

Manufactured Housing Replacement

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Manufactured Housing in Oregon Is Critical

- ❖ Manufactured homes (MFHs) account for 7.6% of Oregon's housing stock, home to over 285,000 Oregonians.
 - ❖ Manufactured homes are aging, with 55% of the units in Oregon built before 1980.
- ❖ 42% of manufactured housing is affordable, compared to 21% of other housing types.
- ❖ 78% of the manufactured homes in Oregon are located outside of the Portland Metro area, and manufactured homes in parks account for 45% of the homes in the state.
 - ❖ In Curry County (southern coast), 1/3rd of county residents live in a manufactured home.
- ❖ Manufactured housing offers families an alternative choice in deciding on housing options, a choice that may be preferable to them.

Manufactured Housing in Oregon Is Inequitable

- ❖ According to Prosperity Now (fka CFED), compared to other homeowners, manufactured home owners in Oregon are more likely to be:
 - ❖ Low-Income – Median annual household income of \$34,860, compared to \$65,593 for all homeowners.
 - ❖ Over the age of 65.
 - ❖ Represent communities of color and/or speak a language other than English at home.
 - ❖ Receive SNAP Benefits.
 - ❖ Have lower levels of educational attainment.
 - ❖ Work in low-wage occupations.
- ❖ Owners are less likely to have a mortgage, as most manufactured homes are titled and financed as personal property
 - ❖ Higher interest rates, shorter repayment periods, fewer protections.
 - ❖ Homes depreciate, making it harder for owners to build wealth through homeownership.

Our Approach to Manufactured Housing in Rural Southwest Oregon

- ❖ Recognize that manufactured housing is an important and prevalent part of our communities' housing spectrum.
- ❖ Recognize that manufactured housing is a valid option for families, especially given the affordability and availability of other housing types.
 - ❖ The rental unit vacancy rate in Roseburg is less than 3%, in Coos Bay/North Bend, it is less than 1%
- ❖ Work to build organizational capacity and the capacity of the broader housing and community development field in Oregon to address manufactured housing.
- ❖ Experimenting with different models, funding sources, and partners
 - ❖ Data and Best Practices – I'M HOME (CFED/Prosperity Now) Lead Organization, a Health Impact Assessment with Oregon Health Authority, resident surveys.
 - ❖ Home Replacement – ReHome Oregon Initiative
 - ❖ Home Repair and Rehabilitation – Curry County Housing Stock Upgrade Initiative, Community Development Block Grant project, Safe and Sound, Moisture Control
 - ❖ Park Preservation via non-profit ownership – Newton Creek Manor

Home Replacement – ReHome Oregon

- ❖ ReHome Oregon was a collaborative effort seeking to address substandard manufactured homes with new energy, efficient homes.
- ❖ As each homeowner is different, each replacement project had to be tailored to individual homeowner circumstances.
- ❖ 7 families were assisted in Douglas and Curry County,

Pre-Replacement Conditions



Pre-Replacement Conditions





ReHome Oregon- Project Examples

❖ The Shenbergs – Port Orford, Curry County

- ❖ Elderly couple, Mr. Shenberg is a veteran. Their annual income is just shy of \$24,000.
- ❖ They have lived in their home, on their land since 1979, and they aren't moving!
- ❖ Prior to replacement, their monthly electric bill was averaging \$220 a month. Their primary heat source was a wood burning stove





ReHome Oregon- Project Examples

❖ Celeste Bridgeford – Brookings, Curry County



ReHome Oregon- Project Examples

❖ Janet Bailey - Sixes, Curry County



ReHome Oregon- Project Examples

❖ George Edwards— Gold Beach, Curry County



Home Replacement - Key Lessons

- ❖ Home Replacement requires significant subsidy, given the incomes of the families most likely to reside in manufactured housing in our service area and lack of access to capital.
- ❖ As each project is different and based on different household and home characteristics, it is inherently inefficient. This has been is an “artisan” product
- ❖ While the positive impact to individual families is significant and meaningful, it is less clear what the community level impact will be given the limited and artisanal method of production.
- ❖ Repair and Rehab may provide an alternative to replacement, especially if repair and rehab efforts can work with families prior to their homes deteriorating to where replacement is needed.

Additional Resources

Pew Charitable Trust Video: <http://www.pewtrusts.org/en/multimedia/video/2015/health-impact-assessment-helps-families-replace-unsafe-manufactured-housing>

Robert Wood Johnson Foundation: <http://www.countyhealthrankings.org/community-in-action/hia-curry-county-or-brings-manufactured-housing-par>

Curry Coastal Pilot Article: <http://www.currypilot.com/news/4319168-151/a-new-place-to-live>

ReHome Oregon Feature: https://www.youtube.com/watch?v=B6prc1z1_Uo&t=1s