



Letter of Support: Energy Trust of Oregon Manufactured Home Replacement Pilot

CASA of Oregon is a member organization of the collaborative striving to help Oregonians replace unhealthy, unsafe manufactured houses with new, energy efficient, and affordable homes. Through its Manufactured Housing Cooperative Development (MHCD) Center, CASA has been helping residents of manufactured housing communities (MHC) purchase their parks as nonprofit, resident-owned cooperatives (ROCs) since 2007. Park conversion is a big step in assuring residents of MHCs better control of their destinies. **But how can a resident in a ROC or nonprofit-owned MHC replace an unsafe home?**

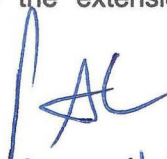
High-quality housing is a key determinant of health, reducing risks of asthma, cardiovascular disease, and cancer. Yet many Oregonians in MHCs live in truly uninhabitable homes with few options and little hope for improving their circumstance. The collective of organizations are combining their knowledge, skills, and resources to create a clear process by which Oregonians can purchase safe, energy efficient homes.

Buying a new manufactured home often entails numerous challenges. To ensure the security of loans, lenders must establish memorandums of understanding with MHC owners, whether investors, nonprofits, or ROCs. As the program's target audience is residents with modest means, preparing them for such a large loan is an important, complex step. From there, they must obtain funding from lenders, utility and weatherization service providers, and OHCS.

Energy Trust of Oregon has been integral in overcoming these challenges. ETO has provided much needed leadership, enhanced by its knowledge as a founder of the pilot. It ushered a Community Development Financial Institution into the collaborative, which provides residents with affordable loans. Its ability to conduct energy audits throughout much of the state greatly increases programmatic efficiency. As the pilot's target audience are residents of modest means, every grant dollar counts. As such, the energy incentive is the difference between households being able to afford a new home or not. These additional funds make new home ownership possible for so many more Oregonians.

It is not just the access to the funds but the uses and release of these funds that make ETO's participation so vital. The release of funding must align with the payment timeline of manufactured home projects, which necessitates access to significant portions of funds at different stages. Unlike other more restrictive funds, participants can use ETO's incentive for any project cost. Because they are released at the beginning of the project, participants can use them to pay for expensive upfront costs. The alternative, cost reimbursement, results in economic hardship for the participant who may not have that amount saved.

There are many organizations participating in this pilot, but in all candidness, few, if any, are as important as Energy Trust of Oregon. They continue to be key to our collective success, which is why CASA of Oregon completely supports the extension of the Manufactured Home Replacement Pilot.


Peter Ainley, Executive Director
CASA of Oregon