



ReHome Oregon

MANUFACTURED HOUSING UPGRADE INITIATIVE

Curry County, Oregon

- 22,000 people—Less dense than Nebraska
- Per-capita income ~\$18,000; 13% below Fed poverty line; 35% over age of 55
- 3,800 Curry Co. families live in manufactured homes* —30% of which have serious health- and safety-related problems
- Health impacts attributable to these homes include:
 - Respiratory problems (#1 cause of hospitalizations in Curry Co.)
 - Tripping hazards—holes in floor
 - Accessibility problems for disabled
 - The homes are expensive to heat—often more expensive than a much larger stick-built home.

Current Housing Conditions





Physical – Energy and Weather Tightness



What we're replacing them with













Specs

Structural	
	Gable roof. 4:12 Pitch single, 3:12 two-section
	6" eaves fr/back
	10" eaves at ends
	7/16" OSB roof sheathing
	2x6 floor joists min, 16" o.c.
	19/32" tongue and groove OSB floor sheathing
	Foundation-ready floor framing and chassis--all steel chassis components recessed 8 to 10 inches from floor edges
	2x6 exterior walls
	2x3 min interior walls
Exterior	
	Cement board fascia and soffit
	30 yr Architectural shingles, hand tabbed for coastal applications
	3/8" min cement board siding
	Whole house wrap
	Window and door flashing
	Belly band cement board and flashed, when used
	4 in. cement board window trim and cement board trim at corners and any other locations
	Paint: semi-gloss, "25 year" grade
	36" six panel fiberglass doors, with brushed nickel lock set w/ deadbolt

Energy and Insulation	
	NEEM home certification
	R-33 Floor
	R-21 Walls
	R-40 Ceiling
	U-0.30 window

Elec/Plm.	
	HSPF 9 Ductless Heat Pump, sizing approved by NEEM
	LED lamps throughout (screw-in acceptable)
	200 amp elec
	Ceiling fan in LR and master bed
	PEX water lines
	Min 40 gal electric WH
	Indoor whole house water shutoff
	Double bowl kitchen sink, stainless steel
	Metal faucet
	2 frost free hose bibs (front, back)

