

EVALUATION REPORT

**Achieving the American Dream:
Evaluation of State-Level Policies to
Improve Housing Security Among
Low-Income Families and Help Mobile
Home Communities Succeed**

Table of Contents

Page

Executive Summary

Introduction

- Housing and Health Statement
- The Issue: Housing Crisis and Mobile Home Park Communities
- The Solution: Colorado Statewide Policies to Provide Protections for Mobile Home Park Residents

Approach

- Community-Engaged Approach: Uplifting Community Voice
- What we did (Approach to Assess Policy Implementation)

Findings: Implementation of Colorado Mobile Home Park Policies - A local community perspective

- Establishing Statewide Systems to Enforce Regulations
 - o Theme: Policy implementation takes time
 - o Theme: Resources are essential
- Prevent Wrongful Evictions, Termination of Leases, and Retaliation.
 - o Theme. Mobile home park residents live in fear
 - o Theme. “This is the only location where I can afford to live in this region”
- Equitable and Fair Park Administration and Rules to Protect Mobile Home Park Residents.
 - o Theme. Park maintenance and conditions vary.
- Opportunity to Purchase the Mobile Home Parks.
 - o Theme. Getting residents involved is challenging.
 - o Theme: Policy language is confusing and has loopholes.
- External Factors / Community Organizing
 - o Theme: Local level education / partnering helps

Lessons Learned, Key Take Aways, & Emerging Updates

Appendix

Contributors & Acknowledgements

This evaluation report was produced by the Partners in Evaluation and Research Center at the Kaiser Permanente Colorado (KPCO) Institute for Health Research (IHR). The Partners in Evaluation and Research (PIER) Center's mission is to implement collaborative and meaningful evaluation and research by designing projects that answer relevant questions; providing results that help organizations learn and take action; building the internal capacity of organizations to conduct evaluation. For questions, please contact Dr. Morgan Clennin (morgan.n.clennin@kp.org).

PiER Center Project Team

Morgan Clennin, PhD, MPH (co-PI)

Cheryl Kelly, PhD, MS, MPH (co-PI)

Denise Hartsock, MPH

Acknowledgments

The Partners in Evaluation and Research Center thanks our community partners, members of the community advisory boards, community liaisons and connectors, and community residents for their time and contributions to the evaluation. This case study relies heavily on information collection with and from these individuals. We are grateful for your guidance, input, and support. Our community organization partners include:

- **The Family Center/La Familia**
- **Gunnison Valley Regional Housing Authority**
- **Hispanic Affairs Project**
- **Mountain Voices Project**

The PiER Center also thanks the following team members for their contributions:

- **Shayla Perkins, Evaluation Support**
- **James Lagrotteria, Data Specialist**
- **Kathy Gleason, Qualitative Analysis**
- **Courtney Kraus, Data Visualization**

Funding

Support for this project was provided by the Robert Wood Johnson Foundation's Policies for Action program (#ID78163, December 2020-January2023). The views expressed here do not necessarily reflect the views of the Foundation.

Suggested Citation

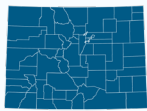
Clennin M., Hartsock, D., Kelly, C. Achieving the American dream: An evaluation of state-level policies to improve housing security among low-income families and help mobile home communities succeed. Kaiser Permanente Colorado Institute for Health Research Partners in Evaluation and Research Center. March 2023.

Executive Summary

Where we live - and the condition and costs of our home – have a significant impact on our physical and mental health. In order to build and maintain thriving communities for all, we must work together to ensure that every Colorado family has a safe, affordable, and secure place to live and call ‘home’.

The Issue: Housing Insecurity Among Mobile Home Park Communities

Lack of affordable and stable housing is a significant issue in Colorado. Manufactured and mobile homes offer a viable pathway to achieve the American dream of owning a home for many low-income families.



More than 100,000 people live in more than 900 manufactured or mobile home park communities across the state.

Despite many residents owning their mobile homes, the opportunity to maintain stable, safe, and affordable housing is challenged by several factors including lack of renter protections, over billing, park maintenance, and wrongful evictions.

