

BOULDER AFFORDABLE HOUSING RESEARCH INITIATIVE (BAHRI) REPORT

Manufactured Home Communities Survey Results

Prepared for the
City of Boulder-Housing Division
May 2019
Revision Submitted
July 2019

Research Team

Surveys were designed by BAHRI and the City of Boulder Housing Division. BAHRI researchers and students in Jennifer Fluri's GEOG 4722: Field Methods course distributed the surveys by mail and canvased the manufactured home communities to collect additional responses. Returned surveys were analyzed with the assistance of Qualtrics and Excel. The analysis and final report was authored by Jennifer L. Fluri.

Introduction

In cooperation with the City of Boulder, the Boulder Affordable Housing Research Initiative (BAHRI) mailed surveys to each of the four manufactured home communities within incorporated Boulder (Boulder Meadows, Vista Village, Orchard Grove, and Mapleton). A total of 1,286 surveys were distributed by mail (Boulder Meadows 633, Mapleton 135, Orchard Grove, 216, and Vista Village 302), 32 were undeliverable and returned to sender. Each survey packet included one English and one Spanish Language survey along with a self-addressed stamped envelope and a separate card, which if returned with the survey would give each respondent a chance to win a \$100 King Soopers Gift Card. This financial incentive may have encouraged individuals with more financial need to complete the survey. In total, 249 surveys were completed (221 English, and 28 Spanish), which represents a 19.8% response rate. When surveys were received the survey was separated from the return card (which included name/phone/address information) in order to ensure the surveys would remain anonymous. Once all surveys were received, one individual from each park was randomly selected from the return cards to receive the \$100 gift card.

BAHRI received the highest percentage of responses from Boulder Meadows and Vista Village, followed by Mapleton and Orchard Grove (see Figure 1). The majority of respondents were over the age of 50. This suggests that the sample size trends towards older residents, and therefore may not be a representative sample of the entirety of residents within these manufactured home communities. Additionally, this sample size does not reflect the median age of entire City of Boulder, which is 28.7 years.¹

The cost of purchasing a manufactured home remains significantly below both attached and detached home sale prices in Boulder. The median attached home sale price in Boulder in 2018, was \$390,000 and the median detached home sales price in Boulder in 2018 was \$855,000.² Survey respondents' highest reported manufactured home price was \$97,000. Therefore, manufactured homes remain an affordable housing option as housing values continue to increase in the City of Boulder. Additionally, monthly costs for owning a manufactured home are significantly more affordable than renting because renters must pay both home and lot rent. The majority of survey respondents own their homes with slight variations by gender, age, and ability/disability. Annual income levels varied across participants by gender and age, and lower income levels were more pronounced in homes with a disabled resident. The majority of residents' financial assets were from savings, and respondents identifying stocks and property as assets were mostly male and over 60 years of age. There were slight but not significant differences in financial benefits by gender.

The conditions of homes varied across respondents with many respondents identifying various forms of repairs needed in their households. Home repair and maintenance were identified by the majority of residents as a continual time and financial burden. Monthly expenses for respondents varied most significantly by utility costs based primarily on usage variations. Utility costs also fluctuated by season of the year. The condition of homes was correlated to the age of the home and ability of residents to keep up with the continual deluge of maintenance issues.

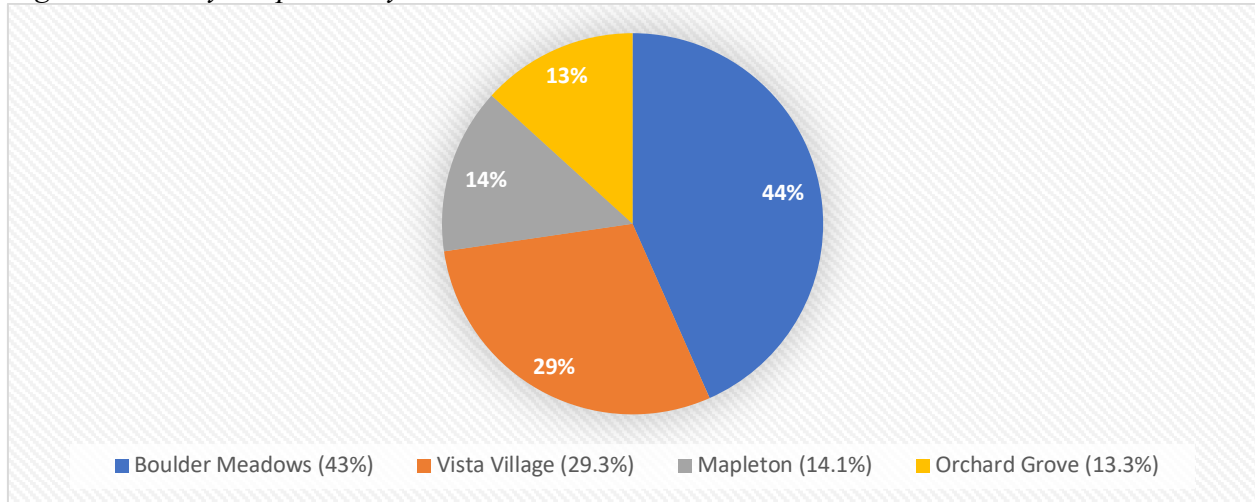
¹ City of Boulder Demographics: <https://bouldercolorado.gov/boulder-measures/about-us-boulder-demographics>, accessed July 22, 2019.

²Ibid.

The condition of utilities (Water, Sewer, Gas/Electric, Internet and Phone) were relatively consistent with the majority of respondents identifying an average condition followed by very good and excellent.

The above information is discussed in more detail throughout this report, which is organized in the following sections: Demographics of Respondents; Differences in Home Ownership and Renting a Manufactured Home; Financial Assets and Benefits; Monthly Expenses; Condition of Homes, and Conclusions.

Figure 1: Survey Responses by Park



Demographics

The gender of respondents were 62.5% female, 38.5% male, and 2% identifying as nonbinary or not responding to this question (see Figure 2). The majority of respondents were 50 years of age and older, and only 2% of respondents were in the 18-25 age range (see Figure 3).

