City of Kenmore

City of Kenmore - 18120 68th Avenue NE - P.O. Box 82607 - Kenmore, WA 98028
Phone: 425-398-8900 - Fax: 425-481-3236 - E-mail: cityhall@kenmorewa.gov

City of Kenmore
Planning Commission Meeting Agenda

Tuesday, May 15, 2018 @ 6:00 p.m.
Kenmore City Hall
18120 68th Ave. NE, Kenmore, WA 98028

If you have any questions or to confirm agenda items prior to the meeting, or if you require special accommodations, please call Bridgit Baker at 425-398-8900. You may also stop by City Hall at 18120 68th Avenue NE, Kenmore. Planning Commission agendas are also available on our website at www.kenmorewa.gov.

1. **CALL TO ORDER**

2. **CITIZEN COMMENTS**
   (for items not related to the public hearing)

3. **PUBLIC HEARING**
   Preliminary Mobile Home Park Recommendations. (A Spanish-language interpreter will be available.)

   Staff Memo: Manufactured Housing Community
   Attachment 1 - Evaluation Criteria
   Attachment 2 - Preliminary Recommendations
   Attachment 3 - Description of Options
   Attachment 4 - FAQ
   Attachment 5 - Correspondence

4. **ADJOURNMENT**

5. **UPCOMING MEETINGS:**
   May 16, 2018, 6:00 p.m. - Public Hearing Continuation
   June 5, 2018, 7:00 p.m. - Regular Planning Commission Meeting

18120 68TH AVENUE NE PO BOX 82607
KENMORE, WASHINGTON 98028

MEMO

TO: Planning Commission

FROM: Debbie Bent, Community Development Director
Lauri Anderson, Senior Planner

DATE: May 8, 2018

SUBJECT: Public Hearing - Preliminary Mobile Home Park Recommendations

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The public hearing on your preliminary mobile home park recommendations will be held on May 15 and 16. Letters of invitation to the hearing were sent to all park owners and residents. The letter addressed the 3-minute time limit on comments (with additional time for the interpreter's work, if necessary) and stated that the first 50 folks in attendance would likely have an opportunity to speak on the 15th.

Staff anticipates making a very brief introductory presentation about the purpose and process of the project before the public hearing is opened.

Attached are the following materials:

- Project background, with evaluation criteria (Attachment 1)
- Planning Commission preliminary recommendations (Attachment 2)
- More detailed description of options (Attachment 3)
- Frequently Asked Questions (FAQ) document (Attachment 4)
- Communications received since your last meeting (Attachment 5)

For your meeting on June 5, staff will summarize the hearing comments by mobile home park. We recommend that you ask each speaker to provide not only their name and address but also the name of their park before they begin their comments.

ATTACHMENT 1

Background to Planning Commission Recommendations

The City recognizes that mobile home parks (MHPs) are a significant source of affordable homeownership in Kenmore. Presently, there are no regulations in the City that would prevent or mitigate closure of a MHP in Kenmore. The City does not own the MHP properties and the property-owner could choose to convert a MHP into commercial or multifamily development. The City is being proactive in considering various strategies that would prevent closure, make closure less likely, or address the impacts of a closure. In considering recommendations for the MHPs, the Planning Commission is seeking to balance preserving existing affordable housing with the need to increase the available housing supply overall.

The Planning Commission's preliminary recommendations for each of the six mobile home parks (MHPs) in Kenmore are found on the following page. The Planning Commission developed several criteria to evaluate the MHPs and make these recommendations. The criteria and the analysis for each MHP are included in this chart:

Address of Park	7031 NE 175th St. (Lakewood Villa)	7301 NE 175th St. (Inglewood East)	7000 NE 181st St. (Lake Terrace)	7021 NE 181st St. (unnamed)	7614 NE Bothell Wy. (Kenmore Village)	6837 NE 182nd St. (Lakewood)
Size of MHP (# units)	Large (57)	Large (78)	Small (11)	Small (20)	Medium (27)	Large (63)
Existing % of allowable density	88%	84%	22%	30%	38% (existing zoning, not TOD*)	40%
Consistency with the Comprehensive Plan vision	Consistent	Consistent	Inconsistent	Inconsistent	Moderately consistent with zoning. Inconsistent with TOD overlay.	Moderately consistent
Age restrictions	Yes	Yes	No	No	No	No
Property sale/ redevelopment timeline (current owner)	10-15 years	Not anticipated	< 5 years	< 5 years	< 5 years	5-10 years
Age of MHP structures (% post-1976)	45%	19%	27%	76%	48%	65%
Environmental issues with redevelopment	Yes: wetlands, river, floodplain, seismic hazard	Yes: wetlands, river, floodplain, seismic hazard	No	No	Yes: wetlands, floodplain, seismic hazard	No
Feasibility of selected option						

*Transit-oriented development district

Additional background information on the Planning Commission's recommendations can be found on the City's website: http://www.kenmorewa.gov/Manufacturedhousingcommunities.

ATTACHMENT 2

PLANNING COMMISSION'S PRELIMINARY MOBILE HOME PARK (MHP) RECOMMENDATIONS

"X" in a cell means that the Planning Commission recommends this option for the specific MHP. For a more complete description of the options, including issues of concern, please visit the City's website at http://www.kenmorewa.gov/Manufacturedhousingcommunities.

	7031 NE 175th St. (Lakewood Villa)	**7301 NE 175th St.** (Inglewood East)	**7000 NE 181st St.** (Lake Terrace)	**7021 NE 181st St.** (unnamed)	**7614 NE Bothell Wy.** (Kenmore Village)	**6837 NE 182nd St.** (Lakewood)
Option 1 Long-term preservation of the mobile home park (MHP) through purchase of the property-owner's development rights. Includes protective zoning and/or a preservation covenant for the MHP.	X	X				
Option 2 Long-term preservation of the MHP through purchase by a preservationist (for example, MHP residents, private nonprofit agency, or public agency). Includes protective zoning and/or a preservation covenant for the MHP after purchase.	X	X				
Option 3a Potential preservation of the MHP for several years through incentives available to the property-owner in exchange for some period of preservation (for example, reduced fees, infrastructure loans, etc.). Taking the incentives would be the property-owner's choice.	X	X				X
Option 3b Preservation of the MHP for several years through protective zoning for the MHP in exchange for future zoning benefits to the property-owner. The City would determine the period of mandatory protective zoning; it would not be optional for the property-owner.						
Option 4 No City requirement to preserve the MHP (remains the choice of the property owner). MHP property would be up-zoned with a requirement that redevelopment include affordable housing units comparable in number, size and cost to those being replaced. MHP residents may have first right to rent the new units. Relocation assistance may be provided.			X	X	X	X

ATTACHMENT 3

MOBILE HOME PARK (MHP) OPTIONS

(4/18/2018)

LONG TERM MHP PRESERVATION

Option 1: Preserve the MHP for the long-term through land value exchanges

- Allow park owners to either (a) transfer (sell) their development rights (TDR) from the MHP to another designated area and property where increased density is suitable, or (b) receive affordable housing fee-in-lieu payments as compensation.
- In exchange, the park owner and/or its buyer would covenant to preserve the MHP for the long-term, with corollary maintenance requirements, and/or or the City would put a protective zoning overlay over the property.
- The TDR and/or affordable housing fee-in-lieu payments programs would be limited to the City of Kenmore initially, but if unsuccessful, a regional approach could be considered.

City Code/Regulatory Actions:

- Overlay zoning or covenant
- Create fee-in-lieu option (city-wide), and/or
- Create TDR program

Possible Direct City Assistance:

- Up-front financing of fee-in-lieu payment to property owner
- Financial assistance for home rehabilitation

Issues:

Will there be enough new development in Kenmore to make this approach feasible?

How would the TDR or fee-in-lieu transfer occur? Would the transfer be between individual parties with the City as broker, or would the City or another agency serve as the “bank?”

How would the timing be regulated? For example, would the MHP property owner receive payments over time as new development purchased TDR units or made fee-in-lieu payments, or would the City or another agency front the payment to the property owner?

Who would determine the values of the transfer units or fee-in-lieu?

How would the values of the units or amount of the fees be indexed over time?

Option 2: Preserve the MHP for the long-term through purchase from the property owner at fair market value

- Purchase the MHP, blending any or all financial resources from MHP residents, private nonprofit agencies, public agencies, or other preservationists.

- After purchase, place a long-term covenant over the property to preserve the park and/or rezone the park to provide protection.

  City Code/Regulatory Actions:
  - Create fee-in-lieu option (city-wide)

  Possible Direct City Assistance:
  - Financial assistance (grant or loan) for property purchase/upgrade
  - Financial assistance for home rehabilitation

  Issues:

  Implications for residents/nonprofits/agencies paying fair market value for properties currently planned for higher densities or commercial uses.

  Would the property owners wait for the longer time period typically needed to put together financing by groups trying to preserve existing parks?

  Would the rezoning approach allow for future redevelopment?

EXTENDED MHP PRESERVATION

Option 3a: Preserve the MHP for several years through a variety of incentives offered to the property owner

- Provide direct assistance (infrastructure upgrade loans, reduced taxes or fees) in exchange for some period of preservation, with corollary maintenance responsibilities.
- In exchange for funding, consider obtaining "first right of refusal" to buy the park.

  City Code/Regulatory Actions:
  - Require relocation plan
  - Remove nonconforming status

  Possible Direct City Assistance:
  - Reduce property-owner operating costs (e.g., utilities, property tax)
  - Loans for property upgrades
  - Financial assistance for home rehabilitation
  - Relocation assistance

  Issues:

  Would the property owner continue to maintain the property as the preservation sunset date approached?

  Would residents move in/out of the park as the preservation sunset date approached?

Option 3b: Preserve the MHP for several years through protective zoning, in exchange for future zoning benefits to the property-owner

- Provide increased density or decreased affordable housing requirements as a result of phased zoning that preserves the MHP for some period of time with corollary maintenance responsibilities.

  City Code/Regulatory Actions:
  - Time-limited overlay zone, followed by upzone. Upzone may have less affordability requirements than in Option 4
  - Require relocation plan
  - Remove nonconforming status

  Possible Direct City Assistance:
  - Financial assistance for home rehabilitation
  - Relocation assistance

  Issues:

  Would the property owner continue to maintain the property as the preservation sunset date approached?

  Would residents move in/out of the park as the preservation sunset date approached?

PRESERVATION OF AFFORDABILITY WITH ASSISTANCE

Option 4: Do not take City action to preserve the MHP (remains the choice of the property owner), but preserve affordability and provide assistance

- Rezone the MHP property for greater density but require new development to include an equivalent number of units as are in the MHP as "affordable" at a level of income roughly equivalent to the housing costs that mobile home park residents currently are paying.
- Provide the current MHP residents with a "right of first opportunity" to rent the newly built affordable units.
- For residents who want to move into the new units, provide temporary relocation assistance and/or other monetary compensation for the loss of their MH unit.
- For residents who do not want to move into the new units, require a relocation plan, a longer notice of park closure, and/or provide a certain amount of relocation assistance.

  City Code/Regulatory Actions:
  - Upzone with affordability equivalent to mobile homes
  - Require relocation plan
  - Provide "right of first opportunity" to rent
  - Consider requiring a longer notice of park closure

  Possible Direct City Assistance:
  - Relocation assistance

Issues:

How would residents handle the transition between the closure of the park and the construction of the new units?

Would potential future projects be big enough and at high enough densities to accommodate all of the required units?

Would existing MHP unit sizes (primarily 2 bedroom) be achievable?

Could projects achieve the income levels needed by the current residents?

Should the income limits be adjusted over time once the MHP residents are no longer living in the development?

How would "current residents" be defined? (Residents on the date the notice of park closure is received? Residents at the time of MHP closure? Other?)

What tenant screening requirements would apply?

ATTACHMENT 4

Frequently Asked Questions about the Mobile Home Park (MHP) Project

Why is the City discussing MHP preservation? The City recognizes that MHPs are a significant source of affordable homeownership in Kenmore. Presently, there are no regulations in the City that would prevent or mitigate closure of a MHP in Kenmore. The City does not own the MHP properties and the property-owner could choose to convert a MHP into commercial or multifamily development. The City is being proactive in considering various strategies that would prevent closure, make closure less likely, or address the impacts of a closure.

Why is the City doing this now? The MHP project came out of an Affordable Housing Strategy Plan adopted by the City Council in 2017. As the highest priority from that Plan, the Planning Commission was asked to look at ways to "preserve existing affordable housing." The City knows of no plans for redevelopment of any of the MHPs, although some owners have expressed interest in selling their community over the next few years. State law requires that a property-owner provide a one-year notice of MHP closure.

I've heard that the City presently is preventing redevelopment. Is that true? Yes. The City Council adopted a 6-month moratorium on redevelopment of the MHPs last fall. The moratorium was put in place to allow time for the Planning Commission to consider all options and provide a recommendation to the City Council on preferred approaches. As the Planning Commission public hearing is scheduled for later this spring, the City Council will be considering a 6-month extension of the moratorium to allow the City to finish its work.

How does preserving existing affordable housing in Kenmore fit into the broader regional housing discussion? The Planning Commission has identified the challenge in balancing competing issues: preserving affordable housing and increasing housing supply. An increase in the regional population has greatly increased demand for housing. The supply of new housing units has not increased enough to meet this increased demand so there is an overall housing shortage. The housing shortage in our region has resulted in dramatic increases in rents, including the rents charged for rentable lots in MHPs. Rents for everyone in our region will continue to increase unless more housing units are constructed to satisfy the growing demand. To increase the number of housing units within a limited area requires an increase in housing density, such as taller, multi-unit buildings. Finding or keeping affordable housing is a growing challenge for many individuals and families in the region, including residents of MHPs. The Commission is striving to balance the ongoing need for more housing supply and stable rents with the needs of MHP residents and non-MHP families who are facing financial hardships.

What are the proposed options for regulating MHP developments? The Planning Commission made preliminary recommendations for each of the six MHPs in the City on April 17 using established criteria for evaluation. The proposed options range from new City regulations requiring long-term preservation to allowing redevelopment that provides new affordable housing units and relocation assistance. In considering land use actions, the Commission is seeking to balance preserving existing affordable housing with the need to increase the available housing supply.

Is the Planning Commission taking into consideration the opinions of residents living in the MHPs? Yes. Over the last seven months the City has carried out a robust engagement strategy to gather input from the residents living in the six MHPs. Invitations to participate in the project were sent to all MHP residents, including a Spanish translation of the materials. The Planning Commission held a special meeting in January to hear from residents, with a Spanish interpreter provided. More than 150 residents attended. Residents also have had the opportunity to provide comments to the Planning Commission at their meetings. The Commission is using the community input, along with technical expertise and planning best practices to make recommendations that will address the need to preserve existing affordable housing with the need to increase the available housing supply.

Is the Planning Commission considering the perspectives of the MHP property-owners? Yes. Information about the project was mailed to all property-owners last fall. Staff met with each property-owner or representative to gather specific information about their MHP. In January, the Planning Commission held a special roundtable meeting with all five of the owners and/or their representatives to discuss issues and concerns. Property-owners also have had the opportunity to provide comments to the Planning Commission at their meetings.

What is the timing of this project? The Planning Commission made their preliminary recommendations for each MHP on April 17, 2018. A public hearing on their recommendations is scheduled for May 15 and 16, 2018 at City Hall, 18120 68th Avenue NE, starting at 6:00 p.m. Additional information about the public hearing will be mailed to all MHP residents and MHP property-owners. The Commission's final recommendations will be presented to the City Council this summer.

If I have questions about the MHP project who should I contact? Please contact Lauri Anderson, Senior Planner, at 425-398-8900 or by email: landerson@kenmorewa.gov.

ATTACHMENT 5A

Bridgit Baker

Subject: FW: Manufactured Home Permit Question

From: Samantha Loyuk
Sent: Thursday, April 05, 2018 1:18 PM
To: beau <beau@detentemgmt.com>
Cc: Bryan Hampson <bhampson@kenmorewa.gov>; Tela Whiteman <twhiteman@kenmorewa.gov>; Doug Nugent <dnugent@kenmorewa.gov>; Lauri Anderson <landerson@kenmorewa.gov>; craighillis@mhcw.org; russmillard@yahoo.com; daniel@parkstonenw.com
Subject: RE: Manufactured Home Permit Question

Hi Beau,

I clarified your request with our department director and he determined that you can apply for a new mobile home during the moratorium. The intent of the moratorium is to protect existing affordable housing within mobile home parks, not limit affordable housing options. To discuss permit requirements, please send me a conceptual site plan. This will help determine if the property is within the shoreline. If you'd like to meet to discuss, I'm available most Tuesday and Thursday afternoons. Just let me know what day and time works for you and I'll do my best to accommodate your request. Thank you.

Samantha Loyuk, Associate Planner
Development Services | City of Kenmore, WA
18120 68th Ave NE Kenmore, WA 98028
E: sloyuk@kenmorewa.gov | P: 425-398-8900
Planning counter hours are available online at http://kenmorewa.gov/developmentservices

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From: Bryan Hampson
Sent: Thursday, April 05, 2018 1:08 PM
To: Samantha Loyuk <sloyuk@kenmorewa.gov>
Subject: RE: FW: RE: Manufactured Home Permit Question

Sam- Yes, this is considered maintenance and is allowed during the moratorium. I can see how this could be confusing. Thanks!

-Bryan

From: Samantha Loyuk
Sent: Thursday, April 5, 2018 12:08 PM
To: Bryan Hampson <bhampson@kenmorewa.gov>
Subject: FW: Manufactured Home Permit Question

Bryan,

In this instance, is a new mobile home within an existing mobile home park considered maintenance and allowed under the moratorium?

Samantha Loyuk, Associate Planner
Development Services | City of Kenmore, WA
18120 68th Ave NE Kenmore, WA 98028
E: sloyuk@kenmorewa.gov | P: 425-398-8900

From: Samantha Loyuk
Sent: Wednesday, April 04, 2018 10:52 AM
To: 'beau' <beau@detentemgmt.com>
Cc: Tela Whiteman <twhiteman@kenmorewa.gov>
Subject: RE: Manufactured Home Permit Question

Hi Beau,

Currently we have a moratorium on development permits for mobile home parks (see attachment). Excepted from this moratorium are applications for repair or maintenance. The moratorium is effective through May 11, 2018. The City cannot accept a permit application for a new unit within a mobile home park, until the moratorium is over.

Section 2. Moratorium. Pursuant to the City's police powers under Article XI, Section 11 of the State Constitution and RCW 35A.63.220 and RCW 36.70A.390, the City Council hereby adopts and enacts a moratorium prohibiting the filing and acceptance of applications for development permits relating to mobile home parks, as defined in KMC 18.20.1760. For purposes of this moratorium, "development permits" mean: permits as defined in KMC 18.20.735 (any permit issued by the City, or other authorized agency, for construction, land use, or the alteration of land); variances; conditional use permits; special use permits; zone reclassification permits; or any other permits the development services director is authorized to receive, including for demolition pursuant to KMC 15.30.135. Excepted from this moratorium are applications for repair or maintenance of mobile home parks and any other applications necessary for public health and safety as determined by the development services director.

Once the moratorium is over, the City will need more information on the proposed manufactured home:

1. What lot ("pad") is vacant? The City shows 53 pads within the development. Will this be using one of the 53, or adding an additional pad (for a total of 54 pads)?
2. You will need to provide a site plan as part of the permit application. The site plan will need to show the pad *and* the entire community (all units).
3. Is the pad within 200 feet of the shoreline? If yes, you will need to apply for a shoreline exemption or shoreline substantial development permit. If no, this will need to be shown on your site plan.

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3.

From: beau [mailto:beau@detentemgmt.com]
Sent: Monday, April 02, 2018 10:22 AM
To: Samantha Loyuk <sloyuk@kenmorewa.gov>; Tela Whiteman <twhiteman@kenmorewa.gov>
Subject: Manufactured Home Permit Question

Good morning!

I stopped by the permit desk on Friday to ask about bringing in a new manufactured home into a currently vacant site in the existing Lakewood Villa Mobile Home Park along the slough. Tela said that given its proximity to the water that there might be a few extra steps in the process to permit a new home.

The home lot in question has been vacant for a few years; the owners of the community hired my company in March to manage their property and are looking at the long-term maintenance and preservation of the community, and bringing in homes to fill vacancies is a big part of the puzzle. The site measures approximately 50' wide by 80' long; there are some shrubs which have overgrown the back part of the lot which would need to be cleared, perhaps giving more possible length to the house. However, we're looking at brining in a newer single section manufactured home- here's an example of an elevation of a modern home: https://www.palmharbor.com/model-center/homesdirectwashington/floorplan/fp-20-nw-paradise-4H40S94/#photos-videos

What further process is necessary to get permits ready? The builder (located in Oregon) is rather busy, so even if we ordered the home this week it wouldn't likely arrive until near the end of summer, hence why we'd like to get the process started sooner vs later.

Thank you!

Beau

DÉTENTE MANAGEMENT

Beau Harer
Asset Management
Détente Management, Inc.
206.772.3000

3.

