

Manufacturing Affordable Housing

By Kathryn Goulding

Garry “Bear” Salois and his granddaughter April Flores are the proud occupants of a 2004 Cavalier-manufactured home with three bedrooms and a small porch where Bear likes to relax after work with his dogs Rain and Storm. “I always thought I wasn’t rich enough to afford my own home,” says Bear, a bona fide member of the Salish-Kootenai tribe who grew up on the Flathead Reservation in Montana. “But now I’m voluntarily paying over three times the required monthly payment of \$120 in order to be in good shape to retire at age 65.”

High-quality modern manufactured homes can provide affordable housing solutions, improved financial security, and increased energy efficiency comparable to site-built homes. When coupled with responsible financing and long-term control over the land on which they sit, these homes can also provide wealth-building opportunities. Over 17 million Americans live in manufactured housing.

After a lifetime of hard work in jobs ranging from tree planter to his current post at a tribal mail facility, in his mid-50s Bear found himself living in a junky old trailer. “I didn’t mind living in [it], but it kept falling apart and was too expensive to fix,” he says. With a falling-in roof, holes in the floor, failing plumbing, and a broken furnace, his living conditions were not state-approved. This kept him from providing a home for Flores, who was under state care at the time.

Salish-Kootenai Housing Authority, a partner of NeighborWorks Montana, has replaced several homes on the Flathead Reservation. With the help of Authority home ownership counselors, Bear signed up to receive a 15-year mortgage through the tribe’s credit program.

The improved energy efficiency of modern manufactured housing can have the most impact for homeowners who are currently living in pre-1976 homes. While some of these homes have been well maintained by their owners, others present significant health, safety, and environmental concerns. Replacing such homes with a new, Energy Star-qualified home can make a world of difference in terms of energy consumption and financial stability.

Bear’s utility bills have decreased from \$120 a month to approximately \$40 a month, even after running the air conditioning during this year’s hot summer. Flores appreciates having a comfortable place to live in while she is going to school. “It’s a nice place to wake up to, which means you start your day better, and you end your day better,” she says.

Along with more opportunities for asset appreciation, today’s manufactured housing increasingly offers environmental benefits, too. By taking advantage of factory production efficiencies, manufactured homes generate 35-40 percent less waste than site-built construction.

“The industry has launched CertifiedGreen, a green building program that leverages the inherently green qualities of building homes off-site, such as resource efficiencies and engineered framing,” explains Emanuel Levy of the Systems Built Research Alliance.

Federal climate change legislation offers an opportunity to expand such programs to a national scale. A provision in the American Clean Energy and Security Act of 2009, passed by the United States House of Representatives in June, includes a \$7,500 rebate for homeowners at 200 percent or less of the poverty line to replace pre-1976 mobile homes with Energy Star-qualified manufactured homes. As of late August, the Senate version of climate change legislation also funded a grant program to increase energy efficiency in manufactured housing, including rebates to homeowners replacing pre-1976 homes. ■

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Design and Layout

B. Jesse Clarke

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Merula Furtado

Publishing Assistant

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Copyediting and

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This issue is dedicated to Luke W. Cole (1962-2009)

Founding co-editor of the journal *Race Poverty & the Environment* and founder of the Center for Race, Poverty and the Environment.



Photos: (Above) Montage from the Luke Cole memorial booklet published October 25, 2009. Courtesy of Nancy Shelby.

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