

Manufactured Home Disaster Recovery Playbook

Created by [Matthew 25](#) in 2023 for the [Center for Disaster Philanthropy](#).

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Introduction: Why Create this Playbook?

Background: In August of 2020, eastern Iowa experienced a massive straight-line windstorm called a "derecho". The region around Cedar Rapids saw sustained wind speeds of 110 MPH with gusts up to 140 MPH, the equivalent of a Category 3 hurricane. With very little warning, in a mere 45 minutes, 90% of the homes in Cedar Rapids (Iowa's 2nd largest city) were damaged, and 70% of the tree canopy was lost.

Matthew 25, the organization authoring this manual, was already experienced in disaster recovery following a catastrophic flood that hit Cedar Rapids in 2008. When the derecho tore through the same community in 2020, Matthew 25 was instrumental in pulling together partners to provide assistance for many of Cedar Rapids' most vulnerable citizens. The organization continued recovery and repair programs for more than two years following the disaster.

Early in recovery efforts, it became clear that manufactured home residents were hit particularly hard by the derecho, and assistance was often denied or made difficult for them to access. Rather than leave some of the most vulnerable communities without a path to recovery, Matthew 25 and partners got to work finding solutions. This Manufactured Home Disaster Recovery Playbook is a distillation of what they learned.

Ideally, this playbook will be viewed by communities and used as a tool for preparation well in advance of any disaster that might affect manufactured homes. In that case, readers will find helpful tips at the beginning of each section that they can start to put in place now.

However, from experience we know that most people don't think about or research what to do after a disaster until the damage has already been done. If you are in that situation, we hope this playbook will help.

We have tried to keep it relatively simple and brief, broken into sections geared toward specific perspectives (residents, construction/repair teams, park management, and funders).

If your community is in crisis and you haven't been through a disaster before, we suggest starting with the Universal Lessons section, and then skip to whichever section most directly applies to your situation.

Overview of What Makes Manufactured Home Recovery Different

While there are some lessons that apply to almost any disaster, there are specific challenges that face manufactured home communities that are worth pointing out. Some of these will be covered in more detail in subsequent sections, but we've included this overview of what they should know if they plan to help in manufactured home disaster recovery.

- **Resources are scarce and often withheld.** Manufactured home residents probably won't have access to funds that conventional stick-built homeowners would.
 - Most manufactured home residents are lower income and more financially vulnerable than the average homeowner.

- Often, owners of manufactured homes do not have adequate insurance that would fully pay for repair of damages.
- Agencies (government and nonprofit) are hesitant to provide funding for manufactured homes. There are two primary reasons for this. First, residents do not own the land on which their home is located, and they may not even have title to the home itself. Second, manufactured homes are viewed as a poor return on investment (ROI) compared to conventional housing. Funders would rather invest in housing that will appreciate in value, as manufactured homes typically do not.
 - More than 80% of applications to FEMA for assistance are rejected in the first round.
- **Many manufactured home park owners have set up a predatory system that exploits their residents' vulnerability in order to maximize park owners' profits.** This is not a system that funders or providers of assistance want to support. That being said, when a disaster strikes, a region's entire housing ecosystem is stressed, and affordable housing becomes more difficult to find. To deny manufactured home residents assistance during these crises means they will have to find other housing in a market that already has a shortage of affordable housing. It will lead to increased homelessness or force relocation to other communities.
- At the time of this manual's writing, the nation is experiencing an affordable housing and homelessness crisis. **The most pragmatic and compassionate response post-disaster is to preserve as much affordable housing as possible.**
- **Most builders will avoid manufactured homes, but nonprofits can help.**
 - Most subcontractors aren't familiar with manufactured homes. They don't know how to level a home. The dimensions, materials, and layout of manufactured homes are usually different from stick-built. They worry about getting paid by lower-income residents who are in crisis.
 - When a nonprofit organization familiar with housing repairs can step in and serve as general contractor with access to funding sources, they can alleviate many subcontractor concerns. They can also bundle several projects together in close proximity to make the work much more attractive to builders.
 - Nonprofits can also recruit volunteers to do less skilled labor like cleanup and skirting.
- **Park managers can be very valuable to recovery efforts**
 - They are familiar with all the intricacies of manufactured home repair, and they already have a list of contractors who are reliable and experienced in this niche.
 - They also know standards required by park owners and can make sure repairs are done in compliance the first time
 - If they're effective park managers, they know their residents and keep track of who might need the most help.
- **Residents are people who have been marginalized.**

