Public Comment # 25 Bos Rowd. 10-4-24

Frank Porter <fspsm520@gmail.com> From: Sent:

Friday, October 4, 2024 7:04 AM

BOS-Clerk of the Board; BOS-District I; BOS-District II; BOS-District III; BOS-District IV; To:

**BOS-District V** 

Maureen Dion-Perry; Amy Pooley Cc:

BOS Meeting, Agenda Item #25 - Mobile Home Ad Hoc Committee Subject:

BOS\_10\_8\_24\_Item 25\_Mobile Home Ad Hoc.docx.pdf; Mobile Home Survey Results & Attachments:

Recommendations\_FINAL (1).pdf; Mobile Home Owner Survey\_E\_Summary.pdf

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To: El Dorado County Board of Supervisors

Clerk of the Board

From: Frank Porter, Vice-President, Housing El Dorado Cc: Maureen Dion-Perry, President, Housing El Dorado

Re: BOS meeting, Agenda Item #25 - Mobile Home Ad Hoc Committee

Housing El Dorado appreciates the Board of Supervisors continuing efforts to find solutions to address the affordability issues confronting mobile home residents in El Dorado County.

Mobile homes are a critical part of El Dorado County's affordable housing portfolio and provide an estimated 10% of the county's affordable housing stock. Preserving and sustaining the stock of affordable mobile home spaces in El Dorado County is an important component of meeting the county's critical need for more affordable/workforce housing, now estimated at nearly 2,300 housing units.

In 2023, Housing El Dorado and the El Dorado Community Foundation partnered to conduct a survey of existing mobile home residents to better understand who they are and how they are doing. The survey process included outreach, public announcements, survey availability at the local library HUBs, and online survey options.

Housing El Dorado has completed an extensive analysis and validation of the survey data with the assistance of two data scientists and has developed a set of action steps/recommendations to address the survey findings.

As you consider how to address the affordability issues confronting EDC mobile home residents, we invite you to consider the attached summary of the survey results, our recommendations, and information about HED's Mobile Home Critical Repair, which has recently launched.

We're available to discuss our findings and recommendations and to support and collaboratively work with the Board of Supervisors, county staff, mobile home residents and mobile home park owners to find workable solutions to address the issues confronting EDC mobile home residents.

### Attachments:

- Executive Summary of Mobile Home Owner Survey results, findings and recommendations
- Powerpoint deck presentation Mobile Home Owner Survey Results & Recommendations

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Create and promote affordable housing solutions and support services that nurture individuals and families while encouraging self-sufficiency on the Western Slope of El Dorado County

To: El Dorado County Board of Supervisors

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### **Attachments:**

- Summary of Mobile Home Owner Survey results, findings and recommendations
- Powerpoint deck presentation Mobile Home Owner Survey results

# Improving the Sustainability of our Mobile Home Communities

Mobile Home Survey Results & Recommendations

July 24, 2024

El Dorado Community
Foundation

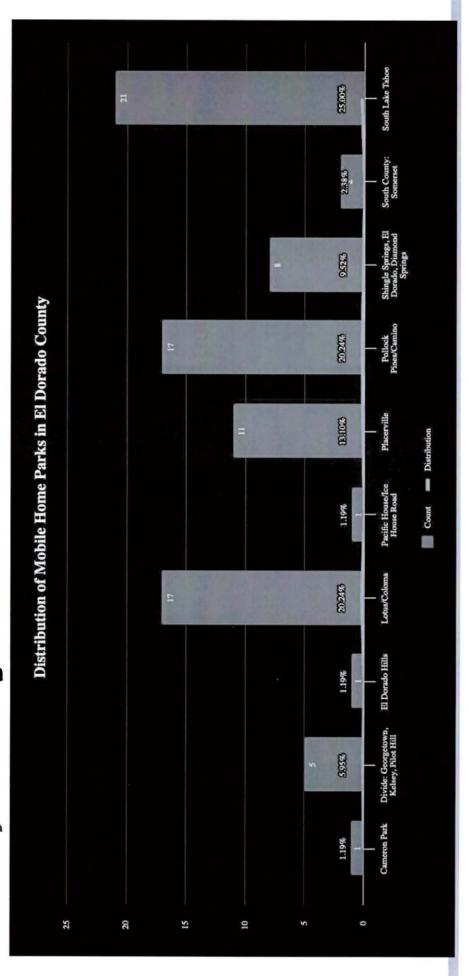


# Agenda

- Background
- Survey Findings
- Action & Policy Recommendations
- Conclusion

# Background

- Mobile homes are a critical part of El Dorado County's affordable housing portfolio.
- An estimated 10% of the county's affordable housing stock is made up of mobile homes.
- In 2023, Housing El Dorado and the El Dorado Community Foundation partnered to conduct a survey of 185 existing mobile home residents to better understand who they are and how they are doing.