Figure 2: Gender

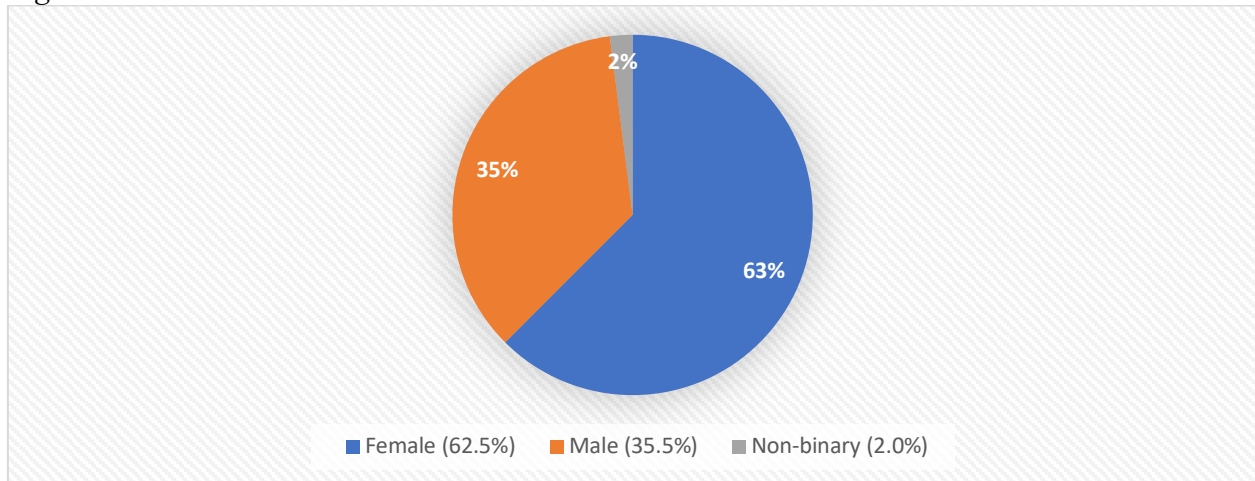
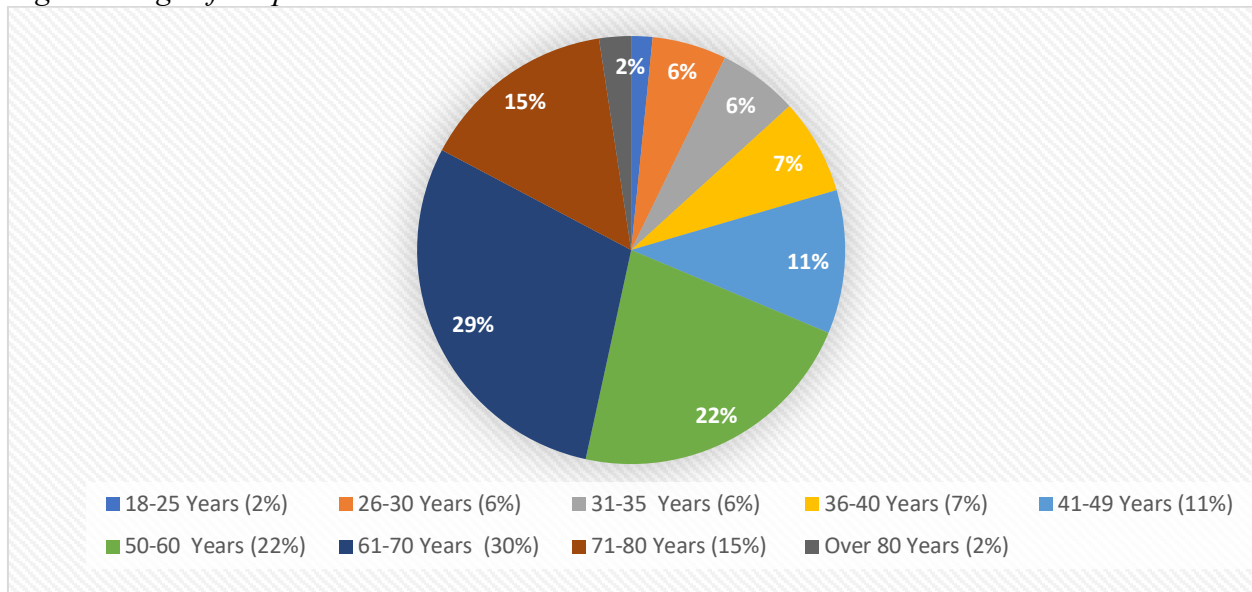


Figure 3: Age of Respondents



The overwhelming majority of respondents identified themselves as racially white (67%) followed by Latino/Latina (26% percent) and a few respondents who identified other racial/ethnic categories: Asian American (4%), African American (1%), and Native Hawaiian/Pacific Islander (less than 1%) and mixed race (4%). The percentage of Latino/Latina residents in the City of Boulder is 9.2%, therefore, this suggests that there is a larger representation of Latino/Latina residents living in manufactured home communities than in the larger city population. White residents represent 88.1% of the Boulder population and were represented at a slightly smaller percentage (67%) among survey respondents.

The majority of respondents speak English (78%) in the home followed by Spanish (20%), and 2% of respondents identified both English and Nepali at the predominant languages spoken in the home (see Figure 4). The majority of respondents identified their partnership status as single, followed by married, divorced, in a partnership/unmarried, and separated (see Figure 5). Only 31% of respondents identified having children under the age of eighteen living in the home. The majority of these families identified 1 or 2 children living in the household (see Figure 6).