- Often, residents are lower income and come from diverse backgrounds. There are higher populations of refugees and immigrants who may speak very limited English.
- In many cases manufactured home parks are literally set apart from the rest of the community, on the edge of town. Figuratively, residents may feel like they are part of a community that is disconnected from or ignored by the rest of society.
- When disaster strikes and assistance is initially withheld from manufactured home residents, feelings of isolation and resentment may increase.
- Manufactured homes are sometimes seen as the only viable housing option by the people who live in them, and they may be extremely reluctant to leave, even if the home has seen major damage that makes it unsafe.
- **Be prepared for those attitudes/feelings to have set in before you arrive on the scene.**
- **More people live there than you might guess.**
 - In Cedar Rapids, one manufactured home park houses roughly 2% (roughly 3,000 people) of the city's population.
 - If assistance providers can establish a good relationship with park management, they can impact a lot of people with fewer resources than might be required in other residential neighborhoods.
 - Also, since these communities are dense, word of mouth spreads very quickly, so make sure you don't promise services you can't deliver on a large scale.

Universal Lessons: What Everyone Working in Disaster Recovery Should Know

- **On-the-ground input is important**
 - There can be a huge disconnect between the entities in charge of distributing resources and the people who need them. Sometimes funding rules can feel very rigid, and so disaster recovery efforts trying to access that funding can become overly burdened by restrictions.
 - However, if you can demonstrate that your efforts are an effective response to a real, significant need you have encountered, often funders will listen to that input and help you find ways to continue.
- **Private funding and material donations allow for speed and flexibility**
 - Use the connections you have and ask for help wherever you can get it, both locally and nationally (even globally, if you can). Private (non-government) foundations, businesses, churches, national nonprofit organizations, can be sources of funding or building materials that you'll need to hit the ground running. They are often less restrictive than government funding.
 - You will still need government funding if you want to scale up and accomplish more, but private resources can help you get started, build your program,

demonstrate effectiveness, and keep some level of flexibility when faced with situations that public dollars might not fund.

- **Build a working group of diverse partners**
 - Most likely, there is already a group in your community that is focused on homeland security, disaster preparedness, and crisis response. Make sure you are connected to that group.
 - Disaster recovery requires a huge and diverse set of skills. You have to build a coalition of working partners to handle the wide variety of work to be done. These people need to talk to each other often throughout the recovery process. Components of this group might include these listed below and more:
 - **Communications (2-way)** - get information out to the public, and also listen to residents about what is needed.
 - **Intake and case management** - knock on doors, seek out those who need assistance, help residents navigate the complicated path to recovery and get access to resources
 - **Funding** - seek funding, understand the rules of how it can be used, distribute it to various partners and individuals, account for how it gets spent, report to funders what works and what could work better
 - **Government** - listen to stakeholders and form an overall plan for community's recovery, disseminate important information
 - **Construction** - evaluate damage, determine what services you can offer, plan repairs, manage subcontractors, and volunteers, understand safety procedures related to hazardous materials, manage projects to completion
 - **Volunteers** - recruit groups, determine what volunteers can and can't do, plan work days
 - **Social work and mental health** - understand variety of living situations and when people need assistance beyond repairs, help people work through mental strain of crisis
 - **Advocacy** - elevate concerns of neglected communities, push for necessary changes to unhelpful policies, advocate for more funding
 - **These a few key partners we found helpful to reach out to:** Homeland Security, Council of Governments, community foundations, United Ways, immigrant focused organizations, faith-based communities, mental health service providers, homeless service providers.
- **After the sprint, there is the marathon**
 - Immediately following a disaster, it can feel like the whole community is out, ready to help, putting in long hours of hard, dirty work. That might last several weeks, but eventually people get tired, or they have to get back to their busy lives.
 - This includes people who went through the disaster and may still be living in unsafe housing. They may have to go back to work. Their kids may have to go to

school. They get exhausted trying to figure out how to rebuild their homes. They can get stuck in one place, just getting by, for a long time.

- The reason you build a coalition of partners who put in place structured programs is so you can get beyond the sprint and finish the full marathon of disaster recovery. It takes many gifts and probably several years to fully overcome a disaster. But if you work together, it can be done, and your community will be stronger because you did it.