The Solution: Colorado Statewide Policies to Provide Protections

Adoption of state-level policies to provide enhanced regulation of manufactured and mobile home park communities. The passing of Colorado **HB1309**, **HB1196**, and **HB1201** aimed to improve protections and ensure better housing security for residents of mobile home communities.

Our Project / What We Did

The evaluation assessed the implementation process and impact of newly enacted housing policies in three small-to-moderate sized Colorado communities between 2020-2022. In collaboration with our community partners, a case study approach was used to illustrate the impact of the policies on the housing security of park residents and to document policy implementation hurdles and successes.

Findings / What We Learned

Our evaluation revealed key findings about the implementation of these policies as well as opportunities to improve their implementation and impact on housing security for mobile home park residents.



Policy implementation takes time.



Policy language is confusing and has loopholes.



Resources for infrastructure and monitoring are essential.



Mobile home park residents live in fear.



Getting residents involved is challenging.



Mobile homes communities are the only place families can afford to live.



Park maintenance and conditions vary.



Local-level partnerships and education helps.

Policy change takes time and is slow moving especially when working with communities that have historically experienced inequities, racism, and distrust among agencies. Only two years after the policies passed, did residents and local organizations express confidence in understanding and navigating the policies.

What is Next >>>

During the 2022 Colorado legislative season, the legislature passed two additional bills to address identified loopholes and limitations of the three mobile home park policies evaluated.

Ongoing collaboration with community partners and monitoring of policy implementations will be essential to assess long-term outcomes and policy impacts.

Introduction

Housing and Health

Housing has a significant impact on our health. Strong evidence shows that where we live - and the condition and costs of our home - directly affects our physical and mental health. Housing that is poor quality, unsafe, and too expensive significantly contributes to numerous health problems such as asthma, stress, chronic disease, injuries, and poor child development. Additionally, households that are housing cost burden (or paying too much for their homes) have less income to spend on other needs such as food, utilities, health care and medications. All of these factors can impact our health (1-2).

The Issue: Housing Crisis and Mobile Home Park Communities

Over 40 million US households are housing cost burden - nearly one in three households spend more than 30% of their household income on housing (3-5). Renters as well as Black and Hispanic families were nearly twice as likely be housing cost burdened (3). In recent years, the median cost of a single-family home has risen 5% and the average rent has risen 18% (substantially outpacing inflation) (4). At the same time, the number of available housing units for sale or rent has decreased. This imbalance has contributed to increasing rates of housing instability or housing insecurity across the US.

Lack of affordable and stable housing is a significant issue in Colorado. More than 100,000 people live in more than 900 mobile home parks (8). With limited housing options and rising housing cost, manufactured housing - more often called mobile homes - have become one of the few viable pathways to achieve the American dream of owning a home for many low-income families.

Manufactured and mobile homes represent a significant portion of our nation's low-income, unsubsidized housing in the US. They comprise 6% of our housing stock - or roughly 8 million units that house more than 20 million Americans (6).

Mobile homes are the largest source of unsubsidized affordable housing for low-income residents. These homes provide shelter for one in ten households living below the poverty line. They also house a greater proportion of communities of color, including Black/African American and Latinx residents.

Despite many mobile home residents owning their homes, the opportunity to maintain stable, safe, and affordable housing is challenged by several factors. First, many residents face housing instability because they do not own the land where their home sits. Roughly 1 in 3 mobile homes are located in mobile home parks or mobile home communities. While 80% of mobile home park residents own their own homes, only 14% own the land that their home sits on (7). This tends to make housing in mobile home parks affordable for many families. However, residents tend to have few protections against lot rent increases, over billing, park maintenance, and wrongful evictions.

The Solution: Colorado Statewide Policies to Provide Protections for Mobile Home Park Residents


Prior to 2019, regulation of mobile home communities in Colorado did not include any oversight of park owners or managers. There was no entity or governing body in place to protect these residents. This lack of regulation often left vulnerable residents at a greater risk of experiencing housing instability and the associated adverse outcomes.

