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## **Affordable and Sustainable Housing in Northfield: The Next 20 Years**

### **INTRODUCTION**

#### **Affordable housing and sustainability**

Sustainability is often thought of as something that comes with a price tag. For example, there is an association between buying products that are made to be environmentally friendly and higher costs. An eco-friendly wardrobe will likely cost more due to fabric quality;<sup>1</sup> foods that are locally sourced and organic are more expensive;<sup>2</sup> Amazon Prime shipping is convenient, inexpensive, and fast compared to being subject to USPS rates and shipping time. However, this relationship is less compelling when examining affordable housing and energy efficiency.

The majority of newly built affordable housing is sustainable due to its improved energy envelope.<sup>3</sup> The sustainability of the building or unit leads to the affordability. Currently, buildings in the United States consume around 40% of the total energy used in the country.<sup>4</sup> This, of course, leads to substantial costs for both the resident or consumer and the government. Costs included are the continued and accelerated use of fossil fuels, an industry that is rapidly fueling climate change and polluting natural environments.<sup>5</sup> Further, sustainability leads to less

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<sup>1</sup> Kate Danielson, "Why Is Ethical and Sustainable Fashion So Expensive?" Published July 8, 2020. <https://ecocult.com/sustainable-ethical-fashion-expensive/>

<sup>2</sup> Food and Agriculture Organization of the United Nations. "Organic Agriculture: Why is organic food more expensive than conventional food?" Accessed February 10, 2021. <http://www.fao.org/organicag/oa-faq/oa-faq5/en/>

<sup>3</sup> Matthew Furman, "Eradicating Substandard Manufactured Homes: Replacement Programs as a Strategy," *Joint Center for Housing Studies of Harvard University*, November 2014, 1–68.

<sup>4</sup> Kevin C. Foy, "ARTICLE: Home Is Where the Health Is: The Convergence of Environmental Justice, Affordable Housing, and Green Building," n.d., 35.

<sup>5</sup> Foy.

waste, particularly through reduced use of water and energy utilities.<sup>6</sup> Other aspects of sustainability that improve affordability of homes are associated with improved air quality, ventilation, and decreased indoor CO<sub>2</sub> levels.<sup>7</sup>

Professor Kevin Foy writes that creating sustainable affordable housing is a matter of environmental justice, particularly in regard to health.<sup>8</sup> When residents are healthier, there are less expenses on emergency medical care along with decreased likelihood of chronic conditions requiring consistent treatment, such as severe asthma.<sup>9</sup>

### **Funding affordable housing: local, state, federal, and private funding**

Affordable housing can be funded from numerous sources. City, state, and national governments all have a hand in choosing when and where to fund affordable housing. There are limits to the reach of each branch of government funding, and none of them can stand alone to provide adequate affordable housing. Typically, affordable housing is affordable due to government intervention such as subsidies or housing vouchers.<sup>10</sup>

#### *Local funding*

A 2019 review of New York City's investment in preserving and developing 490,000 affordable housing units concludes that despite billions of dollars being flooded into this program, the issue is too large to be solved by the city government alone.<sup>11</sup> While New York

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<sup>6</sup> Eugenie L. Birch and Susan M. Wachter, eds., "Chapter 6. Greener Homes, Greener Cities: Expanding Affordable Housing and Strengthening Cities Through Sustainable Residential Development," in *Growing Greener Cities* (University of Pennsylvania Press, 2008), 106–24, <https://doi.org/10.9783/9780812204094.106>.

<sup>7</sup> Jill Breyse et al., "Health Outcomes and Green Renovation of Affordable Housing," *Public Health Reports* 126, no. 1\_suppl (May 2011): 64–75, <https://doi.org/10.1177/00333549111260S110>.

<sup>8</sup> Foy, "ARTICLE: Home Is Where the Health Is: The Convergence of Environmental Justice, Affordable Housing, and Green Building."

<sup>9</sup> Breyse et al., "Health Outcomes and Green Renovation of Affordable Housing."

<sup>10</sup> Foy, "ARTICLE: Home Is Where the Health Is: The Convergence of Environmental Justice, Affordable Housing, and Green Building."

<sup>11</sup> Alex Schwartz, "New York City's Affordable Housing Plans and the Limits of Local Initiative."

City is unique in its size (both physically and the size of its tax base) there are lessons that can be learned and extrapolated from this study. Most importantly, the author concludes that local funding and local government can only advance an affordable housing project so far; over 30 years and \$17.5 billion were invested in New York City, and it was still inadequate due to lack of federal and state support.<sup>12</sup> As seen in this example, cities can get pretty far in creating affordable housing if there is enough consensus and enough money. However, a huge limiting factor is the state government. The relationship between local and state government is essential in promoting and sustaining any meaningful policy on affordable housing.