Figure 4: Languages Spoken in the Home

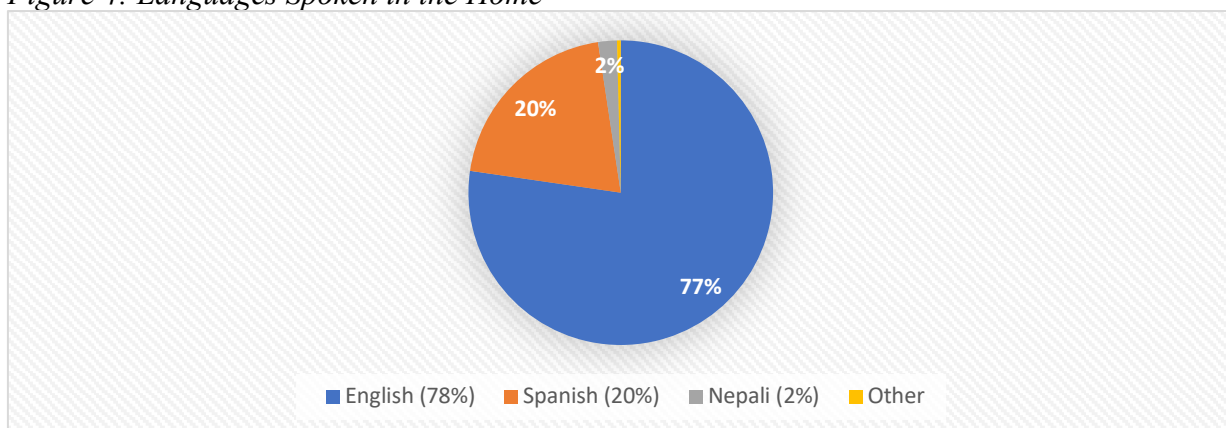


Figure 5: Partnership Status

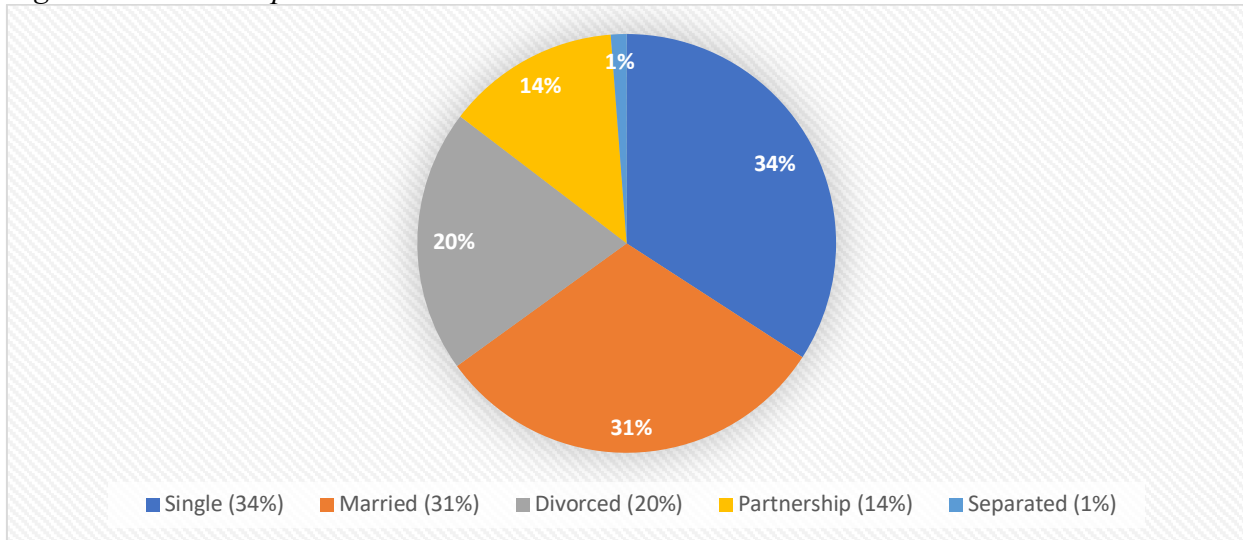
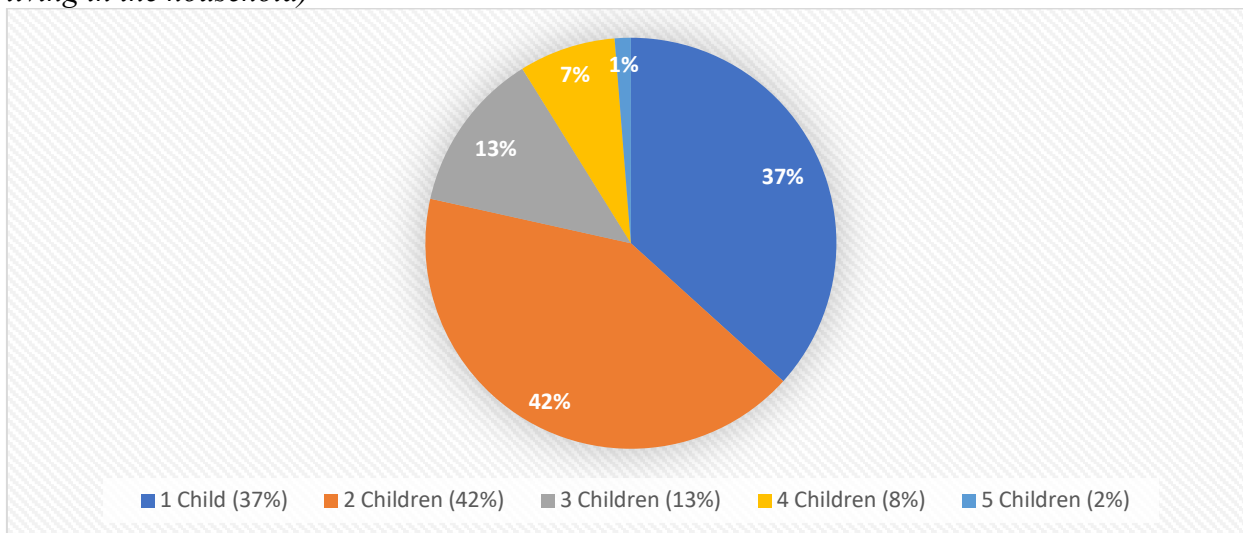


Figure 6: Number of Children Living in a Household (25% of respondents identified children living in the household)



The children across the four communities attend various schools within the Boulder Valley School District. A few respondents identified home schooling, unschooling, and private education for their children.

Home Ownership/Rental

Most respondents identified that they owned (77%) rather than rented (24%) their homes. The purchase amount for homes ranged from \$7,000 to \$97,000, while the majority of home purchase prices were between \$25,000 and \$60,000. Interestingly, there was not a significant difference in home ownership as compared to renting across income categories. Figure 7 identifies differences in home ownership and renting by income categories. This graph illustrates raw numbers of home owners and renters as they intersect with income categories. These numbers suggest a diversity of income levels associated with home ownership, and the majority of those who own their homes (73%) have yearly incomes under \$40,000.

There were little differences between men and women regarding home ownership with men owning slightly more than women; 82% of male respondents and 73% of female respondents own their homes. Women rent at slightly higher rates than men; 27% of women and 18% of men rent their homes. The differences in home rental and ownership by race/ethnicity was not statistically significant. There were more differences in home renting as compared to ownership when cross tabulating the age of residents. Respondents in the 18-25 category were equally split between renting and owning, while in the next age category 26-30, only 14% owned their homes, and 86% rented. In the 31-35 age category, 60% own and 40% rent, and in the 36-40 age category, 42% own, and 58% rent. Ownership percentages also increased with the age of survey respondents.

The majority of respondents who identified a person living in the household with a disability owned their homes (88%) as compared to renting (12%). While the respondents' identification of how long they have been in their homes varied, home-owners stayed in their homes longer than renters. Figure 8 identifies the length of time living in one's home and Figure 9 illustrates the vast majority of respondents over 40 years of age owned their homes (note: the X axis identifies the owners and renters, and the Y axis identifies the number of owner/renters within each age category). Additionally, these numbers further underscore that the majority of survey respondents were over the age of 50. The length of time in one's home is further cross referenced by rental or ownership data in Figure 10, illustrating a strong correlation between home ownership and length of time in one's home.