1. Residents: Insights from People who Went through Disaster

1A. Before the Disaster: “I’m glad we did...I wish we did...”

- **Have backup power**
 - If possible, own a reliable, working generator, secured (locked up), and know how to use it
 - Have a full tank of gas in vehicle with a car charger for cell phones
- **Have adequate insurance**
 - Make sure it covers replacement costs as opposed to a cash value. Having the value of a home lessened due to the insurance company’s depreciation, deterioration and obsolescence calculators can leave homeowners in a tough position. The replacement cost policies cost a little more but allow homeowners (and their financing sources) to be made whole after a loss.
 - Also, if flooding is at all a possibility, have flood insurance.
- **Check heat tape before winter**
 - It’s a terrible surprise to have pipes freeze, burst, and cause damage at any time, but especially when you’re already overwhelmed with the work of disaster repairs.
- **Use an ICE app.**
 - You can put an app on your phone that displays In Case of Emergency (ICE) information on the lock screen of your phone so that first responders and medical personnel can properly assess your condition and reach out to emergency contacts.

1B. First Steps: Most helpful things to do in the beginning

- Go to where residents are. Listen and learn the situation. Treat them with dignity.
- Go house to house, make sure everyone is okay. Ask if they know about vulnerable neighbors (elderly, disabled, etc.)

- Mobilize the people who live within the manufactured home park. Many will want to help others. However, don't judge them if they don't help. You can't always see what people are dealing with.
- Volunteers are great for helping with unskilled cleanup jobs (but keep them safe).
- Work with park managers. They are familiar with the residents, and often know local officials.
- Help residents find reputable, vetted contractors who are insured and know how to work on manufactured homes.
 - Once secured against the elements causing further damage, a manufactured home should be checked for movement and if necessary be professionally leveled before repairs are begun

1C. Other Helpful Lessons

- **Be patient and empathetic.** People may become overwhelmed by psychological stress and all the necessary tasks they face to get through recovery
- As mentioned above, manufactured home communities have a higher percentage of vulnerable populations, and may have much higher diversity than other parts of the community.
- **You might need translators** for people who speak limited English and have little experience dealing with insurance, FEMA, contractors, etc.
- **Food insecurity can become worse during a disaster.**
- **Many manufactured home parks are owned by predatory companies** focused only on making a profit off of vulnerable people. Similar to rental properties, manufactured housing parks can be well- or poorly-managed. Owners may be neglectfully absent or unresponsive when their residents most need help. Despite the problematic systemic issues with manufactured housing, the people living there still need assistance and repairs after a disaster.
- **Facebook Crisis Response can be useful.** <https://www.facebook.com/crisisresponse>
This allows residents to mark whether they're safe so that concerned friends and family will know. It can also be a place to find information or ask for assistance.

2. Construction: Lessons from Manufactured Home Disaster Repairs

2A. Before the Disaster: "I'm glad we did...I wish we did..."

- **Securely store materials**

- If possible, have a secure structure where post-disaster supplies are stored, such as tarps, lath strips to hold down tarps, heat tape, insulation, OSB boards to cover windows, or whatever else you think might be helpful to secure structures and prevent further damage from the elements.
- **Have a list of reputable, vetted subcontractors familiar with manufactured homes**
 - Manufactured home park managers have to hire these subcontractors frequently, so it's helpful to check in with local park managers and ask for a list.
 - **Included in this list should be someone who knows the proper way to level a manufactured home.**

2B. First Steps: Most helpful things to do in the beginning

- **Convene and organize**
 - Immediately following any disaster there will be a mad scramble of people who want to help. Someone will need to organize those efforts into a more effective response. It's best if a diverse group of partner organizations meets frequently to share information and resources with each other.
- **Get on the ground and learn the situation.**
 - Some first steps may seem obvious, but you will learn important new information about what might be most helpful if you walk affected areas, listen to people, and better understand what they're facing.
 - Example: after the wind storm, we assumed that the primary task would be roof repairs/replacements. What we didn't realize was that, especially with older manufactured homes, wind may have moved the structure, which then introduced a new set of unexpected issues like needing to relevel the home, replace broken plumbing, check wiring, fix the home's underbelly.
- **Begin triage**
 - Get a group of people who can do site visits, take pictures, and get a clearer understanding of what needs to be done.
 - **Start with safety, security and water infiltration.**
 - Assess whether the home is dangerous or safe enough to enter. Is the structure sound? Are there quick steps that could be taken to make it safe?
 - Can the windows/doors shut and lock, or do they need to be securely covered?
 - What needs to be done to prevent water infiltration? Tarping over holes in the roof or missing siding, shutting water off to broken pipes, etc.
- **Use volunteers for unskilled labor**, such as cleanup, food distribution, and skirting. Manufactured home repair is specialized work. But debris cleanup is a perfect job for large groups of unskilled volunteers. Food preparation and distribution can also be very helpful when residents' power is out and they can't store food. Another helpful task is the collection of metal skirting that may have been blown off the bottoms of nearby homes.