### *Collaboration*

Most scholars and government officials agree that a certain amount of harmony is necessary between local, state, and federal government in order to advance and plan for affordable and sustainable housing. In a phone interview with Professor Jerry Anthony from the University of Iowa's School of Planning and Public Affairs, Anthony explained that while having funding from solely a state or local level is good, it is insufficient to actually address all of the issues with housing in the area. Political will is hardly ever unified within a state or even a city. Anthony explained the difficulties of legislating and creating public consensus based on perceived duties to those in one's community: "Appealing to people's conscience that you should do something good for poor people...that argument has gotten zero traction. We have to position affordable housing as something that's needed for the economic fortunes of the city, or the county, or the state...Once we emphasize the economic aspect of housing, people would line up to support it."<sup>13</sup> This raises the question of what economic aspect of affordable housing needs to be emphasized to garner proper support and adequate funding in Northfield?

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<sup>12</sup> Schwartz, "NYC Housing Plans."

<sup>13</sup> Jerry Anthony, Affordable Housing in Iowa and Minnesota, Phone Interview, February 10, 2021.

## Rice County context

This report seeks to propose possible pathways toward affordable and sustainable housing in Northfield over the next 20 years. However, it is still essential to consider the regional context through the entirety of Rice County to better understand affordable housing in Northfield. Rice County contains the cities of Dennison, Dundas, Faribault, Lonsdale, Morristown, Nerstrand, and Northfield. Northfield is the most expensive city to live in in Rice County and the third most expensive in the entire state of Minnesota.<sup>14</sup> Affordable housing in Rice County is lacking. The average rent in the county is \$760 per month. According to the Rural Data Portal, 27.2% percent of occupied units in Rice County are classified as “inadequate housing.” This makes up a total of 6,164 units. Additionally, 45.4% of renter occupied units (6,180 units) are cost-burdened, meaning that monthly rent is greater than 30% of the household income.<sup>15</sup>

The regional context is important to consider for the future of affordable and sustainable housing in Northfield. While the "region" is not necessarily only Rice County, the county publishes more detailed and relevant data on housing than other areas, such as the whole region of Southeastern Minnesota.<sup>16</sup> Regional planning can take numerous shapes. For example, regional agencies can act in "support roles," where they can function as "conveners, bringing people together from not only the many local governments that make up the region, but also from the private sector, including major employers, institutions and nonprofit organizations within the region that are concerned with affordable housing issues from a variety of

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<sup>14</sup> “Hillcrest Village: An Accessible, Sustainable Housing Community” (Northfield Community Action Center, 2020).

<sup>15</sup> Rural Data Portal, *Cost-Burdened Households (Renter and Owner Occupied Units)*, ACS 2012-16 Housing Data, <http://www.ruraldataportal.org/search.aspx>.

<sup>16</sup> “Meeting Housing & Redevelopment Authority Needs - SEMMCHRA,” May 22, 2019, <https://www.semmchra.org/>.

perspectives.”<sup>17</sup> This observation from Alan Mallach emphasizes the way that Rice County could take a less hands-on approach if the resources and support to be fully involved are not present. If Rice County were to make a significant effort to connect resources, residents, and collect and publish data, then regional housing solutions could become much more feasible.

## **AFFORDABLE HOUSING IN NORTHFIELD**

### **Northfield Housing, Income, Poverty, and Demographics**

Data from the American Community Survey (ACS) provides information about current median rent, demographics, rates of poverty, and quality of housing in Northfield. These data must be established before preceding any recommendations for the city, as the established socioeconomic context is integral to understanding areas of concern for Northfield. In 2019, the median monthly housing cost (including mortgage payments or rent) was \$961. Additionally, 24.7% of respondents had an annual household income below \$35,000. Across all household incomes, 26.4% of survey respondents are cost-burdened by their monthly housing cost, meaning that about 1/4th of Northfield residents spend 30% or more of their income on monthly housing cost. Further, approximately 79.4% of individuals with a household income less than \$20,000 are cost-burdened. As for housing characteristics, almost all housing in Northfield are single family homes (54.1%) or apartment buildings with 10 or more units. However, affordable housing is less likely to be in the form of single family homes despite the demonstrated need and interest in family units.

### **Previous Northfield studies and recommendations**

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<sup>17</sup> Alan Mallach, “But Where Will People Live? Regional Planning and Affordable Housing,” in *Regional Planning for a Sustainable America: How Creative Programs Are Promoting Prosperity and Saving the Environment*, by Carleton K. Montgomery (Rutgers University Press, 2011), <https://doi.org/10.2307/j.ctt5hj9n5>.