Figure 7: Home Ownership or Renting by Income

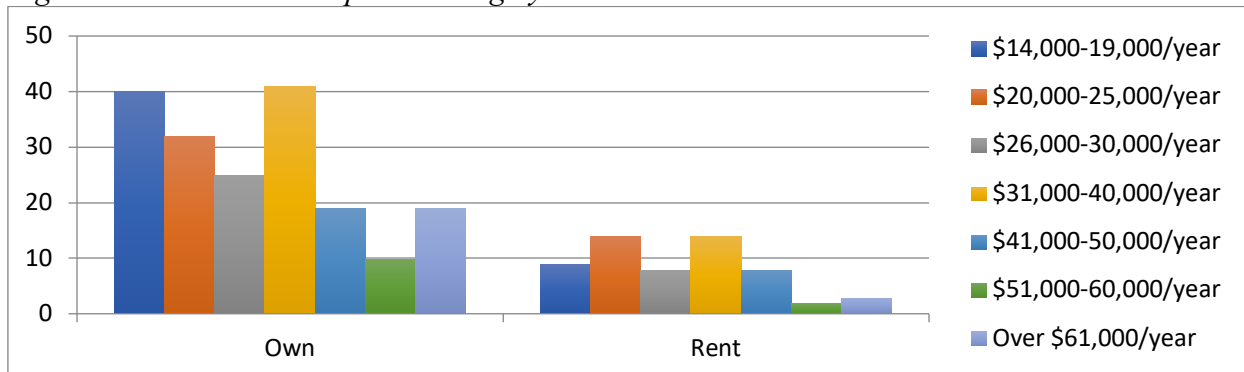


Figure 8: Length of Time in Home Overall

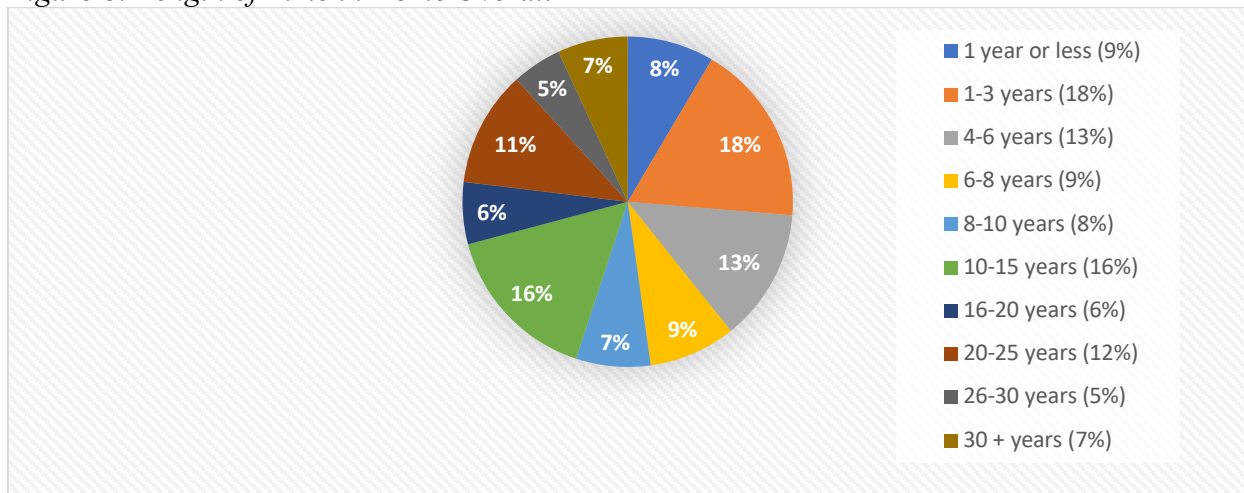


Figure 9: Home Ownership compared with Rentals by Age

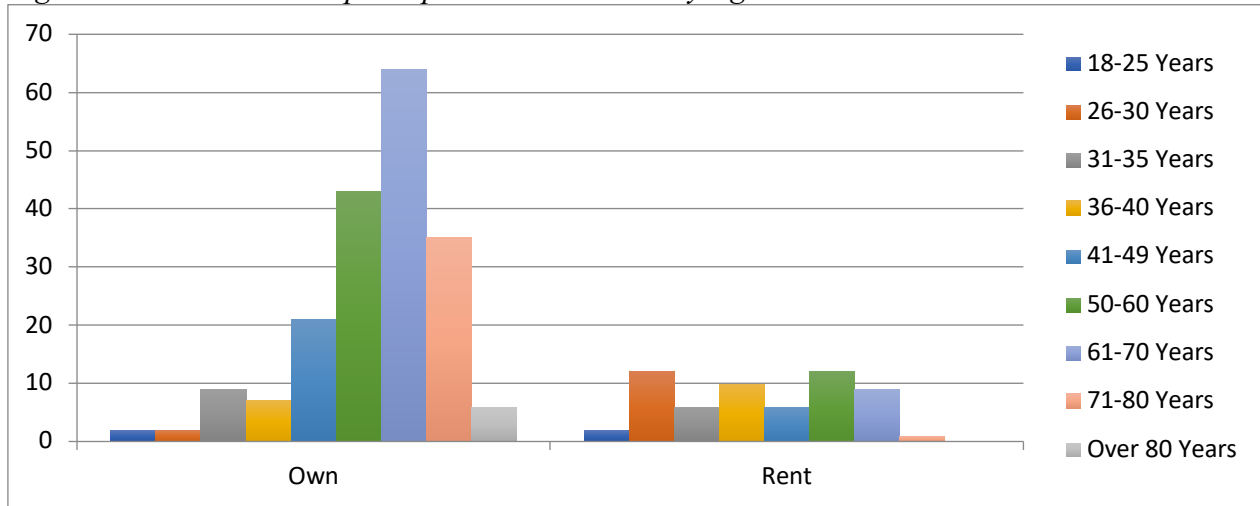
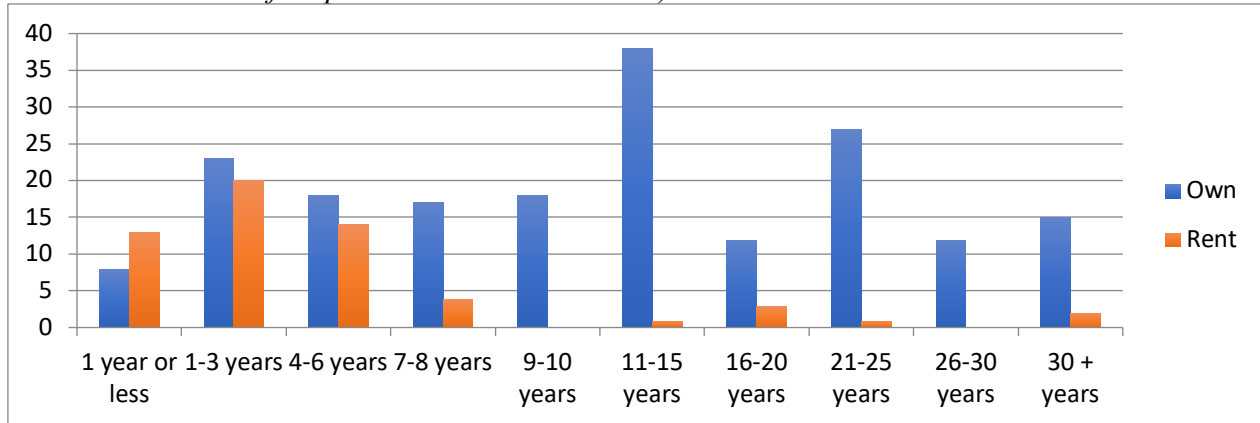


Figure 10: Rent/Own and Length of Time in Home (X axis number of years living in one's home, and Y axis number of respondents who rent or own).



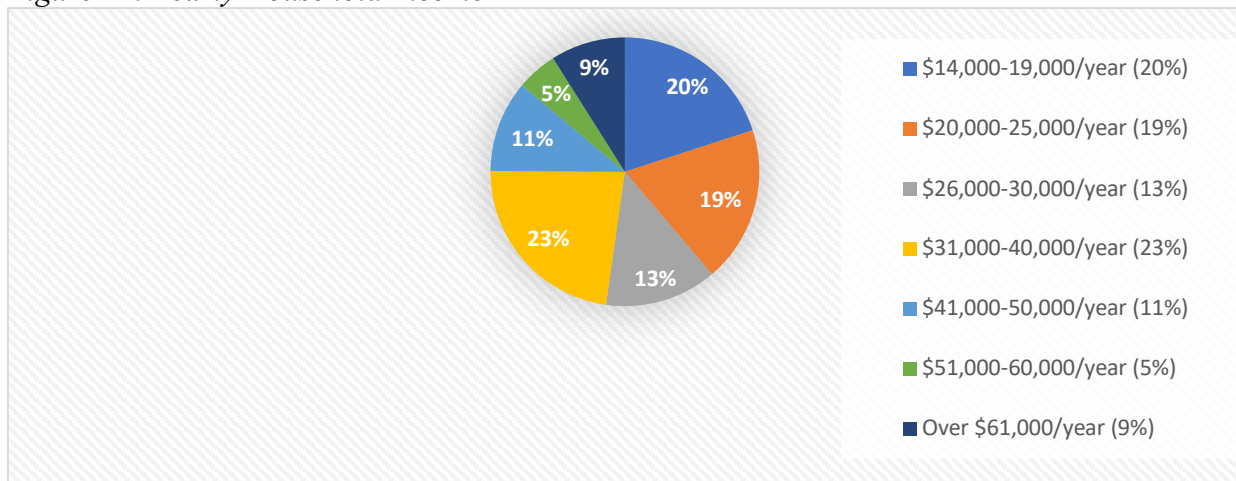
Income

Survey respondents identified a diversity of incomes ranging from \$14K to over \$60K (see Figure 11). However, the overwhelming majority of respondents (76%) have a yearly household income of less than \$40K per year. *Therefore, based on this survey, the majority of manufactured home residents' incomes are at or below 50% of the Average Median Income (AMI) for the City of Boulder.*

Yearly incomes were cross referenced with additional demographic information in order to provide a descriptive portrayal of how income intersects with other social categories. Income variations were relatively consistent across all age categories. The categories between 40 and 60 years of age retained the highest percentage of household incomes, while household incomes dropped for the 71-80 age category. This suggests that residents between 40 and 60 years of age are at their top earning capacity, while earnings drop after age 60, because residents begin to retire and live on fixed or limited incomes. Households with a yearly income of \$14K to \$19K were predominantly from respondents over the age of 60 (see Figure 12). Households with only one working adult occupied the lower income brackets. For example, the majority of respondents in the \$14K-19K and \$20K-25K annual income categories had one working adult in the household. Interestingly as

the annual income categories increased there are less percentage differences between one and two (or more) working adults in the household.

