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
<table>
<thead>
<tr>
<th>Spec</th>
<th>Details</th>
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</table>
| **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 “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

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.

$80,000
Replacement Candidates

- Total inquiries: 61
- 21 own their land
- 16 that own land are in MFH
- 12 Total in progress
## Roadblocks—Replacement

<table>
<thead>
<tr>
<th>Challenge</th>
<th>Solution</th>
<th>Status</th>
</tr>
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<tbody>
<tr>
<td>Septic &amp; well inspections; $2,000 each per home</td>
<td>Add this cost to the final mortgage</td>
<td>In progress—but we need to ensure client will qualify before paying.</td>
</tr>
</tbody>
</table>
| Septic and/or well repair; $10k-20k each. Most homes will need | • RD 504 (if under 50% AMI)  
• SHOP funds (if under 80% AMI) | • 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) | • Use NOAH funds  
• Use 502 Guaranteed | • Partner w/ PHC. Ready June?  
• Will work—but cannot refinance existing debt. |
| Lack of willingness for mortgage | Prove that this is affordable | 1st 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)

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<td>CDBG process is long and involved</td>
<td>Keep pushing</td>
<td>Ongoing. Sec.3 and LEP done; enviro review ½. Sec. 504 compliance will take time.</td>
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<tr>
<td>Can’t spend more than 50% value of structure with typical CDBG</td>
<td>Expanded environmental review allows up to 75%. Called “Major Rehab.” This is new to both NWU and OBDD-IFA</td>
<td>Ongoing. Expected complete 6 weeks. Expanded 8-step process is in progress.</td>
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<tr>
<td>At 75% of value of structure, many cannot be helped due to HQS. There will be great many we have to turn away.</td>
<td>Secure additional funding? Help families move out of parks onto new lots with new homes?</td>
<td>Any ideas? Is there a way around HQS?</td>
</tr>
<tr>
<td>Misinformation among park residents</td>
<td>Hold more meetings at the parks. Reply carefully to all calls.</td>
<td>Getting better.</td>
</tr>
<tr>
<td><strong>For non-park rehab, so many applicants owe back taxes</strong></td>
<td>Can NWU help set up pymt plan?</td>
<td>Right now, we must deny loans to clients owing taxes.</td>
</tr>
</tbody>
</table>
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