A study on Northfield Housing was conducted in July 2012 by Community Partners Research in Faribault, MN.<sup>18</sup> This study was conducted at the request of the Rice County Housing and Redevelopment Authority in order to evaluate the state of housing at the time in the county. While both the city and the county have undergone changes over the past nine years, findings from this study are still relevant and the recommendations made in the report can be evaluated.

*Recommendation: grants and nonprofit support*

One recommendation made in the report was to “continue [Northfield’s] cooperation with housing agencies and non-profit organizations that help to produce housing for lower income ownership.”<sup>19</sup> The report cites Habitat for Humanity, Three Rivers Community Action, and the Sentence to Serve Program. Currently, Northfield’s Housing and Redevelopment Authority (HRA) is partnered with Dakota County Community Development Authority, USDA programs, MN Housing Finance Agency, MN Housing Partnership, Greater MN Housing Fund, Rice County HRA and Three Rivers Community Action. One main source of funding for affordable housing through the HRA is a Community Development Block Grant (CDBG) which is spent on manufactured home rehabilitation, MH down payment assistance, and MH home clearance and demolition.<sup>20</sup>

*Recommendation: Housing rehabilitation*

The 2012 report also points out that there is great potential for affordable housing in rehabilitating dilapidated housing units. Since there is not much open, empty residential space

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<sup>18</sup> Community Partners Research, “City of Northfield Housing Survey,” in *Rice County Housing Survey*, (Faribault, 2012), 1-120.

<sup>19</sup> “City of Northfield Housing Survey,” 106.

<sup>20</sup> Northfield HRA, “HRA to Consider a Modification to a Current CDBG Program: Legislation Details (With Text),” February 23, 2021.

for a conveniently located, affordable, new housing development, it is advisable that older spaces are renovated into new affordable units. In addition to saving costs, rehabilitating existing units is easier to get approved in terms of zoning, since the land is presumably already residential.

### **Innovative examples of affordable housing**

As housing costs continue to rise, there is much interest in innovative solutions for affordable and sustainable housing. To find examples of sustainable housing that could be possible in Northfield, I looked at three examples from the Rural Voices magazine from the Housing Assistance Council (HAC). The HAC specializes in affordable housing in rural areas. This issue of the magazine (Winter 2016-17) highlighted five rural towns in the United States and examined the ways that affordable and sustainable housing has been successfully adopted.<sup>21</sup>

#### *Tiny homes*

The first example from Rural Voices is an initiative in Hale County, Alabama for the creation of “tiny homes” with help from Auburn University’s Rural Studio.<sup>22</sup> Rural Studio has an initiative called “20k houses,” which is described as houses that will cost a total of \$20,000 to build, accounting for cost of materials and labor. This program has garnered media praise and skepticism, with some onlookers observing that Rural Studio has not yet achieved the goal of building a home that only costs \$20,000. While tiny homes are not the right solution for Northfield, the relationship between Hale County and Auburn University is worth looking into. Colleges and universities have the resources to have students work on innovative projects that will likely garner a lot of attention. Since affordable housing is needed in Northfield, the city could form a partnership with the University of Minnesota, for example. A university partnership

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<sup>21</sup> Pam Door, “Small Size, Big Results: Tiny Houses in Hale County, Alabama.” *Rural Voices*, Winter 2016-17. <http://www.ruralhome.org/sct-information/rural-voices/1416-rvwinter201617>.

<sup>22</sup> Rural Studios, “Frequently Asked Questions,” Accessed February 8, 2021. <http://ruralstudio.org/about/faqs/>

could engage undergraduate and graduate students in Minnesota who study architecture, design, and engineering. A relationship like this would be beneficial to all parties; Northfield can develop affordable housing and possibly spark interest in visiting and/or moving to the city. The university could benefit from having a hands-on architecture experience for their students that could serve as professional development. Moving beyond university, students may be more inclined to continue exploring and implementing affordable and sustainable housing.

## **MANUFACTURED HOMES**

As previously mentioned, manufactured homes are also known as “mobile homes.” Stacey Epperson, founder and President of Next Step, a nonprofit dedicated toward creating affordable housing from manufactured homes, writes in *Rural Voices* that manufactured homes are one of the best ways to achieve both environmental sustainability and long-term affordable housing.<sup>23</sup> Epperson explains that manufactured housing is attached to much stigma due to the associations with dingy and run-down “trailer parks.” Matthew Furman similarly writes that “Manufactured housing is perhaps the most maligned form of shelter in the United States...Residents of manufactured housing are derided as 'trailer trash' in popular culture.”<sup>24</sup> Further, author Paul Boudreaux comments on the persistence of bias toward MH park residents, writing that “While it’s no longer acceptable in public circles to stereotypes immigrants or racial minorities, it is still commonplace for comfortable suburbanites to snicker at people who live in mobile homes.”<sup>25</sup> Epperson, Furman, and Boudreaux each emphasize that the specific image evoked by the term “mobile home” or “manufactured housing” is often completely incorrect,

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<sup>23</sup> Stacey Epperson, “Factory-Built Housing as an Affordable Housing Solution,” 17.