Figure 11: Yearly Household Income



Differences in income levels between men and women were somewhat significant; women occupying the lower income levels and men the higher income levels (see Figure 13). The trans and nonbinary gender-identified participants were nearly equally distributed into three income categories: under \$20K, \$26K-\$30K, and over \$60K.

The majority of respondents that identified someone in their home with a disability were in the lower income brackets. For example, 71.1% of households with a disabled resident had a yearly income under \$30K, with the largest percentage (44.4%) of respondents with a yearly household income under \$20K (see Figure 14).

Figure 12: Income and Age

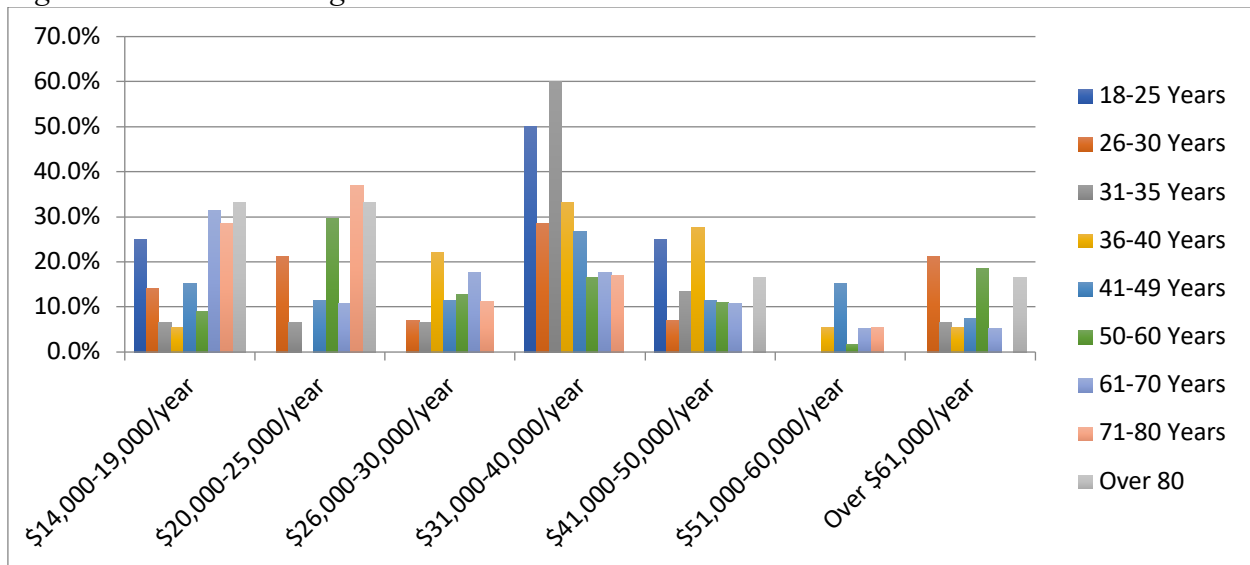


Figure 13: Income by Gender

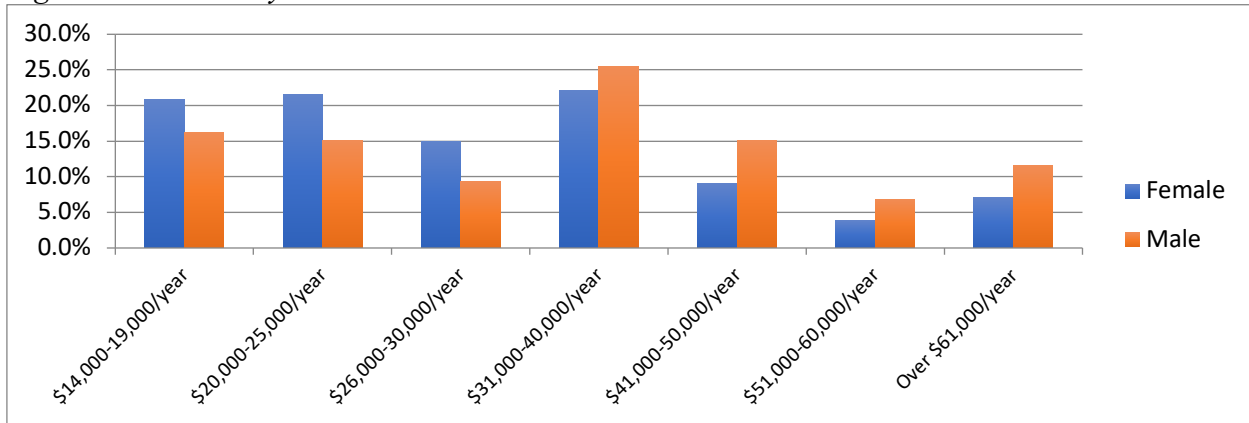
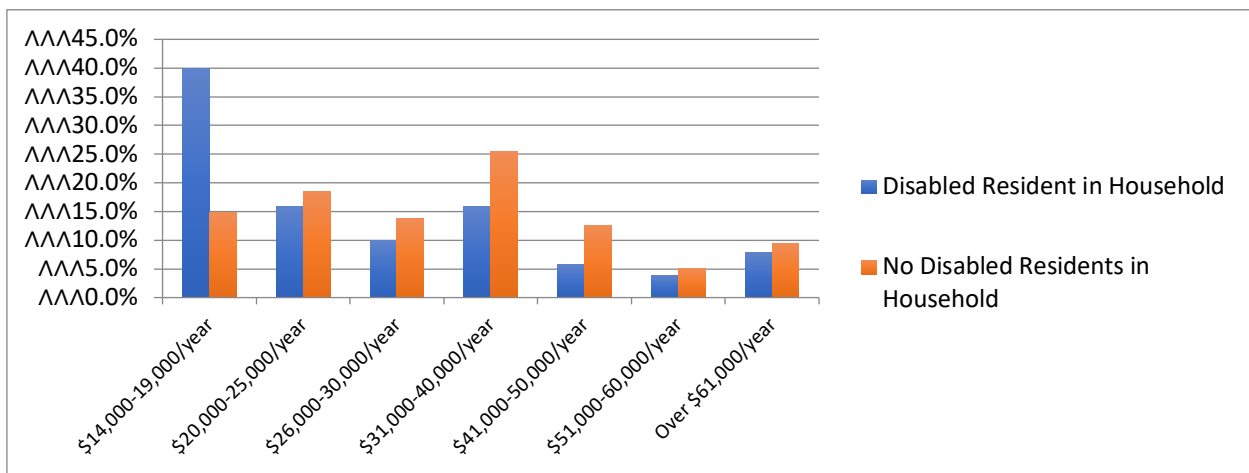


Figure 14: Income Levels for Households with a Disabled Resident



Financial Assets and Benefits

Financial assets were minimal for the vast majority of survey respondents, with 38% of respondents identify no financial assets. Financial assets reported by respondents ranged from just over \$100K to \$0. Most respondents identified their financial assets in the \$30-50K range. The majority of respondents identified *Savings* as their primary financial asset (31%). *Stocks* were identified by 10% of respondents, followed by *Property* (7%) and *Bonds* (4%), (see Figure 15). *Stocks* and *Property* were more pronounced in households with a higher annual income. *Savings* was the most common financial asset across all age categories, while *Stocks* were more common in age categories over 60 (see Figure 16). There were no significant differences in financial assets between households with or without a disabled resident.

