# **GREEN RIVER**Mobile Home Survey



(EPICENTER)

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# **ORGANIZATION OVERVIEW**

Epicenter is a 501(c)(3) not-for-profit organization located in Green River, Utah (population 952). Epicenter's activities focus on affordable housing advocacy and development, community and economic development, and the promotion of the arts within the community of Green River. A primary program within Epicenter's housing activities is the Fix It First (FIF) critical home repair program, which seeks to eliminate all housing burdens in Green River by offering technical assistance, upfront costs, skilled labor, and low-interest loan financing.

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### TRAILERS IN GREEN RIVER

#### **Overall Summary**

The terms "trailer" and "mobile home" are interchangeable. For the purposes of this report, "trailer" will be used most often, as that is the local colloquial custom. Epicenter Interns Evan Rimoldi and Ellise Gallagher surveyed 35 trailers (31% of total number of trailers) in Green River, Utah, in June of 2014. The study was performed with the following goals:

- 1. understand the unique circumstances and home repair needs of residents living in trailers;
- 2. create a list of clients to refer to Fix It First and Habitat for Humanity's A Brush with Kindness home repair programs; and
- 3. gauge the desire for multi-family housing options in Green River.

As many of the residents were Spanish-speaking, local residents Jasmine Trejo, Marlene Polito, and Ryann Savino were utilized to gain access/trust to residents' homes and to help translate questions in order to collect information.

Each survey took fifteen to twenty minutes. Information was collected door-to-door, with two to three people present to collect the information. One person served as the communicator (with a translator if necessary), while the second recorded the information on print outs for each survey completed.

#### **Unique Issues Surrounding Trailers**

Mobile homes were first introduced in 1956 as a new form of affordable housing. Since then, trailers have become a significant portion of the affordable housing stock across America. According to the 2014 American Community Survey (ACS) of the US Census Bureau, 6.4% of housing units across America are trailers. In Green River, this percentage is an astonishing 27.9% (source: 2012 Green River Housing Plan; the 2014 ACS has the percentage at 26.0%). Utah, as a whole, records mobile home units as just 3.7% of the housing stock, while Emery County records 17.5%.

The cost of living in trailers, which includes not only renting space in a trailer park but also high utility rates, most often makes these specific housing units more expensive than multi-family living.

Lastly, trailers do not build wealth within a family. Trailers are treated as vehicles by the state licensing agencies; no mortgages can be utilized to purchase or upgrade trailers, and trailers depreciate in value over time just as a car does. Financial institutions do not see trailers as assets that can be borrowed against for a family to invest in education or entrepreneurial activities. Although an affordable option at first glance, trailers become only a pathway for the status quo and provide no support for a family's wealth and movement out of intergenerational poverty.

For all these reasons, Epicenter decided to investigate and learn more about how residents are using trailers, what typical costs were, what interests residents had in trailers over other living options, and if there was a motivation within the community to improve the standard of living by moving into more sound accomodations.

#### Trailer Ownership & Age in Green River

Trailers, as a housing type, present a unique living situation when compared to other low-income population housing, such as apartments, townhomes, or small single-family stick-built homes. Oftentimes, and as is the case in Green River, residents own the trailers and rent the space or lot the trailer occupies. Of those surveyed, 71% own the trailers they are living in. Rent for trailer spaces in Green River ranges from \$150 to \$200 a month, with the average being \$187; in Green River's three licensed trailer parks, space rent includes water and sewer utilities. Residents are responsible for paying for the costs of heating and cooling, which are significant in these underinsulated dwellings.

Most of the trailers in Green River are located within approved trailer parks. These are businesses licensed by the city and conform to zoning regulations. There is always the possibility that the trailer park owner would sell the land. A new buyer may choose to continue to operate the business or may shut down the park and require the trailers to be removed.

Although residents own the trailers, due to the trailer's age and the code-restrictions placed on them, many times trailers are not able to be moved to a different location if needed (such as in the case that the trailer park [as a business] closed). Building codes in Green River do not permit trailers manufactured before July 1976 to be moved anywhere within city limits. Of the 133 total trailers in Green River (again, 27.9% of the total housing stock), data collected in the 2012 Green River Housing Plan indicates 69% of the 133 total trailers were manufactured before July 1976. The homes, which are at least 40 years old (as of 2016), were not built with a standardized code (often called "HUD Code," which came into effect post-July 1976); these dwelling units are inherently understructured, underinsulated, with a low-slope roof, and made of materials that do not stand the test of time.