<sup>24</sup> Furman, “Eradicating Substandard Manufactured Homes: Replacement Programs as a Strategy.”

<sup>25</sup> Boudreaux, Paul, *The Housing Bias : Rethinking Land Use Laws for a Diverse New America*, 1st edition, New York: Palgrave Macmillan, 2011, 137.



leading to struggles to have an inclusive community and a lack of policies protecting MH residents.

### **What is manufactured housing?**

The definition of manufactured housing is a home built in a factory on a chassis (load-bearing framework with wheels attached) and then transported to a plot of land. Despite the common term of "mobile home," manufactured homes often are not moved after the first time. If a home were to be moved, costs could be upwards of \$10,000. Manufactured housing represents the largest source of unsubsidized affordable housing in the United States. In the US, there is need for subsidized housing; this is a need which, for the most part, cannot be met adequately with current public housing. Due to this imbalance, manufactured homes arise as the most affordable option within the private market.<sup>26</sup> One of the most important factors to note is that while a manufactured home can be bought outright and owned by an individual, it is common that any MH in a park will rent the land that the unit occupies.<sup>27</sup>

Generally, manufactured housing is occupied by lower-income individuals and families. Although MH is perceived to be predominantly located in rural areas, around 46% of MH units are in metropolitan regions.<sup>28</sup>

### **Why pursue and develop manufactured housing?**

#### *Affordability*

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<sup>26</sup> Sheelah Kolhatkar, "What Happens When Investment Firms Acquire Trailer Parks," *The New Yorker*, accessed March 12, 2021, <https://www.newyorker.com/magazine/2021/03/15/what-happens-when-investment-firms-acquire-trailer-parks>.

<sup>27</sup> Noah J. Durst and Esther Sullivan, "The Contribution of Manufactured Housing to Affordable Housing in the United States: Assessing Variation Among Manufactured Housing Tenures and Community Types," *Housing Policy Debate* 29, no. 6 (November 2, 2019): 880–98, <https://doi.org/10.1080/10511482.2019.1605534>.

<sup>28</sup> Durst and Sullivan.

Manufactured homes are popular in America due to their affordability. Manufacturers explain that the low cost of a manufactured home is due to the factory building process--since manufacturers can buy materials in bulk and negotiate with suppliers, the final cost ends up being less expensive than a site-built home.<sup>29</sup> Other affordability factors are the streamlined construction process, standardized cost of production and labor, and efficiency in the building of the home. A number of manufacturers also state that they use environmentally friendly materials that are safe for the home; however, studies have found that the industry's use of building materials such as plywood and particleboard necessitates greater concentrations of chemicals like formaldehyde to be within HUD insulation requirements.<sup>30</sup> Whether the building materials are hazardous or not, a manufactured home will ultimately be much more affordable than a site-built home. In 2014, a new site-built home would cost on average \$269,000 and a new manufactured singlewide home would cost \$42,900 (neither including the cost of the land).<sup>31</sup>

More recent analyses find that conventional renters, on average, pay around \$1,000 per month whereas mobile home renters pay around \$700 per month.<sup>32</sup> Further, in the case that the MH owner also owns the plot of land that the unit is on, monthly expense averages \$530.<sup>33</sup>

### *Sustainability*

Similar to other forms of sustainable and affordable housing, the sustainability of a manufactured home is mostly a result of improved energy efficiency.<sup>34</sup> With improved insulation, water systems, and ventilation, utility bills can be reduced drastically along with the

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<sup>29</sup> Durst and Sullivan.

<sup>30</sup> Sonya Salamon and Katherine MacTavish, "THE MOBILE HOME INDUSTRIAL COMPLEX," in *Singlewide* (Cornell University Press, 2017), 31, <https://www.jstor.org/stable/10.7591/j.ctt1vjqq61.4>.

<sup>31</sup> Furman, "Eradicating Substandard Manufactured Homes: Replacement Programs as a Strategy."

<sup>32</sup> Durst and Sullivan, "The Contribution of Manufactured Housing to Affordable Housing in the United States."

<sup>33</sup> Durst and Sullivan.

<sup>34</sup> Furman, "Eradicating Substandard Manufactured Homes: Replacement Programs as a Strategy."

environmental impact of the home. For a manufactured home, energy efficiency is increased by the process of production in a factory; in the factory setting, there are more safeguards and planning measures in place to ensure a uniform and tight building envelope compared to a site-built home.<sup>35, 36</sup> While not necessarily practical for homes in Minnesota or for many low-income homes, there are other options to further increase sustainability in a manufactured home, such as retrofitting solar panels or the use of a composting toilet.