Some of that skirting can be reused when the time comes, and replacement of skirting is a job that less skilled volunteers might complete.

- **Create an intake process**
 - Develop a form so that any volunteer or staff person performing a site visit can collect necessary information. You might need to collect:
 - Identifying information
 - Household income
 - Assistance already requested and/or provided
 - Damage assessment
 - Scope of repairs needed
 - Contractors already hired
 - Other needs beyond repair
 - *See example of PATCH Program intake form at the end of construction section.
- **Know that manufactured homes are different**
 - **Door and window sizes are not the same** as conventional stick-built homes and will not be available at most local building supply retailers. You will have to special order them or reframe openings to fit standard available sizes.
 - **They have to be leveled.** If the wind has moved the structure at all, it should be reset and leveled before other repairs are done.
 - **Understand the underbelly** (and heat tape). Underneath the home the pipes are covered in an insulated underbelly, which is further shielded by skirting. If the skirting is blown off and the underbelly is punctured, the home may lose insulation, creating a risk of frozen pipes. Make sure underbellies are secure before winter hits, and that working heat tape is applied to the water supply that spans between the ground and the underbelly.
- **Develop a menu of available services**
 - Don't promise what you can't deliver. Manufactured home communities are dense, and word travels quickly. If you offer a service to one household, others will expect to receive the same. Understand the scope of what you can offer on a wide scale.
 - Let residents know what funding allows you to do and what takes top priority. For example, you might plan to repair a home's decking, and then learn that the roof has a leak that hadn't presented itself earlier. In that case, fixing the roof is a higher priority than the decking repair, and if you have a funding cap per household, that money may need to get redirected toward the roof.

2C. Other Helpful Lessons

- **Nonprofits can bundle work together and make it more attractive to contractors.** You may have several homes in very close proximity to one another, all with similar damage and scopes of work. That's a lot more appealing to a contractor who can enter into a

business agreement with one organization who tees up and pays for several projects together rather than dealing with each individual homeowner separately.

- **Learn what kind of managers/owners you're dealing with.**
 - After a disaster, everyone wants the basics done, like street clearing, debris cleanup, and restoration of utilities. Beyond that, there is a spectrum of how much or little park owners are involved. Some are super invested and do everything they can to help their residents recover. Others are far away and/or very hands-off, and don't seem to care, as long as they can collect lot rents. You will have some owners that are grateful partners and others who may simply try to take advantage of you.
- **Watch for unsafe practices**
 - Especially when winter hits, if a home doesn't have adequate heat or if the underbelly is not yet secure, residents may try to provide heat in unsafe ways, such as placing a propane heater underneath the house. Be on the lookout for makeshift solutions that may put residents in unnecessary danger.
- **Rented storage might be necessary**
 - Manufactured homes are often tight, full of people's personal belongings, and homeowners don't have any place to move to while repairs are done. Therefore, it is sometimes useful to rent on-site, lockable storage containers (such as PODS) while repairs are done.
- You may need space and people to manage donated materials
 - Once a disaster strikes, donations can pour in from many different sources. Some of these will be extremely valuable (such as free building materials), and you'll need a large place to store them for use through recovery. (You will also need to find a polite way to decline donations that are not helpful.)
- **Use a standardized scope of work** that is signed and dated by the homeowner before work begins and again after the work is completed. You can find scope of work templates online, but we recommend that the following information is included.
 - Name, address, contact information for homeowner
 - Name and contact information for your representative
 - Agreement terms:
 - Work will be accomplished as mutually agreed upon by the Homeowner and the Organization's Representative.
 - Organization will provide materials and needed permits through grant
 - The Homeowner also acknowledges that the Organization may use volunteer labor to complete the scope of work. The timeliness of the project completion will depend on the availability of volunteers and the skill levels that are available. Organization has complete discretion to determine when and how volunteers are allocated.
 - The homeowner understands that if homeowner(s), any family member or visitor to the home disrupts the work of the volunteers or fails to provide a

welcoming, safe, sanitary work environment, Organization may choose to discontinue work immediately.

