



# Desert Blooms: Nourishing Future Abundance Through Investment



## MAKING MANUFACTURED HOUSING (MH) TRAINING RESPONSIVE TO NATIVE NEEDS & OPPORTUNITIES

Advancing Manufactured Housing in Tribal Communities Through Culturally Relevant Homebuyer Education



Sponsored by:



# AGENDA

1. Introductions & Agenda Review
2. About Next Step & MH
3. Discovery Process & Findings
4. Activity: We Are A Focus Group!
5. What's Next?



# INTRODUCTIONS

- Group introductions
- Share your familiarity with manufactured housing



# ABOUT NEXT STEP & MH

## What We Mean By Manufactured Housing



# MISSION

Next Step's is putting sustainable homeownership within reach of everyone, while transforming the manufactured housing industry through consumer education, affordability and energy-efficiency.



# Characteristics of the Different Factory-Built Home Types



Industry Leading Standard



**Manufactured Home**

Off-Site Construction

HUD Federal Code

ENERGY STAR® V2

Ground Anchor or Permanent Foundation

Manufactured Housing Financing

Limited Zoning Opportunities

Appraised to MH Comps

Standard MH Features & Characteristics

Can be placed in a community or on owned land



**CrossMod™**

Off-Site Construction

HUD Federal Code

ENERGY STAR® V2

Permanent Foundation

CHOICEHome® or MH Advantage®

Moderate Zoning Opportunities

Appraised to CrossMod & Site-Built Comps

Site-Built Features & Characteristics

Must be placed on owned land



**Modular**

Off-Site Construction

International Residential Code, State & Local Codes

ENERGY STAR® V2

Permanent Foundation

Manufactured Housing or Conventional Financing

Moderate Zoning Opportunities

Appraised to MH, Modular & Site-Built Comps

Site-Built Features & Characteristics

Must be placed on owned land



**Next Step Home**

Off-Site Construction

HUD Federal Code & International Residential Code

ENERGY STAR® V3 or Zero Energy Ready\*

Title II Permanent Foundation

CHOICEHome®, MH Advantage®, or Conventional Financing

Moderate Zoning Opportunities

Appraised to MH, CrossMod, Modular, or Site-Built Comps

Site-Built Features & Characteristics

Can be placed in a community or on owned land

## MOBILE HOME

- Built prior to 1976
- Unregulated construction
- **No longer being constructed**



## MANUFACTURED HOUSING DONE RIGHT<sup>®</sup>

1. Prepared and supported homebuyers
2. ENERGY STAR<sup>®</sup> homes on permanent foundations
3. Reduced total cost of homeownership, including lower operating, maintenance and utility costs
4. Fair loans that enable families to earn wealth and preserve assets
5. “A Home is a Home” policy commitment advocating for homeowners’ rights and removal of unfair stigma and stereotypes



## THE PURPOSE

1. Develop culturally appropriate homebuyer education materials for Indian Country
2. Address common concerns regarding manufactured housing
3. Provide consumer-oriented information on today's manufactured homes
4. Increased awareness of financing products specific to Native Communities
5. Access to culturally appropriate MH resources

# THE PROBLEM

Despite enormous housing needs, current materials on MH are not available or inappropriate for Native communities.