### **Manufactured Housing in Northfield: Viking Terrace and Florella's**

Around 6% of homes in Northfield are manufactured homes, most of which are located in Viking Terrace and Florella's. Manufactured homes are imbued with stigma; the terms “mobile homes” and “trailer parks” are the commonly used terms to refer to manufactured home communities. Mobile homes and manufactured housing will be discussed in further detail in the section “Innovative examples of affordable housing.” demographics which also carry prejudiced negative perceptions. Due to these stereotypes and stigma, mobile homes are seen as undesirable and, generally, receive push back from NIMBY folks. The physical separation of Viking Terrace and Florella's from the rest of the Northfield community continue to perpetuate stigma and stereotypes. The vast majority of residents are low-income and Latinx, identities that are already in the minority in Northfield.

While there are cost-burdened households in each income bracket, these data demonstrate clearly that moderate to low-income individuals are disproportionately burdened by the cost of housing. As such, there is demonstrated need for affordable moderate to low-income housing in Northfield. In Northfield, manufactured housing consists mostly of singlewide homes in Viking

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<sup>35</sup> Furman.

<sup>36</sup> Steven Nabinger and Andrew Persily, “Impacts of Airtightening Retrofits on Ventilation Rates and Energy Consumption in a Manufactured Home,” *Energy and Buildings* 43, no. 11 (November 2011): 3059–67, <https://doi.org/10.1016/j.enbuild.2011.07.027>.

Terrace and Florella's Park, both adjacent to Highway 3. Viking Terrace has many more units than Florella's, most of which are also in better condition. Florella's has fewer units, some of which have been recently acquired and demolished by the city.

### **Affordable housing funding in Northfield**

The Northfield Housing and Redevelopment Authority receives an annual Community Block Development Grant (CDBG) from Dakota County Community Action Agency, usually amounting to around \$61,000. As of 2021, it appears that there are few people applying for the programs funded by CBDGs, and that, perhaps, the current funding isn't being taken fully advantage of. An HRA agenda note from February 23, 2021 noted that there were \$21,453 remaining from the FY2017 CDBG that had yet to be spent.<sup>37</sup> The funds are specifically for Residential Rehab and Down Payment Assistance for income qualifying households. This grant money expires June 30, 2021, and the HRA was encouraged to act quickly to use the funds. While grants have specific requirements that may be limiting the use of these funds, this example shows the need to improve communication about these opportunities to Northfield residents so as to provide the greatest relief to the most people in the community.

### **Manufactured housing challenges**

#### ***Lack of research and data***

Despite the abundance of manufactured homes in America, there is little interest to conduct widespread studies and collect detailed data about MH. As of 2019, there were around 18 million people living in manufactured homes.<sup>38</sup> Although there is scholarship dedicated

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<sup>37</sup> {Citation}

<sup>38</sup> Durst and Sullivan, "The Contribution of Manufactured Housing to Affordable Housing in the United States."

towards manufactured housing, the majority of data and research can only address broad aspects of MH due to lack of accessible data.

### ***Mobile Home Industrial Complex and LLC Landlords***

Manufactured homes are the largest source of unsubsidized housing in the United States and are concentrated in rural areas. The fact that these homes are unsubsidized has led to The “Mobile Home Industrial Complex” (MHIC) is a term coined by Sonya Salamon and Kather MacTavish in their book, *Singlewide*. This term isn’t widely used but it effectively describes the predatory nature of many people involved in the manufactured housing industry. Since MHs are part of the private market, there are certain protections not afforded to tenants compared to typical public housing. In particular, manufactured homes are not considered to be homes or residences under the law. Rather, they are viewed as private property.

More specifically, the MHIC often takes shape in “LLC landlords,”<sup>39</sup> landlords who use LLCs to shield themselves financially from responsibility to tenants. On March 8, 2021 the New Yorker magazine published an article titled, “What Happens When Investment Firms Acquire Trailer Parks” by Sheelah Kolhatkar. This article focuses on a manufactured home park in Iowa where the lot had recently been acquired by an LLC, RV Horizons. Kolhatkar writes that investment firms view MH parks “as reliable sources of passive income—assets that generate steady returns and require little effort to maintain.”<sup>40</sup> As previously noted, most units at Florella's Mobile Home Park are currently under the ownership of Riverside Northfield LLC. Although there is little information currently available that can predict the future intentions of the owners

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<sup>39</sup> James Horner, “Code Dodgers: Landlord Use of LLCs and Housing Code Enforcement,” *POLICY REVIEW*, 2019, 35.

<sup>40</sup> Kolhatkar, “What Happens When Investment Firms Acquire Trailer Parks.”

of Riverside Northfield, LLC, the possibility should be considered that residents at Florella's could experience rent hikes.