Respondents who receive some form of financial benefits, were mostly receiving Social Security and Retirement income followed SNAP/Food Stamps, Public Assistance, Disability and Supplemental Social Security Income, and 16 % receiving no financial benefits (see Figure 17). Respondents in the lower income categories and elder residents (over 60) were more likely to receive financial benefits than higher income and younger residents (see Figure 18). Households with a disabled resident were also more likely to receive social security benefits followed by disability benefits. No significant difference in benefits was identified by gender, race/ethnicity, or languages spoken in the home.

Figure 15: Financial Assets

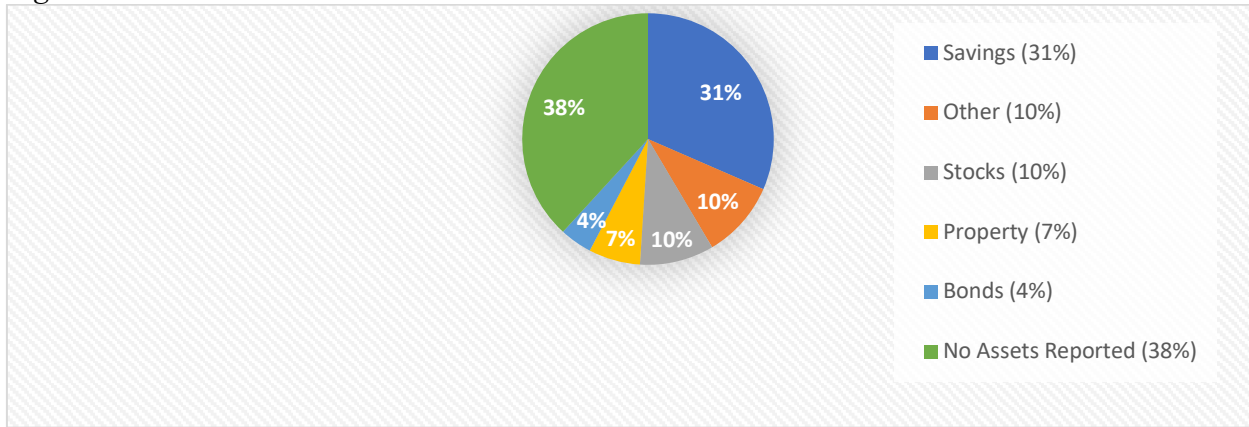


Figure 16: Financial Assets by Age

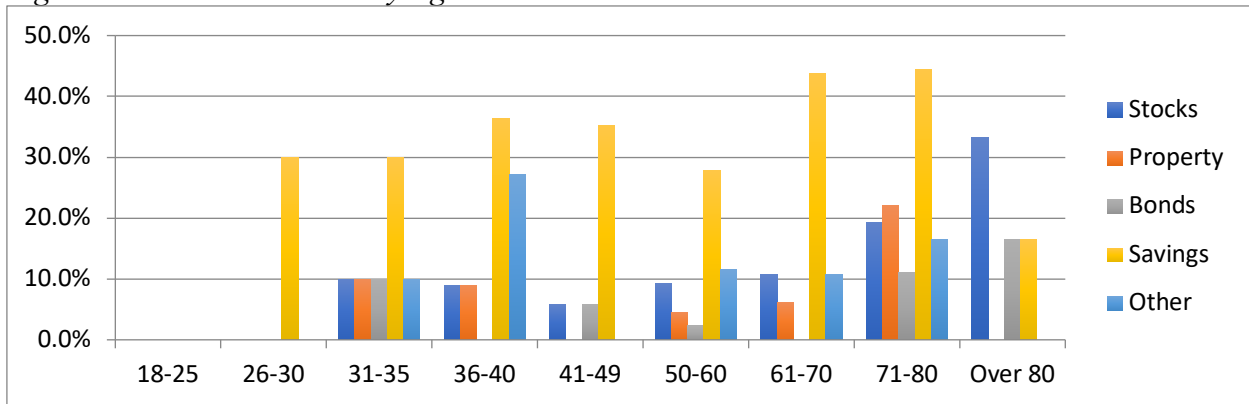


Figure 17: Financial Benefits

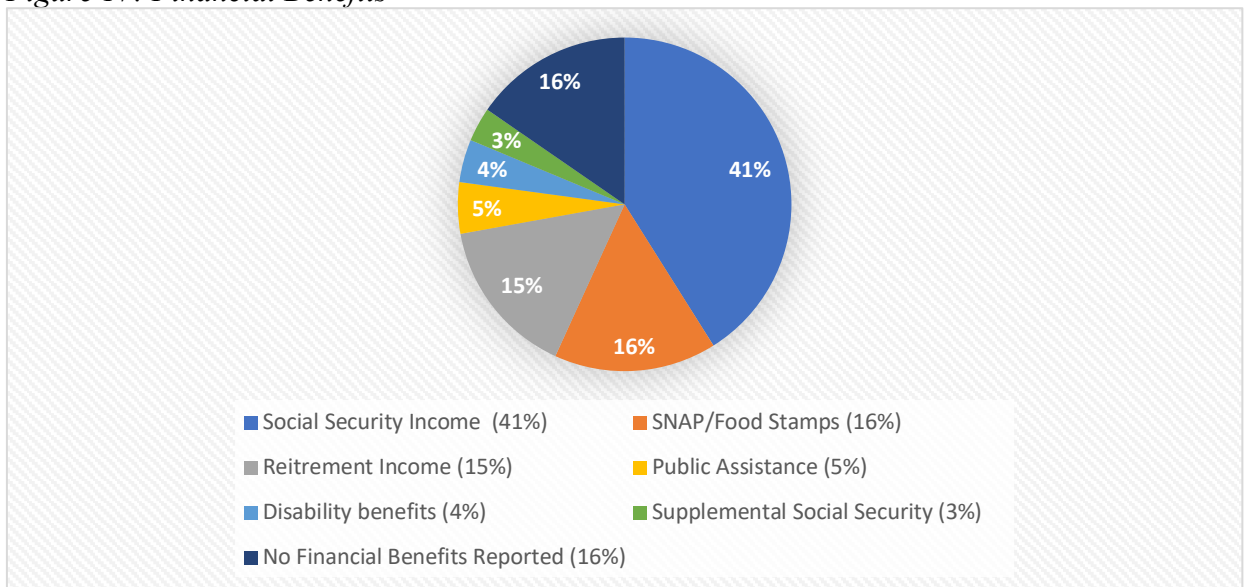
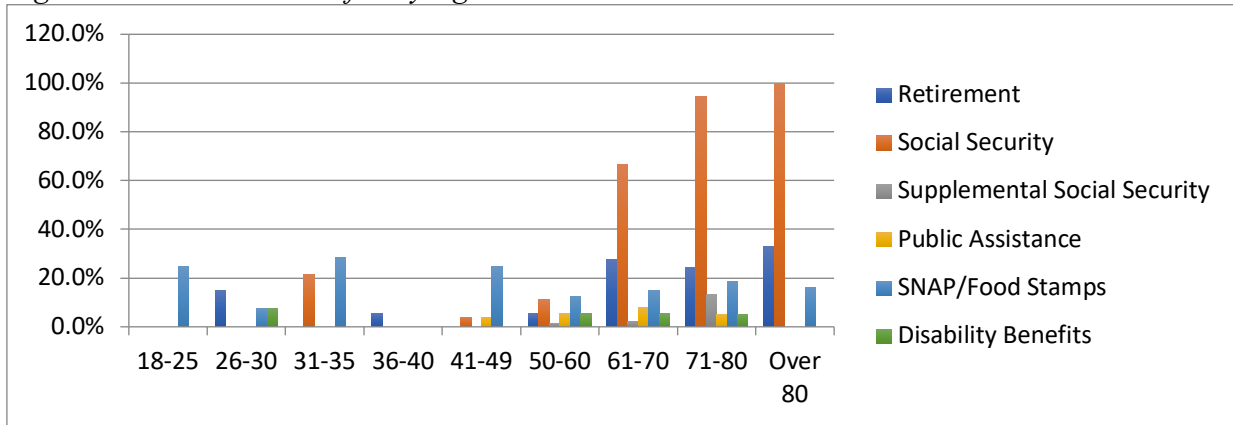


