



**Housing Stock Upgrade Initiative (HSUI), Curry County
Declaration of Cooperation
Co-Conveners: Commissioner David Itzen and Christine Stallard**

Introduction

In Curry County a large number of low and moderate income families are currently living in unsafe and unsanitary conditions due to the nature of their housing. Curry County has the greatest saturation of manufactured housing of Oregon counties; approximately 30% of all of the housing in Curry County currently is manufactured housing according to the Curry County Assessor's Office in 2012. Of these homes, 44% were built before 1980. The health and safety risks presented with this rapidly aging housing stock are significant. One particularly significant risk is indoor air quality. Aged manufactured homes suffer from inadequate ventilation systems and water-incursion risks, allowing contaminants to affect the home environment. Additionally, many of these homes have structural problems and were typically not built with energy efficiency in mind, which means they are relatively energy-wasteful and expensive to heat and cool. It is generally agreed throughout the community that replacing these homes is a priority.

The Southern Oregon Regional Solutions Center initiated a multi-lateral partnership effort known as the Curry County Housing Stock Upgrade Initiative. As a result of the work of the partnership, the Curry County Board of Commissioners contacted Oregon Solutions to facilitate a process whereby contributing stakeholders could be brought together to align resources, incentives, and savings to create a program that will provide homeowners with a viable opportunity to replace or rehabilitate their aging substandard, obsolete, or unsafe homes. After designation as an Oregon Solutions project by Governor Kitzhaber in February of 2013, Oregon Solutions involved private, non-profit, and public entities to identify necessary resources and together develop a realistic replacement and rehabilitation program.

The Oregon Solutions project team, through the use of sub-committees, focused on a number of key issues, including: financing options for Manufactured, Mobile Home and Trailer replacement and rehabilitation; the decommissioning of homes to be replaced; a marketing plan to inform the public; design specifications to apply to replacement homes based on local conditions; and a plan to make it easier for owners to age in place. This program will serve as a model that may be replicated in other Oregon counties and elsewhere.

With the conclusion of the Oregon Solutions project and the signing of the Declaration of Cooperation (DoC), lead responsibility for the ongoing housing program management will transition to NeighborWorks Umpqua under the new name, "ReHomeOregon." (NW Umpqua is a private rural 501(c)(3) organization that develops affordable housing for low

and moderate income residents in Douglas, Coos and Curry Counties.) NW Umpqua will receive support from Curry County as well as the project team members as identified by their commitments within this Declaration of Cooperation. The project team committee chairs agreed to continue to provide leadership assistance and advice. Oregon Solutions' role will conclude after the DoC has been completed; however, Oregon Solutions will reconvene the project team within a year to help participants evaluate how well the program has met its intended objectives and to identify possible improvements.

Commitments

The following commitments state actions of partner agencies and individuals to accomplish the Implementation Action Plan.

Curry County Community Development Block Grant Application:

The Curry County Community Development Block Grant Application is a document that, if granted, would grant access to the CDBG funds to be used to help replace and repair Manufactured, Mobile Homes and Trailers through the HSUI project. Therefore, the Curry County Community Development Block Grant Application group commits to:

Prepare and submit CDBG grant for repairs

Represented by Commissioner David Itzen;
and, Jan Hayes and Annette Klinefelter of Curry County.
(Supported by Stacey Howard, NWUmpqua; and,
Becky Baxter, Regional Coordinator, CDBG Housing Rehabilitation)


Date

Neighborworks Umpqua:

As an organization committed to helping people in Southern Oregon improve their communities, Neighborworks Umpqua has the ability to help provide funding and expertise to people trying to improve their homes. Thus, Neighborworks Umpqua commits to:

- Interact with NOAH to secure construction and permanent loans for replacement homes.
- Interact with Oregon Housing and Community Services to seek weatherization funds and down payment assistance funding
- Assist homeowners (with existing trailers) in securing revolving loan funds or CDBG grants or loans to do rehab. The loans will be zero percent deferred up to \$15,000.
- Leverage other loan funds and individual saving programs to reduce first mortgage. The goal is for every homeowner to carry no more than 80% of project cost in debt.