Bridgit Baker

Subject: FW: Kenmore MHC Moratorium

From: beau [mailto:beau@detentemgmt.com]
Sent: Thursday, April 05, 2018 10:53 AM
To: Doug Nugent <dnugent@kenmorewa.gov>
Cc: Lauri Anderson <landerson@kenmorewa.gov>; craighillis@mhcw.org; Russell Millard <russmillard@yahoo.com>; Daniel Stoner <daniel@parkstonenw.com>
Subject: Kenmore MHC Moratorium

Good morning-

Thank you for the hearing this past Monday; it is a difficult discussion to have, especially when peoples' homes are involved. We appreciate the Commission's attempt to keep the discussion and decision-making process fair. However, I believe that more harm than good is coming from this process. During most of the hearings, it has largely been residents from the two communities least likely to ever be redeveloped who have been testifying to their alarm and concern about something that is not happening. Further, the implementation of the moratorium has had, what I suspect, is the unintended consequence of making any expansion of this form of affordable housing impossible. Per the below email, we cannot fill a vacant home site in Lakewood Villa. Further, we will be impacted by the shoreline setback. As I mentioned during my brief testimony on Monday, the commission should consider relaxing such rules when it comes to installing a new manufactured home on a previously occupied home site. Unlike building a new home on a foundation, the new manufactured home would be placed on blocks- a much less impactful form of development so close to the slough. Below is a concept for a "tiny home" style MH which could fit on this site in Lakewood:

https://www.palmharbor.com/model-center/homesdirectwashington/floorplan/fp-20-nw-paradise-4H40S94/#.WsZW5ExFw2w

*As an aside, my measurement quoted in the email below was off- it should have been 40' by 80'.

My company has been hired for management services by the owner of Lakewood Villa; as of March 1 we have been working with a new team of site managers and the resident HOA to understand the needs of the community. We have discovered a squatter living in the home of a deceased resident and have already arranged for their eviction by the sheriff, after which we will most likely need to remove the home given its very rough condition. Should the moratorium be extended and no relaxation of the shoreline requirements be implemented, we will have a derelict home in the community for at least another six months. That makes two potential affordable housing units for seniors lost.

We have begun to obtain bids for the replacement of the streets at several older MHCs, and for Lakewood Villa, to remove the existing failed streets and replace with 3" deep new asphalt would cost north of $215,000. That does not include replacement of any of the underground utilities. It is still unclear as to what further zoning or regulatory requirements would come into play should we proceed with this project. Will we have to provide on-site storm water retention and thus lose more housing?

This brings us back to the comments made by Daniel Stoner and Russ Millard- the Commission should be considering more meaningful carrots to encourage the owners of the communities least likely to redevelop to reinvest in their properties. Remove as many barriers as the city can to allow new homes to be placed as old homes wear out or are removed by other means. Treat the existing home sites as grandfathered developments with no impact fees, no new storm water considerations, or new setback guidelines.

3.

Thank you for your time and consideration.

Beau Harer

Begin forwarded email:

From: Samantha Loyuk <sloyuk@kenmorewa.gov>
Sent: Wednesday, April 4, 2018 10:53 AM
To: beau <beau@detentemgmt.com>
Cc: Tela Whiteman <twhiteman@kenmorewa.gov>
Subject: RE: Manufactured Home Permit Question

Hi Beau,

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Once the moratorium is over, the City will need more information on the proposed manufactured home:

1. *What lot ("pad") is vacant? The City shows 53 pads within the development. Will this be using one of the 53, or adding an additional pad (for a total of 54 pads)?*
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3.

From: *beau [mailto:beau@detentemgmt.com]*
Sent: *Monday, April 02, 2018 10:22 AM*
To: *Samantha Loyuk <sloyuk@kenmorewa.gov>; Tela Whiteman <twhiteman@kenmorewa.gov>*
Subject: *Manufactured Home Permit Question*

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The home lot in question has been vacant for a few years; the owners of the community hired my company in March to manage their property and are looking at the long-term maintenance and preservation of the community, and bringing in homes to fill vacancies is a big part of the puzzle. The site measures approximately 50' wide by 80' long; there are some shrubs which have overgrown the back part of the lot which would need to be cleared, perhaps giving more possible length to the house. However, we're looking at brining in a newer single section manufactured home- here's an example of an elevation of a modern home: https://www.palmharbor.com/model-center/homesdirectwashington/floorplan/fp-20-nw-paradise-4H40S94/#photos-videos

What further process is necessary to get permits ready? The builder (located in Oregon) is rather busy, so even if we ordered the home this week it wouldn't likely arrive until near the end of summer, hence why we'd like to get the process started sooner vs later.

Thank you!

Beau

Palm Harbor Homes

Homes Direct of Washington
Mount Vernon, WA

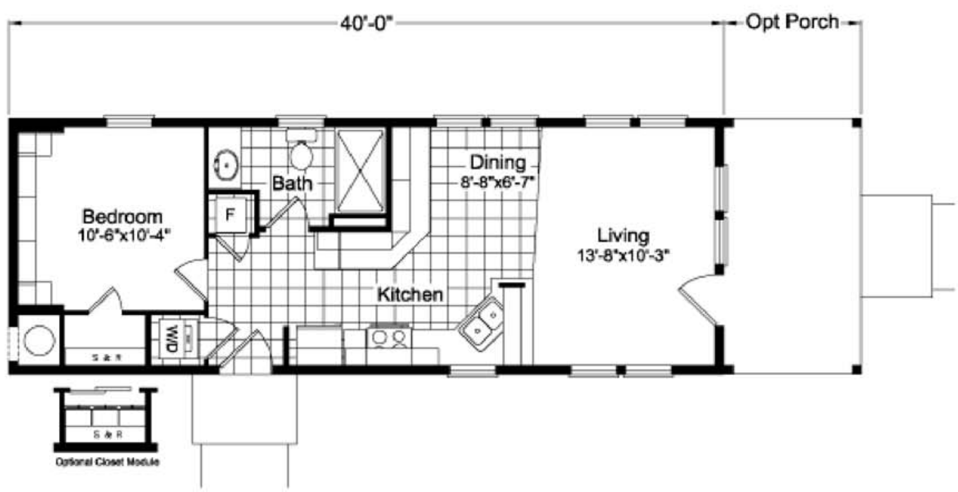
Photos: 6 Videos: 1

Floor Plan: The Paradise 4H40S94 or PL15401A

1 Bedrooms, 1 Baths, 580 Sq. Ft.

- **Exterior Dimensions:** 14'8 x 48 (with Porch)
- **Floor Plans >>**
- **Video Tour >>**
- **More Details >>**

Floor Plans



Paradise 40S94

Photos / Videos

The Paradise - exterior view from the front entry

Details

Model Details

Square Footage: 580
Bedrooms: 1
Bathrooms: 1
Living Areas: 1
Dining Areas: 1
Stories: 1
Exterior Dimensions: 14'8 x 48 (with Porch)
Sections: Single-wide
Building Method: Manufactured

Features

- A guest retreat, fishing cabin, vacation home, or ski chalet

Available From

3.

Homes Direct of Washington[https://www.palmharbor.com/model-center/homesdirectwashington/]
3256 Cedardale Road
Mount Vernon, WA 98274
(360) 336-1010 - phone

Because Palm Harbor Homes has a continuous product update updating and improvement process, prices, plans, dimensions, features, materials, specifications and availability are subject to change without notice or obligation. Please refer to working drawings for actual dimensions. Renderings and floor plans are artist's depictions only and may vary from the completed home. Square footage calculations and room dimensions are approximate subject to industry standards.

ATTACHMENT 5B

Bridgit Baker

Subject: FW: DOC_7769 (1).PDF
Attachments: DOC_7769 (1).PDF

From: Stacey Valenz [mailto:svalenz229@gmail.com]
Sent: Wednesday, April 11, 2018 8:31 AM
To: Lauri Anderson <landerson@kenmorewa.gov>
Subject: DOC_7769 (1).PDF

Hi Laurie, attached please find the HOPA pdf that explains occupancy of 80% over 55, up to 20% can be under 55. This is a benefit for the property owner, as well as the home owner, and community.
Thanks so much,
Stacey Valenzuela

Questions and Answers
Concerning the Final Rule Implementing
the Housing for Older Persons Act of 1995 (HOPA)

Title VIII of the Civil Rights Act of 1968 (the Federal Fair Housing Act), as amended by the Fair Housing Amendments Act of 1988 (the Fair Housing Act), prohibits discrimination in housing and real estate-related transactions based on race, color, religion, sex, national origin, handicap and familial status (in general, the presence of children under the age of 18 in the household). The prohibition against discrimination based on familial status became effective March 12, 1989. The Act contained a provision exempting "senior" housing from the prohibition against familial status discrimination.

The Housing for Older Persons Act (HOPA), signed into law by President Clinton on December 28, 1995, amended the housing for older persons exemption against familial status discrimination. The HOPA modified the statutory definition of housing for older persons as housing intended and operated for occupancy by at least one person 55 years of age or older per unit. It eliminated the requirement that housing for older persons have significant services and facilities specifically designed for its elderly residents. It required that facilities or communities claiming the exemption establish age verification procedures. It established a good faith reliance defense or exemption against monetary damages for persons who illegally act in good faith to exclude children based on a legitimate belief that the housing facility or community was entitled to the exemption.

Question 1
For the purpose of HOPA, what is a housing community or facility? What are some typical examples of a housing, community or facility?

Answer
A housing community or facility is any dwelling or group of dwelling units governed by a common set of rules, regulations or restrictions. A portion of a single building may not be considered a housing facility or community. Typical examples include: a condominium association; a cooperative; a property governed by homeowners or resident association; a municipally zoned area; a leased property under common private ownership; a manufactured housing community, a mobile home park.

<u>Question 2</u>

May an owner of single family houses that are dispersed throughout a geographical area, and who is not otherwise exempt under the Fair Housing Act, qualify as a "housing community or facility" and claim the exemption?

<u>Answer</u>

No. The common use of the terms "housing community" and "facility" applies to dwelling units which are in the same location and have some relationship to each other. The dwelling units in a housing community or facility must share a common set of rules, policies, and procedures, that is applied to all of the dwellings in the community or facility. Further, although there is no required stated minimum number of dwelling units that must be present for the exemption to apply, there must be a sufficient number of dwelling units to constitute a "community" or "facility" in the common meaning of those terms. One single family dwelling or a duplex would not qualify as a "housing community or facility."

<u>Question 3</u>

What must a housing community or facility do to qualify for the 55 or older housing for older persons exemption?

<u>Answer</u>

In order to qualify for the exemption, the housing community/facility must satisfy each of the following requirements:

a) at least 80 percent of the occupied units must be occupied by at least one person 55 years of age or older per unit;

b) the owner or management of the housing facility/community must publish and adhere to policies and procedures that demonstrate an intent to provide housing for persons 55 years or older; and

c) the facility/community must comply with rules issued by the Secretary for verification of occupancy through reliable surveys and affidavits.

<u>Question 4</u>

What are some examples of the types of policies and procedures that would demonstrate an intent to provide housing for persons 55 years of age or older?

Answer
Examples include:

a) the written rules, regulations, lease provisions, deed or other restrictions,

b) the actual practices of the owner/management of the housing facility/community used in the enforcement of the rules;

c) the kind of advertising used to attract prospective residents to the housing facility/community as well as the manner in which the facility/community is described to prospective residents;

d) the housing community's/facility's age verification procedures, and its ability to produce, in response to a familial status complaint, verification of required occupancy.

Question 5
May a housing facility or community advertise as "adult" housing and still demonstrate the intent to be housing for older persons?

Answer
Use of the word "adult" or "adult community" in an advertisement, sign or other informational material, or when describing the facility or community to prospective renters or purchasers or members of the public, does not demonstrate an intent to be housing for older persons as defined by the final rule. The use of these terms, on the other hand, does not destroy the intent requirement of HOPA. If a facility or community has clearly shown in other ways that it intends to operate as housing for older persons, and meets the 80% requirement, and has in place age verification procedures, the intent requirement can be met even if the term "adult" is occasionally used to describe it. The Department will look at the totality of the circumstances in the investigation of a complaint alleging that the facility or community does not qualify as housing for older persons.

Question 6

How many days after the effective date of the final rule implementing HOPA does a facility/community have to develop routine procedures for determining the occupancy of each unit, including age verification?

Answer

The housing community/facility has 180 days after the effective date of the rule, May 3, 1999, to develop the appropriate procedures that should constitute a part of its normal leasing and purchasing procedures. However, if a housing facility or community is not now but intends to become eligible for the exemption, it should not delay development of appropriate procedures.

Question 7

What information should a housing provider include in its survey of residents in order to calculate whether the community or facility meets the 80% requirement of HOPA?

Answer

The owner or manager should obtain the total number of units in the housing community or facility. From that number, the following units should be excluded from the calculation of the 80% requirement:

a) the number of units that have been continuously occupied by the same household since September 13, 1988, and the household did not contain and does not currently contain at least one person over the age of 55;

b) the number of unoccupied units (see question 22);

c) the number of units occupied by employees of the housing facility or community who are under 55 years of age, and who provide substantial management and maintenance services to the housing facility or community

d) the number of units occupied solely by persons who are necessary or essential to provide medical and/or health and nursing care services as a reasonable accommodation to residents.

The owner or management then should calculate the percentage of the remaining number of units that are occupied by at least one person age 55 or over as of the date of the survey or the alleged date of violation of the Act.

Question 8
What is considered reliable age verification documentation?

Answer
The following documents are considered to be reliable for age verification: birth certificate, drivers license, passport, immigration card, military identification, or any other state, local, national or international documentation, provided it contains current information about the age or birth of the possessor.

Question 9
Is there any other documentation that would be considered reliable for age verification?

Answer
Yes. A self certification in a lease, application affidavit, or other document signed by an adult member of the household asserting that at least one occupant in the unit is 55 years of age or older will satisfy this requirement.

Question 10
What recourse is there for the owner or management of the housing community or facility if the occupants in the household refuse to cooperate in providing documentation regarding their age?

Answer
The housing/community facility may, if it has sufficient evidence, consider the household to be occupied by at least one person who is 55 years or older. Statements made under penalty of perjury from third party individuals who have knowledge of the age of the occupants of a household may be used when the household itself refuses to cooperate by providing age verification. Other information, such as statements indicating age in prior applications may be acceptable. In addition, the facility/community may base its decision on government documents such as census data. The census data referred to is household censuses that are conducted by many cities and towns.

Question 11

How frequently should a housing/community provider update its lists of occupants to be in compliance with the age verification requirements of HOPA? Are there any consequences if a housing provider fails to update its list of residents?

Answer

HOPA requires that a housing facility/community re-survey its lists of residents every two years to ensure that the 80% requirement is met. A housing community's or facility's failure to survey or re-survey its list of occupants in accordance with its age verification procedures does not demonstrate intent to housing for older persons, and could jeopardize the housing community's status as 55 or older housing.

Question 12

How long should a housing community/facility retain its records of survey information that show it meets the 80 percent requirement?

Answer

The records referred to in Answer 9 above need to be kept as long as the housing community/facility intends to proffer its exempt status.

Question 13

Are the surveys and affidavits used to gather information about the facility's/community's residents admissible in an administrative or judicial proceeding under the Fair Housing Act?

Answer

Yes.

Question 14

What does the ratio or percentage of 80/20 portion of housing mean?

Answer

HOPA requires that at least 80 percent of the occupied units must be occupied by at least one person 55 or older. The remaining 20 percent of the units may be occupied by persons under 55, and the community/facility may still qualify for the exemption.

Question 15

Is it lawful to advertise or market the 20 percent portion of the units not required to be occupied by at least one person 55 years of age or older to prospective tenants/purchasers under age 55 and to families with children?

Answer

Yes. However, the marketing must be done in a way that identifies the facility/community as housing intended for older persons. Advertising and marketing must not be inconsistent with the intent. Further, the facility/community needs to plan with care any attempt to sell or rent the entire 20 percent portion of the remaining units to incoming households under age 55, because it could risk losing the exemption if some occupants over 55 die, with surviving spouses or heirs who are under 55 years of age. Such planning should address notice to incoming households under the age of 55 regarding how the housing provider will proceed in the event that the 80% requirement is endangered.

Question 16

May a housing facility/community impose an age limitation more restrictive than that required by HOPA and qualify for the 55 or older exemption?

Answer

Yes. For example, the housing facility/community may require that at least 80 percent of the units be occupied by at least one person 60 years of age or older. The housing facility/community may require that 100% of the units are occupied by at least one person 55 years of age or older, or that 80% of the units be occupied exclusively by persons aged 55 or older. However, the facility/community should review other state and local laws, including fair housing laws that may prohibit discrimination based on age, before establishing policies and procedures restricting occupancy based on age, or affecting survivors' rights to property, that are not covered under HOPA.

Question 17

If a housing facility or community meets the requirements of HOPA but permits up to 20 percent of the units to be occupied by families with children, may the facility/community impose different terms and conditions of residency on those families with children who reside there?

Answer

Yes. If a housing community/facility qualifies under HOPA as housing for older persons, the community/facility is exempt from the Act's prohibition against discrimination on the basis of familial status. The housing community/facility may restrict families with children from benefits of the community, or otherwise treat family households differently than senior households, as long as those actions do not violate any other state or local law. However, the community/facility is not exempt from the provisions of the Act that prohibit discrimination against any resident or potential resident on the basis of race, color, religion, national origin, sex, or disability.

Question 18

If a 55 or older occupant dies and leaves his/her property to a surviving spouse or heir(s) under the age of 55, what rights, if any, do the survivors have to possession?

Answer

The right to possession by a surviving spouse or heir is not governed by the HOPA or the Fair Housing Act. Whether an underage heir or surviving spouse can occupy the unit upon the death of the 55 or older occupant is a matter of state/local law or custom, and generally is governed by private contractual agreements between senior housing developers and the individuals who purchased or rented the dwelling. The provision in the Act permitting 20 percent of the units to be occupied by persons under 55 is intended, in part, to prevent a housing facility/community from losing the exemption due to situations where there are surviving spouses and underage heirs when the 55 or older occupant dies.

Question 19

In the event that the sole 55 or older occupant dies, and a surviving spouse or heir remains in the unit, is the surviving occupant counted in the 80 percent or the 20 percent portion of the units needed to meet the criteria for housing for older persons?

Answer
The surviving occupant must be counted in the 20 percent portion.

Question 20
How should a housing provider count, for the purpose of meeting the 80/20 occupancy requirement, attendants or health care providers needed for the reasonable accommodation of the disability of an occupant (including family members under the age of 18)?

Answer
The attendant or health care provider or family care provider is excluded from the calculation in its entirety. This is true whether the live-in person resides in the same unit with the disabled occupant or in a separate unit. Neither circumstance adversely affects the exemption of the housing facility/community.

Question 21
How is the calculation for the 80/20 percent requirement affected if a 55 or older individual purchases a dwelling in a senior housing facility/community, vacates the unit, and allows an underage adult relative to move in for an indefinite length of time?

Answer
In calculating whether a community/facility meets the 80 percent requirement, it is the occupants of the dwelling units who are counted, not the owners. In this example, the current resident, the underage adult relative, would be counted in the 20 percent portion. Similarly, if a 55 or older owner/occupant decided to vacate a unit for an indefinite period of time and rent to an underage individual, the current occupant would be counted in the 20 percent portion.

Question 22

Are there circumstances under which a 55 or older owner/tenant might be temporarily absent from a dwelling without affecting the exemption status of the community/dwelling?

Answer

Yes. For example, the 55 or older occupant may be on vacation, hospitalized, or absent for a season without affecting the exempt status of the community. The resident may, if he/she wishes, allow a younger relative or a house sitter under 55 years if age to live in the unit during this absence. In either event, the unit would be included in the calculation of the 80 percent occupancy requirement as long as the dwelling is not rented out, the owner/tenant returns on a periodic basis, and maintains legal and financial responsibility for the upkeep of the dwelling.

Question 23

Can a housing community/facility that does not now meet the 80 percent occupancy requirement take any action to become eligible?

Answer

Yes. For a period of one year after the rule became effective (May 3, 1999), a housing provider may reserve all new, vacant and/or unoccupied units/dwellings for occupancy until 80 percent of the units/dwellings are occupied by at least one person 55 years of age or older. This does not mean that the dwellings/units must be held off the market; indeed, marketing the units as 55 and over units during the transition period may be done as those units become vacant.

Question 24

During this transition period, may a facility/community refuse to rent or sell to families with children in its effort to qualify as housing for older persons?

Answer

Yes. If, during the one year period the facility/community demonstrates its intent to be housing for older persons through advertising and revisions to or development of rules and procedures, and adopts age verification procedures, it may refuse to rent or sell to applicants based on their familial status. Of course, the facility/community may have to meet the requirements of state and local laws with respect to making the changes required for the transition in its covenants or other instruments binding on the property.

Question 25

Can the facility/community evict families with children during the transition period for the purpose of becoming housing for older persons?

Answer

No. However, the housing facility/community can renew or not renew leases for families with children if doing so does not represent a change in its practices or does not violate state or local landlord tenant law. Additionally, while the facility/community may not take any measures deliberately designed to discourage families with children from continuing to reside in the community, nothing prevents the offering of positive incentives that might lead some families to seek housing elsewhere.

Question 26

What if a 55 or older housing provider, at the end of the transition period, does not succeed in meeting the 80 percent occupancy requirement?

Answer

At the expiration of the one year period, all units/dwellings must be marketed and made available to the public in general, including families with children. Additionally, all restrictive operations policies which may impact negatively on families with children must be rescinded.

Question 27

When does HUD become involved in determining whether a 55 or older housing community or facility is in compliance with HOPA requirements?

Answer

HUD's involvement begins in one of two ways: 1) when a person allegedly injured on the basis of familial status files a complaint against a housing facility/community and the respondent claims the exemption as a defense; or 2) when HUD commences a Secretary-initiated investigation or files a complaint based on information it has that indicates the need for an investigation.

