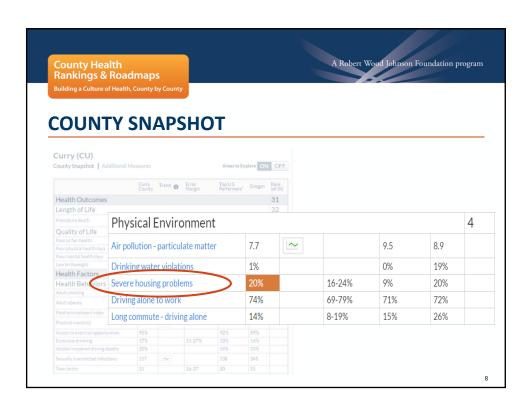


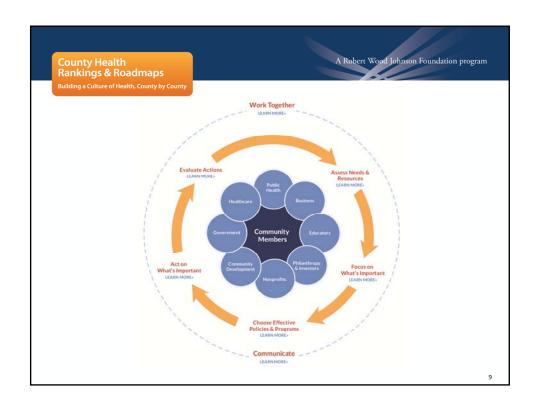


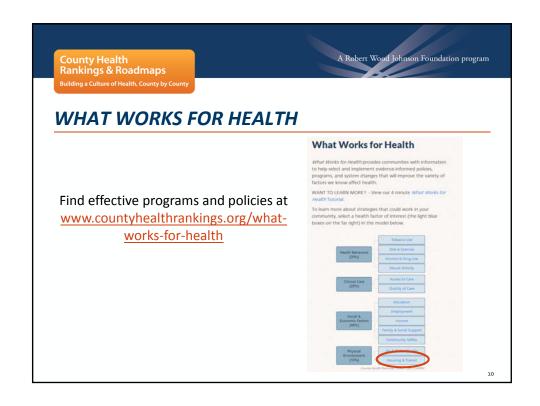
#### WHY IS THIS IMPORTANT?

- Quality housing is not affordable for everyone
- Those with lower incomes are most likely to live in unhealthy, overcrowded, or unsafe
- Addressing housing can lead to health improvements

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#### **ARTHUR CHAPUT - NEIGHBORHWORKS UMPQUA**





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# ReHome Oregon

MANUFACTURED HOUSING UPGRADE INITIATIVE

# Curry County, Oregon

Coastal Oregon is a temperate rainforest where the rain comes in sideways. Winds are routinely gale force.

This picture is from just last fall in Port Orford; winds of a Category 2 Hurricane, 90 – 100 mph but it doesn't even make the news.



# Curry County, Oregon

- •22,000 people—Less dense than Nebraska
- $^{\circ}$ Per-capita income  $^{\circ}$ \$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 Impact Assessment

- Health Impact Assessment identified problems attributable to older manufactured housing:
  - Respiratory problems (#1 cause of hospitalizations in Curry Co.)
  - Tripping hazards—holes in floor
  - · Accessibility problems for disabled
  - Homes are expensive to heat often more expensive than a much larger stick-built home.



# The Steps of HIA 1. SCREENING Contention whether are HIA to reconclusion with stakeholders, the conclusion of the conclusion of

# Garnering Support to Address this Need

- Affordable Housing Community initially skeptical
- Karen Chase (OR Housing) and Annette Kleinfelter (formerly with Curry County Economic Development and Public Health departments) were early champions
- Cost comparison key to success: Typical affordable housing costs \$220k-250k/unit (nationwide). Sticker price on MFHs \$50-80k. (Jury is still out on actual \$ savings)
- Governor's office interested, designated as OR Solutions Project. Provided legitimacy, support.



## Partners convened

- Meyer Memorial Trust
- Oregon Housing and Community Services
- Local utility companies and housing efficiency experts
- USDA Rural Development
- Network for Oregon Affordable Housing (CDFI)
- Local CAP agency
- Oregon manufactured home dealers and factories
- Offices of Senators Wyden, Merkley

Convened under umbrella "OR Solutions Team"; meet twice annually to discuss progress