- Apply to NeighborWorks America for \$150,000 to assist with deconstruction costs that flow through to homeowners as a deferred zero interest lien.
- Provide well-water loan funds as available
- Apply to foundations for funding to assist in startup costs, project management and down payment or revolving loan funds. Foundations include Meyer Memorial Trust, Bonneville Power Administration and Oregon Community Foundation and potentially others
- Have representation on all subcommittees.
- Act as Steering Committee Facilitator / Chair
- Commit to taking project management lead and interact with all homeowners to execute the pilot project



 Represented by Betty Tamm, CEO

7/26/2013
 Date

Oregon Housing & Community Services:

On behalf of the State of Oregon, Oregon Housing & Community Services will:

- Continue to provide innovation, direction, technical expertise, and advocacy to this effort;
- Contribute the time and efforts of the Regional Advisor
- Work on policy and strategy issues at the agency, inter-agency and state levels as necessary, to include among others, proper decommissioning of substandard housing; product durability and energy efficiency; replicability, expansion and transition of project concepts;
- Ensure, so far as possible, Governor, RST, and Agency objectives of job creation, retention, and innovation; healthy people; safe and healthful housing, and healthy environment.
- Collaborate with community colleges and other training and education programs for workforce training.

for 
 Margaret Van Vliet, Director
 Oregon Housing and Community Services

 Date

USDA Rural Development:

USDA Rural Development Housing Programs provide critical support that may otherwise be unavailable for families and communities to grow and thrive in Oregon. We accomplish this through the delivery of affordable, long-term loans, loan guarantees, and grants to individuals.

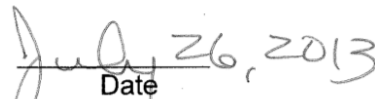
- We offer both Direct and Guarantee Single Family Housing loans to finance principal residences and related facilities for eligible households who want to replace their substandard or obsolete homes with safe and energy efficient homes.
- Additionally, we offer Direct Section 504 loans and/or grants for eligible households to make needed repairs and/or accessibility and safety improvements to their existing homes.
- Moreover, we offer Direct Single Family Housing participation loans in conjunction with private lenders, nonprofits, and state and local government entities interested in providing 20 to 50 percent of the overall required long term, amortized loan financing package for the housing.
- Lastly, we are reaching out to entities interested in becoming an Approved Guarantee Lender for our Guarantee Single Family Housing Loan Program.

All funding is subject to availability of funds and present Agency Regulations, policy, and guidelines.



Vicki L. Walker, State Director

(Supported by Rodney L. Hansen, Housing Programs Director, current Finance Committee Chairperson, and Long-Term Steering Committee Member)

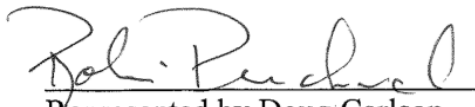


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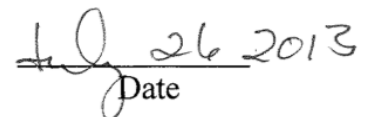
U.S. Department of Housing & Urban Development:

As a federal agency committed to helping rural communities develop affordable, sustainable housing, the U.S. Department of Housing & Urban Development will:

- Continue to provide support, guidance and technical expertise to our state partners, Oregon Housing and Community Service and Business Oregon;
- Provide program guidance to our state agencies for all eligible applications for HUD community development and housing programs;
- Contribute the time and efforts of the Community Planning and Development Director for Oregon to this initiative, including representation on steering committees;
- Collaborate with other federal agencies to resolve any regulatory or other barriers to combining federal programs resources that support the HSUI;
- Research the availability of other HUD resources to support the HSUI, including Federal Housing Administration (FHA) financing for eligible homeowners



Represented by Doug Carlson
Director, Community Planning and Development
HUD – Oregon State Office




Date

Northwest Energy Works:

Northwest Energy Works, Inc. coordinates a manufacturers' consortium and provides third party oversight to maintain the same energy efficiency specifications and quality management protocols for manufactured homes throughout the Northwest. Northwest Energy Works staff has offered to volunteer their time in an effort to make the Housing Stock Upgrade Initiative (HSUI) a success. NEW commits to:

- Develop a High Performance Manufactured Home (HPMH) and energy efficiency specification for the HSUI home in partnership with regional utilities, low-income housing stakeholders and manufactured home builders, through an integrated design and construction process
- Coordinate with the Northwest Power and Conservation Council, Bonneville Power, and the Northwest Energy Efficiency Alliance to promote HSUI and the HPMH and to seek coordinated utility involvement in HSUI
- Participate in training of in-plant personnel, retailers, local installation inspectors and installation crews concerning the HUSI homes.
- Provide Energy Star Home qualification, energy performance certification, tracking and documentation for HSUI manufactured homes
- Participate on the HSUI specification committee to develop a cost-optimized energy efficient home using the latest technologies and research