### ***Ensuring housing stability for Northfield tenants***

In Northfield, it is essential that the city makes a good faith effort to protect residents from the main threats within the MHIC. While there are certain aspects that local governments would have difficulty regulating such as manufacturing monopolies and keeping mobile home financiers in check, here are options to ensure that residents of Viking Terrace and Florella's are not threatened by eviction and can have their rent stabilized. As previously discussed, most manufactured homeowners own the physical home, but not the land it is on. The land is often rented monthly, and it can be expensive to attempt to buy a plot outright from the landlord. Since the vast majority of people buying and renting manufactured homes are low-income and make a significant investment in their home, threats of eviction are threats of homelessness. One measure taken to prevent evictions is the transition to a Renter Owned Community (ROC), commonly referred to as "co-ops."<sup>41</sup> This ROC option would be a good fit for Northfield. Tenants of Viking Terrace and Florella's know their wants and needs better than anyone from outside of the community. Within manufactured home parks where co-ops have been established, there is an increase in community cohesiveness. With this option, residents will have the ability to both voice and address their concerns in an environment where they are more likely to be heard. Establishment of a co-op would involve the current landlords of Viking Terrace (Debra and Francis Haan) and Florella's (Colin and Max Zweber) selling the land parcel to the residents. This can be financed through an initial pooling of funds by residents, followed by a low-interest loan. These transitions can be supported by non-profits such as ROC USA There are currently 10

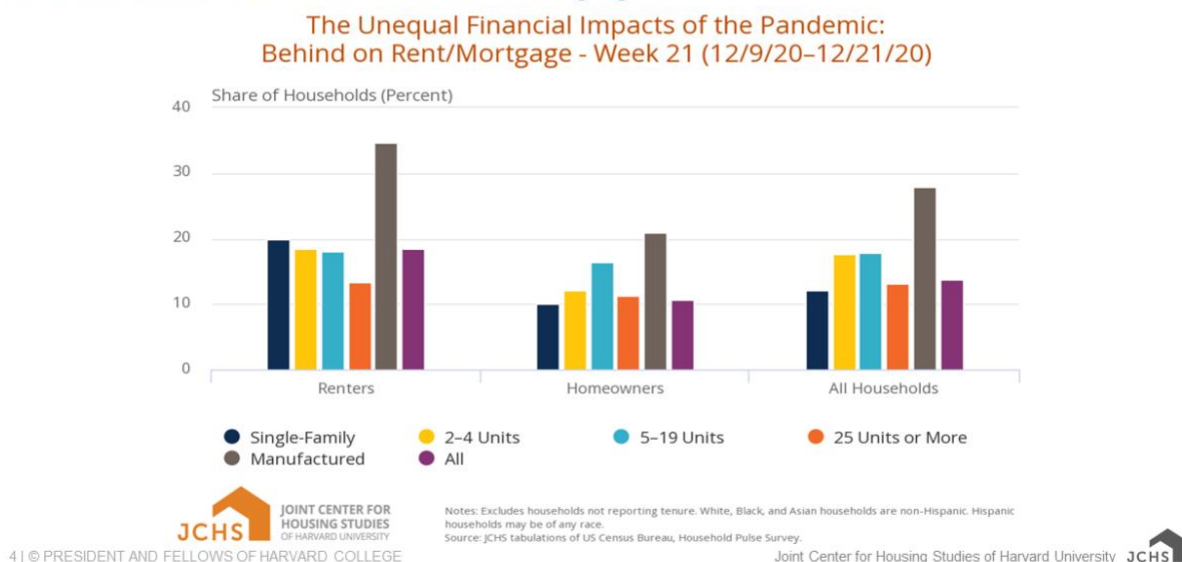
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<sup>41</sup> "What Is a ROC? How Is It Different?," *ROC USA®* (blog), accessed March 12, 2021, <https://rocusa.org/whats-a-roc/what-is-a-roc-how-is-it-different/>.

ROC in Minnesota, the nearest being Sunrise Villa in Cannon Falls which is assisted by Northcountry Cooperative Foundation (NCF), a non-profit in Minneapolis. Finally, the Governor's Task Force on Housing 2018 report supported and recommended ROCs for manufactured home communities, indicating state support for the initiative.<sup>42</sup>

Due to COVID, there has been an increase in tenants being behind on rents and mortgages. People living in manufactured homes were more likely to be experiencing difficulty making rent payments than any other type of household (see Fig. 1).<sup>43</sup>

**Figure 4: Households Living in Manufactured Housing Were Most Likely to Be Behind on Their Rent or Mortgage**



*Figure 1.* Manufactured housing tenants disproportionately experiencing negative financial impacts due to COVID-19. Graphic courtesy of the 2020 report, "The State of the Nation's Housing" from the Joint Center for Housing Studies at Harvard University.

