 million RV owners in 2021 was 53 years, but median age for first-time RV buyers is 32 years.

Definition

Definition of ‘residential housing’ is also broadening. During a recent meeting (June 2023) the International Code Council (‘ICC’) sponsored an ‘off-site construction summit’ in Washington, DC. Here, HUD-Code manufactured housing, ‘tiny houses’, RVs, modular pods, customized shipping containers, and panelized systems were all classified as being residential housing

types.*3 Even the American Association for Retired Persons (‘AARP’) is weighing in on new forms of affordable housing; in their case, using existing structures, like conversion of outdated

motels into senior living areas, closed shopping malls converted into senior housing, and unused school building made into housing..

But There's a Problem, a Challenge.

RVs are not designed or built to be used as permanent housing (i.e. Think lack of insulation and other practical living deficiencies, like size). Here paraphrasing a recent communique out of Washington State: "In an effort to increase affordable housing, some policymakers across the country have begun to look to tiny homes and RVs as a solution. Hence attempts to co-opt RV and PMRV standards and definitions to be used as housing standards. For example, NFPA 119.2 and ANSI A119.5 state these standards are for temporary-use vehicles, but regulatory and legislative efforts are afoot to use RV and PMRV standards to define permanent structures.*4 What's the fuss?

Examples of Recreational Vehicles ('RVs') Being Used as Permanent Housing.

- From a land lease community (a.k.a. manufactured home community or 'mobile home park') owner/operator with properties in the Midwest and Texas. "Down in the Rio Grande Valley there are several RV parks that cater to 'permanent RV' clientele. These individuals and families live in an RV park year round. Pretty cheap form of housing."

- Another land lease community owner, this time in central Illinois. “Every year I have homeowners/site lessees who live manufactured homes on my rental homesites that leave in the fall to winter at in their recreational vehicle somewhere in the south. And I have residents who’re ‘workampers’, living here on-site as construction workers until transferred elsewhere.”

Where to Buy New and Used RVs to be used as Temporary and Permanent Housing?

Anywhere recreational vehicles are sold! Here’s what just one retail sales operation offers in Louisiana: “No matter the size of your family, Bent’s RV offers affordable housing. Whether you’re looking for a fifth wheel or travel trailer, to house your family, we have quality inventory and manufacturers that will make your temporary housing feel a bit more like home. We have a great selection of affordable housing under \$25,000 – great quality RVs, but at a lower price! Our \$25K and under RVs for sale include top manufacturers. Need bigger space? The Keystone Springdale offers bunkhouse floorplans that sleep up to six people comfortably.

WHAT DOES THE FUTURE HOLD RELATIVE TO RVS AS AFFORDABLE HOUSING?

END NOTES

1. 1,000,000 = *The Washington Post* quoting the RV Industry Association.
2. Not all lenders include household expenses in this calculation
3. While Accessory Dwelling Units ('ADUs') were not singled-out at this time, the term does apply to 'tiny houses', park model RVs, and possibly other alternatives just cited.
4. PMRV = Park Model Recreational Vehicle. NFPA 119.2 = Standard for recreational vehicles, relating to fire and life safety. ANSI A119.5 = Standard used as a building code for PMRVs.