Represented by Thomas Hewes, President

July 2, 2013

Date

Network for Oregon Affordable Housing (NOAH):

NOAH is a statewide organization committed to helping to provide affordable housing to low-income residents. Thus, NOAH has both the resources and expertise to help generate the success of the Curry County HSUI project. Thus, NOAH commits to:

- Research financing programs-energy efficiency
- Leverage aggregate funding statewide for project
- Research availability of Community Development Financial Institutions (CDFI) funds
- Research and secure private loan capital for home financing
- Develop MH key deliverables for HS-HSUI in Curry as a model
- Connect with energy efficiency for multi-family



Represented by Bill Van Vliet, Executive Director

7/26/13

Date

Coos Curry Electric Cooperative, Inc.:

Coos-Curry Electric Cooperative, Inc. provides electricity to members living in Curry County and portions of Coos and Douglas Counties. The member-owned electric cooperative has an interest in helping its members improve their manufactured and mobile homes through making them more energy efficient. Thus, Coos-Curry Electric Cooperative, Inc. commits to:

- Offer rebates for energy conservation measures that are approved and installed according to the Bonneville Power Administration Energy Efficiency program
- Provide rebates only in accordance with the Bonneville Power Administration Energy Efficiency program guidelines
- Provide rebates only in accordance with the Bonneville Power Administration Energy Efficiency program budget allocated to Coos-Curry Electric Cooperative, Inc. Rebates are only available to members of Coos-Curry Electric Cooperative, Inc. on a first-come, first-served basis while funds last.



Represented by Roger Meader,

_____ Date

Business Oregon, Infrastructure Finance Authority (IFA):

The IFA is an organization committed to help providing funding for Oregon communities to help meet their important infrastructure needs. In order to help provide adequate, livable housing in Curry County, the IFA commits to:

- Invite Curry County to apply for Community Development Grant Funds for housing rehabilitation funding with a maximum award of \$400,000. If awarded, funds could be used in the form of grants or loans to eligible homeowners for repairs to MH homeowners (park homes eligible).
- Can be used for repair/replacement of eligible homeowners' septic and/or water system.
- Serve on advisory or steering committees as needed for long-term success of the project and potential future projects.



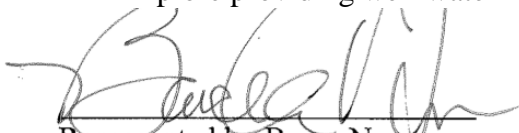
Represented by Lynn Schoessler, Executive Director,
Infrastructure Finance Authority

7/25/13
Date

Rural Community Assistance Corporation:

RCAC provides technical assistance, training and financing so rural communities achieve their goals and visions. We are committed to increasing the supply of quality energy efficient housing in our rural communities. To that end, RCAC supports the Housing Stock Upgrade Initiative and its goals. RCAC commits to:

- Provide expertise in identifying funding sources for replacement homes and renovation
- Share skills in evaluating investor owned and resident owned manufactured housing communities
- Assist in aligning USDA's Rural Community Development Initiative Program (RCDI) to support funding allocation through Curry County application
- Participate on the Leadership and Finance Teams
- Provide expertise regarding drinking water and on-site waste water issues
- Explore providing well water loans in Oregon

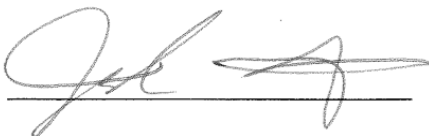

Represented by Bruce Newman,
Regional Housing Manager


Date


Oregon Coast Community Action (ORCCA):

ORCCA is a non-profit committed to increasing the quality of life of Oregon citizens living on the coast. They work to help feed, house, warm and educate people through a number of programs. In order to assist in the HSUI project, ORCCA commits to:

- Provide Energy Star heating systems (within LIHEAP/Weatherization guidelines)
- Contribute up to \$1,000 per project through LIHEAP "Health & Safety" criteria (households up to 60% of OMI) (moneys not available for house relocation, sewer renovation)
- Conduct Weatherization audits and Weatherization to homes receiving other HSUI funding/assistance



Represented by John Misterly,
Energy Education and Development Coordinator


Date

Bonneville Power Administration (BPA):

BPA is a federal wholesale power marketer of electricity to publically owned local electric utilities (cooperatives, utility districts, and municipalities) primarily in Oregon, Washington, Idaho, and western Montana. BPA agrees to support the HSUI project in the electric service territories of BPA customer utilities, by:

- Providing technical expertise in the areas of new Manufactured Home energy efficiency and durability.
- Provide limited access to prototype High Performance Manufactured Homes.
- Pursue changes to BPA’s State Low Income Energy Efficiency Grant program in order to facilitate new manufactured housing replacement options for households where weatherization services may not adequately improve the living conditions of the home, or are not be the most cost effective option.