### **SURVEY RESULTS**

#### Limitations of the Survey & Margins of Error

Some errors and miscommunications are intrinsic to the collection of survey responses. Survey questions may have been misinterpreted, no matter the language difference. Surveys were first created in English then performed verbally with translation into Spanish as necessary. Of the total surveys completed, 57% were collected via translation, where there is a higher chance of a miscommunication. Beyond wording and preconceptions, issues typical of any survey, we have also identified the following potential errors to take into consideration in viewing the compiled results:

- 1. No questions regarding income were asked. Any results that compare income are taken from data collected within the prior year by Epicenter collected as part of other social service programs. Therefore, income should be seen as an estimate based on information presented at the time of application to the HEAT program. Residents may very well have under-reported income and/or the winter income reported may not represent the year-round income, which likely increases in summer.
- 2. Even with local surveyors either Hispanic themselves or Spanish-speaking, respondents may have misreported due to a lack of trust of a cold call to their home. Efforts were made to counteract this hesitance by ensuring the confidentiality of the individual's personal identifying information and that information collected was only being used as a compilation to help define need for home repair and multi-family housing programs.
- 3. Each interview sought to complete the full survey. However, respondents were informed they were not required to respond to questions. A limited number of respondents chose to not respond to some questions and others did not know the information requested. In that case, this lack of response/unknown answer was excluded from the tabulations.
- 4. In cases where estimates or visual observations were made, margins of error inherently exist. Such things as the actual age of the trailer (if the homeowner did not know) were estimated based on the size, style, and materiality of the trailers compared to similar trailers.

5. Due to our use of various local translators and multiple staff members collecting survey information, some questions were not asked or answered for every survey. Better worded questions may have allowed for more complete surveys.

#### **Collected Information**

Thirty-five surveys were collected. The full survey collected the following information from the respondent:

- Marital status as: married or in a relationship / single / widowed
- Ethnicity of the head of household
- Number of income earners in the household as: one / two or more
- "Yes/no" indication whether anyone in the household received governmental assistance (such as supplementary food assistance, Medicare, etc.)
- Year home was built
- Ownership status as:

Own trailer, own land / Rent trailer, own land / Own trailer, rent space / Rent trailer, rent space

In the case the land the trailer occupied was not owned by the respondent:

- Monthly lot rent amount
- "Yes/no" indication on if they would like to own the land
- Method(s) of heating and cooling
- Average utility costs in winter and in summer
- "Yes/no" indication if the respondent was interested in single-family homeownership
  - If "yes," a conversational question posed as to what is the biggest barrier for homeownership
- "Yes/no" indication whether the respondent would be interested in a multi-family housing option, such as an apartment, duplex, or townhome
- Indication how long the respondent has lived in Green River
- "Yes/no" indication if the respondent intended on moving in the foreseeable future:
  - If "yes," whether the intended move would be either: Somewhere else in town / Out of town
  - If "yes," a follow-up conversational question posed as to the main reason(s) they perceive they would soon move
  - If "no," a follow-up conversational question posed as to why they intend to stay in their current living situation
- A prompt on if the household had access to \$250 to make needed repairs, what home improvements would they first seek to address
- "Yes/no" indication whether working smoke detectors were present in the home

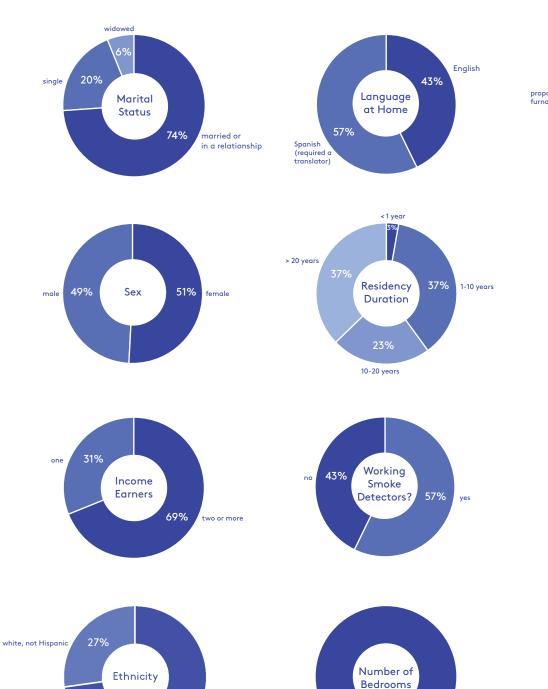
Additionally, staff members noted whether the survey was completed in English or with Spanish translation.

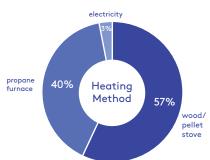
# **SURVEY RESULTS**

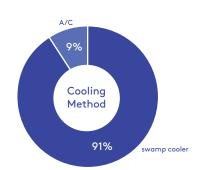
73%

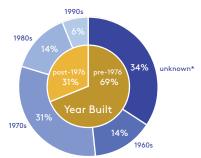
Hispanic

100%









\*Epicenter staff determined the age of the home when respondents stated they did not know the age of the home. Age determination was based on materiality, style, size, and identifying tags, if applicable.

