

Buying a Home in a Manufactured Home Park

A local guide for Grants Pass, Josephine County and the Rogue Valley

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A home in a park is the least expensive way to own a house in the Rogue Valley, and the buying process works differently from a regular home sale. You buy the home, you rent the ground under it, and the park has to approve you before the sale can close. Here are the costs, the loans, the park's approval, the paperwork and the protections Oregon law gives park residents, with the local offices and parks involved in each step.

HOW PARK OWNERSHIP WORKS

In a manufactured home park, you own the house and the park owns the land. You pay the seller for the home, then pay the park a monthly space rent for every month of your stay. Because the land isn't yours, the law treats the home as personal property, closer to a vehicle than to a house on its own lot.

Everything else in the purchase follows from that fact. Oregon records park homes through the state's Manufactured Home Ownership Document System instead of a recorded deed, most regular mortgages can't be used, and your right to stay comes from a rental agreement with the park.

A manufactured home on land the buyer owns is a different purchase. Once the home is on a permanent foundation and its ownership document is retired into the land, it counts as real estate, and ordinary mortgages apply.

WHAT IT COSTS EACH MONTH

Add these together before you fall for a home:

- **The loan payment**, if you finance the purchase.
- **Space rent**. It varies by park and often includes water, sewer or trash. Ask what's included.
- **Property taxes**. Josephine and Jackson County tax park homes too, billed to the home's owner each fall.
- **Homeowners insurance** for a manufactured home. Get a quote early; older homes and homes in high-fire areas can cost more to insure.
- **Utilities** the park doesn't cover, usually electricity and propane or gas.

How much space rent can rise. Oregon caps yearly space rent increases. For parks with more than 30 spaces, the cap is 6% for 2026 and again for 2027 (ORS 90.324, as amended by HB 3054 in 2025). Parks with 30 or fewer spaces fall under the general cap, the lesser of 10% or 7% plus inflation. Every increase requires 90 days' written notice.

Every park must hand you a Statement of Policy before you sign, and it includes a five-year rent history for the space. That history is the best predictor you have of where the rent goes next, so read it before you make an offer.

PAYING FOR A PARK HOME

Most buyers pay cash or use a loan made for manufactured homes on rented land, often called a chattel loan. These loans usually carry higher rates and shorter terms than a mortgage, and many lenders ask for 10% or more down. Plan the financing before you shop, because it shapes your price range.

- **Park-home loans from local lenders.** Ricki Pritchett at Lifetime Home Loans (LT Mortgage) offers a Manufactured Homes in Parks program with as little as 5% down, no monthly mortgage insurance, credit scores down to 550, and terms up to 25 years (program

details as of September 2026). Ask about the rate and any limit on the home's age. Ricki Pritchett, NMLS #506898, (541) 295-5902.

- **FHA Title I** finances manufactured homes on rented land with a small down payment, though few lenders carry the program.
- **Regular mortgages** (conventional, FHA, VA, USDA) work only when the home sits on land the buyer owns and counts as real estate.

The home's age. Homes built after June 15, 1976 carry a red HUD certification label, a mark lenders and insurers check before they commit. Older "mobile homes" without it can be hard to finance or insure, so many sell for cash. Oregon law bars a park from rejecting a buyer because of the home's age, size or style (ORS 90.680).

THE PARK HAS TO APPROVE YOU

Every sale in a park needs the park owner's approval of the buyer as a new tenant. Here's how it runs under ORS 90.680:

- **The seller gives the park notice** of the sale, usually 10 days.
- **You apply in writing** and pay the park's screening fee. The application counts as complete only once the park has both.
- **The park decides within seven days** of a complete application. If it says no, it owes you and the seller a written statement of the reasons.
- **Screening weighs two questions:** whether you can pay the space rent, and whether you're likely to follow the park rules. A park can't hold a seller's buyer to tougher standards than buyers of homes the park sells itself.
- **Move-in waits** for the park's acceptance.

Before any money changes hands, get the park's approval of the sale in writing. A buyer who pays first and then gets turned down owns a house on land they have no right to occupy.

THE PAPERS TO READ BEFORE YOU SIGN

Oregon requires the park to give you three documents before you become a tenant:

- **The rental agreement and park rules.** The rules are part of the agreement and set limits on quiet hours, guests, vehicles, landscaping and sheds. Breaking a rule can end a tenancy.
- **The Statement of Policy**, with the five-year rent history, the utilities and services the park supplies, any minimum age, and how disputes get resolved.
- **The park's rules for screening buyers.**

Most parks use month-to-month agreements that continue indefinitely and end only for cause. Some offer term leases, which must run at least two years. A new rental agreement can carry different rent and rules than the seller had, so read yours, not theirs. Only what's written binds you or the park.

INSPECT THE HOME AND THE SPACE

A licensed home inspection is optional in a park sale, and worth every dollar. Ask the inspector to look closely at the roof, the plumbing under the home, the skirting, the tie-downs, the decks and steps, and the electrical panel.

Ask the seller and the park for any repair notices on the home. A seller with an open notice can still sell, but must give you a copy first, and the park can require you to finish those repairs as a condition of approving you (ORS 90.632). In most parks the resident maintains the home, the yard, trees on the space and any shed or carport, so an aging outbuilding becomes your project.

QUESTIONS TO ASK THE PARK OFFICE

- What does space rent include, and when was the last increase?
- Are there open repair notices on this home or space?
- What are the pet rules: number, weight and breed?
- Is the park 55 and older? How does it verify age?
- Which rules apply to sheds, carports, fencing, parking and guests?
- What does the screening fee cost, and what are the income or credit standards?