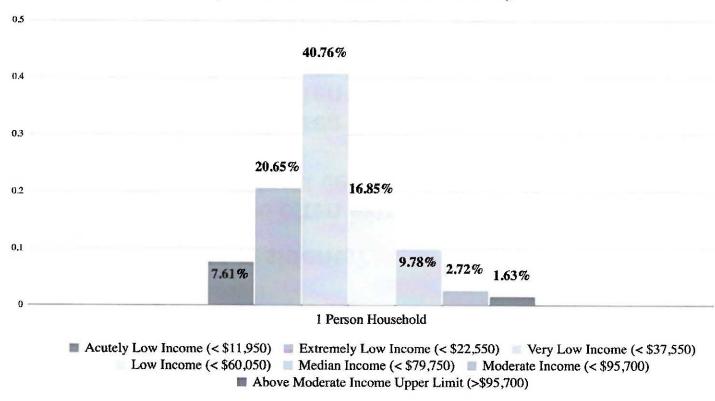


### Who are our Mobile Home residents?

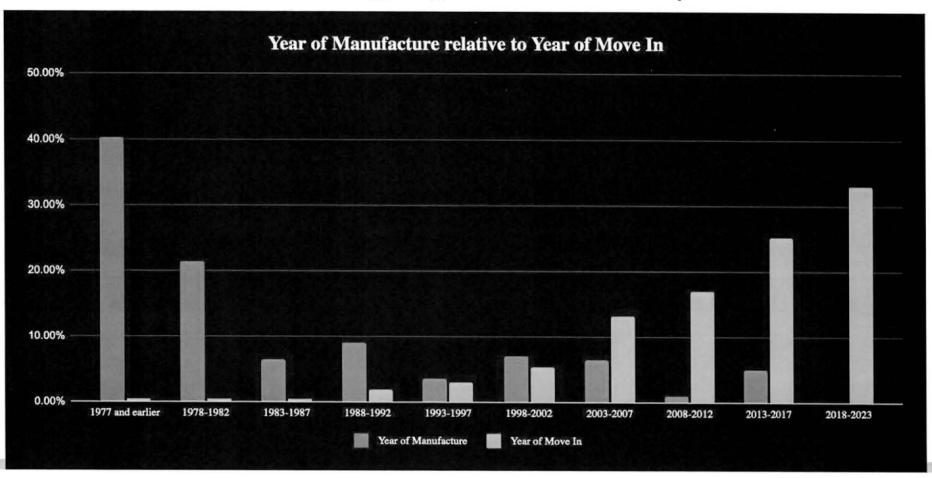
- Mobile Home residents are often extremely low income: 71% from the survey are classified as at least very low income (less than \$38,000 annual household income).
  - El Dorado County (EDC) Area median income in 2023 was \$113,900.
- Mobile Home residents are often older adults and on fixed incomes: 74%
  of respondents said all residents in their mobile home are over 55 years old
- Residents own their mobile home but rent their space. There are no Resident Owned Communities in EDC.
- In addition to their rent, the majority of mobile home residents are also paying gas, electricity, water, sewer and garbage bills, which are also increasing in cost year over year.

# Mobile Home residents are very low income

# Percentage of Mobile Home Residents in each Income Category (Assumes Household Size of 1)



# Mobile Homes are aging and need repairs



## What key issues are Mobile Home residents facing?

- 1. Rent costs are rising for Mobile Home residents.
- 2. Mobile Homes, and Mobile Home parks are aging and in need of repairs (some of them major) including repairs to roads, landscape, infrastructure.
- Homeowners insurance is a serious issue. 76% of respondents have insurance, while 24% do not. Issues related to insurance accessibility and affordability in El Dorado County are particularly alarming for seniors and lower income Mobile Home residents.