This changed in 2019 and 2020 with the passage of three Colorado bills that provide enhanced regulation of these communities and protections for residents. Specifically, the bills tasked the Colorado Department of Local Affairs (DOLA), Division of Housing with implementing and enforcing new mobile home park regulations, created the Mobile Home Park Act Dispute Resolution and Enforcement Program¹, and granted cities the authority to enact ordinances that support the safe and equitable operation of these communities.


¹ Authorizes the Colorado DOLA to implement systems to manage and enforce many of these new regulations including to collect and annually report upon data related to disputes and violations of the Mobile Home Park Act, produce and distribute educational materials concerning the Mobile Home Park

Act and the program, and take complaints, conduct investigations, make determinations, impose penalties, and participate in administrative dispute resolutions when there are alleged violations of the Act.

Figure 1. Colorado Mobile Home Park Bills



Mobile Home Park Act Oversight
 (Colorado House Bill 2019-1309)
<https://leg.colorado.gov/bills/hb19-1309>



Mobile Home Park Act Update
 (Colorado House Bills 2020-1196)
<https://leg.colorado.gov/bills/hb20-1196>



Mobile Home Park Residents Opportunity to Purchase
 (Colorado House Bill 2020-1201)
<https://leg.colorado.gov/bills/hb20-1201>

Appendix A provides a detailed overview and key components of the three mobile home park policies.

Approach

The Partners in Evaluation & Research (PIER) Center at Kaiser Permanente Colorado’s Institute for Health Research partnered with local community organizations to learn about the impacts of these policies from mobile home park residents – positive or negative – and what ongoing challenges were preventing the policies from successfully providing protections for them.

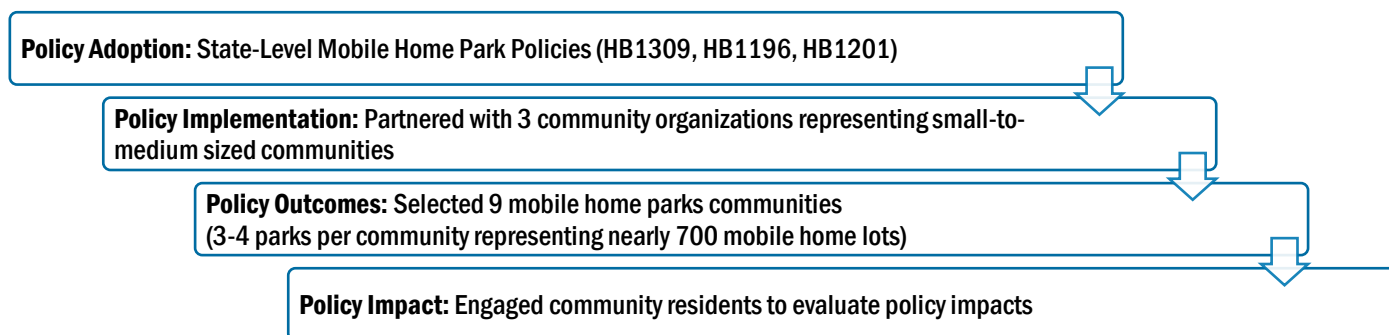
Our evaluation aimed to assess the implementation process and impact of newly enacted housing policies in three small-to-moderate sized Colorado communities between 2020-2022.

In collaboration with our community organizations, we aimed to:

- Evaluate how the implementation of Colorado policies related to manufactured housing parks varied across three diverse Colorado communities.
- Assess the impact of these policies on housing security, safety, and affordability in three communities using a cross-sectional survey design.

A community-level case study approach was used to illustrate the impact of the policies on the housing security of park residents and to document policy implementation hurdles and successes.

Figure 2. Evaluation Approach



Community-Engaged Approach: Uplifting Community Voice

Key contributions of our community partners and their community connectors included: collaborating in monthly core group meetings; acting as a bridge between evaluation team and community residents; supporting sharing of results back to their community; establishing and helping to facilitate a community advisory group; and providing support with the development, implementation, and interpretation of resident survey.