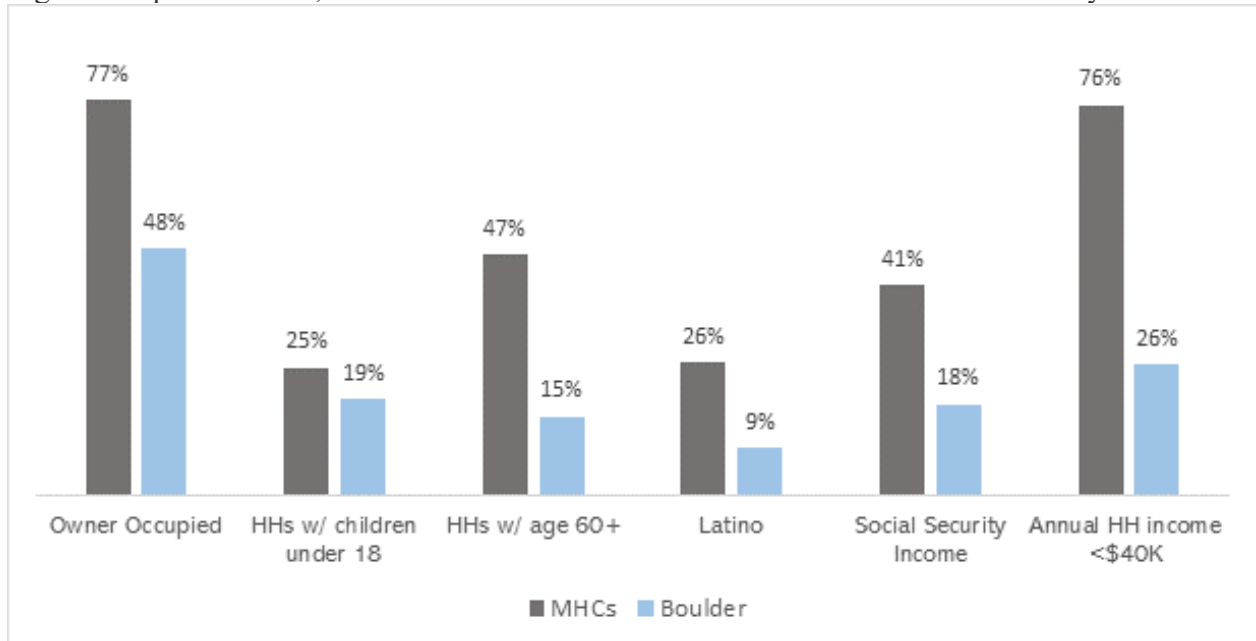
Figure 18: Financial Benefits by Age



Diverse Neighborhoods

Offering a relatively affordable homeownership opportunity, MHCs create a demographic microcosm in Boulder. To better understand the types and level of diversity supported in these communities, the City of Boulder partnered with the Boulder Affordable Housing Research Initiative (BAHRI), a CU-Boulder Outreach and Engagement project, to design a demographic survey similar to the U.S. Census but focused on Boulder’s four MHCs. In Spring 2019, BAHRI distributed the surveys, achieving a 19.8% return rate. Survey responses were approximately proportionate by community (i.e., more surveys returned from larger communities, fewer surveys contributed by smaller communities). Select findings from the BAHRI Manufactured Home Communities Survey are highlighted below demonstrating the unique opportunity and potential vulnerability in these communities.

Fig. 1 Comparison Data, Manufactured Home Communities and Boulder Community^{lii}



Comparing BAHRI survey results to 2017 ACS data for Boulder, the following observations can be made:

- Boulder’s four MHCs, which by design provide a high level of homeownership, also appear to support a far larger share of households with lower incomes compared to Boulder.
- A larger share of households responding to the BAHRI survey reported children under 18 compared to Boulder.
- Nearly half of BAHRI survey respondents reported household members age 60+, compared to less than one sixth of Boulder households.
- Nearly three times as many BAHRI survey respondents identified as Latino compared to the broader Boulder community.

Twice as many respondents to the BAHRI survey reported Social Security Income compared to Boulder’s residents.

Monthly Expenses

Monthly expenses varied significantly by household. Home rental (for non-owners) ranged from \$119 per month to \$2,000 per month. Lot rent amounts (which were consistent across home owners and renters) ranged from \$725/month to \$887/month. Individuals who rent their homes have higher monthly expenses because they pay both home and lot rent. Therefore, depending on the combined amount of home and lot rent paid, renting may not be an affordable housing option for lower income households. Monthly expenses for utilities varied significantly across participants, which illustrates significant usage differences based on personal preference and the number of individuals living within a given household. The following chart identifies utility cost ranges per month for all respondents.

Utility	Lowest Cost	Highest Cost
Electricity	\$40	\$100
Water	\$10	\$120
Phone	\$20	\$200
Internet	\$40	\$126

The vast majority of respondents (87.9%) stated that their electric/gas and water bills fluctuate by season; gas/electric mainly spiking in the winter months, and water use increases in the summer (see Figures 20 and 21).

