## SECTION 4 RECIPIENT SPOTLIGHT
### NeighborWorks Umpqua

### Impact Summary
Improving the housing security and health of Oregon’s low-income manufactured home owners.

### Section 4 Outcomes
Surveyed and analyzed the needs of manufactured housing owners in Oregon, which informed programs designed to more effectively replace or rehab dilapidated homes.

### How Section 4 Funds Were Used
Supported a state-wide survey of manufactured housing residents, a consultant to engage the health care industry and assess residents’ health needs. Also supported the development of white papers, toolkits and presentations to improve manufactured housing replacement programs across Oregon.

### 2016 Section 4 Grant
$50,000

### Private Funds Match
$50,000 (1 to 1 match)

### Technical Assistance from Enterprise
A partner for over a decade, Enterprise staff provided input and assistance in the development of survey tools.

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## Rehabilitating Manufactured Homes to Improve Resident Health and Safety in Rural Oregon

![A manufactured home undergoing rehab in rural Oregon](image)

### With Section 4 Funds, Evaluating the Need for and Impact of Manufactured Home Rehabs
Manufactured homes account for nearly 11 percent of the housing stock in Oregon, according to Oregon Housing and Community Services, and many are dilapidated structures in dire need of repair or replacement. For example, many residents are unable to even heat or cool their homes because of high costs and substandard materials and systems. Residents live amid safety hazards and suffer poor health caused by respiratory complications, vector-related diseases and depression. Many lack the funds to make home improvements and it is nearly impossible to get loans for repairing or replacing a manufactured home.

NeighborWorks Umpqua (NWU) is a rural non-profit community organization that increases access to affordable homes and promotes community stability, business success and economic growth in Coos, Curry, Douglas and Josephine counties, Oregon. Through its Rehab Program, NWU replaces or repairs unhealthy and inefficient homes with safe, modern manufactured homes for individuals and families.

Section 4 funding allowed NWU to conduct a survey, in conjunction with Portland State University, on the state of manufactured housing in Oregon and owner needs. This data accompanied research on home replacement financing models to improve housing conditions for manufactured home owners. Funds supported NWU’s data collection and analysis, which also measured the health impacts of dilapidated manufactured homes. The research findings have led to new manufactured home repair programs and more flexible use of mortgage funds, through the USDA Office of Rural Development, to purchase manufactured homes on cooperatively owned land.

### Section 4 Capacity Building
The Section 4 Capacity Building for Community Development and Affordable Housing program strengthens low-income urban and rural communities by providing flexible support to nonprofit organizations to develop affordable housing, finance small businesses, revitalize commercial corridors, and address community needs.

HUD Section 4 is the only federal program that exclusively focuses on increasing the effectiveness of local community development organizations.

Through direct financial assistance, training, and guidance, Section 4 helps these organizations to maximize their impact in communities and to provide essential, sustainable services to vulnerable families and individuals.

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Section 4 Funded Data Analysis Inform Strategies for Helping Homeowners

NWU applied for a 2016 Section 4 grant to evaluate how to best improve living conditions for families in substandard manufactured homes in rural Oregon. Through surveys, analysis and testing, NWU identified barriers and potential solutions for owners who need significant repairs or replacement to live in a safe, healthy home.

Although manufactured homes are commonly considered a low-cost housing alternative, NWU found that the low purchase “sticker price” represents just 60 percent of the total replacement cost. The real costs were radically higher when they included demolition, installation, properly disposing of asbestos (common in older mobile homes), and septic system improvements. NWU also found that energy efficiency improvements, initially considered as a way to generate cost savings that could be rolled back into maintenance, were not effective in this type of housing. After working with a local builder, NWU learned that inexpensive site-built homes offer a better solution than one-for-one replacement of manufactured homes. Details of these findings were shared as a white paper and presented at conferences, and helped inform a new home repair pilot program by Meyer Memorial Trust, a private foundation.

NWU did find that manufactured housing replacement programs can be cost-effective in mobile home parks, where shared infrastructure reduces the burden on homeowners. But because these parks are privately owned, they are vulnerable to redevelopment. NWU has now partnered with USDA Office of Rural Development, HUD and Oregon Housing and Community Services to develop a toolkit to help communities respond to the threat of park closure.

Impact of Section 4 Support

In 2015, NWU acquired a 50-unit mobile home park in North Roseburg to rehabilitate and preserve as secure, healthy, affordable homes. Drawing on best practices from their Section 4-funded research, NWU is implementing a plan to repair water and sewer systems, as well as improve health and safety. NWU will also use their new survey tools to track and analyze the impact of repairs on residents’ health and track energy savings.

Housing Security

Aging mobile homes have poor heating and cooling systems, high energy costs, and maintenance needs that are out of reach for low-income residents. By improving and replacing 50 homes, while preserving their affordability, NWU is helping ensure that these families can remain stably housed.

The research on manufactured home repair and replacement is having even wider impact by informing programs offered by private foundations and shaping policies at the USDA Office of Rural Development.

Health and Wellness

Through surveys and collaboration with Oregon health care agencies, NWU has identified indoor air pollution as a prime cause of sickness among Oregon’s manufactured home residents.

Mitigating mold and reducing hazards in substandard manufactured homes will improve the health of low-income people. Further research into indoor air pollution abatement in these homes will help inform Medicaid-funded programs throughout the state.

A 2016 Section 4 grant supported NWU’s programs in Congressional District 4, where:

- 16% of people live in poverty
- 50% of renters pay more than 30% of their income on rent
- 9% of civilians are unemployed

From the American Community Survey 2015 data

Enterprise: A Partner from the Start

Enterprise has worked with NWU for over a decade. Along with providing grant support, Enterprise has provided development expertise and partnered as a mission-driven investor. For example, in 2012 Enterprise invested in Eagle Landing, a 54-unit project targeted to veterans and their families in Roseburg, Oregon. Enterprise staff also provided technical assistance and guidance on the development and dissemination of the manufactured housing survey as part of the 2016 Section 4 grant.

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