Question 28

When must a person claiming to be injured by a housing community/facility because of familial status file a complaint with the Department in order for the complaint to be timely?

Answer

The complaint must be filed no later than one year after the alleged discriminatory act occurred or was terminated.

Question 29

Can a household which does not fall within the Fair Housing Act's definition of familial status file a complaint challenging a housing provider's attempt to provide housing for older persons?

Answer

No. The family cannot file a familial status complaint because it does not meet the definition of familial status.

Question 30

Can an owner of a dwelling file a complaint based on familial status if the owner is being impeded in the ability to sell or rent the dwelling because the housing facility/community is claiming to be 55 and over housing but does not meet the requirements for the exemption?

Answer

Yes, if the owner has affirmatively undertaken to rent or sell his property and can establish that the housing community/facility illegally (is not qualified housing for older persons) interfered with the owner's ability to do so, be/she can file a familial status complaint. Other complainant parties could include the family with children seeking to rent or buy but was denied the opportunity, as well as any real estate agent involved in the transaction.

Question 31
If an individual files a complaint based on familial status and the housing community/facility claims the exemption as a defense, who has the burden of proving, that the community/facility is in compliance with HOPA requirements?

Answer
The community/facility housing provider has the burden of proving that it was in compliance with HOPA requirements on the date of occurrence of the alleged act or incident of discrimination.

Question 32
Can a corporate entity avail itself of the good faith reliance against monetary damages if the housing community/facility is found not to be in compliance with the HOPA requirements?

Answer
No. The governing board, management company, or corporate entity of the housing facility/community is liable if the facility/community fails to meet the requirements, and cannot claim a good faith reliance defense against monetary damages. The legislative history of HOPA shows that in creating the good faith reliance defense, Congress intended to protect **individual persons,** such as individual members of boards of governing homeowners associations and real estate agents relying on information provided by the housing providers of senior housing.

Question 33
Since individuals, including individual members of a homeowners association or a board of directors, can use the good faith reliance against monetary damages, under what conditions might that occur?

Answer
An individual is not liable for monetary damages if the person acted with a good faith belief that the housing facility/community qualified for a housing for older persons exemption. Such a person must have knowledge, from an authorized representative, that the facility/community asserted in writing that it qualified for the older persons exemption before the date on which the alleged discrimination occurred. An authorized representative may be an

individual, committee, management company, listing agent, owner or other entity.

Question 34
Under what circumstances may an individual not use the good faith reliance defense?

Answer
An individual is not entitled to the good faith defense if he or she has actual knowledge that the facility/community does not or will not qualify as housing for older persons, despite the fact that he/she received written assurances to the contrary from an authorized representative of the housing provider.

Question 35
Is an individual insulated from a liability claim for disseminating information to others regarding the facility's/community's exemption claim?

Answer
An individual who claims the good faith reliance defense based on his/her actual knowledge and a written assertion from an authorized representative of the facility/community may disseminate such information to others. Those others may include real estate agents, multiple listing services, advertisers and other print media who may, in turn, rely on the assertions of the individual from whom they received the information, unless they have actual knowledge that information is not accurate.

Question 36
Is a publisher (newspaper or other print media) liable for damages under the Fair Housing Act for accepting for publication an advertisement for 55 and older housing if the community/facility is found not to be in compliance with HOPA?

Answer
No. Newspaper publishers and other print media that rely on the assertions of the housing provider are not liable unless they have actual knowledge that the housing does not qualify for the exemption.

Question 37
Does HUD certify that a housing, facility/community is housing for older persons?

Answer
No. Neither the Fair Housing Act nor HOPA authorizes the Department to certify whether a particular housing facility or community meets the qualifications for housing for older persons.

Question 38
If a developer is building new housing that is intended to be for persons 55 and over, how should the new units be marketed and occupied as the facility/community is being developed?

Answer
Newly constructed housing for first occupancy after March 12, 1989 (including a facility or community that has not been occupied in its entirety for at least 90 days prior to re-occupancy due to renovation or rehabilitation), must be marketed as housing intended for older persons. It does not have to have at least one occupant in each occupied unit who is age 55 and over until at least 25 percent of the units are occupied.

Question 39
How are state and federal fair housing laws that prohibit age discrimination affected by HOPA?

Answer
Neither the Fair Housing Act nor HOPA covers age discrimination. Neither of these federal laws supersede or otherwise affect state or local laws that prohibit age discrimination. Housing community/facilities always should check all relevant state, local and federal laws, and any requirements imposed as a term of governmental financial assistance before implementing policies and procedures that limit the eligibility of its residents.

Question 40
Must state or local governments that have been determined to have substantially equivalent laws to the Fair Housing Act change the laws under which they operate in order to be identical to HOPA?

Answer
No. States and local governments with fair housing laws that have been determined to be substantially equivalent to the federal law may have no exemption from familial status discrimination for housing for older persons, or may have more stringent requirements to meet an exemption than does HOPA.

Question 41
Must a housing community/facility file or register a declaration of intent with the state or local unit of government in order to claim its exemption as housing for older persons?

Answer
HOPA does not require this. However, the state or local government might require the housing community/facility to register its intent to be housing for older persons. The facility/community should consult the appropriate governmental body for requirements in this regard.

Question 42
Must a resident of a 55 or older housing community/facility join the homeowner's association?

Answer
The Fair Housing Act does not require this. HOPA does not require this. This is an example of an issue or aspect of senior housing communities that is generally governed by independent law, deed restriction, or other legally enforceable documents.

Question 43

Would HUD apply HOPA retroactively to a familial status claim of discrimination that occurred prior to December 28, 1995, when HOPA was signed into law?

Answer

No. If the alleged violation occurred prior to December 28, 1995, the Department's investigation of a pending complaint will determine whether the community/facility met the requirements for the housing for older persons exemption, based on the regulations that were in effect at the time of the alleged violation.

Question 44

How does the Fair Housing Amendments Act senior housing, exemption, and HOPA, affect eligibility requirements for federally funded housing programs.

Answer

The Act and HOPA do not affect statutory or regulatory provisions of federally assisted housing programs. For example, neither HOPA nor the Act change the definition of "elderly family"' in federally assisted housing programs. HOPA does not permit a HUD funded public housing provider to designate a project as an "elderly project" without HUD review and approval as mandated by existing regulations. HUD funded housing that is designated as elderly housing may not, because of HOPA, admit households that are not statutorily eligible for the housing. No public housing development that is not designated as an elderly development by statute or program regulation may exclude families with children even if at least 80% of the units are occupied by at least one person age 55 or older. Federally assisted housing providers should continue look to existing program statutory and regulatory requirements to determine tenancy of those developments.

ATTACHMENT 5C

Bridgit Baker

Subject: FW: From Stigma to Housing Fix | Lincoln Institute of Land Policy

-----Original Message-----
From: Bill Garza [mailto:garzagraphics@yahoo.com]
Sent: Friday, April 13, 2018 9:17 AM
To: Lauri Anderson <landerson@kenmorewa.gov>
Subject: From Stigma to Housing Fix | Lincoln Institute of Land Policy

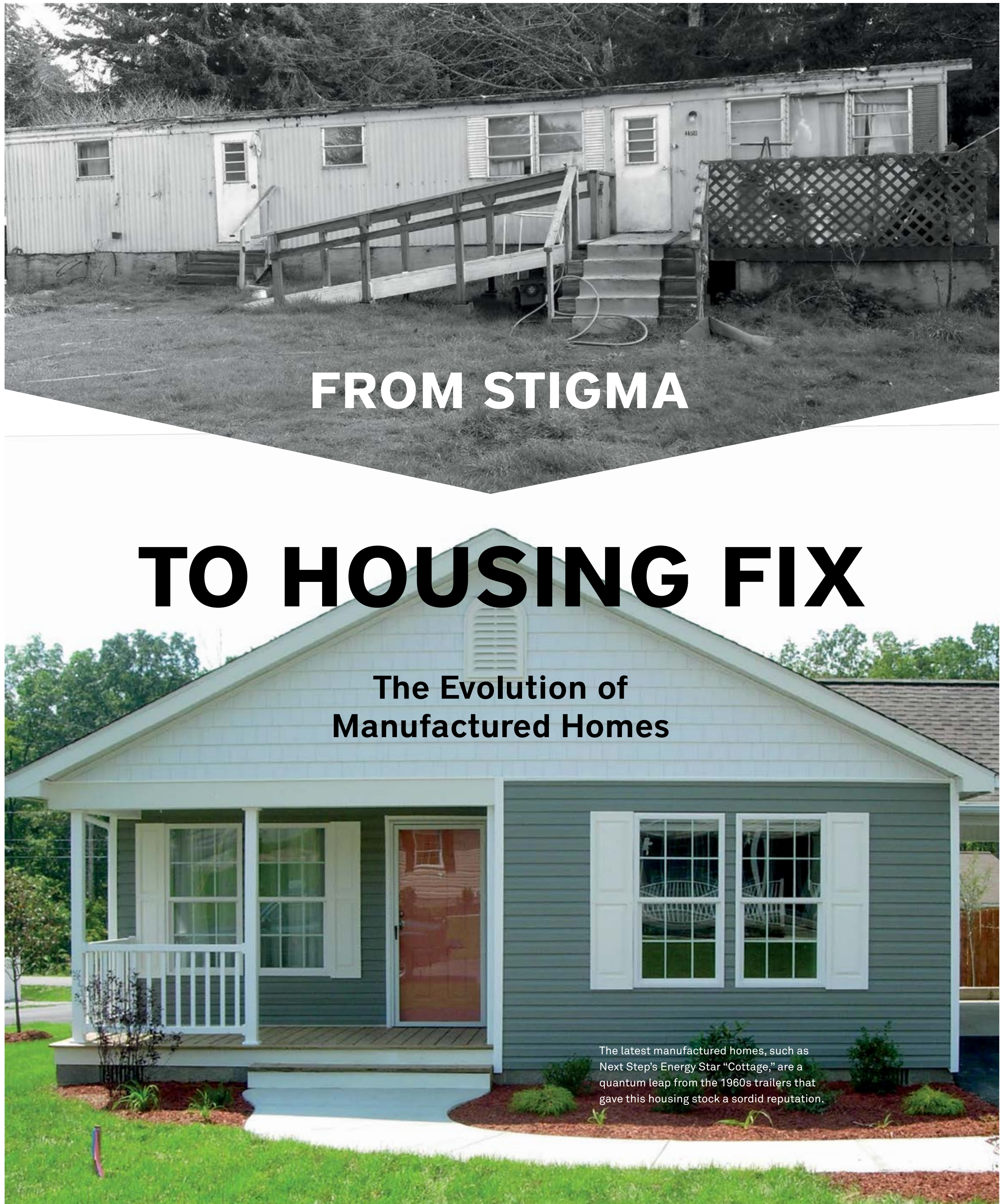
Hi Laurie,
It may be too late to consider but I thought you might take a look at this article covering ownership of land by previous tenants living in manufactered homes.
Sincerely
Bill Garza

https://www.lincolninst.edu/publications/articles/stigma-housing-fix

Sent from my iPhone

FROM STIGMA TO HOUSING FIX

The Evolution of Manufactured Homes



The latest manufactured homes, such as Next Step's Energy Star "Cottage," are a quantum leap from the 1960s trailers that gave this housing stock a sordid reputation.

By Loren Berlin

LIZ WOOD WANTED TO BUY A HOUSE. IT WAS 2006, SHE HAD BEEN RENTING FOR A DECADE, AND HER MONTHLY PAYMENTS WERE GETTING HIGH. She was 43 and steadily employed, earning $34,000 annually plus benefits as a family educator. She didn't want anything fancy, just a place where she could "gather love and bring stability." She would stay within her means.

Nonetheless, the math was tricky. Wood lives in Duvall, Washington, a town of roughly 7,500 in the foothills of the Cascade Mountains. Steeped in lush forest, Duvall is about 30 miles from Seattle and a mere eight miles from the City of Redmond, the headquarters for Microsoft. The median income in Duvall is nearly twice that of the state of Washington, and homes in this area are expensive. In 2010, the median value of owner-occupied homes in Duvall was $373,500, compared to $262,100 for the state, according to the U.S. Census Bureau.

With few options, Wood eventually decided on a used factory-built home (also known as manufactured housing) for $55,000 in Duvall Riverside Village, a four-acre community of 25 manufactured homes in the middle of downtown Duvall. "It's amazing here," she says. "I live on riverfront property, so when I walk out my door I see water, pine trees, and a walking trail that goes from my house to the next town. I wake up in the morning hearing birds. I know all my neighbors; I'm connected to my community. I'm a block from the police station. I feel safe."

But it was still difficult. Wood owned her house, but not the land on which it sits. Instead, she rented the plot for $450 a month, plus water and utilities, as did the other residents of Duvall Riverside Village. As a result, Wood and her neighbors remained largely at the mercy of the property owner, their landlord, and forfeited much of the autonomy and security associated with more traditional home ownership models.

Their landlord prohibited garages, leaving residents limited storage options. He charged them $25 a month per additional car or adult beyond those registered at the time of move-in.

Liz Wood is president of Duvall Riverside Village in Duvall, Washington—a resident-owned manufactured housing community between an artsy downtown Main Street and the Snoqualmie River. Credit: ROC USA PHOTO / Mike Bullard

He charged $5 a month for every pet and required dogs to be leashed at all times. There was a $5 monthly fee for every extra half-cord of firewood, which Wood needed to fuel her stove. Though he employed a groundskeeper, he didn't install outdoor lights, nor did he maintain the community roads, which were pocked and cracked.

> Today's manufactured homes are robust, efficient, and inviting, with the potential to help alleviate the nation's shortage of safe, affordable housing.

In 2012, Wood and her neighbors received a written notice that the owner was selling the land. Unlike many owners, who prefer to sell their properties to a developer, this landlord was open to selling to residents. He had agreed to host a meeting between the tenants, a real estate broker, and the Northwest Cooperative Development Center, a nonprofit that supports cooperatives. The parties discussed the possibility of establishing a nonprofit, resident-owned cooperative to purchase the property. In doing so, they would conserve the land for manufactured housing, continue living there as a community, and collectively manage it to guarantee a safe, affordable, high-quality experience.

The residents voted to go for it. The landlord had two demands. He wanted fair market

3.

David Bissaillion tinkers in the greenhouse addition of his home in Wheel Estates, a resident-owned manufactured housing community in North Adams, Massachusetts. Credit: ROC USA PHOTO / Mike Bullard

value, and he wanted to complete the sale by the end of the year. It was already August. They had five months.

In addition to the collaboration with Northwest Cooperative Development Center, the residents also began working with ROC USA, a New Hampshire–based nonprofit organization that offers residents of manufactured housing communities a mix of technical assistance and affordable financing to purchase their rented land when it becomes available for sale. Since its establishment in 2008, ROC USA has successfully facilitated 80 of these transactions nationally and secured more than $175 million in financing for them.

ROC USA works with a network of eight regional affiliates, including the Northwest Cooperative Development Center. In Duvall, the nonprofits worked together with the residents to assess the economics of a possible deal and to confirm that the community was a good fit for resident ownership. Next, the organizations helped the residents to hire a third-party lawyer and establish their cooperative, which would operate as a democracy with residents elected into leadership positions by fellow residents. ROC USA assisted the residents to hire an independent engineer and conduct due diligence of the property; secure financing through ROC USA's lending subsidiary, ROC USA Capital, to purchase the property and undertake critical repairs; and organize the real estate transfer.

On December 27 of that year, the newly formed cooperative bought the Duvall Riverside Village with $1.3 million in purchase financing from ROC USA Capital, granting Wood and her fellow home owners control over their living arrangements, and permanently preserving 25 affordable homes in a town where such housing stock is scarce.

The residents continue to pay $450 a month to rent the land, but now they vote to determine community rules, and use the rent to make improvements and to pay the community's mortgage, taxes, and expenses.

"Now, you can have a garage if you want," explains Wood, who is president of the Duvall residents' cooperative and a ROC USA board member. "And we spent $35,000 to fix the roads. We don't have to live in fear anymore, so people are willing to invest in their homes. We have annual meetings to vote in projects. We can lower the monthly rent if we are over-budgeting for things we don't need. The bottom line is that we are in control of our own destiny."

Upon completing the sale, ROC USA and the Northwest Cooperative Development Center have continued providing the residents with technical support to ensure smooth operations.

"If they had just lent us the money and said, 'these are the guidelines, here's what you need to do, have at it,' we would have failed," explains Wood. "But they are an ongoing resource. They help us with tough situations, or when we don't know how to do something legally. The goal is for us to become independent and to be able to run our community like a business. Pay your bills, and your house can stay where it is. Period. Forever."

Benefits

Across the United States, more than 18 million Americans live in factory-built homes, which represent 5 percent of the nation's housing stock in metro areas, and 15 percent in rural communities. They range significantly in quality. Roughly 25 percent of today's manufactured housing stock is the stereotyped, rickety trailers of the 1960s and early 1970s, produced before the federal government introduced quality controls in 1976. The remaining 75 percent complies with the federal standards, and includes charming, energy-efficient homes, indistinguishable to the untrained eye from their site-built counterparts. Though manufactured homes have long been cast aside as a housing choice of last resort, today's models are robust, efficient, and inviting, with the potential to help alleviate the nation's shortage of safe, affordable housing.

Modern manufactured homes cost approximately half as much as their site-built counterparts and can be built five times faster, making them a genuinely viable option for low-income consumers. The production process is less wasteful, and models that comply with the federal government's Energy Star standards offer home owners meaningful energy savings. And they are durable. Whereas manufactured homes built prior to the 1976 regulations were made to be portable, like recreational vehicles, modern models are built with stronger materials and designed to be permanent. Today's manufactured homes can sit on any foundation that would otherwise accommodate a site-built structure, creating the flexibility to use the housing in a wide range of geographies and environments.

"The manufactured housing stock is a critical component of the nation's affordable housing," says George McCarthy, president and CEO of the Lincoln Institute of Land Policy. "It easily outnumbers our subsidized stock two or three times in almost every market."

Manufactured homes are cheaper to produce than site-built houses because of the manufacturing process. As Andrea Levere, president of the Corporation for Enterprise Development, writes in the *Huffington Post*, the "term 'manufactured housing' itself has less to do with quality and more to do with the production process, which is a derivative of Ford's assembly lines. This model allows manufactured homes to be built in a more controlled work environment, translating into predictable costs, increased efficiencies, and reduced waste" (Levere 2013).

In 2013, a new, energy-efficient manufactured home cost $64,000, compared to $324,500 for a new, site-built one, according to the U.S. Census, though the price for the latter includes the land. Even after stripping out the land costs, manufactured homes are still significantly less expensive, averaging $44 per square foot, versus $94 per square foot for site-built homes. And they are unsubsidized, which is a boon given the extremely short supply of subsidized housing compared to demand. Currently, only one in four income-qualified families receives a housing subsidy according to the Bipartisan Policy Commission, leaving the remaining 75 percent in need of an affordable, unsubsidized alternative. By helping to fill that gap, manufactured housing can relieve some of the demand for subsidized housing that state and federal governments are struggling to supply in the face of shrinking budgets. "The majority of families who live in manufactured housing would qualify for subsidized housing, but instead they choose this less expensive and unsubsidized option," says McCarthy.

"During the immediate aftermath of Hurricane Sandy, recovery workers got 17 manufactured homes on the ground in New Jersey within weeks of the hurricane—before most organizations even had a housing plan," says McCarthy.

The stock is also very versatile, argues McCarthy, who cites its role in housing people during the immediate aftermath of Hurricane Sandy. "Recovery workers got 17 manufactured homes on the ground in New Jersey within weeks of the hurricane—permanent homes for displaced renters, not the problematic 'Katrina trailers.' And they did it before most organizations even had a housing plan. This speaks to the efficiency and nimbleness of building manufactured housing. The production times are about 80 percent shorter than for site-built homes, making them the best housing option for disaster response."

Nevertheless, manufactured housing often gets a bad rap, due largely to the widespread misperception that today's models are the same as the earliest generations of mobile homes built prior to the introduction of quality control

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standards by the U.S. Department of Housing and Urban Development in 1976. Today, there are roughly 2 million of these pre-1976 homes; many are barely hanging together and house the nation's most vulnerable populations, including the elderly and disabled. Though the pre-1976 stock is virtually unrelated to its present-day counterpart, these older, dilapidated dwellings dominate the general public perception of manufactured homes in the United States.

The housing stock's reputation is further diminished by the vulnerabilities facing home owners who do not own the land on which they live. Roughly 3 million people live in one of the nation's 50,000 manufactured housing communities, while another 3 million rent on private property. There are manufactured housing communities in every state in the country. Like Duvall Riverside Village, many of them are on prime real estate, and the landowners routinely receive purchase offers from developers.

Advocates working to improve the manufactured home ownership experience, and to promote the stock's viability as affordable housing, are focusing on three critical areas of innovation: conserving mobile-home parks; replacing pre-1976 units with modern, energy-efficient homes; and increasing access to affordable financing for potential buyers, which is virtually unavailable in the current market and is imperative to building equity and preserving a home's resale value.

Conserving Manufactured Housing Communities

The conversion of Duvall Riverside Village from a privately owned mobile home community to a resident-owned cooperative is not common. For every community available for purchase that is successfully preserved as affordable housing, there are many more that end up sold for redevelopment, displacing residents who may lack good alternatives.