Further, despite moratoriums on evictions during the pandemic, some park owners (particularly investment firms) have continued to issue eviction notices.<sup>44</sup> As the pandemic continues to take

<sup>42</sup> "More Places to Call Home: Investing in Minnesota's Future. Report of The Governor's Task Force on Housing, August 2018." (The Governor's Task Force on Housing, August 2018).

<sup>43</sup> "The State of the Nation's Housing 2020," The State of the Nation's Housing (Joint Center for Housing Studies of Harvard University, 2020), [www.jchs.harvard.edu](http://www.jchs.harvard.edu).

<sup>44</sup> Kolhatkar, "What Happens When Investment Firms Acquire Trailer Parks."

its toll on communities, it is important to support residents and limit any increases in rent and evictions. A ROC offers the opportunity to ensure greater stability in Northfield.

It is also important to acknowledge the inherent segregation between the manufactured home parks and the nearby downtown area of Northfield. In Viking Terrace and Florella's, the vast majority of residents are low-income and Latinx, while downtown Northfield is predominantly white and wealthy. Previously discussed stigma is associated with the manufactured home parks as evidenced by prejudiced journalism in Northfield.<sup>45</sup> Current living conditions in the parks are not sustainable, comfortable, or equitable for many tenants.

## **THE PATH FORWARD: REINVESTING IN MH COMMUNITIES**

### **Updating and replacing MH**

In December 2019, KYMN reported that demolition of 8 manufactured home units at Florella's was to take place in Winter 2020. The owners of Florella's, Riverside Northfield LLC (brothers Colin and Max Zweber), scheduled this demolition as a first step to "make needed repairs and updates to maintain the park for continued use as affordable housing."<sup>46</sup> Riverside Northfield LLC was awarded CDBG funding of \$45,000 by the Housing and Redevelopment Authority to remove the first 8 units in Winter 2020 and 5 more in Summer 2020. As part of the proposal, Riverside Northfield LLC included a survey of the homes in Florella's providing information on the ages and conditions of the homes. Most notably, all but one of the 8 dilapidated units were constructed from 1960-1973, before the introduction of the HUD code in 1976.<sup>47</sup> Pre-HUD code homes are particularly vulnerable to wind damage and fires, which are

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<sup>45</sup> That slumlord article.

<sup>46</sup> "NPD Alerts Community on Car Part Thefts; All the Board Aren't on Board for NHS Late Start; Working to Remove Blight at Florella's with Help of HRA Grant \$," KYMN Radio · Northfield, MN · AM 1080 & FM 95.1, December 18, 2019, <https://kymnradio.net/2019/12/18/85732/>.

<sup>47</sup> Northfield HRA, "Florella's Manufactured Home Park Abandoned Coach Removal: Legislation Details- 19-1243," n.d., 3, <https://northfield.legistar.com/LegislationDetail.aspx?ID=4281912&GUID=72B9A56E-DFE7-4B44-8503-92FEF91C49F9>.



often deadly.<sup>48</sup> As indicated by the condition and age of the homes demolished at Florella's, there are manufactured homes in this community that are inadequate and dangerous to live in, particularly the homes that were built and purchased before 1976.

Further, many of the newer units in both Viking Terrace and Florella's are in desperate need of repairs.<sup>49</sup> Sustainability-wise, many of these homes have issues with winterization, leading to an increase in energy use, heating bills, and water bills as the water must be constantly running so the pipes don't freeze.<sup>50</sup> A 2011 study on retrofitting a MH to improve ventilation found that by increasing the building envelope of the home by 18% and reducing duct leakage by 80%, there was a 10% reduction in energy consumption.<sup>51</sup> This study did not focus on improvements for heating and cooling, only infiltration, so the results are promising were the retrofits to be continued.

Currently, there are many homes in Viking Terrace and Florella's that are in need of retrofitting but are otherwise good units. Retrofitting is a more sustainable option compared to the time, money, and building materials required for fully replacing a unit. Additionally, preserving existing housing is a goal in the Governor's Task Force on Housing 2018 report.<sup>52</sup> This report emphasizes that manufactured home communities are permanent and require investment and adequate attention. This report writes that "keeping homes in good repair requires ongoing investment."<sup>53</sup> While some may feel cautious about investing in MHCs, it is essential that this investment takes place in order to adequately care for Northfield residents.

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<sup>48</sup> Sonya Salamon and Katherine MacTavish, "THE MOBILE HOME INDUSTRIAL COMPLEX," in *Singlewide* (Cornell University Press, 2017), 31, <https://www.jstor.org/stable/10.7591/j.ctt1vjqq61.4>.

<sup>49</sup> "Home Energy – Growing Up Healthy," accessed March 13, 2021, <https://growinguphealthy.org/home-energy/>.