# THE SOLUTION

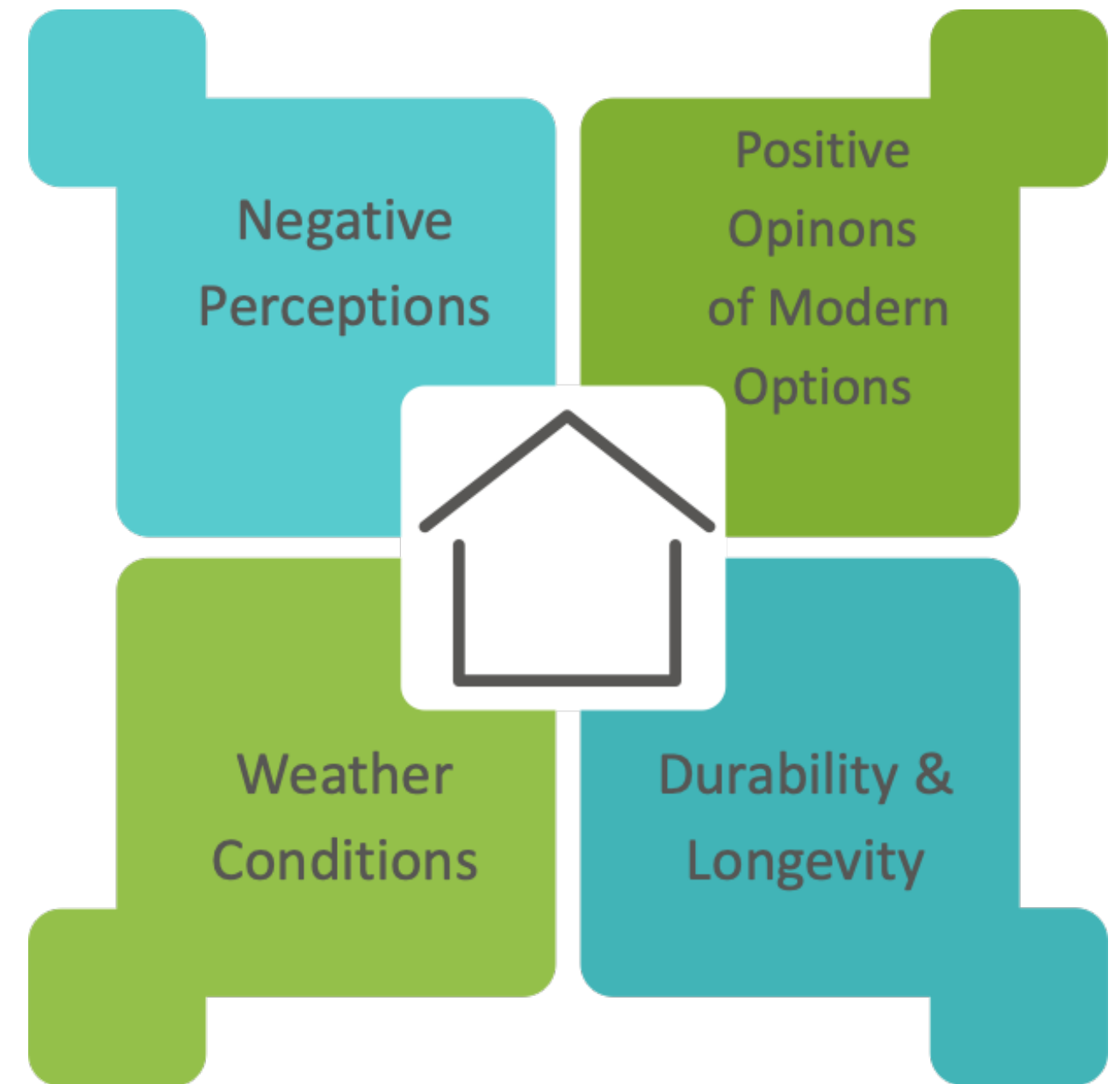
Listening for understanding to Native community's views, concerns, and motivations. Develop culturally appropriate materials in response to unique needs in Indian Country.

## DISCOVERY PROCESS

- Oweesta: Trusted Intermediary/Liaison
- Focus groups & interviews
- 36 total participants representing the Native communities
- Oweesta & Next Step analyzed information and captured key takeaways

## FINDINGS

- Great familiarity with factory-built housing due to prevalence on the reservation.
- Durability concerns



## FINDINGS ABOUT FINANCING

1. Loan products & DPA for tribal members are not available or are not well-understood
2. Lack of Awareness about Conventional Mortgage Products Now Available
3. Need to Better Understand Chattel Loans vs. Mortgage

## FINDINGS ABOUT BUYING A HOME

1. Importance of shopping for dealers/loans not well understood
2. Transportation costs from factory are a barrier
3. Lack of dealer competition
4. Distance to education/counseling provider
5. Placement and utility connections complicated on tribal land

## FINDINGS ABOUT BUYING A HOME

1. Confusion over the definition of MH
2. Lack of awareness of today's MH
3. Difficulties of acquisition on tribal land
4. Negative stigma based on run-down, older homes due to large prevalence on reservations

## EDUCATIONAL NEEDS

- Limited access to information
- Lack of resources for counselors & educators in Tribal Communities (including distance to education and counseling providers and lack of materials in current Native counseling products)
- Availability of materials/information tailored to Native community needs in real-time
- Support for buyers during placement and after occupancy via trained and informed Native housing counselors



## RECOMMENDATIONS

- Next Step and Oweesta work together to modify materials, especially the MH 101 course, to increase relevance to First Nations' needs
- Modify Native education & counseling materials to increase awareness of MH Done Right as an option
- Address tribal land and tribal loan products in the Next Step Resource Library and MH 101
- Address stigma
- Test revised materials with Native people groups
- Strengthen and expand Next Step's partnerships with Native communities

## OUR COMMITMENT

- Continue learning through focus groups and Discovery
- Modify Resources that will be accessible in Indian Country

# OUR PARTNERS



9th Annual Native CDFI



Capital Access Convening

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