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Joe Mailander

Joe is the owner and operator of Clearwell Engineering & Development, a new civil engineering firm that specializes in municipal utility hook-up approval, state EPA approvals, and floodplain mitigation. He is an experienced project manager and has all the skills to get you across the arduous approval line, from the problem identification to the solution design. Approvals and the construction are overseen by Joe. Best of all, Joe specializes in the mobile home industry.

He has a can-do attitude that has attracted the big dogs such as *Yes! Communities* & *Impact Communities*. He works on parks of all sizes in Colorado, Illinois, Iowa, Nebraska, and Idaho.

He sat down with me to discuss his part in Impact's impactful renovation of Candlelight mobile home park. The park was built in the mid-sixties and has about 450 sites. Candlelight is in the Quad Cities Metro, with an MSA population of 383,000+. Made up of Davenport, IA, Moline, IL, Bettendorf, IA and Rock Island, IL, the combined statistical area is the 90th largest CSA in the US. For decades the park was an eyesore, located off a major four lane highway. The type of park that makes most owners cringe. Streets were in poor condition, and old run-downed single sections made you wonder if it was a park or the city dump. Parts of the park were in the 100-year floodplain and regularly flooded. The old owner built a berm (an artificial ridge or embankment; a level space, shelf, or raised barrier separating two areas and serves as a fortification line, a border/separation barrier, or as flood protection) which stopped flooding from outside of the park coming in but trapped storm water inside the park. Joe helped Impact navigate the process to identify and execute solutions to the park's storm water and flooding problems. They ended up redoing the storm water



Figure 1 Joe Mailander

drainage system thereby removing virtually all flooding. But what to do about the lots that were in the 100-year floodplain?

“Construction of the flood resistant foundations is costly, with total installation costs nearing \$16,000 (per lot) for some of the elevated homes in Rock Island County. These high costs encourage owners to fill vacant lots outside of the flood plain before looking to fill lots in the flood plain.”



Elevated home with flood vents in skirting

At a different park, Clearwell Engineering would end up raising a newly installed home up five and half feet. This would require that the AC unit, the gas line and the steps all be raised, as well. Even the pillars had to be specially done with custom curved rebar built in to add extra protection against debris (i.e. a log) that might float under the home during a flood and damage one of the support pillars. The flood proof installation cost up to \$16,000 for that one site. Joe would later go back to the drawing board and improve the pillar design to use straight cut rebar that could be done on site, instead of custom ordered, saving both time and money.

Why did the home have to be raised to five and half feet? Cheaper flood insurance rates for the entire area (in this case the county). The more stringent (and higher elevation) the local governing body makes the building requirements in a floodplain, the lower the area flood insurance rates are. Most municipalities require flood compliant homes to be at least one to two feet above floodplain.

“As manufactured home communities are looking to add new homes to existing lots, municipalities are requiring flood plain development permits for each new home located in the flood plain. There are some similarities to the permit approval process, but each municipality has different ordinances that need to be met. Davenport and Moline both required that the new home be set on flood resistant foundations and the home be raised 1’ above the elevation of the 100-year flood. Rock Island County also required flood resistant foundations, but require the home is raised 2’ above the 100-year flood elevation. The City of Coal Valley requires homes to be raised 3’ above existing grade and be considered flood protected (i.e. set on flood resistant foundations), regardless of the 100-year flood elevation of the site.”



Flood resistant foundation with tie-down straps

Installing Homes in a Flood Plain

First, an owner or a civil engineer on behalf of an owner, must have a licensed surveyor do an existing ground elevation survey to certify the existing elevations in the park. The 100-year flood elevation is determined and the difference between the flood elevation and the lowest point on the lot determines how high a home will have to be raised to meet flood protection standards. Some ways to reduce the cost of the permitting process is to have

multiple lots surveyed at one time. This allows the surveyor to set up the survey control one time and reduces costs. Once the survey is done you can apply for a FEMA Elevation Certificate.

The next step is to hire a structural engineer to draft a plan to meet the flood protection standards, identifying what would need to be done to raise the home to the appropriate height and any modifications needed to the installation process to fortify the pillars. On these foundation construction plans, it is a good idea and money saver to have a table included that lists each lot and the required height of the foundation on that lot. The elevation survey and foundation construction plans can be a single time expense for the entire park or area of the park that is in the floodplain.