Represented by Brent Barclay
BPA Energy Efficiency Programs Manager

Date

Leisureland Homes:

Leisureland Homes is a manufactured and mobile home construction company committed to selling high quality homes to the citizens of Curry County. Leisureland Homes commits to assist the HSUI project by:

- Sharing knowledge from the field
- Offering discounted transport
- Offering discounted home prices for HSUI program participants- dollars from purchase to land prep, etc.
- Provide input and site improvement contractor contacts to assist in quality site development completion.
- Continue to be a willing participant in this project to the bitter end.

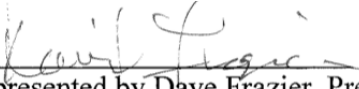
Represented by Mike Erb, President

Date

Curry County Home Builders Association:

As a group of caring and qualified construction professionals, with the ability to not only help the public, but themselves as professionals understand and implement the goals of this project, the Curry County Home Builders Association commits to:

Educate members about program and how they can participate
Ensure membership are engaged in doing the work locally
Host NWUmpqua to attend a meeting to describe needs


Represented by Dave Frazier, President,
Curry County Homebuilders Association

7/26/2013
Date

Regional Solutions Team:

Governor Kitzhaber designated the HSUI an Oregon Solutions project recognizing that "...this project addresses the triple bottom line of the Sustainable Community Objectives and addresses important Southern Oregon Regional Solutions Committee priorities in the areas of energy efficiency, jobs, environmental protection, and human health. "On behalf of the state of Oregon, the Governor's Regional Solutions Centers will continue to track the work of the HSUI and assist with leveraging state, federal and private resources. Specifically, we will:

- Continue to assist with state agency coordination and integration as needed for technical assistance, information sharing and regulatory considerations in support of the Housing Stock Upgrade Initiative, advancing healthy and energy efficient housing opportunities, addressing local community needs and fostering rural economic development.
- Provide opportunities to share the work of the HSUI with the appropriate Regional Advisory Committees and the Governor's Office.
- Foster partnerships between state, federal and local levels of government, civic leaders, non-profit organizations and businesses.
- Support HSUI's efforts to secure needed staff and funding, as appropriate.


Represented by Jeff Griffin, Regional Coordinator

7-26-13
Date

Commonworks Consulting:

A flow of Information and research related to manufactured housing, manufactured housing communities and aging in place in manufactured housing can contribute to this work through ensuring that the partners stay abreast of emerging new practices and resources. Conversely, the work in Coos County can serve as an example to manufactured housing residents throughout the state. Therefore, Commonworks Consulting commits to:

- Sharing information about new research and innovations in the field with the Steering Committee Facilitator and other interested parties.
- Acting as an informal liaison between this group and Manufactured Housing/Oregon State Tenants Association, the statewide association of manufactured home park homeowners.

- Inviting a representative from NW/UMPQUA to present an overview of this project at the annual meeting of MH/OSTA in fall 2013.
- Providing up to ten hours of free consulting services, as needed, through 2014.

Andrée Tremoulet

Represented by Andrée Tremoulet, Ph.D.,
Principal and Owner

7/29/2013

Date

Oregon Manufactured Housing Association (OMHA):

A non-profit corporation representing manufacturers, retailers, transporters and suppliers to the industry, who have joined together to improve the manufactured housing industry, and increase public awareness of manufactured housing as a source of affordable, high quality, energy efficient housing for Oregon families. The Oregon Manufactured Housing Association commits to:

- Continuing to support the program and provide technical expertise on construction standards.
- Educating its members about program and how they can participate.
- Serving as a conduit for communication between HSUI and the industry.