# Rent costs are rising for Mobile Home residents

- 174 respondents in the survey provided space rental rates for their mobile homes from when they moved in compared with today.
- More than 50% surveyed have 5% or higher average annual rental rate increases year over year. Over two dozen respondents have seen 8% or higher average annual increases.
- The average number of years respondents have lived in their mobile home is 13 years.
- The average inflation rate for the past 10 years is around 3% annually. The Federal Reserve sets target inflation at 2% for medium term economic stability.
- Rising space rent costs are frequently cited by mobile home residents as a large risk factor that could lead to homelessness.

"This is the only place I can afford to live in El Dorado County...if evicted we will be homeless."

"I am scared I won't be able to afford it in future as it gets increasingly more difficult with their rate increases....I am senior citizen on fixed income with social security and this is scary."

Rents go up...no improvements, no onsite manager.....

"... park was bought in 2021 and they have done nothing to improve...but have raised gas, space rent, utilities and are abusive to seniors who have lived here many years..."

### What does this mean for our community?

- Mobile home residents are some of our most vulnerable community members.
- Given their very low income status, most are on fixed incomes.
- Mobile Home residents are struggling to absorb space rent increases, unexpected capital expenses, and utility increases.
- Residents consistently report a failure to maintain park infrastructure on the part of park owners, leading to unsafe living conditions.
- These factors make Mobile Home residents extremely vulnerable to experiencing homelessness, increasing the burden on government programs, nonprofit assistance, and other community services.
- Ensuring thriving mobile home communities is vital to reducing homelessness.

# Action/Policy Recommendation(s) - Part 1

What can we do to support our low income, vulnerable mobile home community members and reduce homelessness?

### Housing El Dorado (HED) Actions:

- With 62% of the mobile home structures in our survey being 42 years or older, and to prevent mobile home residents from becoming unhoused due to lack of funding for health and safety repairs, HED has secured start-up funding to launch on Sept. 1, 2024 a EDC Mobile Home Critical Repair Project for income qualified residents.
- EDC Board of Supervisors has approved two policies in their 2021-2029 Housing Element (page 4-93)
  - Policy HO-3.3; "The County shall support efforts to convert mobile home parks where residents lease their spaces to resident ownership of the park."
  - Policy HO 3.4," The conversion of mobile home parks to housing that is not affordable to very low and low-income households shall be discouraged."

HED urges the county to actively implement HO 3.3 and 3.4, along with fully implementing Measure HO-7 (page 4-98).

Further HED is urging the county to partner or contract with <u>CaliROC</u> and <u>ROC USA's Sell Your Park</u> services to encourage & promote the conversion of privately owned mobile home parks to cooperatively owned Resident Owned Communities.\*

<sup>\*</sup>Research Shows Resident Ownership Keeps Fees Affordable

# Action/Policy Recommendation(s) - Part 2

What can we do to support our low income, vulnerable mobile home community members and reduce homelessness?

### **Action/Policy Recommendations:**

- Accelerate efforts to repair and renovate mobile homes and mobile home parks by:
  - Working collaboratively with county staff to fully implement HOME Owner Occupied Rehabilitation program, if awarded by state.
  - Urging county to dedicate county staff and/or seed funding to prepare early to apply for federal PRICE grants, state MORE comprehensive grants, and/or other available funding.
- Bring together local mobile home residents, park owners, non-profit leaders, and county agency leaders to collaboratively identify best practices and actionable steps to improve conditions at our local mobile home parks.
- Urge the El Dorado County Affordable Housing Ordinance Task Force to develop specific recommendations to preserve, improve and protect affordable mobile home communities.

# Conclusion

Mobile Home residents are some of the most vulnerable members of our community.

Housing El Dorado is eager to partner with the county on action & policy solutions to keep our elderly and low-income mobile home residents in their homes. If our residents become homeless, an awful outcome for them personally, it will also lead to much higher costs to the county.

Preventing homelessness in our community through the support of Mobile Home residents is the ethically and financially best path for El Dorado County.





Improving the Sustainability of our Mobile Home Communities
..Mobile Home Survey Results & Recommendations
August 15, 2024

### **Background Information**

Mobile homes are a critical part of El Dorado County's affordable housing portfolio and provide an estimated 10% of the county's affordable housing stock.

In 2023, Housing El Dorado and the El Dorado Community Foundation partnered to conduct a survey of existing mobile home residents to better understand who they are and how they are doing. The survey process included outreach, public announcements, survey availability at the local library HUBs, and online survey options.