What we did

In collaboration with our community partners, mobile home parks in the three communities were invited to participate in this evaluation. Each community identified and invited 3-4 mobile home parks. Community partner organizations selected the participating mobile home parks based on their knowledge of the local issues and established relationships. We used a mixed methods approach to evaluate the implementation of the mobile home park policies.

Table 1. Overview of evaluation methods and timeline

Method	Description	Time Point
1. Policy Evaluation	Evaluation team conducted content review and identified core components of the 3 adopted state-level policies and the required processes and resources that are to be made available for local communities. These metrics were used to assess policy implementation in the community settings.	Winter/Spring 2021
2. Community Partner Interviews	Heard from community partners about policy implementation in their community, how the policies supported or did not support housing security, caused unintended consequences (positive or negative) and what external factors impacted implementation.	Monthly, 2021-2022
3. Manufactured and Mobile Home Park Resident Survey	Survey developed, modified by community, and implemented to assess resident perceptions of the existing park conditions (e.g., management practices, safety, notices, organizing) and of policy implementation (community-led equity approach).	Fall 2021, Summer 2022
4. Community Advisory Groups	Community partner organizations created community advisory groups (4 per community) to help explain the project and intent of the new policies as well as to hear directly from residents about their lived experiences, how they felt about project activities, and their interpretation of the survey results. They also supported sharing project findings back with community.	Spring & Summer 2021 Spring & Fall 2022

Our Findings

Implementation of Colorado policies to protect mobile home park residents: A local community perspective

The passing of Colorado HB1309, HB1196, and HB1201 was progress for many local advocates working to ensure racial equity and better housing security for residents of mobile home communities. These new policies intended to extend existing protections and offer new protections to residents of mobile home parks (e.g., lot rent increases, over billing, park maintenance, and wrongful evictions).

Our evaluation revealed key findings about the implementation of these policies as well as

opportunities to improve their implementation and impact on housing security for mobile home park residents. In general, we observed a lag in policy roll out and implementation during the two years following their enactment. Despite new protections offered by the policies, fear of retaliation among mobile home park residents was a substantial barrier that limited the effectiveness of the policies.

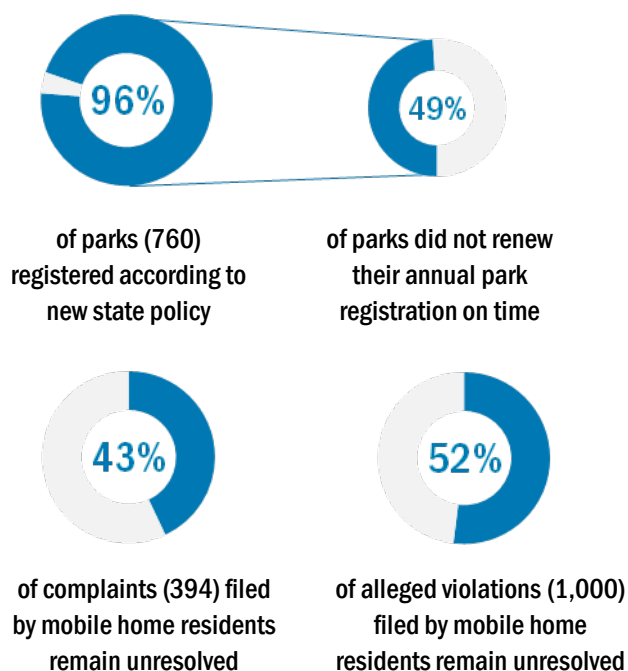
Below we describe the key findings of the evaluation – specifically the implementation and impact of these state-level mobile home park policies as well as real world experiences from our community partners and community residents.

ESTABLISHING STATEWIDE SYSTEMS to ENFORCE REGULATIONS

Policy Intent

Establish the *Mobile Home Park Oversight Program* and the *Mobile Home Park Act Dispute Resolution and Enforcement Program* that 1) grants local authorities the power to enact certain ordinances for mobile home parks; 2) requires mobile home park owners to register their park(s) annually; and 3) designates an oversight agency to create and monitor a complaint system to enforce adherence to policies (i.e., Department of Local Affairs (DOLA)).