Once you have both plans, it is time to go to the municipality for a floodplain permit. These permits are usually good for one year. So, while the elevation survey and foundation construction plans might be a single-time expense, if you plan to add homes a couple at a time to save money, you will need to do this before each round of installs. With the floodplain permit in hand, your installer can pull the building permits. After the installer has tentatively set the home, you MUST have the surveyor come back and measure to make sure the home is sited at the correct height for the flood protection standards before completing the set. That height measurement will finalize your FEMA Elevation Certificate. If needed, you now can get your occupancy certificate and move in your new residents. Remember like much construction, its measure twice, ~~not~~ set once.

City Hook Up to Replace Private Utilities....

Let's face it, private utilities can be a barrier to a good sale price. For many investors private utilities are a deal killer, an absolute no-go. The reason is they worry about what happens if (when) the utilities fail. In some areas, the municipalities are getting more stringent on private utility installation and maintenance. For buyers who will buy parks with private utilities, they will thoroughly inspect all aspects of the wells, septic tanks, and lagoons as will their lender and appraisers. Any deficiencies with the private utilities will result in a sale cancellation or price reduction. There is no way to hide private utility malfunctions. Good news: some municipalities want you to hook up; bad news: that may mean higher property taxes and a large capital expense. Who do you call to navigate these treacherous waters...You need someone who is an expert, a neutral third party, someone who can talk the talk and get you from a private problem to a public hook up.

Some owners act like ostriches burying their heads in the sand to avoid the inspections and costs. That's not sand their head is in... Yes, in the short term, you may avoid opening a can of worms, but as a long-term solution you will end up mired in the muck, both figuratively and literally. Most park owners have been dinged up by local department heads or elected officials for one thing or another about their parks, whether deserved or not.

WHAT IS YOUR PARK WORTH?

I am always happy to do a FREE, NO OBLIGATION, Real Estate Review for your park(s). You ought to know today's market value of your real estate investments.

If this is something you would like, simply give me a call at 319-378-6786, email me at joannestevens@iowarealty.com, or visit <http://joannemstevens.com/>

Joanne Stevens is a specialist in listing and selling mobile home parks and manufactured housing communities throughout the U.S. With her 20 plus years of experience in developing, zoning, owning, retailing, managing, turning around and brokering parks, she can maximize your sale price.

Return Service Requested:
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2020 Winter Meeting- MHI

2/16 – 2/18/2020

Hilton Nashville Downtown, Nashville, TN

2020 Congress & Expo

4/6 - 4/8/2020

MGM Grand, Las Vegas, NV

2020 NCC Fall Forum

11/4-6/2020

Chicago, IL

Keep current on mobile home industry events. Go to my website; you will find information on upcoming events.

The prospect of working with the powers that be on utilities is not a pleasant one for most. That is why having a knowledgeable specialist, an experienced engineer, in your corner can help win the day.

Introducing...

Joe Mailander is the owner of Clearwell PLLC, a civil engineering and site development company that focuses on serving the manufactured home industry. Joe works with manufactured home communities on infrastructure improvements, redevelopments, flood plain permitting and utility mapping. Joe is licensed to provide engineering services in Iowa, Illinois, Nebraska, Colorado and Idaho. Joe has worked on multiple projects with Yes! Communities and Impact MHC. Joe recently received approval from the State of Nebraska and the City of Omaha to fully redevelop an existing community near the Omaha Airport. The City agreed with Joe that the new zoning ordinance requirements would be extremely detrimental to this redevelopment and waived the requirement to add a 50' buffer zone around the perimeter of the property.

Prior to starting Clearwell, Joe spent seven years working for private civil engineering firms in California and Iowa. Joe also worked for the City of Cedar Rapids for seven years, serving as the Development Services Manager. This experience has provided Joe with the opportunity to work on many land development and infrastructure improvement projects. When not working, Joe and his wife Michelle spend their time shuttling four children between school and sporting activities.

Clearwell focuses on serving the MHC industry due to a believe that future growth of our communities is limited by a lack of affordable housing. As a proponent for affordable housing, Joe believes that manufactured housing is the best solution to meet that need. You can reach him at 319-654-4911 or email jmailander@clearwelleng.com.

Past Newsletters are on my website: JoanneMStevens.com