In Oregon, manufactured housing plays a small but important role in the robust affordable housing market. There are nearly 140,000 manufactured homes in Oregon, accounting for 8.2% of the total housing stock. Forty-five percent of Oregon’s manufactured homes are located in more than 1,000 communities across the state.

Manufactured homes present a more affordable housing option for many Oregonians. Fully 42% of Oregon’s manufactured housing stock is affordable, compared to just 21% of housing in the state as a whole. Among very low-income households, both renters and owners of manufactured homes spend less on their housing costs than renters or owners of all housing types.

However, not all of Oregon’s manufactured housing stock is high quality. The state’s 10-Year Plan recognizes that access to safe, decent and affordable housing is critical to achieving its vision for healthier Oregonians. The plan notes that “too many Oregonians live in substandard housing where they are more likely to be exposed to dangerous mold or lead paint in their environments.” In fact, more than 42% of manufactured homes in Oregon were built before 1980; HUD began regulating the construction of these homes in 1976, but uniform adherence to the new code took time to reach all parts of the industry. Therefore, these older units are likely in need of repair or replacement. Additionally, Oregon’s wet and humid climate only serves to accelerate the deterioration of these older homes.

Manufactured home communities have also been touted as “naturally occurring retirement communities,” or NORCS: neighborhoods that are not originally designed for older adults, but certain community characteristics exist that promote independence, convenience and physical security. More than 35% of manufactured home heads of household are over the age of 65, compared to 31% of all homeowners and 15% of renters. As a critical source of unsubsidized affordable housing, preservation of manufactured home parks should be a priority to help stably house seniors, many of whom are likely on fixed-incomes.

For many low- and moderate-income households, manufactured housing is more affordable than other types of housing.

Note: This Data Snapshot is designed to assess the role of manufactured housing in state and local markets and the extent to which manufactured housing contributes to a set of solutions for affordable housing needs in Oregon. Sources: 2009-2013 American Community Survey 5-Year Estimates, Oregon Housing and Community Services.

1 Data provided by Oregon Housing and Community Services, Housing Stabilizations Division, January 2017.
WHO LIVES IN MANUFACTURED HOMES?

Residents of manufactured homes differ in some key ways from their neighbors in other types of housing. Compared to all homeowners in Oregon, owners of manufactured homes are more likely to receive SNAP benefits, be Hispanic, be over the age of 65 and be single parents. Manufactured homeowners also have lower levels of educational attainment; just 16% of owners of manufactured homes have Associate’s degrees or higher, compared to 42% of all homeowners and 31% of renters.

HOMEOWNERSHIP
Manufactured home residents are more likely to own their homes compared to residents of all other types of housing.

Note: The homeownership rates in this document are the percentage of occupied housing units that are owner-occupied, based on the 2011-2015 American Community Survey 5-year estimates.

HOME FINANCING
Owners of manufactured homes are less likely to have a mortgage and, presumably, more likely to have a personal property loan. Why does this matter? Personal property loans tend to have higher interest rates, shorter prepayment periods and fewer protections for owners. Plus, homes financed with personal property loans tend to be titled as personal property, like cars, which depreciate. This makes it much harder for homeowners to build wealth through homeownership.

Note: We expect that the American Community Survey (ACS) data at our disposal most likely misrepresents the share of manufactured homes with mortgages. Because the ACS defines mortgages as “all forms of debt where the property is pledged as security for repayment of the debt,” owners of manufactured homes who are asked whether they have a mortgage may respond affirmatively knowing that they are repaying a loan of some sort, even if that may be a personal property loan. As a result we expect that the ACS estimate for the share of manufactured home owners with a mortgage is inaccurate, so it has been omitted here.

MEDIAN HOUSEHOLD INCOME

<table>
<thead>
<tr>
<th>Category</th>
<th>Manufactured Homeowners</th>
<th>All Homeowners</th>
<th>All Renters</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>$35,103</td>
<td>$66,455</td>
<td>$32,291</td>
</tr>
</tbody>
</table>

EDUCATION
Owners of manufactured homes are less likely to have completed high school or post-secondary education than both renters and all homeowners.

JOBS
Nearly one in every eight manufactured home residents work in construction or food services.

<table>
<thead>
<tr>
<th>Category</th>
<th>Manufactured Homeowners</th>
<th>All Homeowners</th>
<th>All Renters</th>
</tr>
</thead>
<tbody>
<tr>
<td>Construction</td>
<td>7%</td>
<td>4%</td>
<td>4%</td>
</tr>
<tr>
<td>Restaurants &amp; Food Services</td>
<td>5%</td>
<td>4%</td>
<td>4%</td>
</tr>
<tr>
<td>Elementary &amp; Secondary Schools</td>
<td>4%</td>
<td>3%</td>
<td>3%</td>
</tr>
<tr>
<td>Crop Production</td>
<td>4%</td>
<td>3%</td>
<td>3%</td>
</tr>
</tbody>
</table>
SNAP BENEFITS
More than one in five owners of manufactured homes receive benefits from the Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps. Owners of manufactured homes are more than twice as likely to receive SNAP benefits compared to all homeowners, but are less likely than renters to receive benefits.

OWNERS OF MANUFACTURED HOMES

23%

ALL HOMEOWNERS

9%

ALL RENTERS

35%

AGE
Manufactured home residents in Oregon tend to be older than both renters and homeowners as a whole.

HOUSEHOLD COMPOSITION
Forty-four percent of manufactured home residents are married, compared to 61% of all homeowners and only 28% of renters. However, owners of manufactured homes—like renters—are more likely than all homeowners to be headed by single parents.

RACE/ETHNICITY
Manufactured home residents are more likely than homeowners as a whole and less likely than renters to be non-White.

Note: The income and demographic data presented on pages 2 and 3 come from the 2013 American Community Survey 5-Year Estimates.
WHERE ARE MOST MANUFACTURED HOMES LOCATED?

62,424 of the manufactured homes in Oregon or 45% are located in 1,072 manufactured home communities.

IN WHAT CONDITION ARE MOST MANUFACTURED HOMES?

More than two in five manufactured homes in Oregon were built before 1980. Why does this matter? Before HUD began regulating the construction of these homes in 1976, there were no consistent building standards for manufactured homes, so older units are more likely to be in need of repair or replacement.

I’M HOME

Innovations in Manufactured Homes (I’M HOME) is a national initiative managed by Prosperity Now which seeks to ensure that owners of manufactured homes have the opportunity to build wealth through homeownership by improving the quality of new and replacement development, enhancing homeowners’ ability to enjoy long-term land security, expanding access to safe home financing and encouraging a supportive policy environment.