### **SURVEY RESULTS**

Average household size: 3.51

#### Home Ownership

There is interest (49%) in single-family homeownership and land ownership, but most feel they are unable to afford a new home or land.

A large majority of the residents (71%) would like to own the land the trailer occupies. Often respondents do not want to change their current living situation because they already own their own home, perceive alternatives as more expensive, and/or like their current location. The main reason people want to move away from Green River is because there are "no opportunities for kids," and they want their kids to go to a better school.

#### **Average Utility Costs of Trailers Surveyed**

	Summer	Winter	Average
Electricity	\$93.53	\$137.39	\$115.46
Propane	\$102.80	\$285.40	\$194.10
Total	\$196.33	\$422.79	\$309.56

\*Winter months are defines as November through April and summer months as May through October.

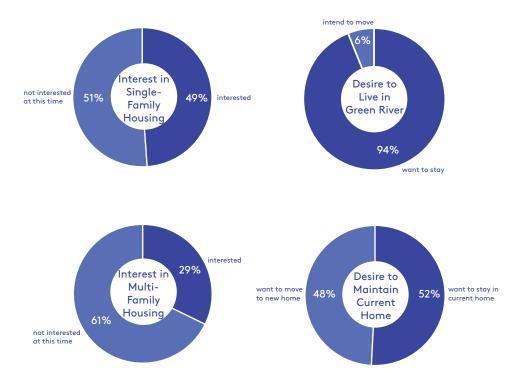
#### **Cost of Housing**

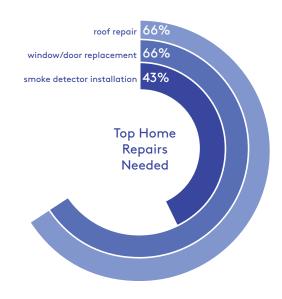
The average estimated monthly cost for housing of those surveyed is **\$569.55** [\$115.46 (electricity) + \$194.10 (propane) + \$10.00 (home maintenance) + \$250.00 (space rent)].

\$570 average monthly housing costs equates to \$6,835 annual housing costs. Based on an affordability rate of 30% spent on housing costs, a family would need to earn **\$22,783** in gross annual income (equating to a full-time hourly wage of \$10.95 for a household with a single earner) to have these housing costs be considered affordable.

#### **Government Assistance**

17% of household members acknowledge receiving government assistance. However, it is the belief of the author that the results of this question on governmental assistance are not accurate to the population. It is likely the stigma against being a recipient of governmental assistance and/or the misunderstanding of what is considered governmental assistance skewed the results.





## SUGGESTED ACTIONS

- 1. With 69% of the homes built before 1976, a large investment in the homes will not return a value to the homeowners that can be realized. Any home confirmed to have been built prior to the establishment of the HUD Code in July 1976 should not receive investment in any other way than protection of life and property (smoke detectors), immediate and defined need (small roof repairs or window pane replacement), or accessibility (ramps and stairs).
- 2. The City of Green River should be presented this information through the venues of the Planning Commission, City Council, and city staff to educate the City representatives on the issues at hand and desires of the residents living in trailers. Once better understood, it is important to seek ideas and define actions the City can make through codes, licensing, enforcement, and incentives to reduce the number of substandard housing units in Green River.
- 3. The Fix It First and A Brush with Kindness home repair programs could expand their services to meet the defined needs of:
- i. making roof repairs: 66% in need (17% rated "medium priority," 49% "high priority")
- ii. replacing windows/doors: 66% in need (37% "medium," 29% "high")
- iii. installing smoke detectors: 43% in need
- iv. providing entrance accessibility: 43% in need (40% "medium," 3% "high")
- v. fixing electrical issues: 51% in need (20% "medium," 31% "high")
- vi. installing/replacing insulation: 46% in need (14% "medium," 31% "high")

Some respondents specifically knew of FIF or ABWK and requested follow up. Those respondents have been referred to those programs.

- 4. With 49% of respondents reporting interest in homeownership outside of trailers, outreach and education regarding housing options should be performed. Based on the monthly housing costs averaging \$570, alternatives would need to be comparable or less expensive to attract interest. Duplexes, townhomes, or condominiums, which appreciate in value over time, would serve to build household wealth while providing more durable, healthier, and safer housing. The development of housing models that meet desires of homeownership while still providing a sense of community and simultaneously simulate the independence trailers provide should be investigated.
- 5. More outreach should be performed regarding available social service programs. If it is accurate that only 17% of households received governmental assistance, there exists a population of households not connected to assistance programs that are likely eligible.

We seek to eliminate substandard housing in Green River through a holistic approach including home repairs, new multi-family housing construction, and our design and construction of the Frontier House.

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