"It's not as simple as just moving the home," says Ishbel Dickens, president of the National Manufactured Home Owners Association. "First, there's the question of whether the home can even be moved. It may be too old or unstable to survive a move. And even if it can be moved, it's expensive to do so, and very hard to find a space in another community. In most instances, when a park closes, the residents are probably going to lose the home and all their equity in it. In all likelihood, they will never own a home again. They'll likely end up on a wait list for subsidized housing, or may even end up homeless."

To some degree, it's an accident of history that so many of today's mobile home parks occupy plots of coveted real estate, says Paul Bradley, president of ROC USA. As he explains it, in the late 1950s and 1960s, Americans began to embrace transportable trailers and campers, in part because of a cultural shift toward outdoor recreation, and in part because post–World War II factories began producing them to utilize excess manufacturing capacity, making them widely available and affordable. As the units grew in popularity, they transitioned from temporary structures to permanent ones, and people began adding makeshift carports and sunrooms. At the time, urban planners accepted the evolution toward permanency. As they saw it, most of the trailers were on land that no one else was using in outer-circle developments. Why not let these campers stay for awhile, until the cities expanded to meet them, at which point the land would be redeveloped?

"These original communities were built with a plan to close them," says Bradley. "Back then, no one contemplated the full implications of creating a housing stock for which home owners lacked control of the underlying land. No one anticipated that these communities would be full of low- and moderate-income home owners who spent their own money to buy these homes and had few alternatives. And that's what we are still grappling with today. That lack of control of the land means that home owners live with a deep sense of insecurity and the feeling that it's irrational to make investments in their properties because they won't get it back. What's the implication for home owners who cannot rationally argue for investing in their home? What does that mean for the housing stock? For neighborhoods?"

A resident of Prairie Lake Estates in Kenosha, Wisconsin, paddles along the shore of this resident-owned community on Lake Michigan. Credit: ROC USA PHOTO / Mike Bullard

Short-sighted land use policies are not the only challenge to preserving manufactured housing communities. An equally onerous obstacle is the lack of legal protections afforded to residents. In 34 states and the District of Columbia, the landowner can sell the property without giving residents the opportunity to purchase it. In fact, in most states, the landowner doesn't have to notify residents that the community is for sale; the landowner can wait until the property has been sold to inform residents of the transaction, suddenly leaving them in a tenuous position. Even the 16 states that require the owner of a manufactured housing community to provide residents advance notice of a sale do not necessarily afford tenants the necessary protections. "In most of the states with advance notice, there are so many limitations on the notice requirements that it is rarely of any use to residents," says Carolyn Carter, director of advocacy at the National Consumer Law Center.

To better protect residents, advocates support legislative reforms to state laws and tax incentives for landowners who sell to residents. The most effective of these strategies are state laws requiring a landowner to give residents both advance notice of the sale—ideally 60 days—and the opportunity to purchase the property, argues Carter. According to her, there are six states with laws that "work on the ground and provide effective opportunities for residents to purchase their communities," including New Hampshire, Massachusetts, Rhode Island, Florida, Vermont, and Delaware. She says Oregon passed promising legislation in January 2015. "In those states with effective notice and opportunity to purchase laws, resident ownership takes off," Carter explains. Roughly 46 percent of the 80 communities that ROC USA supports are in either New Hampshire or Massachusetts—two small states with some of the nation's strongest resident protections. There are an additional 89 resident-owned cooperatives in New Hampshire that predate ROC USA's launch.

To understand the value of strong consumer laws for residents, consider the story of Ryder Woods, a 174-unit mobile home park in Milford, Connecticut, 11 miles south of New Haven, just off a major thoroughfare. Connecticut is one of 19 states that either offer tax incentives or provide residents "some" protections when a community is sold, but also contain "significant gaps," according to Carter.

In 1998, Ryder Woods' landowner sold the property to developers. He informed the residents via eviction notices, in violation of state laws requiring him both to give them advance notice of the pending sale and to provide them the right of first refusal to purchase the land. Ryder Woods had an active home owners association, and very quickly they organized protests and petitions and lobbied the state legislature to reverse the sale. Eventually, the local news picked up their story, at which point a Milford-based attorney volunteered her services to help them. As she dug into the case, she realized that the law was on the side of the residents and that the community needed more legal support than she alone could offer. She enlisted help from a friend and fellow attorney—a partner at a prominent, Hartford-based firm—who agreed to take the case pro bono and assigned it a team of attorneys. The case ended up going to trial, eventually making its way to the state's highest court. Uninterested in the unfolding legal headache, the original buyer resold the property to a second developer.

Four years after the original sale, the courts ruled in favor of the residents. In an unprecedented deal, and as required as part of the settlement, the second developer purchased a new piece of land a mile from the original parcel and completely rebuilt the community there. The developer purchased 174 new mobile homes and

CONTINUED ON P. 32

From Stigma to Housing Fix
CONTINUED FROM P. 13

sold them to the residents at significantly reduced prices with more favorable mortgage terms than any available in the conventional financing market. He built a community center and a pond, complete with swans. And, as required by their agreement, he provided the residents the opportunity to form a cooperative and buy the land, which they did in 2009 with $5.4 million in purchase financing from ROC USA Capital. They closed on their purchase in the offices of the Hartford firm, which had continued to volunteer its services to the residents through the sale's completion. Today, there is a Walmart on the land that housed the original Ryder Woods community.

"Sometimes, when we look back, we think it was crazy. We chartered a bus, went to Hartford, spoke to the legislature, and just fought it. We stuck together and won against two big-time, billion-dollar developers," explains Lynn Nugent, 68, a part-time merchandise associate at Sears, and one of the residents who helped organize the campaign, along with her husband, a retired locksmith. "Now I always say, 'Somebody else used to own us, and now we own ourselves.'"

Improving Access to Quality, Affordable Manufactured Homes

Unlike the residents of Ryder Woods, many owners of manufactured homes struggle to secure a quality unit with affordable financing. Here again, legislation is a primary culprit. Under federal law, manufactured homes are considered personal property, like a car or a boat, opposed to the real property designation assigned to traditional homes. Consequently, buyers cannot access mortgage loans. Instead, financing is available in the form of personal "chattel" loans. More expensive than mortgage loans, they average an additional 50 to 500 basis points and provide fewer consumer protections. More than 70 percent of purchase loans for manufactured homes are these higher-cost loans, which are considered a proxy for subprime products.

"This second-tier status is one of the biggest limitations to increasing the stock of permanently affordable manufactured homes," says McCarthy. "It makes financing the homes more challenging and expensive than it should be, and it diminishes the homes' wealth-building potential because it reduces effective demand for existing units."

While the dream fix would be to change federal titling laws, such revisions are not forthcoming. Instead, Next Step, a Kentucky-based nonprofit organization, has established "Manufactured Housing Done Right (MHDR)." This innovative strategy works to make high-quality, affordable manufactured homes—and financing—available to low- and moderate-income consumers through a combination of energy-efficient homes, home buyer education, and affordable financing. Here's how it works.

First, Next Step gives low-income buyers access to high-quality manufactured homes. The organization created a portfolio of models that are both robust and affordable. Each Next Step home meets or exceeds Energy Star standards, reducing utility costs for the home owner and shrinking the environmental footprint. According to Next Step, testing has shown these homes to be 30 percent more efficient than a baseline code home and 10 to 15 percent more efficient than a baseline Energy Star home. On average, this results in $1,800 in energy savings each year for every pre-1976 mobile home replacement and $360 each year for every new home placement.

Additionally, Next Step homes are "value engineered to ensure affordability while upholding quality standards." They are installed on permanent foundations, providing for greater structural support against wind and reducing settling issues. The homes contain high-quality flooring and insulation, which helps to increase durability and reduce energy costs. And because water is the number one problem for foundations, Next Step homes contain additional safeguards to protect against moisture.

Improving Access to Sustainable Financing

Next Step also makes sure the home buyers can secure sustainable, affordable financing. "One of the problems facing the industry is that the capital markets don't participate in a big way," explains Stacey Epperson, CEO of Next Step. "The secondary market is not there in any meaningful way, so there are very few lenders in this marketplace and very few options for buyers. Our solution is to prepare our borrowers for home ownership, and then bring them good loans."

Next Step works with a mix of nonprofit and for-profit lenders, vetted by the organization, to provide safe, reasonably priced financing. In return, Next Step reduces the lenders' risk. The homes are designed to meet the lenders' requirements, and the home buyers receive comprehensive financial education so that they are equipped to succeed as home buyers. Consequently, Next Step home buyers not only secure a better initial mortgage, but also have the capacity to build equity and obtain a good resale price for the home should they decide to sell it one day.

Importantly, each Next Step home is placed on a permanent foundation in order to qualify the home owner for certain government-backed mortgage programs, which are less expensive than a chattel product. Next Step estimates it has saved its 173 home buyers approximately $16.1 million in interest payments.

"Right now, close to 75 percent of all financing for manufactured housing is going out as chattel. But 70 percent of new manufactured homes are going out on private land where, in many cases, the home could be put on a permanent foundation, and the owner could get a mortgage with a lower interest rate and a longer term," says Epperson.

The MHDR model is innovative in part because it is scalable. Next Step trains and relies on a membership network of nonprofit organizations to implement the model in their respective communities. Next Step sells the homes to members at competitive prices, and then member organizations oversee the process of identifying and educating buyers, assisting them to secure the loan, and managing the installation.

"The way the industry works, there has never really been a way for a nonprofit to buy a manufactured home at wholesale prices. That's what we've engineered, and that's what makes these homes a lot more affordable than if the nonprofit or home owner tried to buy them on their own," explains Kevin Clayton, president and CEO of Clayton Homes, one of the nation's largest producers of manufactured housing, and one of Next Step's long-time supporters.

"The Next Step program works because it sets people up for success," says Clayton. "Next Step takes them through home ownership counseling, and supports home owners if they have a hardship down the road. They get to buy the house for a lot less than they otherwise could have, build equity in the home, and have a low monthly loan payment and energy costs."

Cyndee Curtis, a Next Step home owner, agrees. Curtis was 27, single, and pregnant when she purchased a used, 1971 Fleetwood mobile home for $5,000 in 2001. She put it on the lot she owned just outside the town of Great Falls, Montana.

"I didn't have money, I didn't have a degree, and I didn't have choices," says Curtis. "The old steel septic tank was a ticking time bomb, with rust holes. The carpet was worn through, the linoleum underneath had burn spots on it, and the ceiling leaked where an addition had been added. Every year, I would buy construction books, go to Home Depot, and ask how to fix that leak. And every year I ended up there by myself, trying to fix it. There was mold on the doorway from that leak, and I had a newborn in there."

In 2005, Curtis went back to school for two years, obtained her nursing degree, and began working as a licensed practical nurse, earning $28,500 a year. "I figured now I am earning a livable wage and can explore my options," says the single mother of two. "I wanted something that my kids could grow up in and be proud of, and to make the most of owning the lot I lived on."

But her credit was poor, and eventually she ended up at NeighborWorks Montana, a nonprofit Next Step Network member that told her about the Next Step program. Over the next two and a half years, Curtis worked with the staff of NeighborWorks Montana to repair her credit. With their assistance, she secured a mortgage and purchased a Next Step home for $102,000, which included not only the house but also the removal, disposal, and replacement of her old septic system. Because the Next Step home is on a permanent foundation that meets certain qualifications—and because of Curtis's improved credit history, income, and geography—she qualified for a mortgage from the U.S. Department of Agriculture's Rural Development program, which was significantly less expensive than the more common chattel products. Additionally, whereas Curtis's previous mobile home was titled like a car, her Next Step home is deeded like a site-built house. Consequently, a future buyer will also be eligible to apply for a traditional mortgage.

Curtis says her Next Step home has provided her significant energy savings. "I have 400 square feet more now than I had previously. I went from having one bathroom to two. And still both my gas and power bills have been cut by about two-thirds."

She continues. "My house is a thousand percent better than what I lived in before. If a person goes inside my house, they can't tell it's a manufactured home. It has nice doorways, nice walls that are textured. It looks like any new home you would want to live in."

"Sometimes people think they have to suffer with poor housing conditions. I know how it is, and I want them to know that if you put in some hard work, you can make a difference for yourself and your family." L

Loren Berlin is a writer and communications consultant based in Greater Chicago. She can be reached at loren@lorenberlin.com.

REFERENCES

Levere, Andrea. 2013. "Hurricane Sandy and the Merits of Manufactured Housing." Huffington Post. January 8. *http://www.huffingtonpost.com/andrea-levere/hurricane-sandy-manufactured-housing_b_2426797.html*

Bridgit Baker

From: Connie Jones [mailto:conniejones5655@yahoo.com]
Sent: Friday, April 13, 2018 7:30 PM
To: Lauri Anderson <landerson@kenmorewa.gov>
Subject: Lakewood Villa Mobile Home Park

I am Connie Jones, residing in Lakewood Villa #4. I have lived here 14 years, and I really try
to maintain my home and my space. I am proud of my efforts to keep my home and space very nicely and attractive. This home
is the ONLY one I will ever own.

I am on a disability, which pays for space rent,
PSE, insurances and groceries. The reminder
of my money goes to medical bills and prescriptions. I have 8 medical isues and 5 doctors.

I cannot move anywhere! I will be homeless!
I can stay in my home and be independent.

Please! Let me and my neighbors stay here
at Lakewood Villa!!

Connie Marie Jones

Sent from Yahoo Mail on Android

ATTACHMENT 5E

Bridgit Baker

Subject: FW: Two-Bedroom Housing Wage by Zip Code | National Low Income Housing Coalition

From: Stacey Valenz [mailto:svalenz229@gmail.com]
Sent: Friday, April 13, 2018 9:13 PM
To: Lauri Anderson <landerson@kenmorewa.gov>
Subject: Fwd: Two-Bedroom Housing Wage by Zip Code | National Low Income Housing Coalition

How are people on a fixed income suppose to qualify for this?
---------- Forwarded message ----------
From: "Stacey Valenz" <svalenz229@gmail.com>
Date: Apr 13, 2018 8:48 PM
Subject: Two-Bedroom Housing Wage by Zip Code | National Low Income Housing Coalition
To: <svalenz229@gmail.com>
Cc:

> http://nlihc.org/oor/zip?code=98028

National Low Income Housing Coalition

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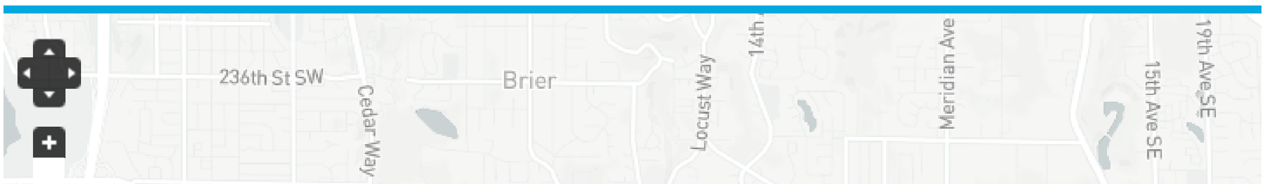

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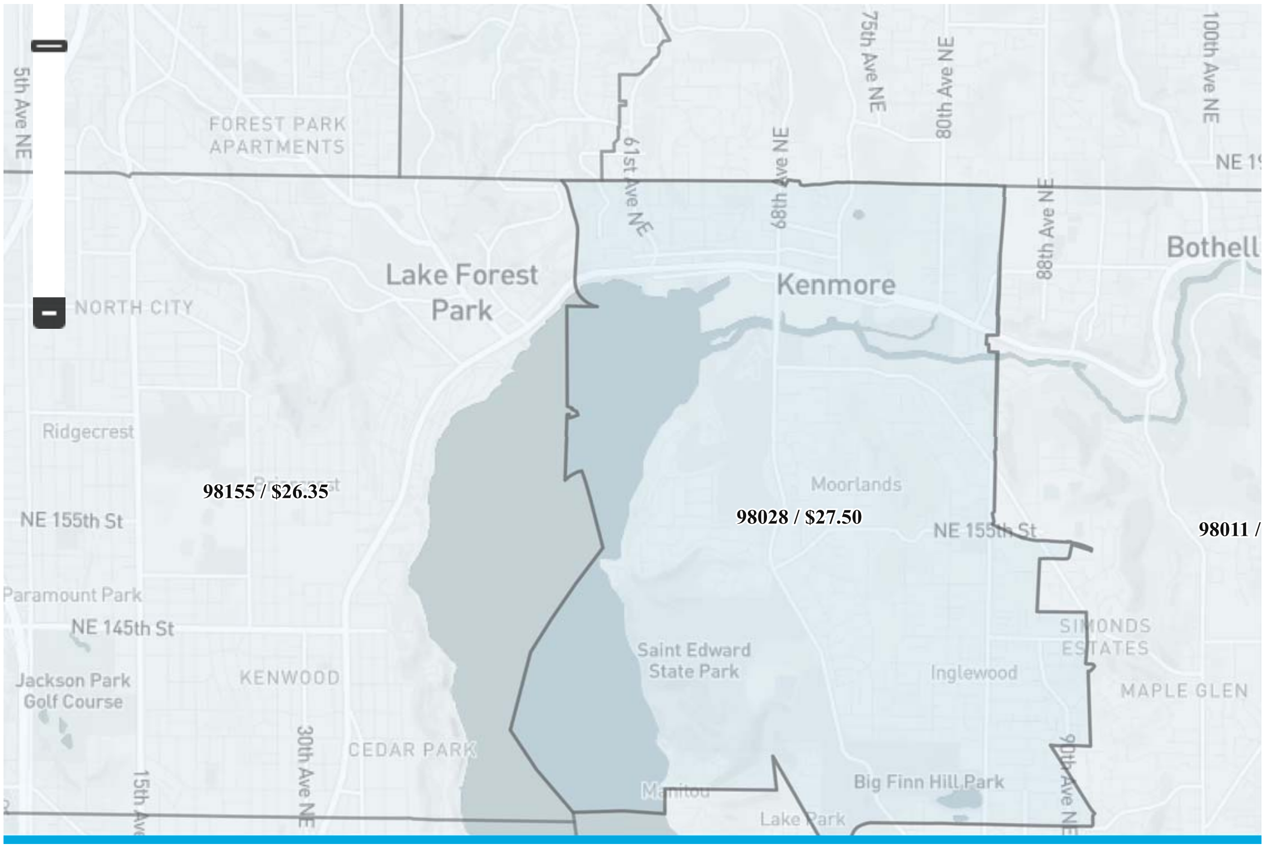

The dollar amount shown for each zip code is the two-bedroom Housing Wage. Given the number of zip codes, they will appear on the map only while you are zoomed-in past a certain level. If zip codes are not showing or are too difficult to read, please zoom in further. New zip codes may take some time to load on the map.

You can pan across the map by clicking on the arrows in the top left corner of the map.

Zip code Housing Wages are based on HUD's Small Area Fair Market Rents (FMRs), while the other zip code estimates are from the 5-year (2011-2015) American Community Survey (ACS). This is the first year NLIHC included zip code Housing Wages as part of Out of Reach. We would appreciate feedback about how well they (and Small Area FMRs) reflect local rent conditions. To share feedback or receive more detailed information about the data, please contact the NLIHC research team at research@nlihc.org.

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ATTACHMENT 5F

Bridgit Baker

Subject: FW: Moratorium on Mobile Home Parks and the Proposed Development of Affordable Housing in Kenmore WA

-----Original Message-----
From: Vsmythe [mailto:2.ginjer@gmail.com]
Sent: Saturday, April 14, 2018 1:23 PM
To: Lauri Anderson <landerson@kenmorewa.gov>
Subject: Moratorium on Mobile Home Parks and the Proposed Development of Affordable Housing in Kenmore WA

Dear Ms. Anderson.

I am the 80+year old mother of a daughter, who with her disabled husband of 48 years, resides in a MHP in your city.

I am greatly concerned about what may happen to this family if you decide to close the Mobile Home Park. They will not only lose their home, at a critical time of their lives, but their investment, as well!

This family have been very responsible citizens; and while my son-in-law was forced to retire, as a result of a health condition that nearly cost him his life, my daughter continues to be a productive small business owner in Kirkland, awaiting her day of retirement in two years. She works hard to supplement her husband's social security, which is their principal source of income.

I would appreciate it very much if you would allow me to offer my thoughts regarding your proposed plan of action.

To close or prevent Mobile Home Parks seems to me to work against your desire to develop affordable Housing. Mobile Home Parks ARE Affordable Housing!

Every strong community has learned that retired folk contribute a wide range of services to the economy of their community. Their volunteer activities fill so many needed services which would otherwise be a very real financial burden for all citizens in that community.

If you close or prevent MHP's or fail to develop additional AH then, what is the result for your community?

Having senior and low income populations wandering your streets is a huge financial burden no City has found a way to combat! The cost to your infrastructure is worthy of consideration as you make this decision.

Who cleans up the garbage and waste generated by wandering citizens? Who bears the cost of increased medical treatment, hospitalization, medications and sky rocketing insurance? There is also the matter of increasing crime and policing to think about. Finally there is the cost of burying those who die on the streets.

Supportive Housing (AF) gives peace of mind to everyone. It allows communities to utilize the talents that their retired citizens possess and which they had no time for during their "productive years"!

Not providing for the basic needs of aged and low income citizens is, in reality, a form of genocide. At least, that is my opinion.

Thank you for taking the time to consider all aspects of the issues before making your decision, for one cannot un-ring a bell!

Virginia Smythe

Sent from my iPhone

3.