Key Evaluation Findings



Delays in adequate staffing resulted in long wait times for complaints and alleged violations to be investigated via the newly established oversight and dispute resolution programs.

While the *Mobile Home Park Act Oversight Program* and the *Dispute Resolution and Enforcement Program* are being used by communities, the sheer volume of complaints and alleged violations resulted in significant backlog due to limitations in staffing and resources to support the oversight agency (DOLA). Two years after the mobile home park policies were adopted, the oversight agency had successfully expanded their dedicated staff to support policy implementation.

Additionally, residents and local organizations have increased their understanding of the new policies and how to navigate them – but this was a learning process that took considerable time and effort.

Themes



Policy implementation takes time.



Resources are essential to build infrastructure and monitor policy implementation and adherence.

Case Study Example

One community partner helped a mobile home park resident file a complaint through the DOLA dispute resolution system. The complaint related to an exorbitantly high utility bill due to a park water line leak. The owner had failed to provide required billing information (not adhering with policy requirements). The complaint remained under investigation for 6 months. It is still unknown if and how the high utility bill was resolved for residents. This lack of clarity and transparency hindered the residents' trust in the *Mobile Home Park Act Oversight Program* and the *Dispute Resolution and Enforcement Program*.

PREVENT WRONGFUL EVICTIONS, TERMINATION of LEASES, and RETALIATION

Policy Intent

Extend the number of days a homeowner has to leave their residence following an eviction notice from 5 days to 30 days (or up to 60 days if homeowner can pay rent); and prohibits park management from engaging in any retaliatory action due to a resident’s complaint (any punitive action within 120 days of a complaint is considered retaliation).

Key Evaluation Findings

As a result of the COVID-19 pandemic, a national moratorium on evictions was established. This substantially decreased rates of eviction across Colorado and improved housing security for many mobile home residents. Due to the national moratorium and limitations in data availability, we were unable to assess the policy’s impact on wrongful evictions and terminations of leases during the evaluation period (2020-2022).

Over two-thirds (66.7%)



of mobile home park residents reported feeling unsafe from eviction

More than half (50%)



of mobile home park residents reported they did not feel safe from retaliation by the park manager

Residents consistently expressed fear of retaliation if they were to make a complaint regarding park management practices and/or related issues. Many residents mentioned trying to stay under the radar and not “rock the boat.” Of concern, residents described several instances of intimidation from park managers or owners when they attempted to meet or organize. Residents also expressed that they had no other housing options available to them in their community – this amplified their fear of retaliation and eviction.

Themes



Mobile home park residents live in fear of retaliation and unlawful eviction for bringing up an issue, making a complaint through the oversight agency, or organizing.



“This is the only location where I can afford to live in this region” – a top reason for living in their mobile home park.

“I would not dare to go to DOLA. I thought about it because what would I do with my children? I’m poor. I can’t pay anything else. So yes, I thought about that, and I wouldn’t dare to go DOLA and present my complaint with my name with them.”
- Community Resident

“People feel really intimidated by the park manager, afraid that they were going to get kicked out or mistreated.”
- Community Partner

“It makes me sad. Like I said, I don’t want to give up because it’s the future of my children. Unfortunately, just how I see Colorado. I don’t think I’m going to be able to get a house in Colorado. It’s not that I don’t dream it, but we got to be realistic. And where I’m at, and this is all I can give my children now. So I have a lot of interest in trying to promote in the community if we have the opportunity to do something, not to waste that opportunity.”
- Community Resident

EQUITABLE and FAIR PARK ADMINISTRATION & RULES to PROTECT MOBILE HOME PARK RESIDENTS

Policy Intent

Extend the number of days that rent can be paid before considered late from 5 days to 10 days (late fees can still be charged). Requires park management to notify all residents of new rules (60 days prior to implementation) and to provide information on water usage and billing. Provides additional protections for homeowners such as limiting fees and bills (e.g., new rules with associated cost must result in <10% of monthly rent; no more than 1 month's rent required for security deposit).

