



ReHome Oregon

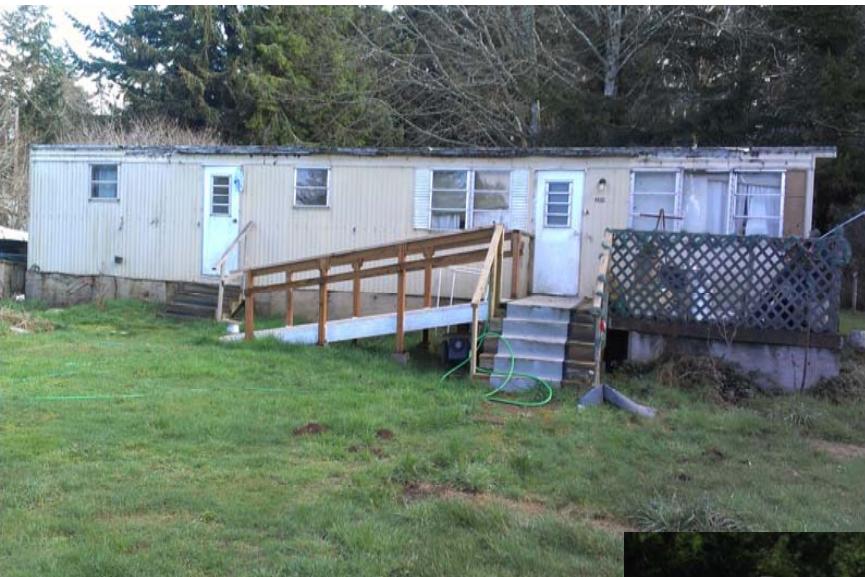
MANUFACTURED HOUSING UPGRADE INITIATIVE

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 Conditions





What we're replacing them with



Beautiful, Right?

Our new homes will have:

- Cement-board siding
- Double-pane windows
- Real foundations
- Often, new septic/well

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	Energy and Insulation NEEM home certification R-33 Floor R-21 Walls R-40 Ceiling U-0.30 window
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	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 “sections” to these specs start at around \$50,000