ATTACHMENT 5G

Bridgit Baker

Subject: FW: Benefits of manufactured home community and aging in place

From: Stacey Valenz [mailto:svalenz229@gmail.com]
Sent: Saturday, April 14, 2018 3:02 PM
To: Lauri Anderson <landerson@kenmorewa.gov>
Subject: Fwd: Benefits of manufactured home community and aging in place

---------- Forwarded message ----------
From: **Stacey Valenz** <svalenz229@gmail.com>
Date: Wed, Apr 11, 2018 at 8:00 AM
Subject: Benefits of manufactured home community and aging in place
To: svalenz229@gmail.com

https://shelterforce.org/2015/05/30/the_benefits_of_aging_in_manufactured_housing_communities/

3.

The Benefits of Aging in Manufactured Housing Communities

As places for low- and moderate-income Americans to age in place, manufactured housing communities present an impressive array of advantages—and some financial risks.

Andrée Tremoulet - May 30, 2015

Pismo Dunes Senior Park on the Central Coast of California. Photo courtesy of Arnaldo Abba

As large numbers of baby boomers reach retirement age, their interest in aging in place has grown. According to a 2010 study by AARP, nearly 90 percent of Americans over age 65 want to remain in their own homes as long as they can, and 80 percent believe that they will always live in their current residence.

However widespread the desire, questions remain about who will be able to achieve it. Is aging in place a luxury to be enjoyed primarily by a privileged few, or is it within the means of many? Are there models that work for those with limited incomes?

One option hiding in plain sight for older adults heading into retirement with modest financial resources is the manufactured housing community. These are investor-owned neighborhoods where residents generally own their own factory-built homes and rent the land (sometimes called pads) on which their homes are placed. As part of my research in this area, I spoke with many of these residents, many of whom are quoted throughout this article.

A homeowner in a community in Oregon describes her living experience this way: "We live very comfortably here, like if we were a community, better than any house and any apartment."

Some of these homeowners have worked all their lives in blue or pink collar jobs, raised a family in a traditional home, and then retired without a pension and with limited savings. As relatively "young" seniors, they cashed in their homes, tucked the savings away to supplement Social Security payments, and bought a manufactured home in a community with the intention of staying there for the rest of their lives. For some, it is the first and only home they have been able to afford to purchase.

"I want to be here forever. I mean, [if I] have to go, I want to take my home with me. And that can't be done, so I am here to stay," one homeowner commented.

Contrary to stereotype, not all older adults who live in manufactured housing communities have low incomes; some choose it for the lifestyle. While many are modest, some manufactured housing communities feature indoor swimming pools, lakes, and elegant clubhouses that rival the amenities of country clubs. They are a way of maximizing quality of life while staying within one's means.

"Whatever we make in the month is enough to live well here," a resident said.

The Costs of Living in a Manufactured Housing Community

A manufactured home costs a fraction of a traditionally constructed, "site-built" home. According to the industry-funded Manufactured Housing Institute, the cost per square foot for a manufactured home is 10 to 35 percent lower than that of a comparable site-built home, excluding the cost of land.

Besides home financing costs, manufactured housing community members also pay monthly rent for their space. Ishbel Dickens, executive director of the National Manufactured Home Owners Association (NMHOA), says, "In general, pad rent is less expensive than renting an apartment, but the costs become more comparable if someone is still paying off the home as well as paying pad rent."

CFED, a national asset-building advocacy organization, compared housing costs for three housing types in nine metropolitan areas in 2012–2013. It found, for example, in the 28-county Atlanta Metropolitan Statistical Area, the average housing cost for manufactured housing is just over $500 per month, compared to just under $1,000 per month for rentals, and $1,500 for site-built homes. This puts 55 percent of the area's manufactured homes within the affordable range (costing no more than 30 percent of household income) for households earning 50 percent of area median income. In the Denver Metropolitan Statistical Area, comparable housing costs are around $700 for manufactured housing, $900 for rentals, and $1,500 for site-built homes. Approximately 60 percent of Denver-area manufactured housing is affordable to low-income households, compared to 27 percent of other housing types.

Designed for Aging in Community

Regardless of how swanky they are, most manufactured housing communities share common features that support healthy aging in place: a safe setting, a physical and social environment that encourages an active and engaged lifestyle, and a network of neighbors who keep a helpful eye out for each other.

Top on the list of benefits is the feeling of safety that homeowners feel. One commented, "I've lived in a [traditional site-built] home for 45 years in a very nice neighborhood. Would I have sat in the living room with my front door and my back door open and unlocked? Not a bit, but I do it here."

Ironically, some of the physical design features that make manufactured housing communities feel like alien territory to outsiders are the same features that make them feel safe to residents: limited entrances and exits, an internal network of narrow roads that don't connect to public streets, and perimeter fences or screening. Some have called them "gated communities for the working class."

Community residents generally know the faces and vehicles of other residents and frequent visitors. Outsiders are not unwelcome, but they are likely to be observed. Narrow, safe streets mean that residents get out and walk—to the community mailbox, to the clubhouse for events, or just to get exercise. Along the way, they are likely to chat with neighbors working in their gardens or sitting on their front porches.

"I can walk my dog after dark, and I wouldn't do that if I was in a stick-built," a homeowner said.

Often the clubhouse serves as a hub, with the resident association scheduling a range of activities. Movie nights, bingo, potlucks, coffees, holiday celebrations, and clubs for everything from knitting to poker are common. It's a busy lifestyle with many social connections, which is what gerontologists recommend for healthy aging.

One woman said, "We sold our home and we looked into an apartment and decided that he [her husband] wouldn't have anything to do besides watch TV, and he needed something to do."

Neighbors who know each other are quicker to help each other routinely, and in times of need. One homeowner said, "Everybody knows your business. If you usually do something at 8 o'clock, but you don't want to do it at 8 o'clock today, somebody is calling you." She continued. "You know certain people in the community you live in, and, God forbid, you get sick or hurt, or something happens. . ." Her friend jumped in to finish her sentence, "Then they're there if you need somebody."

Stretching the Limits

While a helping hand can accomplish a lot, there are limits to what community members can do to support each other on a voluntary basis. Sometimes residents need more intensive care than can be provided by neighbors, or they need assistance on an ongoing basis. Taking care of a pet during a hospital stay or helping a neighbor put in eye drops daily may be manageable; providing help with ongoing bathing needs is another matter. But even then, there are ways that manufactured housing communities can help.

A number of communities have organized to get information on available services and invited outside agencies to speak to residents at monthly programs. Some communities have organized "aging in place" fairs in their clubhouses, at which agencies and businesses come and talk to residents about their services.

A more aggressive approach could involve borrowing a page from the "village" model, in which members join a formal network of other older adults and volunteers who live in the same general area to help each other out. This is similar to the way neighbors in manufactured housing communities often already assist one another, but the village model goes a step further. Members can get assistance with their more advanced or ongoing needs from vetted, outside vendors who provide services at reduced prices negotiated by the village. These additional services are paid for only by those who use them. Manufactured housing communities, with such a head start on these kinds of interactions organically, would be an ideal place to deploy the village model.

Other strategies could include using a portion of the clubhouse for licensed adult day care a few days per week to provide predictable and affordable respite for care-giving family members, or converting an existing manufactured home into an adult foster care facility, with a licensed service provider/homeowner, enabling residents to stay in the community even if they can't remain in their own home (and providing others with additional income). Some states pay for Medicaid-eligible residents who would otherwise qualify for nursing homes to live in adult foster care, so this option may be feasible even in lower income communities. These strategies would require the cooperation of landowners, but they may well be amenable to options that keep spaces rented and people in the community.

Preserving the Option

Ultimately, the greatest challenges to aging in place in manufactured housing communities are the threat of community closure and the risk of what Dickens calls "economic eviction"—rents rising beyond what homeowners can afford. "Root shock" is a term that has been used to describe the experience of suddenly losing one's whole way of life due to displacement, and the consequences can be dire. At the November 2014 NMHOA annual meeting, one attendee recalled the story of her neighbor who was forced to move because the space rent rose beyond what he could afford on Social Security income. He died within six months.

A few states, such as California, permit local jurisdictions to adopt rent control ordinances that limit rent increases. It is then up to cities or counties to develop and adopt local laws, but not all do. Other states, such as Oregon, have preemptive prohibitions that prevent local jurisdictions from adopting local rent control laws, leaving homeowners subject to whatever their individual leases stipulate regarding the frequency and amount of rent and fee increases.

During the real estate boom of the early 2000s, hundreds of manufactured housing communities were closed by landowners to make way for more remunerative uses, such as high-end condos or shopping malls. This sent shock waves through manufactured housing communities nationwide, and the memory of these closures is still fresh in the minds of community residents. As the real estate market recovers, the gnawing uncertainty caused by the threat of losing one's home and community is slowly rising again.

Community residents and advocates are working on strategies to make manufactured housing communities a less risky housing option. The most permanent are those that take the land out of the speculative real estate market.

Resident Owned Communities USA (ROC USA) and its nonprofit affiliates help residents purchase their communities from willing sellers and take over management themselves as a cooperative. In some places, nonprofits, land trusts, and housing authorities have stepped up and purchased manufactured housing communities to preserve them.

Twenty-eight states have adopted laws that require landowners to provide notice to residents before closing. While most states require 9 to 18 months notice, a few require just 6 months, and one, Massachusetts, requires two years. Fifteen states provide some relocation assistance either from the state, the property owner, or a combination of both. In Oregon, property owners are required to provide a year's notice and pay displaced homeowners between $3,000 and $9,000 based on the size of their home, and the state provides a $5,000 refundable tax credit to displaced lower income homeowners. However helpful, these payments do not begin to cover actual home moving costs. In many cases, the home cannot be moved, and in other cases, no spaces can be found to move the home onto. Former homeowners can find themselves without shelter, without community, and without what had been their largest financial asset—root shock, indeed. An additional strategy being pursued by NMHOA is zoning. In the state of Washington, NMHOA has helped localities develop zoning ordinances that preserve manufactured housing communities.

Lessons Learned

For agencies and businesses seeking to help older adults age in place, manufactured housing communities with high concentrations of older residents provide an opportunity to deliver services efficiently, yet few currently seize this opportunity. In sparsely populated areas, manufactured housing communities can be excellent venues for providing flu shots, meal programs, health education information, and a host of other services.

Manufactured housing communities can provide a cost-effective way for people with limited resources to prolong the period of time they can comfortably and independently remain in their communities. The strength of this option comes from an environment that enables residents to use their own human assets to help themselves and each other. Its stability can be strengthened by resident, nonprofit, and public agency purchases of communities, and government protections from unwarranted rent increases and closures. Quality can be improved by partnerships with community-minded service partners.

Andrée Tremoulet

ATTACHMENT 5H

Bridgit Baker

Subject: FW: Time article Home of the future please read

From: Stacey Valenz [mailto:svalenz229@gmail.com]
Sent: Saturday, April 14, 2018 7:26 AM
To: Lauri Anderson <landerson@kenmorewa.gov>
Subject: Time article Home of the future please read

http://time.com/4710619/the-home-of-the-future/

Spanish Trails is among more than 700 Florida trailer parks owned by their residents. Christopher Morris—VII for TIME

U.S.

The Home of the Future

Karl Vick / Zephyrhills, Fla.
Mar 23, 2017

For feeling good while getting around, it's pretty hard to beat the mild glide of a golf cart.

But the residents of Sleepy Hollow Mobile Estates wake each day determined to try.

"Good morning!"

"It's a great one, isn't it?"

"It's a great one."

Every soul Larry Myott encounters on a scoot around Lazy Loop, the narrow main drag of the 154-home trailer park, has a hand raised in welcome and a hello as warm and clear as

3.

the sky overhead. On the January morning I rode shotgun, the chipper well-wishers included the guy who, the night before, lost the election for the park's highest elected office … and lost it to Myott. It is as if the entire enclave--the pool, the smooth black pathways, the clubhouse, all devoted to the exclusive use of residents at least 55 years of age--glides on a thin film of some invisible and frictionless fluid. Maybe cooking oil. Possibly BS.

"Oh, it's bullsh-t," says Myott, who at 73 has given the matter some thought. Resolute good cheer is a conscious choice, he believes, grounded in the reality that physically looms in front of the residents: a miniature lighthouse at the park entrance, its base paved with bricks bearing the names of neighbors who have died (11 last year). Forget it's there and the road outside takes you past a hospital, a nursing home ("with memory care"), a hospice and, off First Avenue, a cemetery.

Life, in other words, is to be embraced while it still hugs back. Not everything has to be absolutely perfect.

"Nobody says, 'I'm going to retire to Florida and live in a trailer park,'" says Bill Gorman, who manages business affairs for Sleepy Hollow and 10 other parks. "They say, 'I'm going to move to Florida and play golf, go to the beach, enjoy life.'" The trailer? The trailer is what makes everything else possible. Even if you've never saved for retirement, equity in a "stick house" (as trailer folk call ordinary homes) means you can sell it and pick up a mobile home for a fraction of the price. Peggy and Don Shriner paid $6,000 for a fixer-upper 16 years ago and now spend half the year in Sleepy Hollow, one of 150 trailer parks for seniors in just the eastern half of Pasco County, a formerly rural section of central Florida that lately is playing the role once performed by California: showcase for the future.

How will we live in our golden years? As well as we can, for as long as we can, which at the bare minimum means avoiding institutional care--nursing homes, assisted living, hospitals--as long as possible. The goal is what gerontologists call "aging in place," and in a world that still holds a few happy surprises, one of the happiest is that trailer-park life turns out to be a superior way to achieve it.

Neighbors are close and look after one another. Asphalt paths invite strolling. The cribbage tourneys, bingo and potluck dinners that cram page after page of the park newsletter shift loneliness from a default of old age to a conscious decision.

"And no stairs!" exults Hank Vandergeld, 70, chalking his cue stick at the Sleepy Hollow clubhouse, a modest affair in a modest park populated by retirees who insist they could not be happier to be there. "Save your money," says Vandergeld. "When you're 55-plus, you can come live in one of these places."

"That's the trouble," he adds, after sinking the eight ball, which makes him laugh. "People don't save."

They do not. The queasy-making economic reality of most U.S. households is almost too dire to face. Social Security is good for only so much. Pensions are nearly a thing of the past. And left to themselves to provide for their retirement, most Americans have proved unequal to the task. One in three has not put aside a thin dime toward retirement, according to a 2016 survey. Nearly 6 in 10 have saved less than $10,000.

But all is not lost. About 60% of U.S. households own a home. And the sale of a home opens the door to the possibility of trailer-park life. If that possibility happens not to be one a lot of people have in mind for themselves, what is aging except acceptance of the less-than-foreseen? In a series of accommodations to the inevitable, a mobile home may be just one, albeit the kind that actually keeps a roof over your head. And by the accounts of those already living, quite happily, in the parks, they may turn out to have more going on than is readily apparent to outsiders, sort of like aging.

"It's coming, one way or the other," says Dan Soliman, housing specialist at the AARP Foundation, where experts spend a great deal of time looking hard at the collective reality that individuals may be loath to face. Some 10,000 baby boomers turn 65 every day, a "silver tsunami" of demography that will be followed, before anyone knows it, by millennials, whose prospects are even tougher. "We can either ride this wave and have a lot of fun," says Soliman, "or crash onto the rocks."

Somehow the advantages of senior trailer parks have remained obvious almost exclusively to their residents. It is a success story without official ambassadors, all but unstudied by academics. "Honestly, I think it's because very few people in the academy, especially in business schools, are familiar with parks," says Charles M. Becker, an economics professor at Duke University whose own point of entry was some of his wife's relatives. Their story, by the numbers: sold home for $180,000, bought a used double-wide for $24,000, put $5,000 into fixing it up "and walked away with a pile of cash." Some of the windfall they wisely set aside (an annuity is wise, Becker says) for utilities, taxes and payments on the piece of land the trailer would sit on. But the bottom line shines bright and clear through the gloom.

"You can't buy $30,000 worth of house in a stick-built house without being afraid of the neighborhood you live in," Becker observes. "Trailer parks can be thought of as gated communities for people who aren't so wealthy."

It's certainly a whole new way of thinking about them. The old way everybody already knows. Trailer parks are "the last acceptable prejudice in America," says Andrea Levere, who studies issues of financial security and class as president of the Corporation for Enterprise Development. There may be some basis for the stigma in many of the nation's 44,000 parks. They tend to be operated not by the residents (like the seniors of Sleepy Hollow) but by landlords exploiting the traditional model. The park owners rent tiny patches of land to the people who own the homes perched on it and charge pretty much whatever they like. Landlords have the upper hand because mobile homes tend to be mobile in name only; moving one can cost from $5,000 to many times that. The typical mobile home arrives on wheels and stays put forever, poor people paying the rich.

"It's like owning a Waffle House where the customers are chained to the booths," in the words of Frank Rolfe, who co-owns more than 250 parks across the U.S., while also operating Mobile Home University. The "school," which conducts occasional seminars in hotel conference rooms, advises people looking to invest in parks. Rolfe boasts that mobile-home parks provide the steadiest income stream of any form of commercial real estate, and the highest rate of return. And trends are running their way.

"As America gets poorer, mobile-home parks are the only form of housing devoted to this demographic," Rolfe points out. What's more, the stigma actually works to the advantage of investors. Because local authorities seldom approve new parks, supply remains constant even as demand grows and grows. In the past half-decade, Wall Street has caught the scent. A former Goldman Sachs associate and a Harvard graduate started buying parks, riffing about methamphetamine and SWAT teams. In 2013, private-equity giant Carlyle Group "made a play." Explaining his decision to invest, billionaire Sam Zell declared, "We like the oligopoly nature of our business."

This is where the old folks come in. With a bit of ready cash--in Florida, usually between $20,000 and $40,000 per lot--park residents can throw in together and buy the park they live in. And if the cash is not ready, loans are available, either from banks or from nonprofit

Resident Owned Communities USA, based in New Hampshire. The reasons to do this are excellent. In most states, a mobile home is taxed as a vehicle, and loses value the same way a car does. It becomes a "home," however, once its owner buys the land it stands on. And at that point, its value can appreciate.

The transformation is instant and almost magical, like slipping a shoe on Cinderella. Trailer parks immediately go from being nominal clusters of transients to being communities of owners deeply invested in where they live. The legal mechanics are the same as when tenants buy their apartment building, forming a co-op or condominium. Residents then hold their fate in their hands and assess themselves only what fees are necessary for upkeep. In Florida parks, the monthly fee runs $100 to $150 a month. Today more than 700 of the state's 5,000 mobile-home parks are resident-owned, almost all of them by seniors.

After the housing market crash of 2008, when the bursting bubble reduced the value of some traditional homes by half or more, mobile homes in resident-owned parks held far more of their value, dropping by only about 30%. Think about that. Manufactured homes, the "tin cans" or "wobbly boxes" of yore, proved sturdier in the marketplace than homes built with concrete blocks or pressure-treated pine. It made sense only to those who live in them. "It's not the house that held up the value," says Brian Heidman, who retired from a career in real estate to a resident-owned park. "It's the community."

Size doesn't really matter. Nor does income. I spent time at three Zephyrhills senior parks--one rich, one huge, one not very rich at all. Same story everywhere.

In Sleepy Hollow, Peggy Shriner, 75, glances out her window each morning at 8:30, by which time her neighbor, who is in her 80s, usually raises her blinds. The morning the blinds stayed down, Shriner went over. Turns out the neighbor had forgotten to raise her blinds, but her daughter, six hours away, was deeply thankful for Shriner's checking in. "We take care of each other," Shriner explains in the clubhouse, where the afternoon activity is portrait photographs. The park publishes a member guide, not that people don't know everyone already and whom to inquire after.

Click here for more articles from Time Inc.'s Looking Forward series.

"You O.K., Linda?" Shriner asks a woman stepping outside a screen door. Recently widowed, Linda pauses for a beat in the doorway, registering what she's being asked. Her answering nod communicates both affirmation--yes, I'm O.K.--and appreciation at being looked after.

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Park living reminds Beth Palmer of her years in Africa; she was a missionary in a village of 300 in Sierra Leone. "You'd walk outside, and there was your neighbor," she says. "You had that comfort of someone always being there." For snowbirds, the comparison is with their summer lives in Michigan or Pennsylvania. "Dropping by? Not in Ohio!" says Barb Stein, who has been coming to Sleepy Hollow since the 1980s. "But here people are constantly dropping by."

There may be an element of social leveling at work in trailer parks--the welcome kind. Not everyone comes from the same background, but there is a unity in what they now share. Mobile homes have been built at a higher grade since a federal standard was imposed in the late 1970s, and the 8.5 million units the Census Bureau counts as mobile homes (also called "manufactured housing") run the gamut, from single-wide "park models" to $200,000 modular ranches.

But any will answer the senior urge to downsize an empty nest and to stretch a fixed income. A 2014 Harvard report found a third of the nation's "older adult" population, or nearly 20 million households, spend over 30% of their income on housing (the threshold for "overburdened"). In 9.6 million of those households, spending on housing reaches more than 50% of income.

At Sleepy Hollow residents take a certain pride in frugality--it's possible to spend less than $1,000 a month--and joke about the airs put on at other parks. You hear about Betmar Acres, with its Spanish moss, two swimming pools, new courts for pickleball (a game played at close quarters across a net) and 1,700 homes.

"It's big enough that you don't get to know everybody, so everybody doesn't know your business," says Judi Gearsbeck, on a park tour that, at every turn, puts the lie to her statement. "Here comes pretty much the man-boy of the park," she announces as a fit man in shorts strides past Memory Lane, Betmar's memorial to deceased residents. "He's not quite 60."