Key Evaluation Findings

Most residents reported concerns about rent increases and how additional housing costs would adversely affect their ability to continue to live in their manufactured or mobile home. While changes in park ownership are not exempt for these protections, they often resulted in new rules and increases in lot rent without noticeable changes to amenities or park appearance. Residents reported several concerns or issues related to the condition(s) of their mobile home park community.

The issues or concerns most cited by residents fell into three main categories:

- 1) park appearance and maintenance
- 2) rent and other billing
- 3) water and sewage systems

These issues did vary considerably by mobile home park community:

- of residents in some parks are dissatisfied with park management's response time to requests and complaints (43%)
- of residents in some parks are dissatisfied with the amount of time a park manager gave when changes were happening in the park (41%)
- of residents of other parks are dissatisfied with overall management activities such as timeliness of snow removal (40%) and storm cleanup (36%)

Themes



Park maintenance and conditions vary.

“The water is not drinkable. We can't drink it from the faucet. We can't cook....they are going to increase the payments every six months, to raise the price of the space. But, well, they are not doing anything to solve the water issue.”

- Community Resident

OPPORTUNITY to PURCHASE the MOBILE HOME PARKS

Policy Intent

Requires park owners to notify residents if they intend to sell the park to another owner (90-days) and to engage in ‘good faith’ discovery and negotiations with mobile homeowners. Allow mobile homeowners 90-days to submit a purchase offer (a designated third party can support homeowners).

Key Evaluation Findings

Since the adoption of the opportunity to purchase policy, the sale of mobile home parks to other private owners or organizations has continued. Oversight data monitoring the sale of mobile home parks indicated that approximately 42% of the parks sold or for sale were/are in “likely violation” of the opportunity to purchase policy.

15%

of Colorado’s registered mobile home parks (731) have been sold since the policies passed. Another 4% are currently for sale.

18%

of mobile home parks (16 of 89), representing 2,247 (31%) of occupied mobile home lots in the small-to-moderate sized communities assessed in this project were sold from 2020-2022.

78%

of mobile home parks (7 of 9) that participated in the evaluation were sold by the park owner.

0%

of the 7 of 9 mobile home parks that participated in the evaluation were sold to the park residents.

While residents are given the opportunity to purchase the parks under the new policies, our evaluation uncovered several challenges experienced by residents that threaten housing security among mobile home park residents.

1. Timeframe for residents to put in a competitive offer (90 days) is not sufficient for residents who have not yet organized or formed a resident association.
2. There is a knowledge gap and confusion among residents of what a resident association is and what park ownership would entail.
3. Securing financing for such a large purchase is quite difficult and there are few institutions that will help park residents. Plus, the purchase price of parks is often far greater than fair market value.
4. Policy language leaves situations open to interpretation – specifically the terminology “negotiate in good faith.”

Themes



Getting and keeping residents involved is challenging.



Resident opportunity to purchase policy language is very confusing and has several loopholes.

“The owner who sold previously deceived us, he said, ‘Are you willing to buy the property,’ and we said yes, but then he did not give us any more answer and gave us the surprise that he sold.”

OPPORTUNITY to PURCHASE the MOBILE HOME PARKS

Policy Intent

Requires park owners to notify residents if they intend to sell the park to another owner (90-days) and to engage in ‘good faith’ discovery and negotiations with mobile homeowners. Allow mobile homeowners 90-days to submit a purchase offer (a designated third party can support homeowners).

Case Study Example

The sale of one of the largest mobile home parks in Colorado highlighted the challenges with providing residents the opportunity to purchase the park property. Residents were notified of the upcoming sale the year prior, and they worked with an organization to put together an offer to purchase the park property. However, the park owner never responded to the residents’ purchase offer. Months later, the park was sold to another company, which was established days before the purchase went through. This is not the first park to be sold which residents attempted (and failed) to purchase. However, it is the first observed experience within the three project communities where the community submitted an offer the owner dismissed.

This illustrates the loopholes in the policy – specifically the language pertaining to an owner’s requirement to “negotiate in good faith”. Within a month of taking ownership, the new owner increased lot rent by 73%, an increase that made it unaffordable for many residents.