Represented by Don Miner, Executive Director

Date

Project Team Members

David Itzen, Curry County Commissioner, Co-Convener
Christine Stallard, Coos-Curry Electric Co-op, Co-Convener
Matthew Stewart, Energy Trust of Oregon
Heather Laird, Resource Consultants
Rod Hansen, USDA-RD
Bruce Newman, RCAC
Doug Carlson, HUD
Sherry Brett, Oregon Health Authority
Tom Hewes, Northwest Energy Works
Don Miner, Oregon Manufactured Home Association
Jennifer Baciagalupo, USDA-RD
Brett Dixon, USDA-RD
Stuart Emmons, Emmons Modular
Malcolm Champlain, Smith River Rancheria
Vicki Walker, USDA-RD
Karan Reed, NeighborWorks Umpqua
Karen Chase, Oregon Housing & Communication Services
Jan Hayes, Curry County Administration & Economic Development
Annette Klinefelter, Curry County Development
Mickey Beach, NeighborWorks Umpqua
Betty Tamm, NeighborWorks Umpqua
Bill Van Vliet, NOAH
Molly McCarthy Skundrick, Senator Wyden
Amy Amrhein, Senator Merkley
Mike Erb, Leisureland Homes
Becky Baxter, Regional Coordinator, CDBG Housing Rehabilitation, OBDD, IFA
Dave Frazier, President, Curry County Homebuilders Association
Jeff Griffin, Regional Solutions Center, Regional Coordinator
John Misterly, Oregon Coast Community Action (ORCCA)
Michael Mills, Oregon Solutions
Kyle Haney, Oregon Solutions Intern, University of Oregon
Mark Johnson, BPA

Appendix A: Specifications

	Onsite	Onsite	Onsite	FOB	FOB	FOB
Durability - 30 years	Footing and Foundation	Porch/Deck/Ramp	Site Construction	Floor System	Insulation	Wall System
HSUI	Title II permanent foundation, B7all steel chassis components recessed 8-10 inches from perimeter edge of floor joists, concrete/masonry material, 6ml vapor barrier	Min. 4x8 covered porch each entrance - cedar or redwood	State Code	2x6 16" oc, ring shank nailed or screwed and alpha glued, tongue and groove sheathing	NEEM	2x6 ext 16 " oc, int walls per manufacturer specs
		FOB	FOB	FOB	FOB	FOB
	Windows	Doors	Interior Finish	Floor Coverings	Plumbing	HVAC
HSUI	NEEM standard windows, 4" wood trim on exterior windows, sheetrock wrapped int windows with solid wood sill on interior	Exterior 36" six panel fiberglass, brushed nickel lock set with deadbolt and peephole, flat panel int doors, 3 hinge, brushed nickel hardware, semi-gloss scubbable low VOC paint - two coats over primer	Drywall with tape and texture, latex eggshell or satin low VOC scubbable, high-hide paint (mid-grade) - one coat min over two coats mid-grade low VOC primer (sheetrock primed before and after texture), semi-gloss trim and doors	Vinyl tile, sheet or plank high-wear, urethane wear layer or equivalent with min 10 year warranty. Carpet only on customer request.	Pex, Stainless dble bowl kit sink, plumb for wshr, 60" 1 pc tub/shower, metal lav faucet, porcelain lav sink, elongated toilet, metal hardware, sink w/overflow, whole house shut-off inside house	HSPF 9 or better DHP with digital thermostat, flush mounted fan driven unit heaters in bedrooms, infrared lamp in bathrooms

FOB	FOB	FOB	
Roof/Ceiling	Facia/Eaves	Exterior Finish	
Nominal 4:12 pitch single, nominal 3:12 pitch double, eave and ridge vents, 6" min. side eave 10" min. end eave, 30 year architectural shingles, hand-tabbed for coastal applications	Cement board facia and soffet	Cement board 3/8 min. siding with rainscreen, 25 yr. warranty or better satin exterior paints - 2 coats over mid-grade exterior primer	
FOB	FOB	FOB	FOB
Electrical	Cabinetry	Appliances	Misc Detail
200 AMP service, GFI and smoke detectors per code, ext lights min at entries, service receptacle under home, exterior electrical outlets near front and rear entrance, bdrm ceiling fan/light, strip light in lavs, NEEM Compliant fan with quiet motor technology for continuous operation, digital DHP thermostat, chandelier in DR. LR switch and fitted for ceiling fan installation	wood exterior cabinets, laminate counters	30" range/hood, fire extinguisher, 18 CU FT fridge- double door, 50 gal elec WH, dishwasher. All appliances Energy Star rated.	2 ext frost free hose bibs,