Calvin Hall, 59, pauses to brightly explain that he and his husband first bought a lake house in Floral City 15 years ago. But their apprehension about the isolation of living so remotely proved greater than their apprehensions about living in a mobile home ("It was the stigma") and coming out as a same-sex couple. There was acceptance all around. "I would live here year-round," Hall says.

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Gearsbeck resumes the tour, pointing out the park's one and only overgrown property, her own corner lot, and the swimming pool a couple put in "for their dogs." She slows to hail a man on an adult tricycle ("Pete recognizes everyone by their voice, because he doesn't see very well") and makes her first ever visit to the park's library. Behind the counter is a familiar face. "Rita has a sister," Gearsbeck notes. "Sometimes she'll wander. I found her one day in the park."

"Yeah, we're looking into a home," Rita says, with no air of complaint, "because my husband is the same way. He doesn't wander yet. I'm the only one who's stable." Rita crosses her fingers. "Let's hope it holds." Back in the golf cart, Gearsbeck confides that Rita "just went through a whole bout of cancer. So we stopped in with the sister, as we do."

Failing health is simply a fact of life, and as with other challenges, from parenthood to combat, shared adversity tends to create a web that in moments of need can be leaned upon.

"You live in a normal community, and you don't really know anybody," says Heidman, in the clubhouse of Grand Horizons, the most upscale park in Zephyrhills. It feels like a subdivision, with homes selling for about $150,000. There's a parking area for the (smaller) motor homes that residents take on trips, but you can't live in one here. Not even single-wides are allowed. Homes must be double-wides; several are made from three pieces, most at a factory an hour away, which residents typically visit to select the features they want.

A home takes three days to make and at least six weeks to install. Heidman took the $1.4 million he got for his waterfront home in Bonita Springs and bought five lots, plus one for his own house. It has a fireplace, spa tub and walls made of Sheetrock, none of that Plasticine finish. There's no escaping the spring in the floor that tells you it's a trailer, but it's a fair trade for what comes with it: neighbors he's sure about from the background checks all residents must pass, and a full schedule of activities to fight boredom, which is what he dreads most about retirement.

"That's it: Companionship. Fellowship. Whatever you want to call it," says Heidman. "Safety," adds Jim Leitzke, who is next to him in the clubhouse, which fills up as midday approaches with the smell of tacos. There's a defibrillator on the wall. "When that ambulance pulls up," Leitzke says, "there's going to be someone around to look after my place while I'm gone."

He knows because he's done it for others. "We don't all have both oars in the water, and we're not all rowing in the same direction," says Heidman. "But we are all aging. That's the one thing we have in common. Of the five lots that I have sold in the past year, three of the buyers have been in the hospital. So we all are well aware that the grim reaper is very close to us. We're all in it together."

3.

ATTACHMENT 5I

Bridgit Baker

Subject: FW: 2017 affordable housing

From: Stacey Valenz [mailto:svalenz229@gmail.com]
Sent: Saturday, April 14, 2018 7:25 AM
To: Lauri Anderson <landerson@kenmorewa.gov>
Subject: 2017 affordable housing

http://mrsc.org/Home/Stay-Informed/MRSC-Insight/December-2017/Mobile-Home-Parks-As-Affordable-Housing.aspx

MRSC
Local Government Success

Mobile Home Parks: The Newest Front for Housing Affordability

December 18, 2017 by Lynn Nordby
Category: Housing

"Trailer parks are the largest segment of non-subsidized affordable housing in the United States, but they are on the radar of few policymakers, says Esther Sullivan, a sociologist at the University of Colorado Denver."

One under-recognized inventory of affordable housing is the mobile home park. Typically thought of as a transitional land use that will one day be given over to a 'higher' use, many of these residential neighborhoods have quietly existed for decades, providing an affordable housing alternative at no public, capital cost. As one such neighborhood in SeaTac recently experienced, however, the transitional notion of the park couldn't resist the economics of rising land value and sale, resulting in the loss of housing for approximately 200 people.

The situation in SeaTac points to one of the dilemmas in keeping mobile home parks a viable part of the affordable housing inventory. Residents don't own the underlying land and if rental costs on that land becomes too high they can still be priced out of the market. This is compounded by the expense and difficulty of finding a new place for a 'mobile' home. It can cost thousands of dollars to move to a mobile unit to a new location, and even if an owner can afford these costs, many parks refuse to accept older homes.

In attempting to paint a comprehensive picture of the true cost of homelessness, a recent report by the Puget Sound Business Journal documented the impact of rapidly rising rent as one of the causes of a significant segment of the homeless population: people with jobs but those who earn low-to-moderate incomes. This segment is composed of employed people that are essentially evicted when rising rents aren't matched by a comparable rise in incomes.

Once that occurs, the expense of attaining new lodging becomes a nearly insurmountable obstacle. Low-income mobile home residents who face eviction (due to rising rents or the sale of park property) may find that the economic and legal barriers to moving their not-so-mobile homes places them in very real jeopardy of becoming homeless.

Mobile or manufactured home owners living in a park that's closing here in Washington may qualify for reimbursement of eligible relocation expenses (see the Resources section for more information). Reimbursement may be provided to eligible, low-income households on a first-come, first-served basis. Residents in parks closing due to health and safety issues or due to park-owner fraud are given first priority.

More than 50 manufactured housing developments have closed in Washington in the last several years displacing more than 2,000 households, according to Ishbel Dickens, a manufactured housing consultant.

Across the country, including here in Washington, some communities are slowing the loss of this affordable housing resource.

Washington

In 2003, the City of Bainbridge Island, the Kitsap Consolidated Housing Authority (now Housing Kitsap), and residents of the Islander Mobile Home Park struck a deal with the park's owner to purchase the property using a combination of local funds and HUD grant money. Tucked in behind city hall, the park is home to retirees and many employed with Bainbridge Island local businesses. Rather than being owned by a single individual, the park is now owned by the nonprofit *Islander Residents Association*.

More recently, the King County Housing Authority purchased the Friendly Village Mobile Home Park, a 224-unit development devoted to fixed-income senior housing. Those residents won't be displaced and will benefit from continued access to nearby shops and services.

Oregon

Near Cottage Grove, the St. Vincent de Paul Society of Lane County has purchased a half dozen mobile home parks since 2004 in an ongoing effort to preserve this source of affordable housing and to upgrade some parks when necessary.

Many of the older units in its most recently purchased park need replacement and the organization plans to remove and replace these units without displacing any of the residents. St. Vincent's will also make infrastructure improvements, such as paving the roads and installing much-needed storm and sanitary sewer systems.

St. Vincent also coordinates social services in the mobile home parks it owns. It works with residents on issues such as alcohol and drug addiction, health care needs, and financial management.

In Portland, the city's housing authority saved a 35-unit mobile home park from being sold to a developer. The park houses a number of seniors, veterans, and people with disabilities.

California

The City of San Marcos faced a situation in the 1990s where its manufactured home spaces were being converted to private ownership. Various sources of government financing was used to purchase manufactured home spaces during the conversion and the city now protects the affordability of these units through deed (resale) restrictions to low- and moderate-income households.

A recorded deed restriction serves as an affordability covenant that restricts the income level of a household occupying the property, and ensures the property will remain available for low- and moderate-income households throughout the 30-year term of the deed restriction.

In Palo Alto, the Santa Clara County Housing Authority purchased the Buena Vista Mobile Home Park, concluding a long and hard-fought effort to preserve one of the city's last and largest sources of affordable housing.

Colorado

In Boulder, the city has purchased the Ponderosa Mobile Home Park, which it hopes will ensure the park's long-term affordability and allow the city to address concerns about the park's infrastructure. More than half of $3.5 million in funding came from federal, disaster-relief grant dollars stemming from the 2013 floods that had impacted the park. The remainder came from the city's affordable housing fund.

Pitken County, which is close to Denver and home to many ski resorts, has preserved four mobile home parks since the 1980s and designated these as housing for local workers. Working through the Aspen Pitkin County Housing Authority's employee housing program, the county has subdivided the parks, sold individual lots to the people living there, and imposing deed restrictions on these lots to keep them affordable. Funding comes, in part, from a tax on real estate transfers in Aspen.

New Hampshire

In New Hampshire, nearly a quarter of the state's 450 manufactured home communities are owned by resident co-ops.

Resources

Here are some additional resources in addition to the previously mentioned housing authorities, HUD funds, local and state housing trust funds, and nonprofits.

- Millennium Housing is a non-profit [501(c)(3)] corporation created to provide affordable housing through the acquisition and rehabilitation of mobile home communities.
- NextStep puts low-to moderate-income families in touch with manufactured home builders. NextStep's partners help people get into nonprofit-owned communities or build on their own land.
- Mobile Home Relocation Assistance - Washington State Department of Commerce

Questions? Comments?

If you have questions about this or other local government issues, please use our Ask MRSC form or call us at **(206) 625-1300** or **(800) 933-6772**. If you have comments about this blog post, please comment below or email me at lnordby@mrsc.org.

**This article was updated on December 21 to include information about the Mobile Home Relocation Assistance program in Washington State*

About Lynn Nordby

Lynn's public sector career includes 30 years in local government management and experience in virtually all municipal services including the operations of a wide variety of municipal utilities. He is a Credentialed Manager through the ICMA Voluntary Credentialing program.

VIEW ALL POSTS BY LYNN NORDBY

Comments

2 comments on Mobile Home Parks: The Newest Front for Housing Affordability

> ""Guest," my intent in writing this article was to highlight existing mobile home parks as an underappreciated stock of affordable housing worthy of recognition and potential preservation. I think mobile homes and "tiny homes" appeal to different people but both certainly offer an affordable alternative to what we typically think of as more conventional site built housing."
>
> Lynn Nordby on Dec 28, 2017 10:31 AM

> "What do you think of mobile home parks vs. tiny home parks?"
>
> Guest on Dec 28, 2017 9:19 AM

ATTACHMENT 5J

Bridgit Baker

Subject: FW: Mobile Home Zoning

From: Charles Gippe [mailto:cjgippe@gmail.com]
Sent: Sunday, April 15, 2018 11:40 PM
To: Lauri Anderson <landerson@kenmorewa.gov>
Subject: Mobile Home Zoning

The solution to save Kenmore's mobile/manufactured home communities is simple. It would maintain unsubsidized affordable "affordable housing" in Kenmore. Tenant/homeowners could stop worrying about losing their homes. All Kenmore residents would enjoy lower taxes and fewer franchise fees. First we fire the zoning commission and the council members. Then we dissolve Kenmore's incorporation as a city. I understand it only takes a vote to get started. We could even provide for homeless by converting city hall into a shelter.

Thank you for your consideration,

Chuck Gippe
Inglewood East
425 343 2813

ATTACHMENT 5K

Bridgit Baker

Subject: FW: Values on Mobile Homes in park

From: Dennis Linda Hughes [mailto:dehughes1@msn.com]
Sent: Sunday, April 15, 2018 7:25 PM
To: Lauri Anderson <landerson@kenmorewa.gov>
Subject: Values on Mobile Homes in park

Good Evening,

My name is Linda Hughes, I am a mobile home dealer who has been doing in-park mobile home sales since 1981. Prior to that I had a dealership called the Farm Mobile Home Sales in King County.

I have seen our mobile home values triple in value in the in-park sales. They are in high demand for people who are on a fixed income or disabled. Also our retiring population look for the Affordable value of having a reasonable price home in a safe community.

Our website is a good source to compare prices and value. We list homes that are for sale and we show homes that have sold recently. I have a very large data base dating back to 1981.

Also you can compare prices & sales with the King County Assessors office. Every sale is recorded on the personal property tax for each home in a park.

Our website is www.affordablelivings.com

Please save our parks!

Linda Hughes

Mobile Home Dealer

Linda Hughes
Affordable Living
425-903-4625
www.affordablelivings.com

3.

ATTACHMENT 5L

Bridgit Baker

Subject: FW: In regards to Lake Terrace Court Mobilehome Park in Kenmore Wa April 17th meeting.

From: wesley62@frontier.com [mailto:resops1b@frontier.com]
Sent: Monday, April 16, 2018 12:24 PM
To: Lauri Anderson <landerson@kenmorewa.gov>
Subject: In regards to Lake Terrace Court Mobilehome Park in Kenmore Wa April 17th meeting.

From:Clifford Braden

To:Laurie Anderson

Greetings to the Kenmore Planning Commission... My name is Clifford Braden. I currently live at the Lake Terrace Mobilehome park in Kenmore Wa. It has been my place of residence since 2005. Lake Terrace Court has provided me with an affordable place to live. Now with all the rising rents in Kenmore and building going on it seems it is the only affordable housing left. Jim Perkins our landowner seems to neglected us. It is not our fault that the park has not had any up keep. But his... I have always paid my rent on time. Have kept my home and yard in standard with park rules. Anytime I have had a complaint and called Mr. Perkins he has just turned a deaf hear to me and would never return my calls. This how we are treated for being mobilehome owners in his park. Most that live in the park are afraid to speak up for reasons unkown. I hope Kenmore City Council would consider saving our park. It is the only affordable housing left for us. We would love to take more pride in our park if it could be under different ownership. Most of us at Lake Terrace Court have become victims of our landlord. We love to have an opportunity for home ownership and Lake Terrace Court would provide that. All tenants in here if Lake Terrace Court was removed would be on section 8 housing or become homeless as most of us could not afford Kenmores high apt rents. The City of Kenmore seems is looking for a solution to affordable housing when the answer is right in front of them. The mobilehome parks in Kenmore Wa. It seems it is not right we are being forced out because of new development and the city does not want mobilehome parks to become part of it. We ask that Lake Terrace Court stay in Kenmore. Our park has a lot of potential if the city of Kenmore gives us a chance.

Sincerely,

Clifford Braden
Lake Terrace Court Mobilehome Park in Kenmore Wa

ATTACHMENT 5M

Bridgit Baker

Subject: FW: By the numbers curbed article supporting manufactured hone communities

From: Stacey Valenz [mailto:svalenz229@gmail.com]
Sent: Monday, April 16, 2018 2:55 PM
To: Lauri Anderson <landerson@kenmorewa.gov>
Subject: By the numbers curbed article supporting manufactured hone communities

---------- Forwarded message ----------
From: "Stacey Valenz" <svalenz229@gmail.com>
Date: Apr 14, 2018 3:15 PM
Subject:
To: "Stacey Valenz" <svalenz229@gmail.com>
Cc:

By the numbers

- The majority of mobile-home residents (23 percent) are between the ages of 18 and 29. The second-largest group are baby boomers ages 50 to 59 (22 percent).
- Fifteen percent of manufactured-home residents are unable to work or disabled.
- Sixteen percent are homemakers.
- Slightly less than 5 percent of manufactured-home residents make more than $100,000 per year. The average household income is $28,400.
- In 2015, the average sales price for a new manufactured home was approximately $292,600 less than a site-built home.
- Between 2011 and 2015, the average price of manufactured homes increased about $7,500, while the average square footage has fallen.
- Of the occupied manufactured-/mobile-home units in the U.S., 13 percent of residents received food stamps.
- Texas gets the lion's share of the nation’s new manufactured homes, with Louisiana, Florida, Michigan, and Alabama rounding out the top five.
- According to reports, 81,136 new manufactured homes were shipped in 2016, a 15 percent increase from the previous year.
- Manufactured-home parks are of particular importance for Latino communities nationwide, and in areas like Southern Minnesota are the leading source of independent housing for Latinos.
- Pre-1980 manufactured homes consume an average of 84,316 BTUs per square foot—53 percent more than all other types of homes.
- Manufactured-home fires have decreased by two-thirds since 1980, thanks in large part to the introduction of the HUD Code in 1976.
- Almost 18 million Americans lived in manufactured housing in 2015.

What’s more, getting a traditional mortgage as a low-income individual right now is practically impossible. This means that manufactured homes—which on average, cost about $292,600 less than a site-built home and have different financing models—are perhaps the final means of homeownership for a staggeringly large percentage of working-class

American families. And they seem to be catching on once again. According to reports, 81,169 new manufactured homes were shipped in 2016—a 15 percent increase from the previous year. Over 400 mobile-home parks have shuttered in the past 20 years across California as developers look to repurpose the land for more lucrative projects. Those parks that remain have become of ever-increasing importance for families in need of affordable housing, and are prime opportunities for potential park owners looking to keep the communities intact.

Whether they're marketing individual manufactured houses or entire parks, what developers are really selling is a vision of the future: a community, a sense of safety—maybe some family traditions of your own

Particularly across the Southeast and Midwest, where these stereotypes seem to persist most viciously, it's not uncommon to hear snobbery, if not outright vitriol, against the manufactured-home communities in a town. Like so many other terms aimed at low-income families and individuals, "trailer park" and "mobile home lot" have long skewed negative.

But scratch the stereotyped surface, and an entirely different picture of mobile home parks begins to reveal itself. Dig even deeper, and it quickly becomes clear that, in their highest form, the social fiber of these communities is everything a more traditional neighborhood wishes it could be.

For starters, the majority of trailer parks are uniquely safe. A 2014 study by the department of criminal justice at the University of Nevada found that "trailer park sites showed the lowest rate of violent crime calls for service" compared to similar non-manufactured dwellings. What's more, the physical layout of the communities themselves actually works to protect residents.

"Designing housing layouts to create 'sight lines' which allow neighbors to have a direct view of the nearby homes is invaluable in reducing property crime," the study notes, "and the close housing proximity [in manufactured-home communities] creates a community of guardians, making illegal activity much easier to detect."

In well-managed manufactured-home communities, the rules and regulations regarding exterior maintenance and cleanliness are typically robust, and often result in fines if the rules are broken.

More often than not, these residents aren't going anywhere, and in states like Vermont, people live an average of 11 years in a single manufactured-home community, with many staying for decades.

Manufactured-home parks are a two-part scenario: there's the land the home sits on—complete with water and sewer hookups, a foundation, trash service, and more—and the home itself. Individuals usually own the home, but not the land, which is leased from the park. This leads outsiders to believe folks are going to pack up and hit the road at a moment's notice because they're not perceived as being rooted in the land.

Manufactured homes have been the largest source of unsubsidized affordable housing in the country since the late 1990s, offering up the dream of homeownership for millions of Americans. Contrary to what one might imagine, though, the majority of the properties (almost two-thirds) sit on privately owned land—not in a community setting. This means that the mobile homes are standalone dwellings or clustered in multigenerational family estates in rural areas, not unlike more traditional site-built houses.

But for those manufactured-home owners who opt in to a community scenario, whether by choice or because they live in a densely populated region, the social and emotional benefits of such a network can be extraordinary.

"For the 55-plus communities, people really like that sense of a neighborhood. Everyone is close by and working together to maintain the community," says Patricia Boerger of the Manufactured Housing Institute. "The park owners and people are all aging, but have good neighbors that look after them, so they're able to age in place, and more often than not, on a single story, which is important for those with mobility issues."

Points from : https://www.curbed.com/2017/9/13/16275948/mobile-manufactured-homes-clayton-trailers

3.

LONGFORM

Mobile homeland

Whatever you call it—mobile home, trailer park, manufactured housing—the retro living module is undergoing a renaissance

By **Sarah Baird** Sep 13, 2017, 8:00am EDT

Illustrations by ***Paige Vickers***

The country music I grew up with loves to wax poetic about family traditions.

There's Hank Williams Jr., whose warbling, smoke-tinged voice explains away his drinking and smoking as a simple hazard of the bloodline. There's Garth Brooks, who justifies showing up in boots to a posh cocktail party by blaming it "all on his roots."

But if I ever penned a tune inspired by my rural upbringing, my family's legacy would sound a little bit different: We know a thing or two about buying and selling mobile homes.

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My dad, David, spent the better part of his teenage years working on a Clayton Homes lot in Richmond, Kentucky: setting up the new arrivals, hauling the units, getting down into the nuts and bolts of the houses. He was a high school student when he began at the company during the mid-1970s, and continued on as he put himself through Eastern Kentucky University as a first-generation college student. The "Clayton era" is a distinctive epoch in his personal, and our family, history.

Years earlier, his older brother, Randy, purchased a mobile home when he returned from service in the Korean War. Randy had a new wife, a young daughter, and no real credit, so a traditional home loan was impossible. They set up the unit in my grandparents' backyard, where the foundation and water hookups jut out of the ground to this day.

And the sales lot where my dad worked also still exists—conveniently catty-corner to my grandparents' home. As a child, I'd walk between the models on my way to more interesting destinations (the Dairy Queen, the bowling alley), hopping over axels and jumping up to peek in the empty windows of the For Sale units. I'd watch interested customers do walk-throughs and tap the vinyl siding of their potential futures, trying to imagine themselves inside.

Today, as we creep ever deeper into an affordable-housing crisis, my desire to understand this massive housing market seems more pressing than ever: structurally, socially, environmentally, politically.

Creating community | Designing the manufactured home | Creating the eco-friendly manufactured home | Preserving mobile homes | Glossary

"I just now threw away all my paystubs from back then," my dad laughed when I told him I was working on a series of stories about manufactured homes. "Maybe I should've kept them another 40 years."

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Selling factory-made homes today requires linguistic and branding dexterity on several levels, but perhaps the most important is this: Never, ever call them mobile homes.

Those within the sales and production side of the industry are dogged about ensuring that any model created or sold after the adoption of the 1976 HUD Code is not discussed with the same lingo as those units made before federal regulations kicked in. The stigma that’s attached to the term “mobile home” is a kind of housing scarlet letter in the eyes of the industry, and one that many advocates have been hell-bent on shaking for decades. *No matter how nice it is, people don’t want to buy a mobile home*, their collective wisdom seems to dictate, *but call it something different and they’ll leap at the occasion*. Hm.