#### Two Main Issues

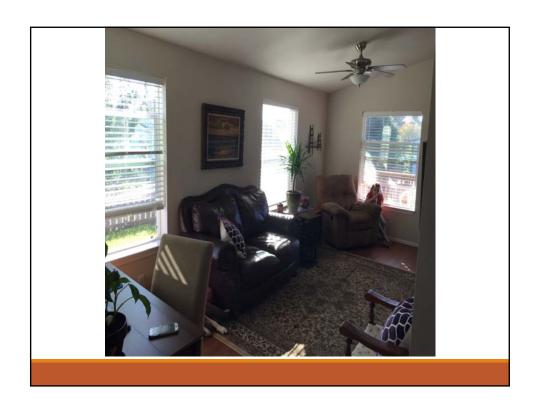
#### Construction

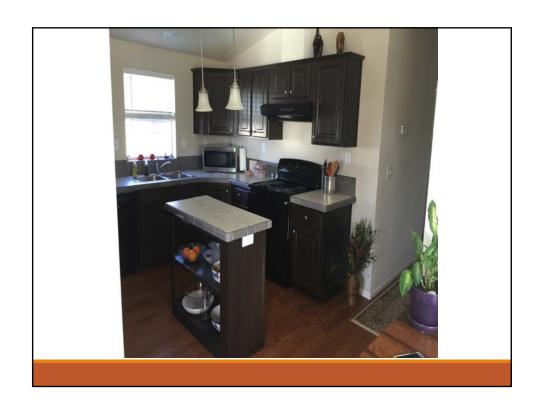
- Early MFH purchases did not hold up
- Designed specs unique to Oregon; waterproof
- Had to locate builder willing to experiment
- What do banks want? What appraises?

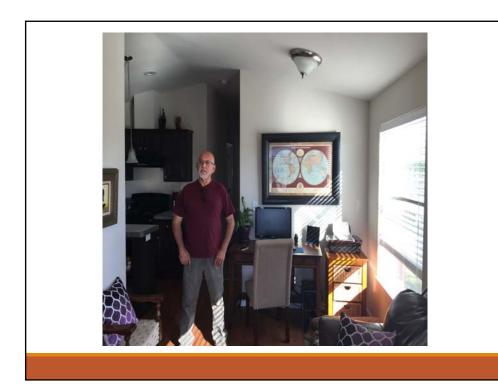


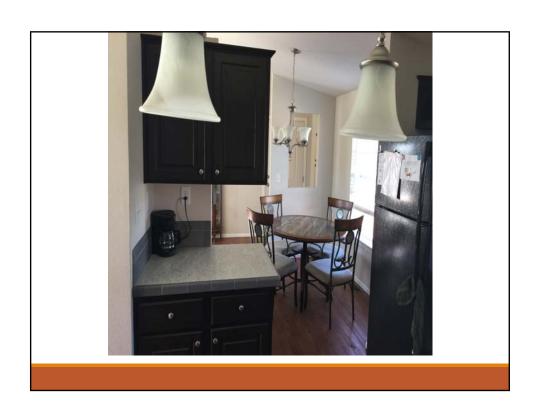
- 2. Financing
  Typical MFH finance terrible
  Sticker price misleading (Deconstruct, asbestos, infrastructure)
  - Had to find banks willing to loan











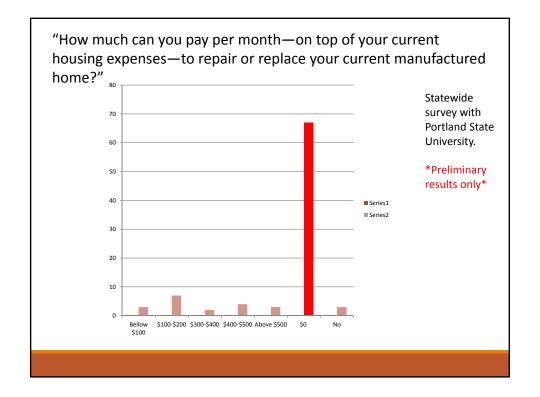


# Roadblocks--Replacement

- Unexpected immediate and ongoing costs (inspections, appraisals, surveys, incurred before loan approval)
- •Insufficient code and financing infrastructure Current MFH building code inadequate; zoning overly restrictive; appraisals unfair Typical MFH mortgage is chattel, high interest, abusive Trust lacking in all corners of the MFH market

Solutions underway include new financing options, Fannie/Freddie involvement, HUD-code updates, and long process of building trust in nonprofits

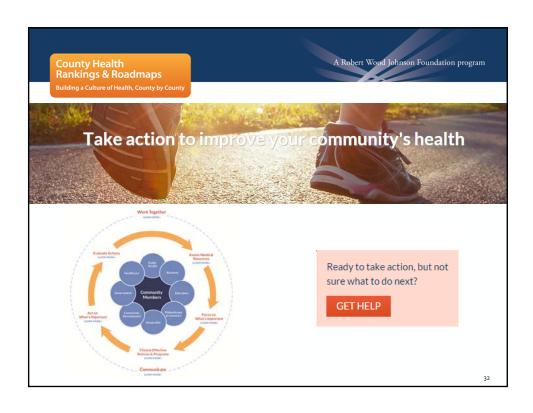
Repair of MFHs is an option (even in parks); may be more cost-effective



# **Arthur Chaput |** Housing Rehabilitation Supervisor **NeighborWorks Umpqua**

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County Health Rankings & Roadmaps Building a Culture of Health, County by County A Robert Wood Johnson Foundation program

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- Our Partners
  - Including Active Living by Design, Burness, CDC, Dartmouth Institute, Local Initiatives Support Corporation, National Association of Counties, United Way Worldwide

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County Health
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### **GUIDING QUESTION**

What is the connection between housing and health?

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