55-AND-OLDER PARKS AND PETS

Many Grants Pass parks are 55 and older. Under the federal Housing for Older Persons Act, at least 80% of occupied homes in such a park must have one resident 55 or older, so the park will check ages and can turn away a household that doesn't fit its age policy.

Pet rules are where many local buyers get stuck. Several Grants Pass parks set weight limits around 20 to 25 pounds or allow one small pet, and breed lists often come from the park's insurance carrier, so managers can't always grant an exception. A listing that says "pets allowed" may still exclude your dog, so ask about weight and breed by name. A resident with a disability can ask the park for a reasonable accommodation for an assistance animal under fair housing law.

CLOSING: MOVING THE OWNERSHIP DOCUMENT

A park home changes hands through the state's ownership document system, not a county deed:

- **Taxes come first.** All property taxes on the home must be paid, and the county issues a tax certificate. In Josephine County, that's the Assessor's Office, 500 NW 6th St, Grants Pass, (541) 474-5260. In Jackson County, the Assessor at 10 S Oakdale Ave, Medford, (541)

774-6061.

- **Buyer, seller and any lender sign** the Manufactured Home Ownership Document Application (state form 2952).
- **The transfer gets filed** through the county assessor, a title company or a dealer, with the state's fee.

Signing a bill of sale alone doesn't transfer the home. Until the new ownership document is recorded, the seller remains the owner of record for taxes, and you lack clear proof of ownership. Using a title company or escrow for the money and the paperwork protects both sides.

PROTECTIONS ONCE YOU LIVE THERE

- **Rent increases** are capped and need 90 days' notice (see above).
- **Leaving:** you can end your tenancy with 30 days' notice. If you move out and sell the home in place, you keep paying rent until it sells.
- **Selling later:** you can sell on your own, through a broker, or through the park on a written consignment agreement. The park can't require consignment.
- **If a park closes,** Oregon requires at least 365 days' written notice and a payment to each resident, starting from \$6,000 for a single-wide, \$8,000 for a double-wide and \$10,000 for a triple-wide, adjusted each year for inflation (ORS 90.645). A state tax credit for closures also exists (ORS 316.090).
- **Disputes:** park rules include a mediation process, and the state's Manufactured and Marina Communities Resource Center offers residents and park owners free information and mediation: 1-800-453-5511.
- **Resident-owned parks:** some parks are cooperatives where residents own the land together. Riviera in Grants Pass became a resident-owned cooperative in November 2024. Buyers there join the cooperative, so ask about membership costs and how sales get approved.

REPAIR HELP FOR PARK HOMES

Josephine County expects its next block grant to set aside about \$100,000 for repairs on manufactured homes in parks outside the Grants Pass city limits, for income-qualified owners (county plans, fall 2026). Check with the county's home repair program once you own the home.

55-AND-OLDER PARKS IN JOSEPHINE COUNTY

From the state's park registry and park listings, October 2026. Contacts change, so call ahead.

Park	Where	Size	Contact
Westlake Village	936 Kings Way, Grants Pass	93 spaces	(541) 479-6020
Rogue Lea Estates	414 Currie Ln, Grants Pass	Riverside	(541) 476-9903
Country Estates	4571 Lower River Rd, Grants Pass	Riverside	(541) 476-2733
Country Village	4425 Lower River Rd, Grants Pass	58 sites	(541) 660-9461
Highland Heights	2525 Highland Ave, Grants Pass	63 spaces	(541) 660-9461
Country View	2325 NW Highland Ave, Grants Pass	59 sites	(916) 229-3080
Riviera (resident-owned)	5076 Leonard Rd, Grants Pass	103 spaces	(541) 479-5104
Willow Estates North and South	1151 Willow Ln, Grants Pass	133 spaces	(541) 476-1525
River Haven Mobile Estates	1241 Dowell Rd, Grants Pass	76 spaces	(541) 660-7727
Caveman Mobile Home Park	3764 Rogue River Hwy, Grants Pass	32 spaces	(541) 218-7169
Redwood Acres	2575 Redwood Ave, Grants Pass	18 spaces	(541) 660-3844
Circle Tree	2172 Arnold Ave, Grants Pass	38 sites	Office on site
College Mobile Park	1950 Demaray Dr, Grants Pass	16 spaces	(541) 291-3534

BEFORE YOU SIGN THE PAPERS

- [] Financing lined up for a home on rented land, or cash ready
- [] Total monthly cost added up: loan, space rent, taxes, insurance, utilities
- [] Rental agreement, park rules and Statement of Policy read in full
- [] Five-year rent history reviewed
- [] Pet weight and breed rules confirmed by name
- [] Age policy confirmed for every household member
- [] Open repair notices requested from the seller and the park
- [] Licensed home inspection completed
- [] Insurance quote in hand
- [] Park approval received in writing before any money moves
- [] Taxes paid and county tax certificate issued
- [] Ownership document transfer filed through the assessor or a title company

Buying or selling a home in a park?

I hold the Seniors Real Estate Specialist designation and work with buyers and sellers in Rogue Valley parks: lining up the right loan, reading the park's papers with you, and walking the sale through approval and the ownership transfer. Call or text me at (971) 303-2253.

[The Senior Transition Program](#)

Third parties run the programs, loans and parks listed here; I don't administer or guarantee these programs or parks. Laws, rent caps, fees and loan terms change, and figures cited here were checked in October 2026. Confirm current details with the park, the lender or the agency listed before you decide. This guide is general information, not legal, tax or financial advice.