By the numbers

- The majority of mobile-home residents (23 percent) are between the ages of 18 and 29. The second-largest group are baby boomers ages 50 to 59 (22 percent).
- Fifteen percent of manufactured-home residents are unable to work or disabled.
- Sixteen percent are homemakers.

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- Between 2011 and 2015, the average price of manufactured homes increased about $7,500, while the average square footage has fallen.
- Of the occupied manufactured-/mobile-home units in the U.S., 13 percent of residents received food stamps.
- Texas gets the lion's share of the nation's new manufactured homes, with Louisiana, Florida, Michigan, and Alabama rounding out the top five.
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- Manufactured-home fires have decreased by two-thirds since 1980, thanks in large part to the introduction of the HUD Code in 1976.
- Almost 18 million Americans lived in manufactured housing in 2015.

"Mobile homes in the 1960s were for young people who were starting out and making their place in the world. Anything after 1976, though, can't be called a mobile home," says Patricia Boerger of the Manufactured Housing Institute, an organization for manufacturers. "But people still think the quality isn't good, and that they're going to get blown away in a tornado or something. That's just not true. Every manufactured home today has been through vigorous wind safety tests."

She pauses. "But don't be foolish! You're still above ground. A tornado isn't going to discriminate." (Nor will a hurricane—particularly in Florida, manufactured homes are at risk in major storms.)

My dad worked on the lot through the HUD adoption, but he mainly noticed the technical differences in the models. Ask him about it and he'll point out the elimination of aluminum wiring, the improvements in generators—not the shifted sales push of the industry. Mostly, he says, people still called them mobile homes.

And, decades later, many advocates still do—if for no other reason than simplicity’s sake.

“My issue with all this name changing is simple: You cannot change how people talk and you cannot change a product’s reputation by calling it a different name. I’ve called these awesome adobes ‘mobile homes’ my entire life and I’m not stopping now,” writes Crystal Adkins, the blogger behind Mobile Home Living. “The industry needs to focus on improving themselves and offering the best product at the best price possible and stop worrying about a term used by the people living in them or buying them. We only want to enjoy our homes.”

And within the factory-made housing industry, there’s ever-increasing competition for what kind of prefab homes a family can buy and enjoy. The most popular kissing cousin to the manufactured home is the modular home, which is made in a factory but assembled on site—not hauled there. Then there are tiny houses, which have struck an eco-friendly, minimalist chord with millennials, but technically fall more in the recreational home (RV) family than manufactured homes. Ask anyone in the manufactured-housing industry about the other branches of their family tree, and you’re sure to be met with the verbal equivalent of an eye roll.

“Tiny houses are different, because they’re built to the RV code,” says Boerger. “It’s a different demographic than [those] who want manufactured homes, typically. But we find some of our members are building much smaller homes to appeal to that group.”

It’s a complicated web of terms: Mobile homes aren’t manufactured homes, and modular homes aren’t mobile, and tiny houses aren’t either (whew). But one thing’s for sure: In a world where affordable housing stock is growing scarcer by the day, prefab homes, manufactured and modular alike, are gaining serious steam for the first time since Richard Nixon was elected president.

Courtesy of Clayton

When my dad decided to attend law school in the late 1970s, Jim Clayton, founder of Clayton Homes, wrote a letter of recommendation on his behalf.

This wasn’t particularly jaw-dropping at the time. Clayton’s outfit was still just a midsized player in the industry, perhaps most charmingly known for the minuscule, revolving mobile home that twirled around on the official sign at each lot. Folks in the company’s hometown of Knoxville could still remember when Jim produced and starred in a local TV show, playing the likes of “Foggy Mountain Breakdown” with his twanging band.

Today, though, Clayton's connection to the lives of lower-level employees seems downright nutty. In 2003, Clayton sold his operation to Berkshire Hathaway for $1.3 *billion*, and since then, the Warren Buffett-backed company has gobbled up the majority of new manufactured home sales in the U.S.

Clayton’s operation is now both a behemoth and a pacesetter.

“The future of the [manufactured home] industry will resemble Clayton Homes,” Derek Thompson wrote in a 2011 piece for *The Atlantic*. “Clayton started as a retailer, but they've expanding into manufacturing, financing, leasing, and insuring mobile homes. Now the company is a do-it-all industry leader that even serves as a distribution center for other manufacturer's homes. Thus sounds the death knell for private mobile home retailers.”

Courtesy of Clayton

While the death knell prophecy hasn’t proven quite true (there are dozens of private mobile-home retailers still today), Clayton has changed how other companies approach manufactured-home sales over the past decade—and generated quite a few copycat efforts. Being a kind of manufactured-home “one stop shop” is par for the course these days, with retailers not only selling the model itself, but doing their fair share of handholding by providing a package deal for home buyers (insurance, financing, the works) who might be leery of such a large investment.

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And if the past 15 years are any indication, people are leery for good reason. According to industry experts, manufactured-home sales suffered during the housing bubble of the early 2000s because loans for traditional, site-built homes were so readily available—even for those with poor credit. We all know how disastrously that turned out, leaving families underwater with massive mortgages and homes that wouldn't sell. Far too many people saw friends and loved ones lose everything in the crisis, and don't want history to be repeated.

What's more, getting a traditional mortgage as a low-income individual right now is practically impossible. This means that manufactured homes—which on average, cost about $292,600 less than a site-built home and have different financing models—are perhaps the final means of homeownership for a staggeringly large percentage of working-class American families.

And they seem to be catching on once again. According to reports, 81,169 new manufactured homes were shipped in 2016—a 15 percent increase from the previous year.

Courtesy of Clayton

Perhaps the most surprising disruption in the manufactured housing industry since the Great Recession, though, hasn't been in the wheeling and dealing of the units themselves: It's the sale of mobile-home parks.

At first blush, the whole notion of buying mobile-home parks might seem more like a "get rich quick" 4 a.m. infomercial than a concrete business pursuit. These parks range from a half dozen to over 100 units, and the thought of that seems, well, a little ridiculous. But under the tutelage of Frank Rolfe, Dave Reynolds, and their company, Mobile Home University, students have been drawn en masse to a curriculum that makes the thought of purchasing a park not only seem like a stellar investment, but also downright practical.

For over a decade now, Rolfe and Reynolds (who own more than 250 manufactured-home communities in the U.S.) have been schooling wannabe owners on the good, bad, and ugly of park life so that they can "successfully identify, evaluate, negotiate, perform due diligence on, renegotiate, finance, turn around and operate mobile home parks." Through books, articles, weekly call-in programs, and even a three-day live immersive bootcamp, MHU is adding a new dimension to the discussion about affordable housing in the U.S.

"We don't have any one kind of person who comes to the bootcamp, or is interested in MHU," Rolfe explains. "It's all different kinds of people: guys in their 20s, doctors, retirees."

MHU operates off of several key principles: Affordable housing is scarce. New mobile-home parks aren't being built. And the likelihood that residents of a mobile-home park can afford to pack up and move their mobile home is practically none. (Doing so costs, on average, about $5,000.) Put in a little bit of elbow grease to make some modest improvements, and purchasing a mobile-home park means that rent can be raised, and a profit turned, with little likelihood of residents looking for greener pastures. And Rolfe's program shows no signs of slowing anytime soon.

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Just a cursory look at the MHU message boards paints a picture of a park-purchasing community that's burgeoning:

"Looking to buy a small park in Wyoming or surrounding states!" one poster announces.

"Is building a community center a good investment?" asks another.

And, sometimes, the board is used to seek advice in a crisis: "Homeowner burns down home. How to get him to pay for demolition?"

One of the biggest points of discussion is the importance of targeting the right geographic region for your park purchase.

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"Markets like the Southeast aren't good for buying mobile home parks, because there isn't a huge gap in the price of site-built homes and manufactured homes," says Rolfe. "Places like California are where we're really concentrating, because site-built homes are so much more expensive."

Over 400 mobile-home parks have shuttered in the past 20 years across California as developers look to repurpose the land for more lucrative projects. Those parks that remain have become of ever-increasing importance for families in need of affordable housing, and are prime opportunities for potential park owners looking to keep the communities intact.

Whether they're marketing individual manufactured houses or entire parks, what developers are really selling is a vision of the future: a community, a sense of safety—maybe some family traditions of your own. ■

Creating community

What's in a name when it comes to manufactured-home communities?

Whether people call them trailer parks, trailer courts, mobile home parks, or—for those in high-end areas—land-lease communities, there's a certain stigma that persists about what it means to live in a neighborhood built for manufactured housing or (older) mobile homes.

Particularly across the Southeast and Midwest, where these stereotypes seem to persist most viciously, it's not uncommon to hear snobbery, if not outright vitriol, against the manufactured-home communities in a town. Like so many other terms aimed at low-income families and individuals, "trailer park" and "mobile home lot" have long skewed negative.

But scratch the stereotyped surface, and an entirely different picture of mobile home parks begins to reveal itself. Dig even deeper, and it quickly becomes clear that, in their highest form, the social fiber of these communities is everything a more traditional neighborhood wishes it could be.

For starters, the majority of trailer parks are uniquely safe. A 2014 study by the department of criminal justice at the University of Nevada found that "trailer park sites showed the lowest rate of violent crime calls for service" compared to similar non-manufactured dwellings. What's more, the physical layout of the communities themselves actually works to protect residents.

"Designing housing layouts to create 'sight lines' which allow neighbors to have a direct view of the nearby homes is invaluable in reducing property crime," the study notes, "and the close housing proximity [in manufactured-home communities] creates a community of guardians, making illegal activity much easier to detect."

They are also places with fairly strict aesthetic guidelines. In well-managed manufactured-home communities, the rules and regulations regarding exterior maintenance and cleanliness are typically robust, and often result in fines if the rules are broken.

Sundial Mobile Home Park in Salem, Oregon, even gives a blow-by-blow of what paint colors residents can use on their homes: “Each tenant shall be responsible for maintaining and keeping clean and in good repair the exterior of their mobile home as well as all structures such as decks, steps, carports and fences at all times. Homes must be washed and painted as needed with colors pre-approved by landlord. Neutral or light colors are acceptable and may be trimmed with a contrasting color.”

Tell that to the guy down the street who hasn’t mowed his grass for three months, or the woman with her lawn gnome collection displayed like a small army.

And, perhaps most importantly, the term “mobile” home is misleading: Most park residents spend years (if not a lifetime) in the same spot.

Manufactured-home parks are a two-part scenario: there’s the land the home sits on—complete with water and sewer hookups, a foundation, trash service, and more—and the home itself. Individuals usually own the home, but not the land, which is leased from the park. This leads outsiders to believe folks are going to pack up and hit the road at a moment’s notice because they’re not perceived as being rooted in the land. Not so.

More often than not, these residents aren’t going anywhere, and in states like Vermont, people live an average of 11 years in a single manufactured-home community, with many staying for decades.

Mobile homes jammed together. | Denver Post via Getty Images

Manufactured homes have been the largest source of unsubsidized affordable housing in the country since the late 1990s, offering up the dream of homeownership for millions of Americans. Contrary to what one might imagine, though, the majority of the properties (almost two-thirds) sit on privately owned land—not in a community setting. This means that the mobile homes are standalone dwellings or clustered in multigenerational family estates in rural areas, not unlike more traditional site-built houses.

But for those manufactured-home owners who opt in to a community scenario, whether by choice or because they live in a densely populated region, the social and emotional benefits of such a network can be extraordinary.

One of the first advocates for the potential of manufactured homes as models of community and social support was landscape design expert J.B. Jackson. Writing about Jackson in his 1999 book, *Country of Exiles*, William Leach praises Jackson's ahead-of-its-era vision:

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> "Jackson … claimed that many of the new trailer parks actually represented new kinds of blue-collar 'villages' that fostered openness and hospitality among people. They encouraged people to 'go outside' rather than to stay inside and to rely on one another in the public square for pleasure and comfort. Such villages, Jackson argued, compared favorably with middle-class dwellings, which were divided into discrete spaces to ensure isolation, privacy and limited interaction with neighbors. Mobile homes, on the other hand … brought people together into something of an organic community, into a 'super family' or an 'us.'"

Gloria Steinem, who traversed the country in a trailer as a child, discusses being smitten with the air of camaraderie at a women-only park in the Southwest. Much like Jackson, she is particularly taken with how the park makes use of public, communal space.

"In 2001, I discovered an all-female trailer park near Tucson, Arizona. After being let through a double gate with a security code that changed daily, I found myself on streets named for admired women in history," Steinem writes in *My Life on the Road*. "Suddenly, I could imagine living on the corner of Emma Goldman and Gertrude Stein, or following Dorothy Height to Eleanor Roosevelt. At the center of all the neat rows of trailers was a clubhouse where women could gather for everything from book clubs to gambling."

Mobile- and manufactured-home parks have also long attracted—and proven to be a safe haven for—the LGBT community. The Resort on Carefree Boulevard, a lesbian manufactured-home community in Fort Myers, Florida, for example, has amassed such popularity since opening in 1994 that the founders recently broke ground on a second (woodsier-themed) location in North Carolina.

For those looking to be more permanently on the road with their homes, there's also an extensive network of queer-friendly RV parks. Cataloged online under the masthead RainbowRV, communities range from male-only and clothing-optional spots with a volleyball court in New York to a place in Michigan for female-identifying individuals interested in watersports.

Using collective identity and (relative) close proximity as a communal safety net is a key feature of manufactured-home parks, and one that's particularly important for a burgeoning demographic: older Americans. Mobile home communities that cater to 55-plus populations provide a means of maintaining independence while offering necessary social (and, occasionally, medical) support.

"For the 55-plus communities, people really like that sense of a neighborhood. Everyone is close by and working together to maintain the community," says Patricia Boerger of the Manufactured Housing Institute. "The park owners and people are all aging, but have good neighbors that look after them, so they're able to age in place, and more often than not, on a single story, which is important for those with mobility issues."

They also know how to have fun. One look at the monthly newsletter from a 55-plus community—like Jet Mobile Home Park in Palmetto, Florida—and you'll likely start wishing your golden years would get here a little faster: Activities include cook-offs, shuffleboard, choirs, movie nights, and formal dances.

"Say, 'Howdy!' to the folks you meet, Meeting some on every street, Sometimes, it just makes your day complete, at Jet Park," reads a chipper limerick from the March edition.

Recreational vehicles, as far as the eye can see. | Bill Peters/The Denver Post/via Getty Images

Of course, not all manufactured-home communities are flanked with swimming pools and collectively tended gardens. For parks with neglectful landlords, infrastructure can swiftly fall into serious disrepair, resulting in everything from poorly maintained water systems to cracking driveways and foundations to trash overflow.

Other times, a more dire situation emerges. If a landlord receives an offer to sell a park to a different management company, residents are often left stuck in limbo, unsure whether the new ownership will actually maintain the property, raise rents significantly, or even force evictions.

And most of the time, residents are trapped. They have little recourse to fight back in these situations, revealing that a trailer park’s most defining element is also one of its most fraught: the divergence between home and land ownership. This means an unscrupulous new management company can boost rent through the roof, knowing that

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the likelihood the resident will be able to move his or her home—due to both physical and monetary constraints—is practically none.

But those facing the sale (or foreclosure) of their park can work together to take back their communities.

Since 2008, Resident Owned Communities (ROC) USA—a New Hampshire-based nonprofit—has been helping mobile-home park residents form co-ops and collectively purchase their communities from private owners. Through a special means of financing that, ROC president Paul Bradley says, "allows low- and middle-income families to act like deep-pocket investors," ROC USA works with community residents to navigate the process of unifying and purchasing the park, ultimately providing a new level of comfort and stability by removing the threat of having their land quite literally taken out from underneath them.

ROC USA's model—which is now being replicated in 14 states through partner non-profits—might be the most radical, and potentially beneficial, development for manufactured-home residents since the updated HUD Code of 1994, which strengthened regulations surrounding manufactured-home construction.

"When you look at the outside view of what a manufactured-home park means, you have so much prejudice that exists. A resident who lives at Park Plaza Co-op [in Fridley, Minnesota] said, 'People called us trailer trash before,'" Bradley notes. "But you work in these neighborhoods, and find amazing capacity, commitment, and smart, hardworking people. And the contrast of the prejudice and the reality has inspired me to get on the side of helping these homeowners."

Currently, there are 200 Resident Owned Communities across the U.S. representing 12,150 homes, and a network of partner nonprofits are working to replicate the model in eight new states.

"There's a community in Meadow Valley, New York, that was up for foreclosure, and we helped them through the process," Bradley says. "They purchased the community—it was a courthouse auction—and one of the early presidents of the co-op told us almost immediately, 'People are now fixing up their homes and paving driveways because we own it now. There's an inherent vulnerability with trailer parks, but once you have landownership, there's the confidence to invest in your own home and property."

And Bradley isn't afraid to practice what he preaches: His mother recently moved into a manufactured-home community (an ROC, of course) for people 55 and older.

"My mom downsized, and it was absolutely the most affordable thing she could do," he says. "She moved into a single-floor living space so that she could age in place, and when we walked into it, she said, 'I like this one. It feels like a house to me.' Now, she's getting her hair done at the community center once a week with her neighbors." ■

Designing the manufactured home

Single-wide. Double-wide. Triple-wide.

For those unfamiliar with the world of manufactured homes, these terms might be the only ones that spring to mind when someone mentions "design" within the industry. Long, rectangular shipping container-like bodies; narrow halls; and oatmeal-colored paint jobs are all too often the picture that's been stock photo-ed into the collective consciousness.

But in fact, manufactured-home design has come far.

Today, there are some beauts out there—and no shortage of resources for those ready to plunge into the trenches of modern manufactured-home design. Whether you're looking to comb through the (often wacky) styles of the past to get the juices flowing, tinker in the present with a fixer-upper, or aspire toward ownership of a brand-new model, there's a subsection of the manufactured-home design community geared toward you.

If you're a nostalgia buff itching to ogle some of the (truly mesmerizing) Technicolor structures from yesteryear, it's the midcentury models that will likely lure you in with their charms.

There's the Stewart bi-level mobile home, with its White Out paint job, oddly scattershot windows, and cartoon-looking split-level design. There's the Henslee High Style that's been dolled up with color blocks of pink, cobalt, and robin's-egg blue. There are wood-paneled interiors galore, off-the-wall mustard and orange wallpaper, and even one design, the Kropf Eldorado, which boasted a butterfly roof.

If you're looking to take the plunge into more modern ownership, there's The Grissim Ratings Guide to Manufactured Homes, which helps newbie shoppers weigh the pros and cons of various models on the market today. Authored by journalist-turned-mobile-home-scholar John Grissim (who has a head of snowy hair that would put Kenny Rogers to shame), the guide not only rates all manufactured homes on a scale of 1 to 10, but provides lengthy profiles of each company, examples of popular models, and a blow-by-blow of what each manufacturer offers, designwise, over the competition. (The guide is also, inexplicably, written in Comic Sans.)

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Red and white travel trailer. | Found Image Holdings/Corbis/Getty Images

For a manufactured home to receive a top score in the Grissim Guide, it must provide—among other things—an “excellent” floorplan, high ceilings, 30-year-durable architectural shingles, and options for customization. Those on the lowest end of the scale, by contrast, provide no options for upgrade, and have small rooms, low ceilings, and interior molding that’s simply vinyl or paper on particleboard.

And while newfangled gadgets have always been used to some degree to woo potential mobile-home buyers—like the Lazy Susan in the 1950s—the push to increase aesthetic appeal while maintaining affordability is a more recent priority.

Driven largely by a desire to shake off the persistent stigma of manufactured homes as barebones options that value function over form, producers are inching ever closer toward making manufactured homes indistinguishable from site-built houses. Much like putting toppings on an ice-cream sundae, buyers of newer models now have the option to trick out their homes with an ever-expanding roster of add-ons. Want sliding barn-style doors inside your doublewide? Not a problem. Looking for an exterior that’s stucco or

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rock instead of the stereotypical vinyl (or, in decades past, aluminum) siding? That’s on the menu now.

“The option to move the home is no longer a leading priority for our customers, which allows for a greater focus on design and styling,” notes a Clayton Homes representatives via email. When a home doesn’t need to be ready for uprooting at a moment’s notice, the interior can be decidedly more complex (and heavier). “One of our Clayton specialties is our ability to provide modern high-end amenities at a more affordable cost. This could include stand-alone Jacuzzis, a stone fireplace, tile showers, granite and quartz countertops, stainless steel appliances, and all-wood cabinets.”

Even architects on the cutting edge of innovation are now embracing the versatility of manufactured home design. The leader in this movement is Jennifer Siegal, who has been showcasing the malleability of manufactured homes—or as she describes it, “mobile architecture”—since 1998 with her Southern California-based company, Office of Mobile Design.

“When I launched OMD, it was during the rise of the internet, and people were beginning to work in more distant or disparate locations without being tied to a particular office,” she says. “That seemed to go hand in hand with manufactured housing, because it could be more flexible than traditional homes. All of that is even more relevant now.”

Siegal sees the recent rise in appreciation for pre-fabricated design as a boon for the manufactured-home industry.

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Small travel trailer, Aristocrat. | Found Image Holdings/Corbis/Getty Images

“I definitely feel like Americans have a very preconceived concept of what their home should look like, and a lot of it goes back to the home they grew up in,” Siegal says. “When something's built out in a factory, it’s actually good, because you have a lot more control over it and a lot less material waste. When I educate people about off-site construction, I like to compare it to cars: We don't build our automobiles in our garages, but you can make changes to them and plug different things in and out. It’s the same with manufactured homes. The change in attitude can also be attributed to the growth of places like Ikea. People are starting to embrace design off the shelf.”

