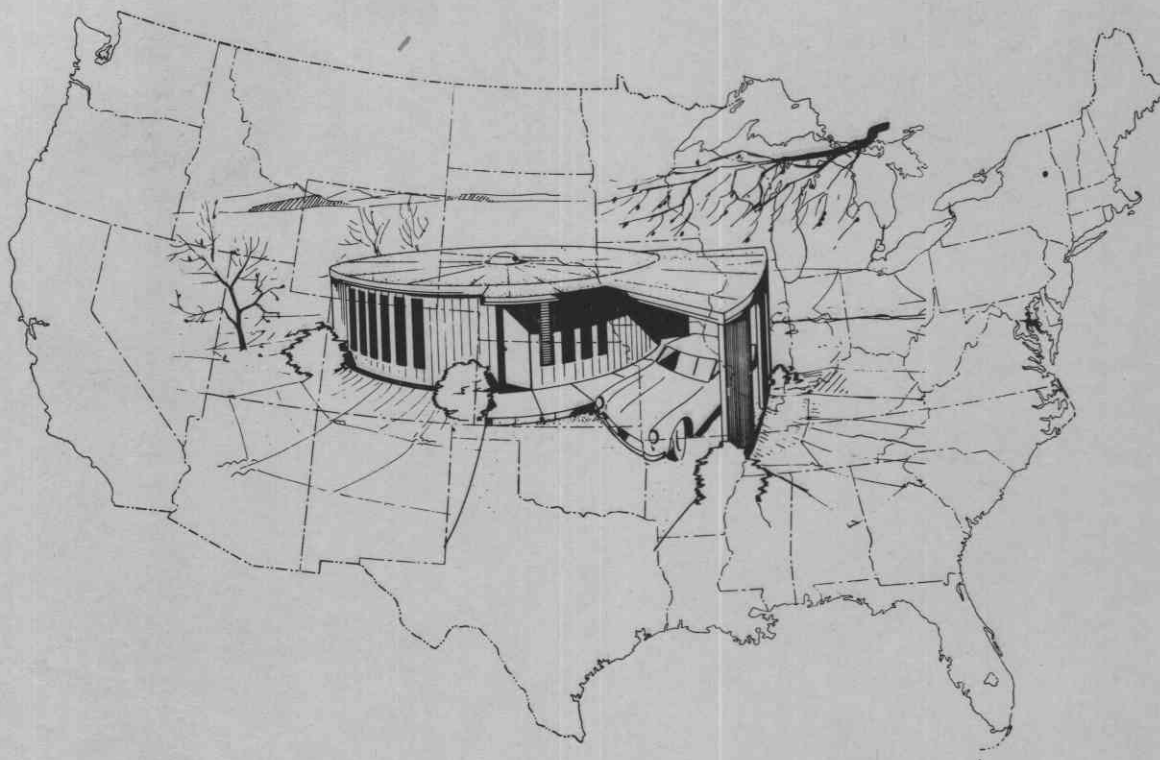




**United States
Department
of Agriculture**

**A COMPREHENSIVE BIBLIOGRAPHY ON
VACATION HOMES AND RECREATIONAL LANDS
IN THE UNITED STATES**

**Forest Service
Research Paper
SE-202**



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A COMPREHENSIVE BIBLIOGRAPHY ON VACATION HOMES AND RECREATIONAL LANDS IN THE UNITED STATES

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INTRODUCTION

Overview of the Markets

This bibliography lists all the known literature relating to vacation homes and recreational lands. Vacation homes and recreational lands are sometimes difficult to define, but they share two characteristics: they are privately owned and they are utilized only for seasonal recreational purposes. The category of vacation homes includes resort condominiums; hunting cabins; homes for vacation now and retirement later; summer cottages; etc. The category of recreational land includes scattered vacation-home sites; raw-land-investment subdivisions; vacation-home subdivisions with a few improvements; complete, high-amenity recreational communities, etc.

Few other land or housing submarkets have received as much national attention as did the markets for vacation homes and recreational lands during the period from 1969 to 1975. The first part of this 6-year period was characterized by an incredible expansion in supply and demand for the two interrelated commodities. The latter part of this period was characterized by an equally incredible decline in demand, with enormous numbers of consumer problems, environmental degradation, financial losses, and associated negative publicity. Since 1975, demand has again in-

creased, although the types, quality, and sophistication of the products offered have changed considerably.

The following text should be useful in directing reader use of the bibliography. It describes the evolution of the vacation-home and recreational-land markets and the current supply and demand factors.