Per-Home Budget—Single Section

Base price: \$34,709 + Upgrades \$7,833 = \$42,542

Transport, set-up, and site-work: \$22,942

Deconstruction of old home & septic \$7,400*

Well and/or Septic Clearance: \$1,943

~~\$80,000~~

Well: \$10,500

\$96,977

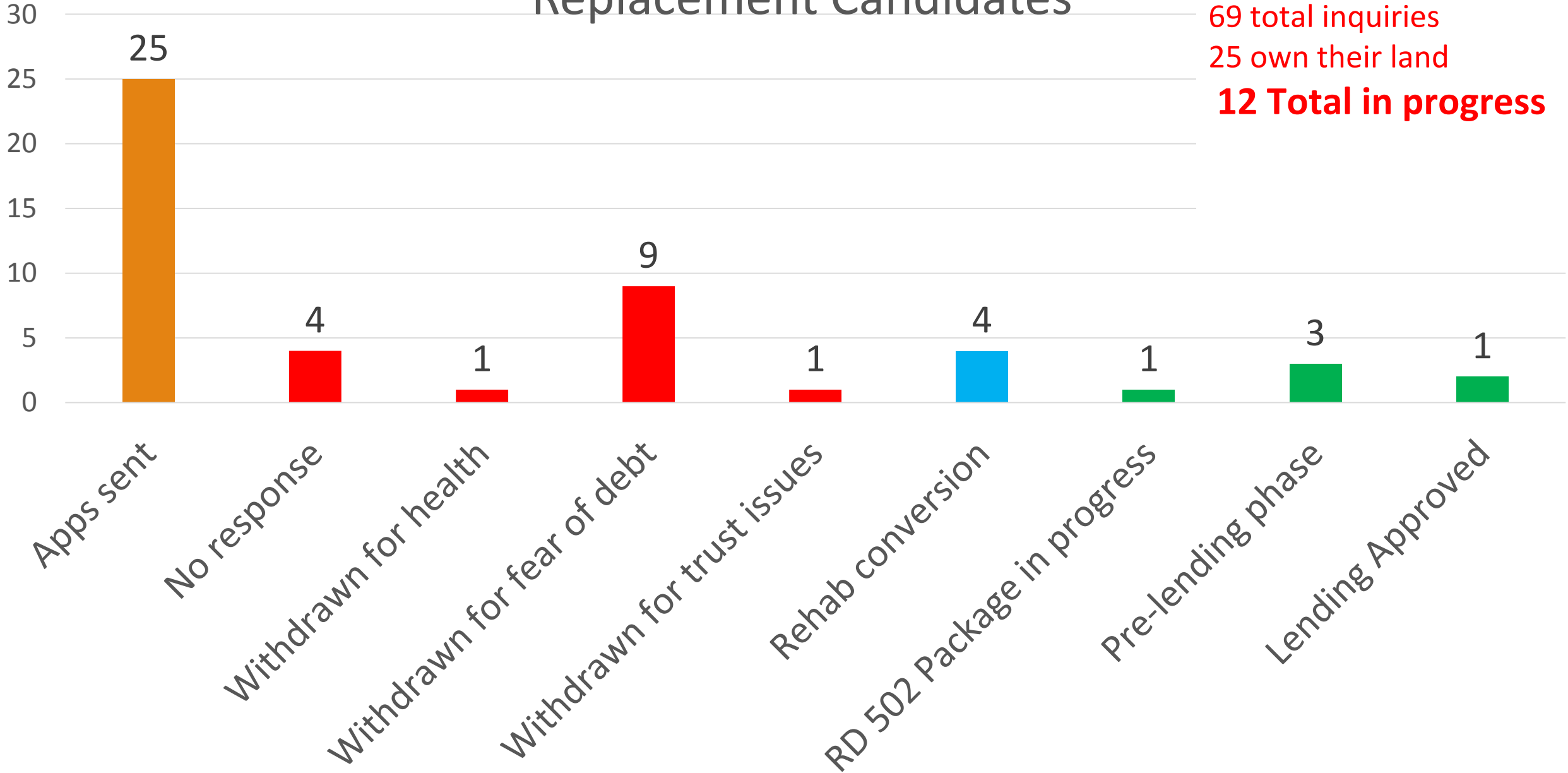
Septic: \$11,650

SUB TOTAL: \$73,000+ for single-wide, 2 bedroom home

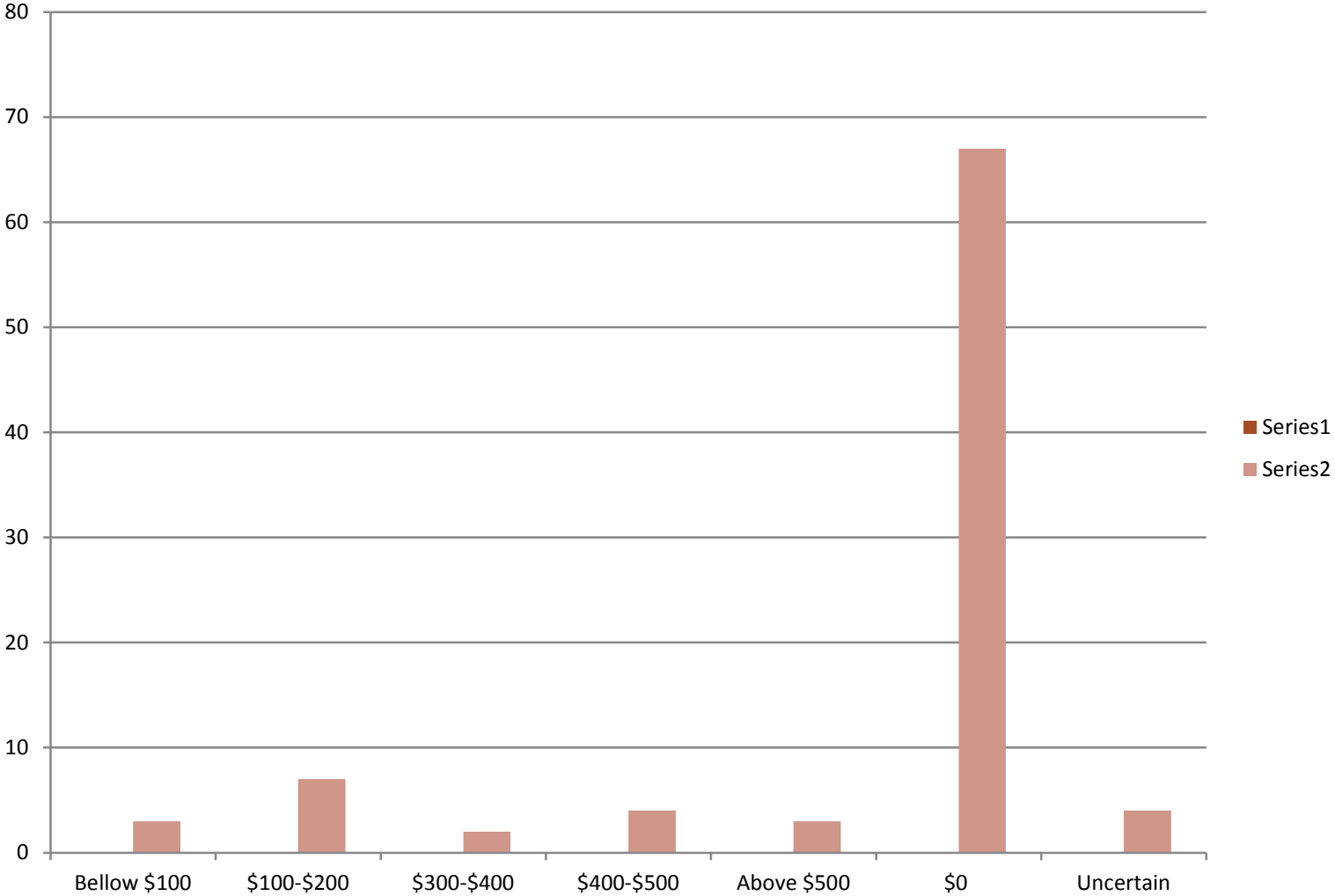
- *After testing (\$950), it was determined that this home has no asbestos hazard. If asbestos had been found, abatement would have cost an additional \$5,000.

Replacement Candidates

69 total inquiries
25 own their land
12 Total in progress



How much can you pay per month—on top of your current housing expenses—to repair or replace your current manufactured home?



Statewide survey with Portland State University.

Preliminary results only

Roadblocks--Replacement

Challenge	Solution	Status
Septic & well inspections; \$2,000 each per home	Add this cost to the final mortgage	In progress—but we need to ensure client will qualify before paying.
Septic and/or well repair; \$10k-20k each. Most homes will need	<ul style="list-style-type: none"> RD 504 (if under 50% AMI) 	<ul style="list-style-type: none"> Works, but timing difficult
Lack of willingness for mortgage	Prove that this is affordable	1 st completion will build trust. Also, used homes?
<p>Appraisal problems; LTV too low</p> <ul style="list-style-type: none"> Appraisals do not reflect energy efficiency upgrades 		<ul style="list-style-type: none"> “Build our own comps” Reduce install cost—Curry County is expensive (Use one model only? Drop perm found?)
High percentage of MFH in parks—hard to help	USDA RD? Unsecured debt? Angel investor loan loss reserve?	Hmm...

Roadblocks—Repair

(Our waiting list for repairs in parks is nearly 50 clients long)

Challenge	Solution	Status
Same cost to repair as site-built home	“Stop bleeding” only?	No change in current repair standards
Can’t spend more than 50% value of structure with typical CDBG	Expanded environmental review allows up to 75%. Called “Major Rehab.” This is new to both NWU and OBDD-IFA	Ongoing; 31 homes repaired by May 2016
Misinformation, suspicion among MFH residents	Hold more meetings at the parks. Reply carefully to all calls.	Getting better.

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NeighborWorks Umpqua

Building Homes, Building Communities, Building Lives | nwumpqua.org

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