The sale of several mobile home parks has generated significant media attention across Colorado and resulted in policy action at the state-level. Several amendments to existing policies and new policies have been adopted to extend protections and supports for mobile home park communities that wish to purchase the property on which their homes sit.

COMMUNITY ORGANIZING

Policy Intent

While there have been many challenges associated with the implementation of these policies, there have also been some great successes at the local level. Our project helped to strengthen partnerships between local organization and community residents by facilitating a concerted effort to understand policy implementation through the lived experience of the community. The project provided the foundation to elevate community voice and proactively supported efforts to improve housing stability among manufactured and mobile home communities.

Some examples include:

- providing educational trainings to build community residents’ capacity to advocate for housing protections (e.g., “Know Your Rights” trainings)
- partnering with local organizations to fight improper eviction notices, support community organizing, and/ help residents make an offer to buy their mobile home park
- establishing a community advisory board provided a platform for residents to share their issues and concerns and work to find a solution

Theme



Local-level partnership between community organization and residents is important and can build community resident capacity.

“When she [a community resident] began, we could see that she felt insecure and that she was scared. But now, after three years, she defends herself and she’s more self-assured, and she doesn’t let the manager intimidate her. She advocates and she asks. So she’s a good example of how a program can help. But people need to participate.”
 - Community Partner Organization

“A little bit ago we got a survey to sign to support a law proposal about mobile park housing and then I texted [leader of community partner organization]...I really feel a lot of support...You really care about people who are living in mobile homes. And the truth is I’ve felt a lot of support.”
 - Community Resident

Lessons Learned

Some key lessons learned related to the design and implementation of our project include:

Policy change takes time and is slow moving - especially when working with communities that have historically experienced inequities, racism, and distrust among agencies. It takes time to facilitate trust among these communities and to establish a collective group of dedicated members wanting to advocate together.

Allowing community partners and communities the **flexibility to adapt project activities** to their local environment resulted in tailored approaches that better addressed local needs, rather than prescribing standard practices, methods, and benchmarks for success. This approach helped to build trust among community. However, it also presented a balancing act between allowing space for authentic engagement while ensuring evaluation goals were reached. Evaluators should be flexible, patient, and adaptable.

It is critical when **building the foundation of authentic engagement** to keep the communities' needs at the

forefront and make sure community members have basic needs met while moving the work forward. Residents reported risk of retaliation and retribution as a primary contributor to their fear of being involved in engagement activities. We underestimated that fear of retaliation and retribution would be an overwhelming barrier for participation among community residents. Additional time and resources were essential to build safeguards to ensure residents felt (and were) safe and comfortable sharing their experience.

Strategies employed by our team included **partnering with local community** advocacy and non-profit organizations that had an established relationship with mobile home communities and **identifying community liaisons** to serve as a connector between community residents, community partners, and the evaluation team. Partnering with local community organizations and community connectors was an essential strategy that supported our project and helped to address this challenge.

Key Take Aways

As a result of new state-level policies, **731 mobile home parks were registered** with the state of Colorado, which encompassed **57,475 designated lots for mobile or manufactures homes** and impacted an estimated **172,425 persons** (assuming an average family size of 3 persons).

Lags in policy implementation had a significant impact on the findings of our evaluation. Only in 2022, two years after the policies passed, did residents and local organizations begin to express confidence in understanding and navigating the new policies.

Policy implementation and building awareness is a process. Ongoing collaboration with community partners and monitoring of policy implementations will be essential to assess long-term outcomes and policy impacts.

Emerging Updates

Early policy implementation observations resulted in promising updates to the existing policies. During the recent legislative season (2022), the Colorado legislature has passed two additional bills to address identified loopholes and limitations of the three mobile home park policies evaluated:

HB22-1287 Extends the time for mobile home residents to make a purchase offer on their park from 90 days to 120 days, provides aid for residents who are displaced in a park closure, strengthened protections for residents regarding evictions, park rules, and potable water, and requirements for improved park administration.

SB22-160 Established a \$35 million dollar loan and grant program to assist mobile home residents who want to purchase their park.