Transport, set-up, and site-work we expect to average about \$15,000

Deconstruction of old home \$5,600*

Well and/or Septic Clearance: >\$2,000 per

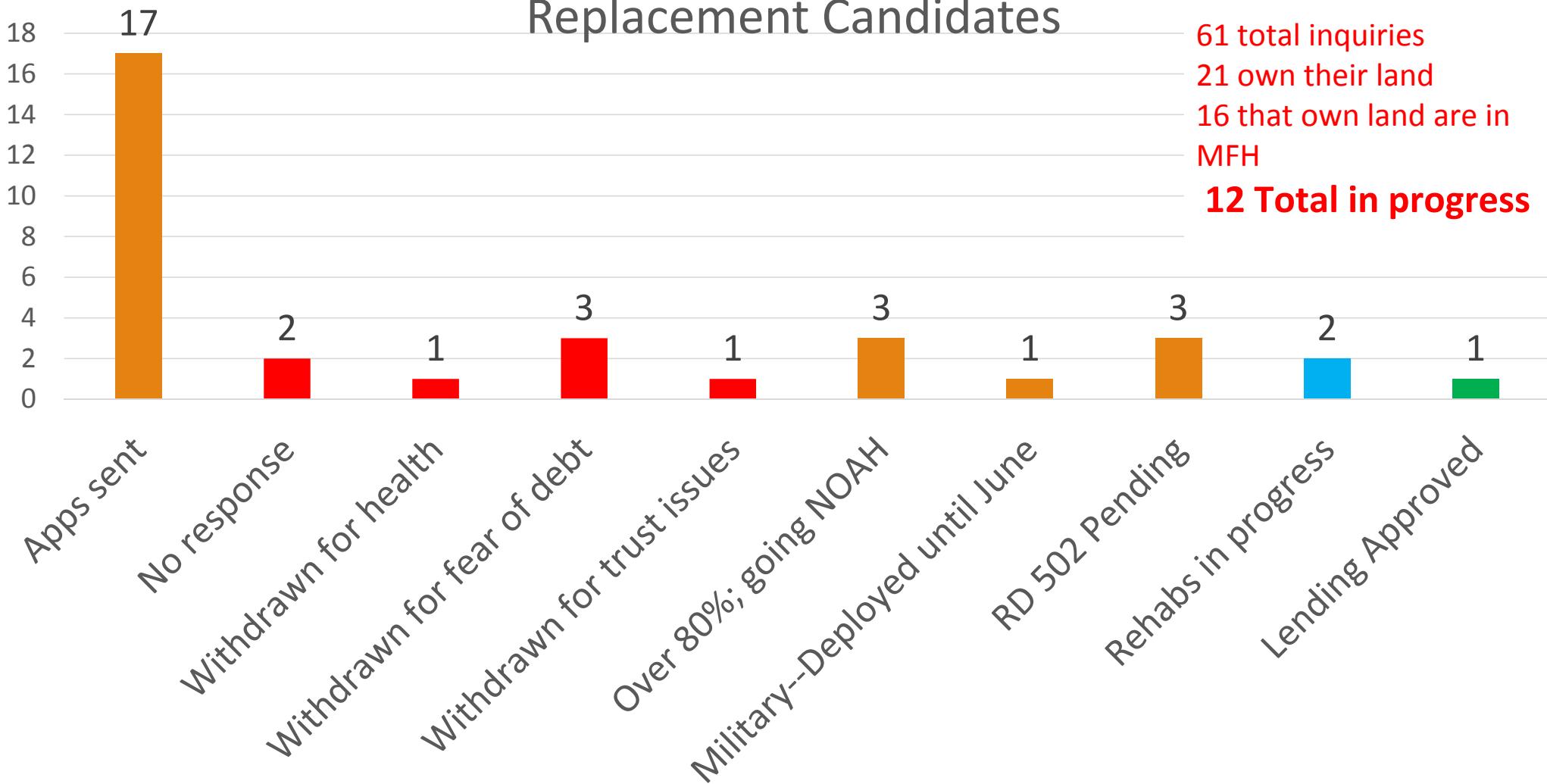
\$80,000

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

- Plus the cost of new septic (\$10,000-20,000) and/or a new well

*Quoted price to decommission the 1st single-wide, for Janet. Doubles may be more, but this home has asbestos hazards.

Replacement Candidates



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) SHOP funds (if under 80% AMI) 	<ul style="list-style-type: none"> Works, but timing difficult Up to \$15k/home in new funding! Requires SH hours.
Client income >80% AMI; DNQ for RD 502 (3 applicants so far)	<ul style="list-style-type: none"> Use NOAH funds Use 502 Guaranteed 	<ul style="list-style-type: none"> Partner w/ PHC. Ready June? Will work—but cannot refinance existing debt.
Lack of willingness for mortgage	Prove that this is affordable	1 st completion will build trust. Also, used homes?
High percentage of MFH in parks—hard to reach those outside	Radio, print, Craigslist, Facebook, door-to-door, posters	Ongoing, but could use more ideas

Roadblocks—Repair

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

Challenge	Solution	Status
CDBG process is long and involved	Keep pushing	Ongoing. Sec.3 and LEP done; enviro review ½. Sec. 504 compliance will take time.
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. Expected complete 6 weeks. Expanded 8-step process is in progress.
At 75% of value of structure, many cannot be helped due to HQS. There will be a great many we have to turn away.	Secure additional funding? <hr/> Help families move out of parks onto new lots with new homes?	Any ideas? Is there a way around HQS?
Misinformation among park residents	Hold more meetings at the parks. Reply carefully to all calls.	Getting better.
For non-park rehab, so many applicants owe back taxes	Can NWU help set up pymt plan?	Right now, we must deny loans to clients owing taxes.

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NeighborWorks Umpqua

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