Housing El Dorado has completed an extensive analysis and validation of the survey data with the assistance of two data scientists and has developed a set of action steps/recommendations to address the survey findings.

These survey results, recommendations, and information about HED's Mobile Home Critical Repair project launching in early September, 2024 are as follows:

### Survey Findings

### Who are our Mobile Home Residents?

- Mobile Home residents are often extremely low income: 71% from the survey are classified as at least very low income (less than \$38,000 annual household income).
  - o El Dorado County (EDC) Area median income in 2023 was \$113,900.
- Mobile Home residents are often older adults and on fixed incomes: 74% of respondents said all residents in their mobile home are over 55 years old
- Residents own their mobile home but rent their space. There are no Resident Owned Communities in EDC.
- In addition to their rent, the majority of mobile home residents are also paying gas, electricity, water, sewer and garbage bills, which are also increasing in cost year over year.

### What key issues are Mobile Home residents facing?

- 1. Rent costs are rising for Mobile Home residents.
- 2. Mobile Homes, and Mobile Home parks are aging and in need of repairs (some of them major) including repairs to roads, landscape, and infrastructure.

3. Homeowners insurance is a serious issue. 76% of respondents have insurance, while 24% do not. Issues related to insurance accessibility and affordability in El Dorado County are particularly alarming for seniors and lower income Mobile Home residents.

### Rent costs are rising for Mobile Home residents

- 174 respondents in the survey provided space rental rates for their mobile homes from when they moved in compared with today.
- More than 50% surveyed have 5% or higher average annual rental rate increases year over year. Over two dozen respondents have seen 8% or higher average annual increases.
- The average number of years respondents have lived in their mobile home is 13 years.
- The average inflation rate for the past 10 years is around 3% annually. The Federal Reserve sets target inflation at 2% for medium term economic stability.
- Rising space rent costs are frequently cited by mobile home residents as a large risk factor that could lead to homelessness.

### What does this mean for our community?

- Mobile home residents are some of our most vulnerable community members.
- Given their very low income status, most are on fixed incomes.
- Mobile Home residents are struggling to absorb space rent increases, unexpected capital expenses, and utility increases.
- Residents consistently report a failure to maintain park infrastructure on the part of park owners, leading to unsafe living conditions.
- These factors make Mobile Home residents extremely vulnerable to experiencing homelessness, increasing the burden on government programs, nonprofit assistance, and other community services.
- Ensuring thriving mobile home communities is vital to reducing homelessness.

### What can we do to support our low income, vulnerable mobile home community members and reduce homelessness?

### Housing El Dorado (HED) action:

• With 62% of the mobile home structures in our survey being 42 years or older, and to prevent mobile home residents from becoming unhoused due to lack of funding for health and safety repairs, HED has secured start-up funding to launch a EDC Mobile Home Critical Repair Project for income qualified residents. Tentative launch date, Sept. 1, 2024.

### HED urges that the EDC Board of Supervisors take the following actions:

EDC Board of Supervisors have approved two policies in their 2021-2029 Housing Element (page 4-93)

- Policy HO-3.3; "The County shall support efforts to convert mobile home parks where residents lease their spaces to resident ownership of the park."
- Policy HO 3.4," The conversion of mobile home parks to housing that is not affordable to very low and low-income households shall be discouraged."

HED urges the county to actively implement HO 3.3 and 3.4, along with fully implementing Measure HO-7 (page 4-98).

Further HED is urging the county to consider partnering with <u>CaliROC</u> and <u>ROC</u> <u>USA's Sell Your Park</u> services to encourage & promote the conversion of privately owned mobile home parks to cooperatively owned Resident Owned Communities.

- Further, HED encourages the Board of Supervisors to accelerate efforts to repair and renovate mobile homes and mobile home parks by directing county staff and/or providing seed funding to prepare early to apply for federal PRICE grants, state MORE comprehensive grants, and/or other available funding.
- HED also urges the El Dorado County Affordable Housing Ordinance Task Force to develop specific recommendations to preserve, improve and protect affordable mobile home communities.

HED is ready and willing to collaborate with local county agency leaders, mobile home residents, park owners, and non-profit leaders, to identify best practices and actionable steps to improve conditions at our local mobile home parks.