Mobile homes and disaster: Understanding risks and opportunities

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CENTER FOR DISASTER PHILANTHROPY
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@funds4disaster
#CDP4Recovery
HOW TO PARTICIPATE

Submit questions.
Use Q & A box at the bottom of your screen.

Use #CDP4Recovery to tweet along.
Follow CDP: @funds4disaster

Complete the survey.
The link will open as you exit the webinar.

Look for the fully captioned webinar recording and summary at disasterphilanthropy.org.
Live captioning is available now via Zoom. Click on Closed Caption/Live Transcript to access it.

Photo source: John Schnobrich - Unsplash
Thank you to our co-sponsors

MINNESOTA COUNCIL ON FOUNDATIONS

philanthropy new york

THE FUNDERS NETWORK

UNITED PHILANTHROPY FORUM

A network for the common good
Land Acknowledgment

“Acknowledgment is a simple, powerful way of showing respect and a step toward correcting the stories and practices that erase Indigenous people’s history and culture and toward inviting and honoring the truth.”

https://usdac.us/nativeland

CDP’s Land Acknowledgment is inspired by Dawn Knickerbocker, Native Americans in Philanthropy.
GOALS

At the end of the webinar, funders will:

1. Have an increased understanding of the risks mobile home residents face.
2. Identify ways to support recovery and reduce risk in communities with mobile homes.
3. Learn about promising practices and the importance of community engagement.

Photo source: Roger Starnes - Unsplash
What are mobile and manufactured homes?

<table>
<thead>
<tr>
<th>Mobile homes</th>
<th>Manufactured homes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not built anymore because they do not meet safety standards</td>
<td>Subject to standards set by the 1974 Manufactured Housing Construction and Safety Standards Act which granted HUD authority to create a federal construction standard</td>
</tr>
<tr>
<td>Named “mobile” because these structures could be moved</td>
<td>The Housing Act of 1980 mandated the term “manufactured” be used in place of “mobile” in all federal laws and literature that referenced homes built after 1976</td>
</tr>
</tbody>
</table>

Original table with information from: Kaul and Pang, Urban Institute (2022)
Manufactured homes and affordability

<table>
<thead>
<tr>
<th></th>
<th>Manufactured homes</th>
<th>Site-built homes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average sales price, excluding land</td>
<td>$108,100</td>
<td>$365,900</td>
</tr>
<tr>
<td>Average square footage</td>
<td>1,497</td>
<td>2,544</td>
</tr>
<tr>
<td>Average price per square foot</td>
<td>$72</td>
<td>$144</td>
</tr>
<tr>
<td>Median homebuyer income</td>
<td>$57,000</td>
<td>$93,000</td>
</tr>
<tr>
<td>Number of units completed</td>
<td>105,800</td>
<td>970,000</td>
</tr>
</tbody>
</table>


Source: *Kaul and Pang, Urban Institute (2022)*
Natural hazard exposure

- Higher exposure to natural hazards including wind and tornadoes, hurricanes, extreme heat, wildfires, and flooding.

- There are more than 2,200 mobile home parks in the 20 Florida counties declared for Individual Assistance as of October 11 (Florida Department of Health).
Thank you to our guests for joining us today.

#CDP4Recovery

Speakers

Clint Twedt-Ball
Executive Director
Matthew 25

Kris Smith
Researcher
Headwaters Economics

Shonterria Charleston
Director of Training and Technical Assistance
Housing Assistance Council
Shonterria Charleston

Director of Training and Technical Assistance

Housing Assistance Council

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Manufactured Housing in the United States, 2018

Percent Manufactured Homes
- ≤6.0
- ≤11.9
- ≤19.9
- ≤29.9
- ≤54.0

Source: Housing Assistance Council Tabulated from 2018-2020 American Community Survey Data

To view an interactive version of this map visit: https://arcg.is/1K9THL

“Housing of Choice” – Manufactured Housing in Rural America
Kris Smith

Researcher

Headwaters Economics

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Mobile home residents face layers of vulnerability: 

- Physical
- Social
- Split Ownership

1 of 7 Mobile homes is in a neighborhood with high flood risk
Clint Twedt-Ball

Executive Director

Matthew 25

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Cedar Rapids, IA: August 10th 2020 Derecho By the Numbers

- An inland hurricane
- No warning
- Costliest thunderstorm event in US history at an estimated $11.2B

Impacts on Affordable Housing:
- Almost every home & tree
- Core, older neighborhoods hit the worst
  - Aging or poorly maintained siding and roofing materials
  - ‘Old growth’ tree canopies
  - Overhead utility services
  - Structural failure of chimney and stone chimney caps
  - Vulnerable original window systems

Matthew 25
### Assistance to Mobile Home Communities

<table>
<thead>
<tr>
<th>Challenges &amp; Opportunities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Micro-communities</td>
</tr>
<tr>
<td>Park HOA’s</td>
</tr>
<tr>
<td>Access to contractors</td>
</tr>
<tr>
<td>FEMA Rejections</td>
</tr>
<tr>
<td>Non-standard building specs</td>
</tr>
<tr>
<td>Unique affordable housing niche</td>
</tr>
</tbody>
</table>

**Matthew 25 & Providing Assistance To Community Homeowners (PATCH)**

- Initiated with private philanthropy, scaled with public funds
- Park management is key
- Matthew 25 as general contractor
- More than 250 mobile home households at average of 40% AMI assisted through PATCH
Preparing Rural Organizations to Respond and Recover

https://ruralhome.microsoftcrmportals.com/download-your-bcdr-template/

Download your Business Continuity and Disaster Recovery Template

First Name:

Last Name:

Email:

Organization:

City:

State:

Zip Code:

Submit

www.ruralhome.org
Mobile home residents face layers of vulnerability:

**Physical**
- Poverty
- Children

**Social**
- Language barriers
- Elderly

**Split Ownership**
- Disability or mobility issue
Keys to Investing In Mobile Home Disaster Recovery

1. Realize this is a unique community and may require more flexibility in your rules and regulations (homeownership, less control).

2. Invest in wrap-around services in addition to construction skills (mental health, food, utilities).

3. Look at ROI differently.

4. Work with nonprofits that get to know park managers and learn the values of the park owners. Stay away from overly predatory landlords.

5. Focus on health and safety without concern over when the damage occurred.
Disasters in Rural Areas

Disasters can strike anywhere

FEMA National Risk Index for U.S. Counties, 2021

Rural communities have unique strengths, and challenges for disaster resilience
Mobile home residents face layers of vulnerability:

- Physical
- Social
- Split Ownership

40% Residents own mobile home and rent land
Submit questions using the Q & A box at the bottom of your screen.
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NEXT STEPS AND ACTIONS

1. Remember that manufactured homes face high exposure to natural hazards.

2. Prioritize manufactured housing in recovery and preparedness planning.

3. Provide funding and support beyond the check.

Photo source: Roger Starnes - Unsplash
Expert Resources

**Disaster Philanthropy Playbook**

**Website**
- Blogs, Issue Insights, Disaster Profiles, Weekly Disaster Updates

**Webinars**

**Special Reports**
- Measuring the State of Disaster Philanthropy
- COVID-19 and Philanthropy
- U.S. Household Disaster Giving Report

**CDP Staff**
- Speaking engagements, Analyses, Opinion Pieces, Consulting Services

[disasterphilanthropy.org]
OUR UPCOMING EVENTS

State of Disaster Philanthropy 2022: COVID-19 and Beyond

Nov. 17, 2 p.m. ET/1 p.m. CT

disasterphilanthropy.org/events

Photo source: SJ Oblio on Unsplash
Thank You

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