

SB 499 STAFF MEASURE SUMMARY

Senate Committee On Housing and Development

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Sub-Referral To: Joint Committee On Ways and Means

Meeting Dates: 2/12

WHAT THE MEASURE DOES:

The measure appropriates \$5 million from the General Fund to the Housing and Community Services Department for deposit into the Manufactured Home Preservation Fund, to be used for the purpose of providing loans to replace manufactured homes build before 1980 in Coos, Curry and Douglas Counties.

Fiscal impact: May have revenue impact, but no statement yet issued

Revenue impact: May have revenue impact, but no statement yet issued

ISSUES DISCUSSED:

EFFECT OF AMENDMENT:

No amendment.

BACKGROUND:

According to the Network for Oregon Affordable Housing, Manufactured Housing is the largest source of unsubsidized (naturally occurring) affordable housing in the state. According to a [2024 estimate](#), the deficit of affordable households for Oregonians who are low-income or extremely-low income is 128,000 units. For each unit of housing available that is affordable to low- and extremely-low income householders, there are 4.2 families in need.

The Manufactured Home Preservation Fund was created within Oregon Housing and Community Services (OHCS) in 2019 with the passage of House Bill 2896 to provide housing stabilization for residents in older mobile homes. It is estimated that over half of the manufactured homes in Oregon were built before 1976, the year construction standards were established, and as such it is often more economically, environmentally and energy-efficient to replace these older homes than to repair them. Manufactured homeowners are eligible for the program of forgivable, zero-interest loans if they use the home as their primary residence, if the home is currently inefficient (a majority of those built before 1995), if they make at or below 100% of Oregon's AMI, and if they reside in a park that has a written agreement with OHCS. Applicants for the program must take an approved homeownership training course, and must contribute (at minimum) 10-percent of their adjusted gross income to the project, among other requirements.