- The homeowner agrees to have the site prepared for the work on this scope to be completed. If volunteers arrive to an unprepared site, they may be reallocated to another project until the site is ready.
- Organization assumes no responsibility for any damages or losses incurred due to theft, vandalism, or act of God. It is strongly recommended that the homeowner purchase insurance against any potential losses.
- Scope of work outlining what work will be completed.
- Homeowner Responsibilities
 - Remove and protect all personal property.
 - Take an active role in the re-build process including periodic visits to the house
 - Maintain open lines of communication with Organization in regards to any concerns about the project, including available finances to keep the project moving forward.
- Estimate of Re-Build Costs and what is to be paid by Homeowner vs Organization
- I understand that any changes to the above listed work must be discussed and approved by the Homeowner and Organization Representative and that only the work identified is included in this project.
- It is also understood by both parties that this agreement can be terminated by either party at any time. In the event that that this agreement is terminated, any expenses incurred by Organization shall be paid from the money that has been paid to Organization.
- In consideration of the work to be performed and overseen by Organization and for the benefit of the homeowner, and in light of the aims and purposes of the community service provided by Organization in organizing this repair program, homeowner(s) agree to release and hold Organization, its officers, directors, employees, agents and volunteers harmless from any cause of action, claim or suit arising from such work. Upon project completion, the homeowner shall sign below to affirm that the project has been completed to their satisfaction.

*Example: PATCH - Providing Assistance to Community Homeowners - Immediate Assistance Application

We are sorry for your struggle with derecho recovery and thankful that our community has stepped up to help provide some assistance. Our goal is to provide quick funding and support for homeowners who have urgent construction needs that can no longer wait for assistance.

1. Copy of Photo ID

2. Must show that gross household income in the last month is less than:

→ \$3,979 for an individual 2 person- \$4,545 3 person- \$5,112
 4 person- \$5,679 5 person- \$6,137 6 person- \$6,591

HOUSEHOLD INFORMATION

Name: _____ DOB: _____

Current Address _____ City: _____ Phone: _____

Other Household Members

Name	Sex	DOB	Relationship

Monthly Income

Income Source	Notes	Amount
Total Monthly Income		

ASSISTANCE ALREADY REQUESTED

Have you received or applied for funds from any other sources? Yes <input type="checkbox"/> No <input type="checkbox"/> <i>If yes, please describe.</i>			
Type of Assistance	Please ✓		Amount
Small Business Administration (SBA) SBA Loan #: _____	Yes <input type="checkbox"/>	No <input type="checkbox"/>	\$
FEMA FEMA #: _____	Yes <input type="checkbox"/>	No <input type="checkbox"/>	\$
Homeowners Insurance	Yes <input type="checkbox"/>	No <input type="checkbox"/>	\$
Other Source: _____	Yes <input type="checkbox"/>	No <input type="checkbox"/>	\$
Do you foresee a significant financial gap?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
DAMAGE ASSESSMENT			
Safety			
Is the home habitable? Yes <input type="checkbox"/> No <input type="checkbox"/>	Has the home been placarded? Yes <input type="checkbox"/> No <input type="checkbox"/>		
Is there water infiltration? Yes <input type="checkbox"/> No <input type="checkbox"/>	Can the home be secured? Yes <input type="checkbox"/> No <input type="checkbox"/>		
Are there known structural issues? Yes <input type="checkbox"/> No <input type="checkbox"/>			
Does the property have electricity? Yes <input type="checkbox"/> No <input type="checkbox"/>	<i>If not, why?</i> _____		
Repairs			
Please check all areas of the home that are in need of repair:			
Roof <input type="checkbox"/>	Siding <input type="checkbox"/>	Chimney <input type="checkbox"/>	Fascia/ soffits <input type="checkbox"/>
Tree Removal <input type="checkbox"/>	Windows <input type="checkbox"/>		
Wall/structural damage <input type="checkbox"/>	Porches/decks/handrails <input type="checkbox"/>	Other _____	
Have any repairs been made already? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, do you have receipts? Yes <input type="checkbox"/> No <input type="checkbox"/>			
Do you currently have any bids to do the work? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, please list below:			
Contractor	Work to be done		Bid
			\$
			\$
			\$
			\$
Level of Assistance Requested			
Is the derecho damage to your house a significant stressor in your life because you are concerned about safety, further deterioration or feeling overwhelmed by the work? Yes <input type="checkbox"/> No <input type="checkbox"/>			
If you could find the necessary financial resources to fix your home, do you feel comfortable hiring and working with contractors to oversee the project? Yes <input type="checkbox"/> No <input type="checkbox"/>			