But the most interesting group redefining what mobile-home design looks like today are the amateurs. These manufactured- (or mobile-) homeowners are passionate about making unique DIY upgrades and—armed with page after page of Pinterest hacks and a lot of elbow grease—have demonstrated just how malleable the homes can be once they roll off the factory line.

West Virginia native Crystal Adkins has been spearheading the community's DIY movement for almost a decade with her blog, Mobile Home Living.

"When we bought our mobile home [a 1978 model], my husband got a computer for me around the same time, and I'd never had one before," Adkins explains. "I definitely didn't know anything about starting a blog, but I knew that I had a lot of questions about how to change and repair things in my home, like plumbing, and the resources just weren't out there. I figured if I had questions, other people did, too. I decided to write about it."

And the questions poured in. Fifteen thousand Facebook fans later, Mobile Home Living has become the leading online resource for all things manufactured housing, covering how to upgrade vinyl walls, make low ceilings seem higher, and build external additions on a budget. There's also a slew of home tours, a section for buying and selling, and plenty of manufactured-home-related inspirational quotes. "I would rather sit on a pumpkin all to myself than be crowded on a velvet cushion," one image reads, and "It's OK to live a life others don't understand," proclaims another, with a stylized photo of a traditional-looking mobile home in the background.

"Now, the cool thing is to be debt-free," said Adkins. "I think that manufactured homes really play into that, and will only get more popular because you can do so much with them."

Whether souped up with glamorous additions—like Betsey Johnson's $1.95 million-dollar mobile home in Malibu—or a pared-down version straight off the factory line, there is one design feature that won't be going anywhere on manufactured homes: the chassis, a reminder that the homes are, first and foremost, built to move. ■

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Blue trailer in trailer park. | Found Image Holdings/Corbis/Getty Images

Creating the eco-friendly manufactured home

When Patricia Boerger talks about the efficiency of today's manufactured homes, she gets a little gushy.

Preserving mobile homes

A home is a home.

That's the mantra of Next Step, a pioneering organization working to replace the remaining 2 million mobile homes in the U.S. built prior to 1976 with energy-efficient options. Founded by longtime affordable-housing advocate Stacey Epperson, Next Step has partnered with a network of nonprofits everywhere from Montana to Virginia in support of this mission of on-the-ground service and advocacy. It has helped over 450 families since launching in 2010 and preserved 1,425 affordable homes in manufactured-housing communities.

Below, Epperson discusses the importance of maintaining mobile-home communities, how to tackle housing stereotypes in persistent-poverty regions, and the ever-increasing interest in factory-made houses.

Curbed: What's the origin story for Next Step?

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Stacey Epperson: I grew up in rural Hart County, Kentucky, which is about an hour and a half outside of Louisville. But I had never been to eastern Kentucky until after college when I was working for the Kentucky Housing Corporation. As a kid, I used to count mailboxes to pass the time on the school bus, and as we were driving through the backroads on that trip, I started doing the same thing—only with trailers. And the number got so high, it just flabbergasted me.

About 17 years ago, I was working for Frontier Housing [which eventually incubated Next Step] and we were going into older manufactured homes, and they just needed so much work. So I paused, and thought about what it would take to makes these homes right. And I knew we needed to get everything on a good foundation —both the family and the house itself—by having a higher-quality, efficient home, reducing the total cost of homeownership, and securing fair and good loans.

Next Step officially kicked off In December 2010, and we were only in Kentucky at first. But everyone was very supportive, so a lot of other Appalachian groups wanted access to what we were doing. And it just continues to spread more and more across the country.

What's the response been like from within the affordable-housing community?

In 2004, you couldn't get enough interested nonprofits in the room to talk about it. Over time, that started to shift, and now there is more interest than ever from affordable-housing providers. They're seeing the need to preserve these communities, because manufactured homes are the last affordable housing stock that's been under the radar. Today, we're working with 50 community-oriented nonprofits in 29 states.

What about the persistent stigma?

The attitudes toward manufactured homes are changing, but in the Southeast, it's a harder conversation. Stigma has persisted because of income. Builders are building at a level where people can afford, and because it's a persistent-poverty region, there's so much of the old stuff. People don't have the income to trade up.

But in the Pacific Northwest, it's a different story. The stigma isn't the same. People embrace manufactured homes in a different way, particularly in Oregon and Washington, and the language around the homes changes when people talk about it. The Southwest is a market, too, where people have a really positive attitude.

Is there a divide between working with solo mobile-home replacement versus replacement within communities?

Most of our work started out with rural, scattered sites and those families. But when it comes to policy, you definitely get more focus on mobile homes that are in communities, because there's that desire for preservation there.

Are there regions where your work has been concentrated?

We've been working on some advanced research around mobile-home replacement in persistent-poverty regions, like the Mississippi Delta and native lands. This year, we hired Virginia Tech to do a Central Appalachian mobile-home study, and we found that more than 70,000 households there allocated 30 percent of their income toward utilities alone. We've heard from rural co-ops that, in the wintertime, some families face utility bills upward of 800 bucks a month. When we do replace one of these homes, the energy savings are modeled at 65 percent.

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In a lot of mobile homes, there are so many problems, but the income to replace them isn't there. Especially with elderly populations who live in mobile homes, they may not owe anything on it, so to ask them to take on a loan is really a lot. There's definitely some pushback there, and financing is still a big issue. We've been working on a lot of ways to help with that.

Is there any particular story that stands out?

The very first Next Step home we provided, actually, still resonates with me. Lee and Lucille Allen are an elderly couple in rural Wolfe County, Kentucky, and at the time I met them, they were living in a really old mobile home. It was so upsetting to see how cold and how sick they were all the time because of mold that was in the house. They're just the greatest people: Lee is a bluegrass musician who played with people like Dr. Ralph Stanley, and they truly believe that getting a new manufactured home saved their lives because of how sick they were before. They've just been the sweetest in their home.

"Manufactured homes are some of the most eco-friendly out there, because they make good use of every inch of space," she explains excitedly. Boerger is new to the business—she just joined the Manufactured Housing Institute last year—and still seems genuinely thrilled by what she's discovering.

"If you think of how they're built in a factory, people are inspecting every home each step of the way. It's all gotten down to a science: There's no weather interfering with the process, like a site-built home, and no wasted materials. Every movement that goes into making them, and every inch of the home, is accounted for."

Manufactured housing has long been one of the most reliable and affordable options for low-income families, allowing people to achieve the dream of homeownership at a fraction of a more "traditional" home's cost.

It hasn't always been the most ecologically sound choice, however. Prior to the adoption of the federal HUD code in 1976—which put into place regulations, however meager, for mobile home construction quality—speed and penny-pinching, not environmental or health concerns, were the primary driving factors in construction. Mobile homes were not only constructed with chemical-rich materials, like formaldehyde, but in a manner that's led to problems over time, including the development of mold and the decomposition of floors.

"In the early '70s, when a mobile home would come into the lot from the factory, you'd have to air it out because the fumes would be so bad on the inside," noted a former salesman. "If you went into one on a hot day without any of the windows open, it would sting your eyes like tear gas."

What's more, those pre-1976 homes still in use today—all 2 million of them—often saddle residents with painfully high energy bills each month, thanks to problems like poor insulation and duct work.

"In terms of rehabbing these older, inefficient homes, there is only a little bit of money and a whole lot of need," says Timothy Peters of Otsego Rural Housing Assistance in Otsego, New York. "When we repair these mobile homes from the '50s and '60s, it isn't just incidental repairs, but entire home systems: roofing, flooring, heating, septic, and things like that within the budget that's available."

Even manufactured homes built throughout the '80s have proven to be less than stellar for the environment, with 10.8 percent of those built between 1985 and 1990 noted as being in "inadequate condition."

But since the mid-1990s, after significant updates to the HUD Code in 1994, eco-friendliness has become increasingly important. Companies like Champion are now producing energy-efficient models with heating and cooling systems 20 to 30 percent more efficient than standard homes. Clayton, which controls the majority of the market, has been experimenting with greening practices for almost a decade, beginning with the introduction of the (now-obsolete) Clayton iHouse—a model that tested out high-efficiency appliances, insulation, and solar panels—in 2008.

"Within all of our homes, we have made incredible progress toward delivering eco-conscious manufacturing processes and durable materials that increase the sustainability of our homes," Clayton representatives noted in an email. "Our goal is to merge thoughtful, smart design with eco-friendly materials that allow our customers to take their commitment to lowering energy consumption further."

Beyond PR speak, this means features like programmable thermostats, upgraded insulation, and high-performance windows, in addition to diverting 16,544 tons of landfill waste and reducing factory dust output by 31 percent since 2015.

And as of 2016, all 36 Clayton production facilities are now compliant with ISO 14001, an international standard that seeks to help companies minimize how their operations negatively affect the environment.

The push to make manufactured homes more eco-friendly over the past 10 years has also resulted in a number of federal incentive programs, both for the construction of new models and upgrades to existing homes. Most notably, the Energy Policy Act of 2005 established tax credits of up to $2,000 for builders of new manufactured homes who comply with, or exceed, federal energy-saving requirements. And it's been working. Since the tax credit went into effect, the number of Energy Star manufactured homes increased from 25 to 20,000, and credits for homeowners who swap out older appliances for new energy-efficient models have helped encourage even eco-skeptics to take the plunge in the name of cost savings.

States are also taking up the charge. Initiatives aimed at increasing the number of eco-friendly manufactured homes are gaining ground in places like South Carolina, where a $750 tax credit is awarded to anyone purchasing an energy-efficient model. Perhaps the most ambitious effort is the SmartMH program in Kentucky, which seeks to increase the percentage of Energy Star manufactured homes from 1 percent to 50 percent.

Individual designers have embraced efficiency, too. Currently, OMD's Jennifer Siegal is working on a 2,000-square-foot, completely off-the-grid manufactured home, which deals with all its own waste and supplies its own water, among other bells and whistles.

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Courtesy of Clayton

Still, according to many in the prefab world, there remains room for improvement when it comes to making manufactured homes more environmentally sound. Since the construction of manufactured homes is regulated by the industry-specific federal HUD code instead of the federal- and state-based laws that oversee site-built (and modular) homes, producers aren't required to meet the same energy standards and building codes, leaving some companies to play fast and loose with the quality of their products.

"I wish I understood the mindset within the manufactured-home industry as a whole," says Peter Schneider of Vermod, an energy-efficient modular home company based in Wilder, Vermont. "Why do they not, by their own choice, build better homes that use less energy? That have quieter furnaces? Will they ever come along? This isn't futuristic stuff."

Vermod is a key player in a statewide initiative known as the Mobile Home Replacement Program, which seeks to provide individuals living in substandard manufactured homes with an affordable, energy-efficient modular model. Properly sized for a standard mobile

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home lot and constructed using sustainable building practices, Vermod homes include a host of high-performance features, including advanced insulation, triple-pane windows, zero energy and top-of-the-line HVAC systems.

Courtesy of Clayton

“Changes within the manufactured-home industry also come back to the federal government recognizing that affordable housing isn’t just about first cost,” says Schneider. “It also involves things like ongoing energy costs and, ultimately, the health outcomes for the people living there.”

Energy efficiency is particularly important in a place like Vermont, where a manufactured home with thin walls and poor insulation can mean an astronomical—and, more often than not, unaffordable—heating bill in the winter.

“I was part of a working group with the Department of Energy along with leaders from several big manufactured-home producers, and when we were all at the table there was some willingness to say that adopting ISO 14001 [the international environmental standard] across the board was a good idea," says Schneider. "But afterward, publicly, there was a lot of resistance."

Ultimately, though, Schneider believes that eco-friendly homes will soon lose their niche status thanks to the simple laws of supply and demand. They're what the people want. ■

Courtesy of Clayton

Glossary

Trailer: A form of on-the-road housing hauled behind a vehicle. Trailers (aka caravans, travel trailers, house trailers, etc.) arrived in the 1910s as a means of increased, livable mobility for people looking for employment or relocating cross-country, and continued to grow in popularity throughout the 1930s and '40s as a fixture of recreational traveling. Today, this term is also used erroneously to describe manufactured and mobile homes, often in a derogatory context.

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Mobile Home: A factory-built housing structure constructed *before* 1976 that is able to be moved—typically via towing to a permanent location—on a chassis.

Manufactured Home: A factory-built housing structure constructed *after* 1976 that is able to be moved—typically via towing to a permanent location—on a chassis. (Formerly known as mobile homes, pre-HUD Code.)

RV (Recreational Vehicle): A trailer or motor vehicle with basic home-like amenities meant for on-the-road, largely recreational travel. RVs can range from more classic, Winnebago-style designs to a "skoolie" (converted school bus). While mobile/manufactured housing and RVs share historic DNA, they are not synonymous terms today.

Site-Built Home: A house that is completely constructed on the lot where it will reside, as compared to manufactured homes, which are built in a factory and then transported to their location.

Stick-Built Home: A somewhat outdated, but still occasionally used, term for site-built homes.

Modular Home: A prefabricated dwelling constructed in a factory setting (much like manufactured homes) then transported to a location in pieces and installed on-site (more like a site-built home). Modular homes must conform to the same local, state, and regional building codes as site-built homes.

1976 HUD Code: The HUD Code—officially known as the National Manufactured Housing Construction and Safety Standards Act of 1974—became law in June 1976, and set national standards with regards to energy efficiency, quality, durability, fire safety, and transportability for all manufactured homes built after this date. Prior to this, factory-built homes had no uniform regulations surrounding construction practices.The HUD Code is the only federally regulated national building code. This means that manufactured homes in Montana and Maine both have to be built to the same quality standards, while comparable site-built homes in these states follow different, local laws. Technically, any structure built after 1976 shouldn’t be referred to as a “mobile home” due to the official terminology change that went into effect along with the federal law. Always use “manufactured home” as a catchall term.

1994 HUD Code Update: This update provided serious overhauls to the efficiency and environmental requirements of the original HUD Code, resulting in marked improvements in the quality of manufactured homes. See the 1994 HUD Code Update here. The Manufactured Housing Improvement Act of 2000 followed.

Single-Wide: The most easily recognizable mobile home/manufactured home size, the single-wide is typically what one imagines when "mobile home" comes to mind. They are officially measured at 18 feet or less in width and 90 feet or less in length.

Double-Wide: As you might imagine, this model is two times the size of a single-wide, and made to somewhat resemble the structure of a traditional ranch home. It is also the most referenced model in pop culture. (See: "Queen of My Double Wide Trailer" by Sammy Kershaw, etc.)

Triple-Wide: Yes, triple-wide—just right for the "go big or go home" crowd. These are fairly uncommon.

Land-Lease Communities: Another name for a manufactured-home community, which could also potentially include amenities like a clubhouse, swimming pool, dance lessons, etc. ■

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ATTACHMENT 5N

April 17, 2018 Citizen Comment

Name: Sharon Hawkins

Address: 7301 NE 175th St #308 Kenmore WA 98028

Comments: Why can't the planning/zoning committies zone our park as mobile home only? Our owners don't intend to sell so why not make at least one ~~one~~ or more than one park zoned as mobile home only?

Doing such a type of zoning would show that you are truely wanting to PRESERVE the parks.

Closing parks or not rezoning the park(s) that have no intention to sell would be harmful to all of the existing owners living there and increase the amount of homeless people living in Kenmore.

I don't think Kenmore wants to be known as the city of homeless Senior Citizens but the city of beautiful affordable housing communities such as the one I live in.

Thank-you very much

Sharon Hawkins

P.S. We NEED a group or committee to help enforce the Affordable rent amount. Where I live my rent is more than 1/2 of my income proving the rent amount is getting to be NOT AFFORDABLE!!

ATTACHMENT 5O

Bridgit Baker

Subject: Two-Bedroom Housing Wage by Zip Code | National Low Income Housing Coalition

From: Stacey Valenz [mailto:svalenz229@gmail.com]
Sent: Tuesday, April 17, 2018 4:58 PM
To: Lauri Anderson <landerson@kenmorewa.gov>
Subject: Two-Bedroom Housing Wage by Zip Code | National Low Income Housing Coalition

http://nlihc.org/oor/zip?code=98028

I don't think any of our residents on low or fixed housing even come close. Most are able to pay the low affordable housing at the manufactured home parks..if the rent, pse, and water are kept affordable, the seniors, veterans, and disabled on fixed income can likely age in place with minimal assistance.

Thanks so much
Stacey Valenzuela

National Low Income Housing Coalition

NATIONAL LOW INCOME HOUSING COALITION

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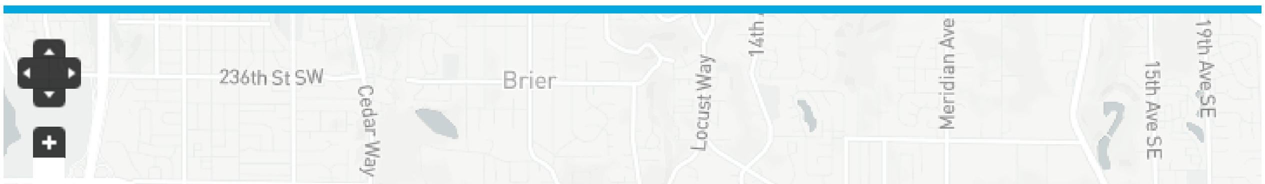

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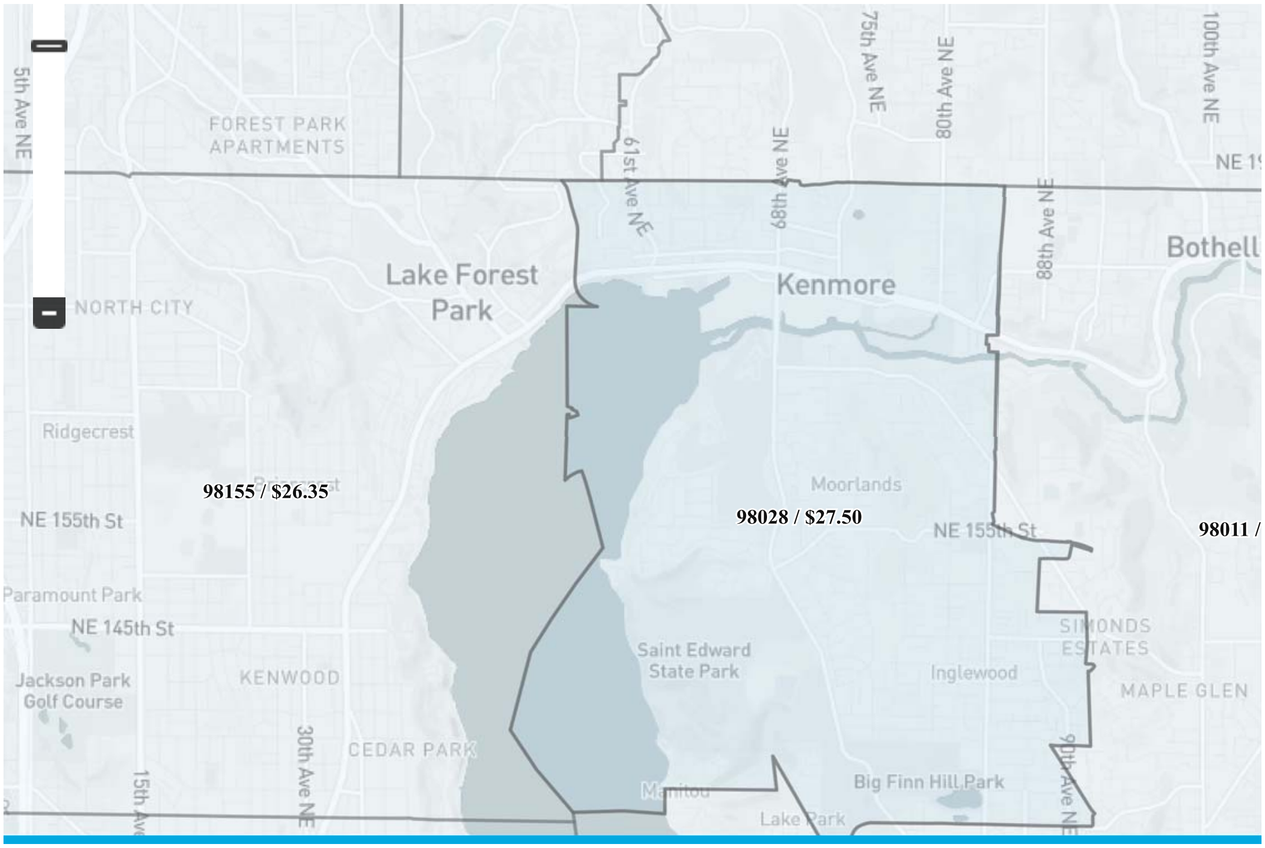

The dollar amount shown for each zip code is the two-bedroom Housing Wage. Given the number of zip codes, they will appear on the map only while you are zoomed-in past a certain level. If zip codes are not showing or are too difficult to read, please zoom in further. New zip codes may take some time to load on the map.

You can pan across the map by clicking on the arrows in the top left corner of the map.

Zip code Housing Wages are based on HUD's Small Area Fair Market Rents (FMRs), while the other zip code estimates are from the 5-year (2011-2015) American Community Survey (ACS). This is the first year NLIHC included zip code Housing Wages as part of Out of Reach. We would appreciate feedback about how well they (and Small Area FMRs) reflect local rent conditions. To share feedback or receive more detailed information about the data, please contact the NLIHC research team at research@nlihc.org.

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