

Mobile homes and disaster: Understanding risks and opportunities



Photo source: [Roger Starnes](#) - [Unsplash](#)

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CENTER FOR DISASTER PHILANTHROPY



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HOW TO PARTICIPATE

Submit questions.

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

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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](#)

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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?

Mobile homes	Manufactured homes
Factory-built <u>before</u> June 15, 1976	Factory-built <u>after</u> June 15, 1976
Not built anymore because they do not meet safety standards	Subject to standards set by the 1974 Manufactured Housing Construction and Safety Standards Act which granted HUD authority to create a federal construction standard
Named “mobile” because these structures could be moved	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

Original table with information from: [Kaul and Pang, Urban Institute \(2022\)](#)

Manufactured homes and affordability

Key Single-Family Housing Characteristics, by Construction Method, 2021

	Manufactured homes	Site-built homes
Average sales price, excluding land	\$108,100	\$365,900
Average square footage	1,497	2,544
Average price per square foot	\$72	\$144
Median homebuyer income	\$57,000	\$93,000
Number of units completed	105,800	970,000

Sources: 2021 US Census Bureau Survey of Construction, 2021 US Census Bureau Manufactured Housing Survey, and 2021 Home Mortgage Disclosure Act data.

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](#)).



Photo source: [Kelly Sikkema](#) - [Unsplash](#)

Speakers

Thank you to our guests for joining us today.

#CDP4Recovery



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

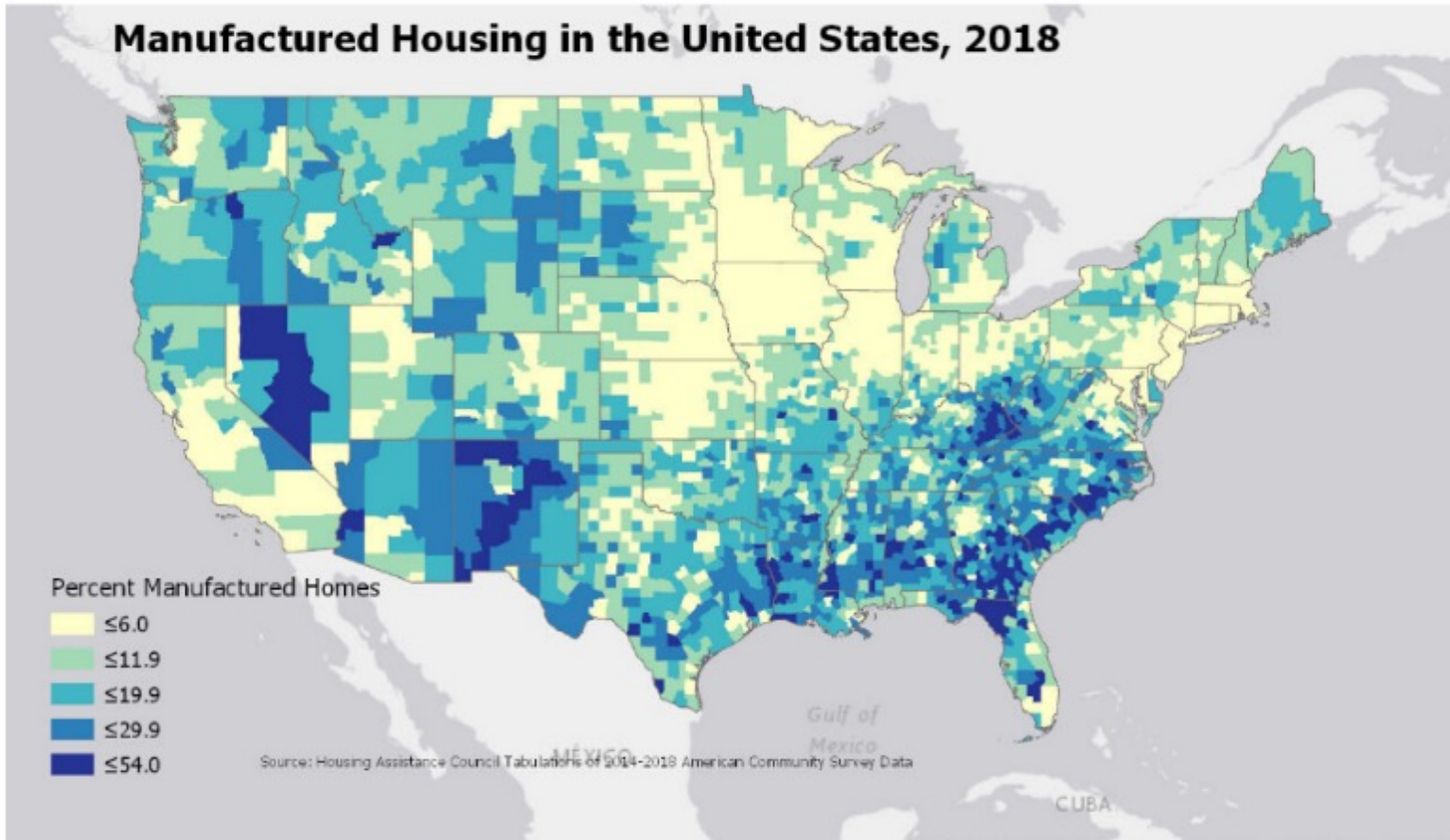
Director of Training and Technical Assistance