I attest that the above information is as accurate as possible. I will allow it to be shared among Linn County agencies involved in derecho recovery for the purpose of providing assistance to homeowners.

Homeowner Signature

Date

3. Management: Lessons from Manufactured Home Park Managers

After the derecho hit eastern Iowa in 2020 and Matthew 25 began to engage in recovery efforts within multiple manufactured home communities, we witnessed a variety of ownership/management practices. What follows are valuable lessons learned from the most capable, organized managers we worked with.

3A. Before the Disaster: “I’m glad we did...I wish we did...”

- **Have an adequate storm shelter powered by a backup generator.**
 - While newer manufactured homes are much sturdier than the mobile/manufactured homes of the 20th century, they still sit above ground and are not tornado proof.
 - You should have storm shelters capable of holding all your residents through the duration of a storm.
 - Ideally, your storm shelter is connected to a generator powered by natural gas that can kick on immediately if the electric grid goes down.
 - If residents’ power is out for multiple days, **you can use this generator to power a refrigerator to store critical medication such as insulin.**
 - **Have pet crates.** People will probably bring their pets to the storm shelter. These also come in handy after a disaster if pets are lost and need to be held until they’re reunited with family.
- **Securely store extra fuel and other materials**
 - If possible, have secure locations where extra fuel and other post-disaster supplies are stored, such as tarps, lath strips to hold down tarps, heat tape, insulation, OSB boards to cover windows, or whatever else you think might be helpful to secure structures and prevent further damage from the elements.
- **Have multiple copies of a disaster manual** and locate them near first aid kits. Include information like:
 - Contact information (including cell phone) for all owners/managers/decision makers.
 - Contact information for various helpful agencies/organizations. (Instruct managers to enter this information into their mobile phones.)
 - Red Cross
 - Local Emergency Management Agency
 - Food reservoir, food bank
 - Translators
 - Local utility companies to report downed power lines or broken gas lines
 - Any local, regional nonprofits with disaster recovery experience

- Designated meeting place (with backup if that location is damaged) for staff coordinating response. This is helpful if phone networks become overwhelmed.
- Instructions for how to access and use storm shelters
- Identify alternate routes and alternate means of transportation in event no fuel is available or vehicles are damaged.
- Designate a radio and/or TV station that will be updated with information in case phone lines are down.
- **Educate residents about adequate insurance**
 - Residents without adequate insurance are the ones who take the longest to recover from a disaster.
 - Encourage residents to make sure their policy covers replacement costs as opposed to a cash value. Having the value of a home lessened due to the insurance company's depreciation, deterioration and obsolescence calculators can leave homeowners in a tough position. The replacement cost policies cost a little more but allow homeowners (and their financing sources) to be made whole after a loss.
 - Also, if flooding is at all a possibility, have flood insurance.
- **Designate and train a Community Coordinator staff position.** Or, add some of these tasks to the park manager's role. Duties can include:
 - Communicate recovery needs to wider community through media
 - Communicate instructions or information about resources to residents
 - Build connections with nonprofits who can offer resources to residents
 - **Organize periodic check-ins with residents, especially if they are elderly, disabled, on oxygen, or vulnerable in some way**
 - Organize activities to foster connections among residents, such as:
 - Halloween trick or treat events
 - Picnics during warmer months
 - Skill exchanges
- **Use property management and communication software programs**
 - Managers use these products to keep track of residents, their vehicles, lost pets or children, etc., in order to respond quickly if things go amiss. You can also have them list emergency contact information with you. A few examples (not endorsed by us but ones we've seen) are Rent Manager, Yardi, and DoorLoop.
 - Some of these products have the additional feature of being able to broadcast a text message to all your residents' mobile phones, which can be especially helpful in a disaster situation.
- **Have a manager on call 24/7.**
 - You never know when a crisis will occur.
- **Have a list of trusted contractors.**
 - If you are managing a manufactured home park, this is probably something you already have. But if not, this is extremely helpful to have after a disaster when demand is high.