Evolution of the Markets

Historically, two basic types of recreational-land development have occurred in this country. The first was a scattering of individual lots in secluded areas. Favorite locations were near lakes, in the mountains, and on the seashores. Typically, lots were purchased from farmers or ranchers, and many were on marginally productive or non-productive land. Lots usually were small and density was frequently high, with very few public facilities, if any. Most houses constructed on these lots were small and were not intended as permanent living quarters, e.g., a hunting cabin in the Maine woods, a lake cottage in the Adirondacks, or a Swiss villa in the Smoky Mountains. Large mansions built by very wealthy people also represent a type of scattered development, but these did not and do not occur in sufficient numbers to justify close attention.

Scattered-lot development is still occurring, but the market has shifted mainly to more organized land development and sales promotion.

The second type of development was a series of platted lots in scenically attractive areas. Again, lots were small (usually at urban densities), and public facilities and services were mini-

¹This bibliography is part of a larger study of vacation homes in the United States and was sponsored by the Southeastern Forest Experiment Station, Clemson, South Carolina, and the Resources Program and Assessment Office, U.S. Forest Service, Washington, D. C.

mal. For the most part, developments were located close to metropolitan areas in an attempt to capture the mass markets. Many of these developed areas have evolved into communities of primary residences. Typical examples are found on Cape Cod, the Jersey Shore, and St. Petersburg, Florida.

During the 1920's, mass marketing of new recreational land began in Florida, and, to a lesser degree, in California. A similar phenomenon began in the late 1950's and early 1960's, spreading throughout the United States and continuing into the early 1970's.

Developers could sell land by mail. All that was required was to tie up the land through purchase of options and make minimal improvements, hire a sales force, launch an advertising campaign, and start the selling. Many developers got rich on the down payments alone.

At first, developers sold retirement lots; later they switched from a retirement to an investment sales pitch. At this point, the real abuses began. By 1970, the land-merchandising business had become a gigantic industry.

Probably no single group harmed the land-development industry or created as negative an image in the public's eye as did the raw-land merchandisers. The proportion of lots built upon was extremely low, land was prematurely subdivided, amenities or services provided were few, promises were frequently broken, and most buyers became dissatisfied.

The leisure home "subdivision" began to occur in the mid-1960's. Land within a certain distance of metropolitan areas was marketed mainly to users in that area. Often, some recreational amenities such as man-made lakes, swimming pools, and golf courses were developed. The general philosophy of developers was to construct the beginnings of a real community by making site improvements, constructing housing, and providing some developed recreational amenities. However, the business is still one of merchandising land. Every major metropolitan area in the United States has at least a few second-home communities nearby. This market is essentially people who actually intend to use the property for leisure-time pursuits, as opposed to those interested merely in speculative land investment.

The vacation-home subdivision probably has the greatest range of quality and amenities of any of the recreational-property concepts. A large number of both good and poor projects exist

throughout the country.

A development frequently referred to as a recreational "community" began to occur in the late 1960's. Here, although developers were still making most of their money from land sales, their time-frame was greatly extended and their plans included extensive development, often including the construction of housing. The market today is predominantly a user market of home buyers rather than speculative lot buyers. Land planning in these communities is the most sophisticated in the industry. Most of these developments include well-developed recreational facilities such as golf courses, marinas, and ski slopes. Front-end investments in recreational amenities and site improvements are high, and the companies either building or financing such projects generally are large corporate enterprises.

The market focuses on families with high incomes who usually can afford to fly considerable distances to their project. Speculative investment still occurs, but often it includes housing in addition to land. These projects exhibit the greatest likelihood of financial success in establishing a lasting and viable community of real worth.

Community-type projects, although limited to only the affluent consumer, provide almost all the necessary public services and facilities, in addition to a wide variety of recreational amenities. Many of these communities are being advertised as "new towns." Usually, they are fairly high in quality, but they frequently do not have the complete infrastructure associated with a well-developed urban environment.

Several other types of recreational properties, in addition to the developments mentioned previously, are also available. One is the resort condominium, which became popular in the late 1960's. Compared with total acres devoted to recreational-land vacation-home projects, the magnitude of condominium projects is relatively small. However, in many parts of the country (e.g., Lake Tahoe, the Florida coast, the Caribbean, and Hawaii), they have become extremely popular. For the most part, condominiums are located within the vacation-home communities along with single-family, detached vacation homes and individually owned recreational lots.

Another concept is the "club." One type of club has the land remaining under a single ownership, such as the developer or a club association. Legal platting and almost all other actions required by public law are thus eliminated. Club members do not receive a deed; instead, they are

assigned "exclusive use rights" to a specific site.

Still another club concept involves developers who own several campgrounds. A consumer purchases a membership in the club, then either by reservation or on the basis of first come first served is entitled to use the sites at any of the developer's campgrounds.