Figure 20: Water Cost Fluctuations by Season

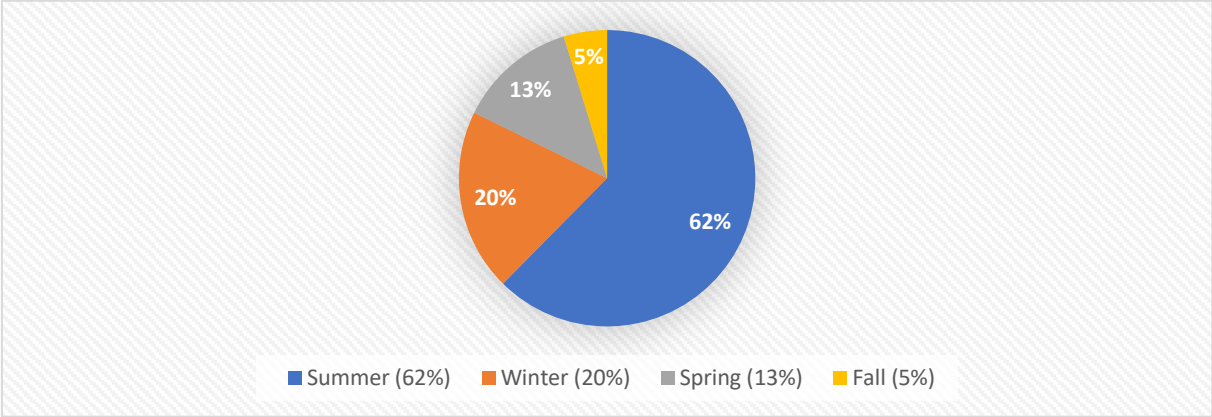
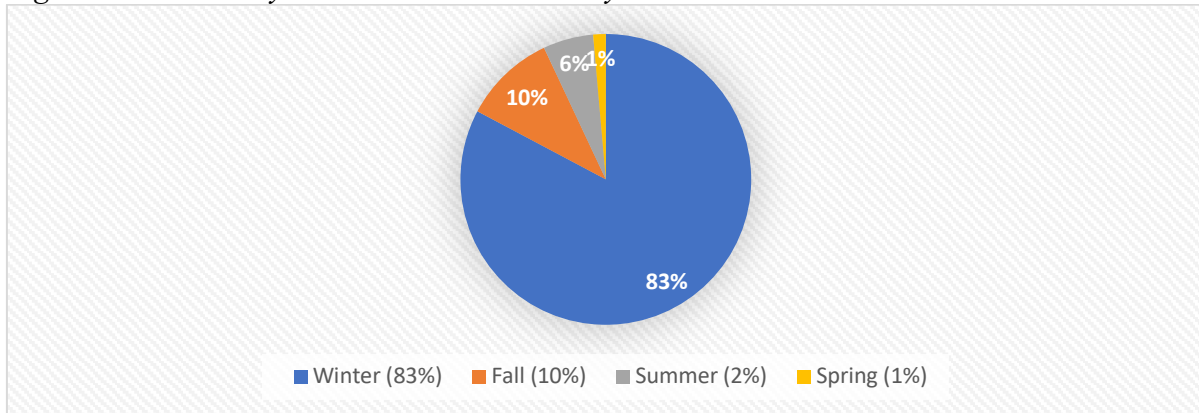


Figure 21: Electricity/Gas Cost Fluctuations by Season



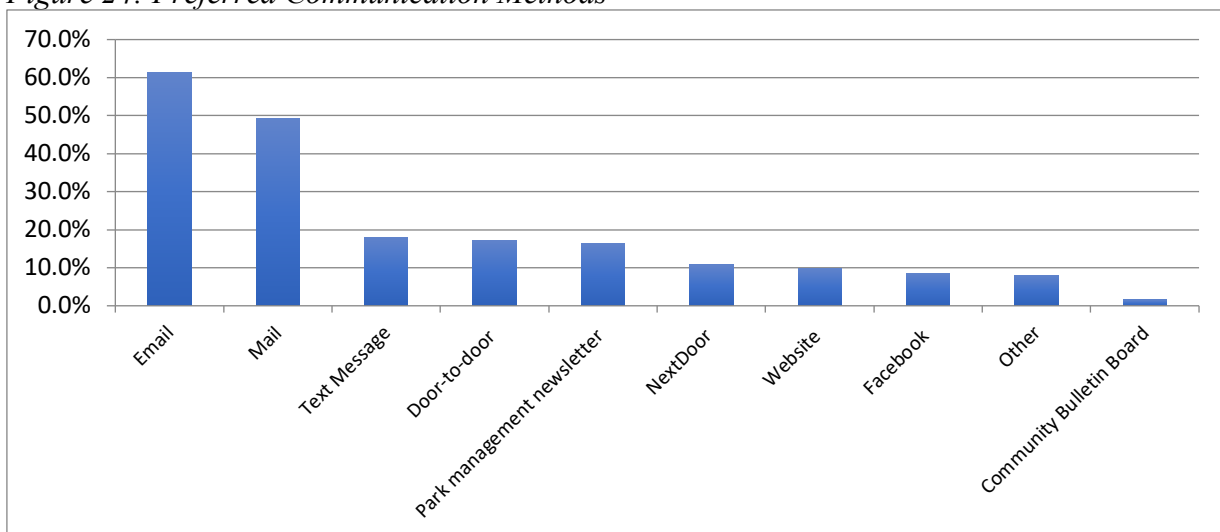
Condition of Homes

Respondents’ representations of their homes differed significantly. The condition of homes varied from new and “in good condition” to old and “in significant need of repair”. While some respondents identified their homes as new and in good condition, the majority of respondents (particularly those living in older homes) identified a wide range of home repair needs. Leaking and unstable roofs was most commonly identified followed by a need for insulation particularly around windows. Other home repair needs included: bathrooms (need for new tiles or to fix dry rot), windows (broken in some cases rotting in others), floors (in need of repair or replacement), decks or porches (in need of repair or replacement), plumbing (to improve functionality, or improve water lines). Additionally, many respondents identified the need to paint (exterior and interiors) along with repairing drywall or siding. Appliances that needed fixing or replacing included furnaces, hot water heaters, stoves/ovens, and washer/dryers.

Additional Thoughts and Conclusions

The majority of respondents identified email and postal mail as the preferred communication methods. Under 20% of respondents identified the Park Manager, Text Messages, Door-to-Door, NextDoor, Website, and Facebook as preferred communication methods. The community newsletter was the least preferred method of communication (see Figure 33).

Figure 24: Preferred Communication Methods



It is evident from these survey responses that manufactured homes are a method of affordable home ownership. As an important caveat, while manufactured home purchase costs are much lower than a conventional single-family home, there are many hidden costs that are unrelenting for many owners of manufactured homes. Based on the qualitative information provided by respondents, the majority of residents face consistent and continual repair and maintenance needs for their homes. For individuals and families living in older manufactured homes the maintenance requirements occur more often and are more expensive than repairs in newer homes. Many residents are unable to financially meet the repair demands of their homes and live in poor housing conditions for lack of other options. Older and disabled residents experience an additional burden as necessary repairs are beyond both their financial and physical abilities.

Manufactured homes provide an affordable option for aging in place, while many residents in the over 60 age categories, identified significant concerns about affording their homes on a fixed income, especially if lot rents continue to increase. Older residents who also have a person living in the home with a disability predominantly occupied the lower income categories, which identifies them as the most vulnerable group of residents within MHCs in the City of Boulder.

Several residents identified access to financial assets. The majority of those with financial assets (beyond income) were mostly vested in personal savings. Financial assets overall were minimal, even for the higher income earners. The maximum financial assets identified by respondents was just over \$100,000. Approximately 38% of respondents identified zero financial assets. Of those receiving financial benefits most receive social security, which is most likely because the majority of respondents were over 50 years of age.

In conclusion, it is clear that residents MHCs in the City of Boulder are predominantly low-income and well below the city's AMI. Manufactured home residents have minimal financial assets with a limited amount of financial benefits. The vast majority of residents' homes require continual maintenance and monthly utilities and other expenses vary based on the utility, usage amounts, and season of the year. Respondents financial concerns were mainly centered on attending to the maintenance demands of their homes and concerns about lot rent increases.