- **If you have trees, establish a relationship with a local tree trimming company**
 - After a disaster, there are all kinds of companies that will arrive in town offering necessary services. They know people are desperate and help is hard to find, so they can charge 2-3 times as much as you would normally pay. A tree trimming company turned out to be a very helpful relationship to have after a wind storm.

3B. First Steps: Most helpful things to do in the beginning

- **Stay calm; project calm.**
 - We know you're there in the midst of crisis and chaos with the rest of them, and you will need to express those feelings somewhere, but when facing the public or your residents, it will be most helpful if you project calm. Be empathetic and patient. People may be scared, injured, and/or angry.
- **Check for downed power lines.**
 - Do not go near them. Keep others away from them. Report them immediately to 911 and your electric utility.
- **Establish a disaster point of contact**
 - Give your residents one number to call for information or assistance. If you've already got the Community Coordinator as described above, let that person slide into the role of point person, but don't leave everything on their shoulders. Have a team of people providing backup.
- **Hire translators**
 - If you haven't already established a relationship with translators, you're probably going to need them now if you have any residents who don't speak English as a first language.
 - If you can't find local translators, use a service like [Hands Up Communications, https://handsupcommunications.com](https://handsupcommunications.com).
 - In a pinch, you can try [Google Translate, https://translate.google.com](https://translate.google.com). Machine learning and translation is getting more reliable and accurate week by week.
- **Go door to door. Check on everyone.**
 - Make a list of who you've checked on. Note whether they need emergency help or special assistance of some kind.
 - Injury
 - Mobility issues
 - Oxygen or other medical needs
- **Set up the following stations (can be all in one place)**
 - **First Aid**
 - Your own first aid supplies/kits may be quickly depleted. Call hospitals to see if supplies are available, and maybe even ask residents if they have any to share.
 - **Food and Drink**
 - Tell Red Cross that you can be a location for a temporary food pantry
 - **Lost Child**

- Get children's name if possible, take picture, try go get parents' names in order to reconnect them
 - **Lost Pets**
 - Use pet crates/kennels to hold them until they can be reunited with owners
 - **Information** (create a billboard and/or mobile billboards)
 - There will be people who don't have access to mobile phones and the internet. Create a place for them to learn important information.
 - One company we interviewed even taped helpful information to the sides of the park's recognizable red trucks driven around by their managers.
- **Ask for help publicly through media**
 - The general public may not be thinking about manufactured home communities. When you have a sense of what help you need, reach out to local radio and TV stations to ask for help. Things you might need right away:
 - Heavy equipment and volunteers to clear roads or clean up debris
 - People who have first aid or medical training
 - Generators and fuel to loan out (and a way to secure/lock them)
 - Food
 - Blankets
 - People who have first aid/medical training

3C. Other Helpful Lessons

- **Facebook Crisis Response can be useful.** <https://www.facebook.com/crisisresponse>
This allows residents to mark whether or not they're safe after a disaster so that concerned friends and family will know. It can also be a place to find information or ask for assistance.
- **Food insecurity is acute after a disaster but may be ongoing.**
 - One park set up a permanent food pantry after the disaster, which showed them how many of their residents were food insecure
 - Food delivery after the disaster may be worth considering for people with limited mobility
- **Consider setting up an assistance fund**
 - If someone has an immediate repair need (failed water heater, for example) but they don't have the money to cover it in one lump sum, the park can loan them the money at 0% interest to be paid over time.
 - Ideally this would be set up ahead of time with clear but flexible guidelines that can make decision-making easier during a crisis.
- **Consider offering other educational or social activities for residents.** These can help in a disaster, even if they're not strictly disaster-related. Anything that fosters social connections and strengthens the fabric of community can help in disaster recovery. Often local nonprofit organizations will offer these for little to no cost.

- CPR/First Aid classes
- English lessons
- Health screenings
- Regular social activities such as bingo night, walking club, community meetings, garage sales, block parties, ice cream socials, picnics, etc.
- **Check on residents' property taxes annually.**
 - Some residents, especially recently arrived refugees, may not know how property taxes work and risk losing their homes through unpaid taxes. During disaster recovery, things like this can easily be neglected. If you make it part of your routine to check on the status of residents' property taxes, you could prevent a family from losing their home.
- **Have utilities notify park managers before disconnecting.**
 - Management may help residents create a plan to keep access to essential utilities. Some park owners will even occasionally pay a resident's utility bill or offer a 0% interest loan in order to avoid them being disconnected. This is commendable but also serves the interest of the owners who risk an interruption in lot rent revenue if someone has to move.