Other opportunities in recreational land are also becoming available to the consumer as shared ownership or undivided interest. As with campgrounds, it now is possible to buy a portion of a recreational unit rather than the entire unit. With shared ownership, the property purchased is measured not only in units of space but also in units of time. Thus, the consumer can pay one-quarter of the total selling price of a condominium unit and be entitled to its use for one-quarter of the year, either for a continuous 3-month period or for 13 weeks distributed throughout the year. Because the entry fee is considerably smaller than for the other types of recreational properties, this approach opens the market to many more persons.

Traditionally, the recreational-land-development industry has been fragmented and characterized by a wide variety of participants ranging from the unscrupulous rip-off artist to the legitimate "community" developer. Respectability of the industry has been questioned severely by the public, the media, and political decisionmakers. In many instances, such questioning has been thoroughly justified; in many others, unfair generalizations have been extended to all recreational-land developers.

Thus, the market for privately owned seasonal recreational property has undergone considerable change. Many innovations have been introduced, and significant peaks of high and low demand have been realized.

Magnitude of Current Markets

Reliable figures for the total number of recreational properties, especially the lots, are not available. Fragmented data from several sources, however, can be used to provide some approximate base figures. A review of recreational-land projects registered with the U.S. Office of Interstate Land Sales Registration (OILSR) shows that over 5 million lots were registered from 1968 to 1978 in 4,400 projects, of which about 4.4 million acres are subdivided land. An estimated two-thirds of all recreational-land communities in the country have registered with OILSR. If the non-

registered projects are included, the totals are probably closer to 6,000 projects involving 7.5 million lots and 6 million acres.

A national opinion survey, undertaken in 1973 by the Opinion Research Corporation of Princeton, New Jersey, revealed that 8.5 percent of all households owned a recreational lot. This percentage represented some 5.4 million lots. To estimate accurately the total number of both sold and unsold recreational lots is impossible. However, some surveys indicate that 12 to 15 million recreational lots currently exist in this country. Even this is probably a conservative estimate.

For vacation homes, the most reliable figures on existing stock are available from the U.S. Bureau of the Census. Frequent estimates have been made by many participants in the housing industry, but they represent only fragmented, educated guesses. Unfortunately, not even the Census has provided a well-defined count of vacation homes.

In 1970, nearly 3 million households owned vacation homes. Assuming an approximate annual increase of 100,000 new homes during the past few years, the total standing stock of vacation homes in the United States is perhaps 3.75 million for 1978. This would mean that slightly over 5 percent of all households owns a vacation home, and that this type of unit accounts for slightly less than 5 percent of the total housing stock.

Finally, some estimates can be made for the extent of use of vacation homes. The number of days that owners usually occupy their unit averages between 50 and 80. Visits tend to be frequent, but the average length of stay per visit tends to be only a few days. The average family size of owners is 3.1 persons, indicating approximately 650 million person-day visits to vacation homes for members of families owning the units. At least 10 percent of the units are also occupied by renters, bringing the total number of person-days annually spent in vacation homes in the United States to perhaps 750 million.

At first glance the market for privately owned recreational properties appears insignificant. The importance of these properties becomes more apparent when considering the number of persons annually in a state of flux between primary and vacation residences, the resultant impacts upon the host community, and the many new types of products being offered the consumer. Entries in this bibliography touch all of these issues and many others.

Organization

The bibliography contains 619 entries and is divided into 5 major sections and 17 subsections.

Part I concerns the evolution of the markets for vacation homes and recreational land, including the three major periods: the formative years (pre-1969); the peak years (1969 to 1972); and the recent years of change (1973 to present). Also included are entries intended to expose some of the numerous problems associated with the recreational-land-development industry during its periods of peak and decline—consumer rip-off, environmental degradation, and premature development.

Part II lists entries that analyze the market for vacation homes and recreational lots, as well as elements of supply and demand. Although most entries concern local or regional studies, several national surveys are included. A subsection on location of recreational properties is included also.

Part III concerns the consumer. Included are

subsections on consumer characteristics, consumer guides, and consumer financing. It should be noted that materials on consumer characteristics are also included in many of the national and regional studies listed in Part II.

Part IV lists entries which describe impacts of vacation homes and recreational-land developments upon their host community. Specific subsections deal with environmental and economic impacts.

Part V includes a variety of entries devoted to guidelines for recreational-land developers, resort condominiums, the time-share concept, and newsletters and directories.

Although the bibliography is believed to be the most complete ever compiled on the subject, two areas are omitted: (1) building designs for vacation homes; and (2) problems and legal suits of individual land companies in recent years. Numerous articles have been written about both areas, but most have been restricted to non-analytical design brochures or newspaper reports.

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