<sup>50</sup> "Home Energy – Growing Up Healthy."

<sup>51</sup> Nabinger and Persily, "Impacts of Airtightening Retrofits on Ventilation Rates and Energy Consumption in a Manufactured Home."

<sup>52</sup> "Report of The Governor's Task Force on Housing, August 2018."

<sup>53</sup> "Report of The Governor's Task Force on Housing, August 2018."

## **20 year timeline**

The following 20 year timeline is not concrete and would likely be subject to many adjustments were the city to take on the project. A visual of this timeline follows the written description. In an effort to be brief and avoid repetition, only a few of the goals on the timeline will be discussed in detail. Importantly, the ROC initiative is not included on the timeline, since it is entirely dependent on interest from residents in Viking Terrace and Florella's. If the residents were interested in pursuing this path, initial evaluations and conversations would likely take place during the first stage and hopefully funds could be raised by the second stage in order to transition ownership of the park.

### **Laying the foundation: 2021-2026**

This first stage is estimated to take around 5 years. Within this stage, the main steps are facilitating community conversations, identifying funding sources, conducting an updated housing survey with a focus on Viking Terrace and Florella's, partnerships with colleges and universities, and the identification of eligible units for retrofitting.

As previously discussed, perception of manufactured homes and MH residents is prejudiced and outdated. Since manufactured housing already exists in Northfield, these conversations would be focused on challenging current biases and identifying how these perceptions are manifested in local governance. It is important to emphasize throughout this first stage that manufactured homes are not temporary nor do they represent a transient population. Residents of Viking Terrace and Florella's are part of the Northfield community, and should be treated as such. Additionally, manufactured housing is also often perceived as an intermediate step towards obtaining a site-built home. These perceptions limit the possibilities to build stronger and more cohesive community in Northfield. An updated housing survey would ideally

focus on the current MH communities in Northfield. More data on MH and the needs of the community can ensure that the most pressing concerns are adequately met by the city.

### **Concrete action steps: 2026-2033 and implementation and adjustments: 2028-2041**

The second stage sets into motion the programs and plans discussed in stage one, while using the foundation to enact change efficiently. With the commencement of university programs, there will likely be changes in direction of some of the previous initiatives and new ones introduced, so there can be some variation expected here. This final stage is the most flexible since it is reliant on the timing and success of previous stages. By this time, most of the programs established in previous stages would be continuously updating and changing as needed. Hopefully, this would be the stage in which residents could move into new manufactured homes along with others receiving retrofitting as needed.

## **CONCLUSION**

Author Paul Boudreaux writes in his book, *The Housing Bias*, that his vision for the future of MH in the United States would involve changes in perception of MH by developers and community members alike. He writes that,

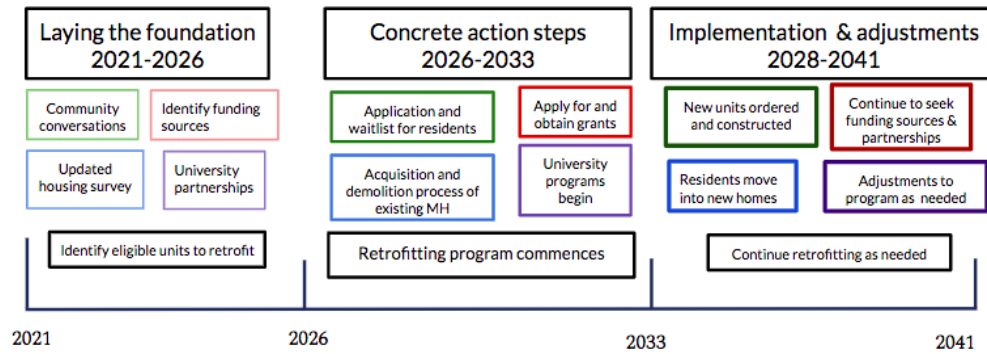
“To meet the needs of modestly paid retail workers and part-time employees who make up an increasingly large share of the local workforce, a developer might be spurred to build a neighborhood of manufactured homes. These mobile homes would no longer be segregated by law to euphemistically named “parks” stuck in tiny corners of the region. Rather, the mobile home is treated by market forces as what it is--a decent type of housing that responds to the American desire for privacy and a spot of green, at a low cost.”<sup>54</sup>

Boudreaux encourages people to see MH for its benefits and the potential, with better legislation, to create sustainable, affordable, and comfortable communities for people who are interested in less expensive housing. For Northfield, the infrastructure to support manufactured housing

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<sup>54</sup> Boudreaux, Paul, *The Housing Bias : Rethinking Land Use Laws for a Diverse New America*, 2011.

already exists. The steps toward creating a more sustainable and affordable community are within reach, but this goal must be prioritized in order to see any change in Northfield's affordable housing and sustainability efforts.



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