4. Funders: Lessons in Funding Manufactured Home Disaster Recovery

4A. Before the Disaster: "I'm glad we did...I wish we did..."

- **Build a coalition of trusted working partners before/between disasters.**
 - An example from our community is [LAP-AID \(Linn Area Partners Active In Disaster, https://www.linndisasterinfo.com\)](https://www.linndisasterinfo.com). Formed after a major flood that hit Cedar Rapids in 2008, this coalition of more than 40 organizations was able to spring into action in 2020 when the derecho caused widespread damage throughout our region.
 - To quote a funder associated with LAP-AID: "If you don't think the relationships that you form right now are going to pay off for you down the road, you're wrong. Because I really feel like PATCH [a successful post-disaster recovery program] would not have happened if all of us hadn't already trusted each other."

4B. First Steps: Most helpful things to do in the beginning

- **Convene a group of partners who can help.**
 - If you don't already have the working group of diverse partners described above in the Universal Lessons section, now is the time to create one. As a funder, this group will give you a more informed position when deciding the best way to allocate resources.

- **Get an on-the-ground perspective.**
 - Establish an ongoing conversation with groups who are on the ground speaking to affected residents on a regular basis. The information and insights they collect by being in close proximity to the disaster will help you make necessary adjustments to funding priorities and guidelines.
 - Learn about the community. This includes formal and informal leadership, demographics, and assets and skills of community organizations.
- **Create a mix of private and public funding streams.**
 - Private philanthropic groups can help you move quickly and add flexibility into disaster response.
 - Governmental funding programs enable you to scale up models that are proven to work.
- **Establish a funding path for state, local, and federal funding.**
 - In our region, we utilized the [Council of Governments](#) as a distributor of funds to partners, with contractual agreements in place outlining the advancement and/or reimbursement of those funds to other partners as repair targets were met.
- **Decide (and then revisit) funding priorities.**
 - First, understand that what you decide in the first few weeks will most likely change after you receive more information, new resources become available, or existing funding streams run dry. You'll have to make decisions with the best available information but revisit those decisions periodically and adjust based on new factors.
 - **Some questions to ask:**
 - Do existing funds allow you to work on manufactured homes?
 - What restrictions might be in place related to clear title of ownership? (Sometimes it's difficult to find clear title with manufactured homes.)
 - What is the scope of the disaster, and how much can you afford to spend per household?
 - Do you prioritize certain groups of people, such as those with disabilities, seniors, or income levels?
 - Do you prioritize certain types of repairs? Are they strictly limited to disaster damage, or would you include other repairs to make a home safe to occupy?
 - Does the age of the manufactured home make a difference?

4C. Other Helpful Lessons

- **Lack of clear title and land ownership complicates/limits public funding.**
 - Often residents will purchase a home from the park owner and are told they'll receive the title after they've paid off their mortgage. But they either haven't finished paying or the owners neglect their responsibility to provide the title. Lack of clear title can impede funding.

- Many federal and state programs will not fund repairs for manufactured homes because the owners do not own the land on which the home sits. They own the home, but rent the land from a park.
- Look for local municipal or county funding or private funds that might have more flexibility.
- **Many residents lack adequate insurance.**
 - Either they don't have insurance, or they shopped around for a less expensive product that doesn't fully cover replacement costs. You will most likely find that manufactured home communities have a higher percentage of inadequately insured homeowners, which means they will need more help post-disaster.
- **Most builders will avoid manufactured homes, but nonprofits can help.**
 - Most subcontractors aren't familiar with manufactured homes. They don't know how to level a home. The dimensions, materials, and layout of manufactured homes are usually different from stick-built. They worry about getting paid by lower-income residents who are in crisis.
 - When a nonprofit organization familiar with housing repairs can step in and serve as general contractor with access to funding sources, they can alleviate many subcontractor concerns. They can also bundle several projects together in close proximity to make the work much more attractive to builders.
- **Invest in a comprehensive response beyond repairs.**
 - The need for food, utility assistance, mental health services, etc. all increase after a disaster and should be included in funding priorities.