Housing Assistance Council



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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

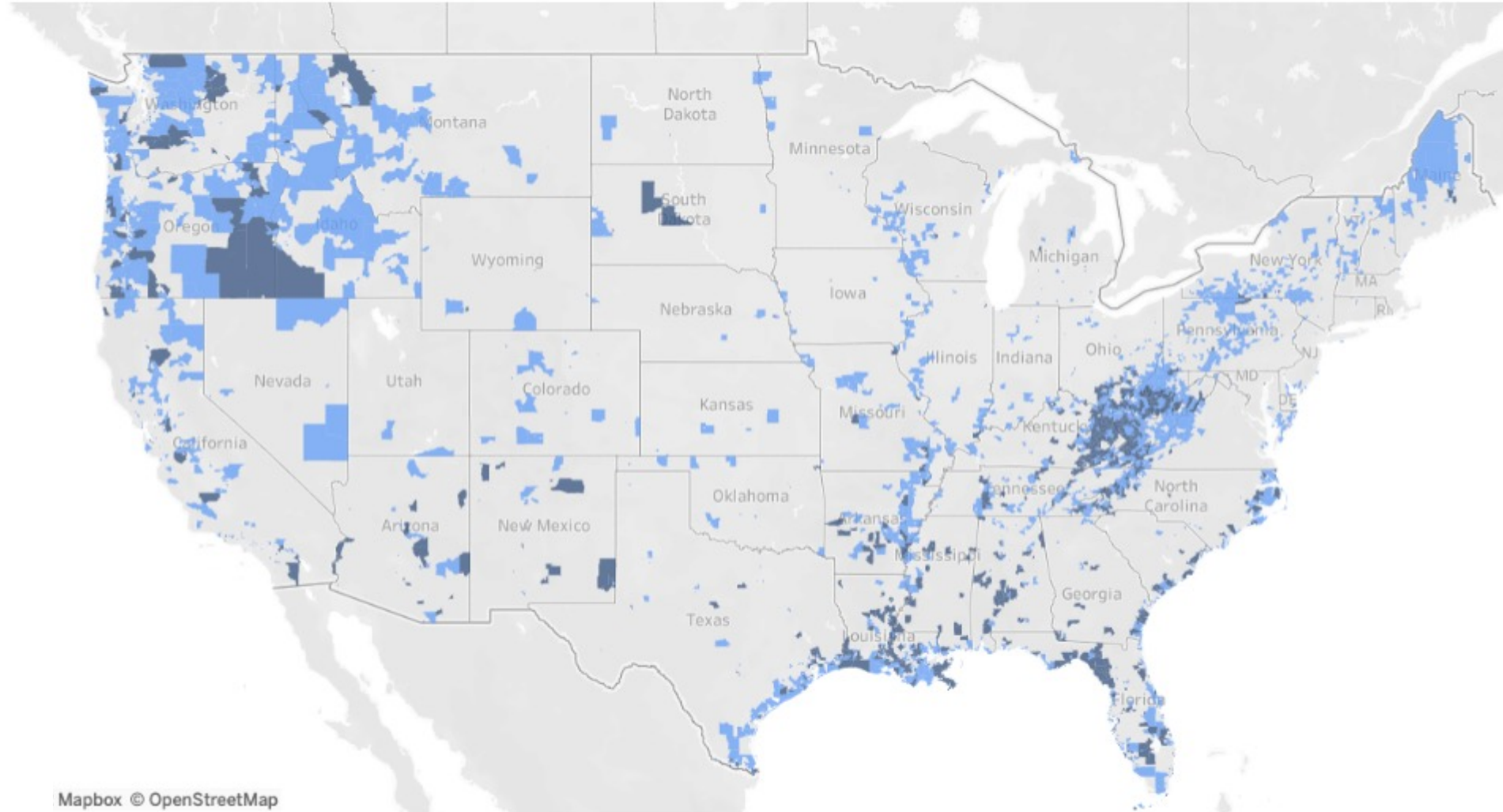
Social

Split Ownership

1 of 7

Mobile homes is in a neighborhood with high flood risk

High flood risk census tracts where: ■ > 1 in 20 housing units is a mobile home ■ > 1 in 4 housing units is a mobile home



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

Matthew25

Assistance to Mobile Home Communities

Challenges & Opportunities

Micro-communities

Park HOA's

Access to contractors

FEMA Rejections

Non-standard building specs

Unique affordable housing niche



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



Download your Business Continuity and Disaster Recovery Template

First Name * **Last Name ***

E-mail *

Organization

City

State * **Zip Code ***



HAC

Housing Assistance Council

www.ruralhome.org



Preparing Rural Organizations to Respond and Recover

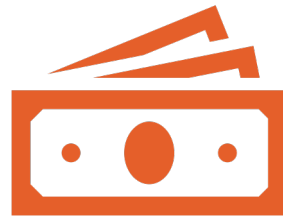
<https://ruralhome.microsoftcrmportals.com/download-your-bcdr-template/>

Mobile home residents face layers of vulnerability:

Physical

Social

Split Ownership



Poverty



**Language
barriers**



**Disability or
mobility issue**



Children



Elderly

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



Mobile home residents face layers of vulnerability:

Physical

Social

Split Ownership

40%

Residents own
mobile home
and rent land



Q&A

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.**

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



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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 Objio](#) on [Unsplash](#)

Thank You

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