References

1. Bailey, K. T., Cook, J. T., Ettinger de Cuba, S., Casey, P. H., Chilton, M., Coleman, S. M., et al. (2016). Development of an index of subsidized housing availability and its relationship to housing insecurity. *Housing Policy Debate*, 26(1), 172–187.
2. Taylor, L. (2018). Housing and health: an overview of the literature. *Health Affairs Health Policy Brief* 10 (2018).
3. Joint Center for Housing Studies. (2014). *The state of the nation’s housing 2014*. Harvard University. Available from: <https://www.jchs.harvard.edu/research-areas/reports/state-nations-housing-2014>
4. Cromwell, M. (2022). *Housing Costs a Big Burden on Renters in Largest U.S.* Available from: <https://www.census.gov/library/stories/2022/12/housing-costs-burden.html>
5. US Census Bureau. *American Community Survey: Physical Housing Characteristics for Occupied Housing Units*. Published 2018. Accessed August 18, 2020. Available from: <https://data.census.gov/cedsci/table?q=S25&d=ACS%201-Year%20Estimates%20Subject%20Tables&tid=ACSST1Y2018.S2504>
6. Ryan, S. (2014). *The Affordable Housing Future Must Include Manufactured Housing*. Available from: <https://prosperitynow.org/blog/affordable-housing-future-must-include-manufactured-housing>
7. Colorado Poverty Law Center. Accessed January 2022. <https://www.copovertylawproject.org/our-work>

Appendix A: Key Components of Mobile Home Policies

Establish Statewide Systems to Enforce Regulations

- Establish and implement the Mobile Home Park Act Oversight under the Colorado Division of Housing within the Department of Local Affairs (DOLA) that grants counties and municipalities the power to enact certain ordinances for mobile home parks
- The act also creates the Mobile Home Park Act Dispute Resolution and Enforcement Program This program requires mobile home park owners to register their mobile home parks each year and requires DOLA to implement a process where homeowners can now report a complaint to their office and they will do an investigation and help enforce park owner violations. Homeowners do not have to pay for this service.

Prevent Wrongful Evictions, Termination of Leases, and Retaliation by Park Owners or Managers

- If a homeowner is given an eviction notice after court rules it is a fair eviction, the homeowner now has 30 days to leave. If homeowner can still pay the rent, they can have up to 60 days to leave. Previously it was 48 hours.
- No retaliation against homeowners by the management is allowed. Any action that is taken within 120 days of homeowner filing a complaint is considered retaliatory.

Give Residents the Opportunity to Purchase the Parks

- Park owners must give 90-days' notice to residents if they intend to sell park and 12-months' notice if they intend to change the use of the land
- A group or association of homeowners (representing at least 51% of homeowners in the park) have 90 days after notification from the park owner to obtain necessary financing and submit a purchase offer.
- Third party buyers such as local housing authorities, affordable housing non-profits and others whom a majority of residents have elected as their agents are also able to submit purchase offers.
- Park owners must engage in good faith discovery procedures and negotiations with residents who engage in good faith attempts to put together an offer when a park is for sale.
- Park owners must engage in good faith negotiations in response to any purchase offers made or backed by a majority of homeowners, regardless of whether the park is for sale.

Protect Residents through Equitable and Fair Park Administration and Rules

- Management must provide information on water usage and billing to homeowners and post the information in a clearly visible location. If management charges homeowners for water usage in the park, management must provide each homeowner a monthly water bill showing the amount owed by the homeowner, the total amount owed by all homeowners in the park, the methodology used to determine the amount billed to each homeowner, and, if management purchases the water from a provider, the total amount paid by management to the provider.
- A rent payment used to be late after 5 days. Now, it is not late until after 10 (calendar) days. Landowners can still charge late fees.
- Management must make all homeowners aware of any new rules within 60 days (written or provide a notice). Homeowners may file a complaint in those 60 days. Management cannot enforce rules that will cost more than 10% of the homeowner's monthly rent.
- No more than one month rent for security deposit can be required (reduced from 2 months)