



Foundations

An I'M Home eNewsletter (Vol. 1, Issue 1)

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Frank Ellis, a 71-year-old semiretired machinist, and his wife Joanne, 69, were looking for a quiet place to land after the kids moved out and stopped coming back, they quip. ... [More](#)



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BREAKING GROUND



Kathryn Gwatin Gouling, Director, I'M HOME

Welcome to our first issue!

Dear Friends and Colleagues,

The first-ever National Manufactured Housing Week seems like a fitting time to launch our first e-newsletter. We applaud the House of Representatives for its resolution appointing the third week of June as a time to recognize how manufactured homes fill the need for decent, affordable housing. June is also National Homeownership Month. In the midst of all the news about the housing crisis, the continued need for quality homes that working families can afford over the long term is clearer than ever. Since its launch in January 2005, the I'M HOME network has grown to include more than 30 national and local partners working in 28 states. Throughout the country, these organizations are working hard to create and preserve affordable homeownership opportunities.

Our title, *Foundations*, hints at what drives I'M HOME: laying the foundations (whether policy or bricks and mortar) to ensure that all homeowners, regardless of where their home was built, get the same opportunities to build and preserve assets. A few times a year, we'll be bringing you the latest news from the I'M HOME network, including what's going on in your part of the country. In between editions, you can always visit our Web site to find out what CFED and our partners are up to or browse some of the latest headlines or research on manufactured housing.

This year has brought so many new and exciting opportunities. On May 6, we were thrilled to partner with our friends at the New Hampshire Community Loan Fund to launch ROC USA (Resident-Owned Communities). ROC USA (www.rocusa.org) is now open for business with nine certified technical assistance providers (CTAPs) serving 28 states.

So far this year we've also seen eight states pass laws that benefit owners of manufactured housing. Thanks to our partners at the National Consumer Law Center (NCLC), I'M HOME is tracking the progress of such legislation in all 50 states. We'll

keep you posted on policy breakthroughs in upcoming editions of *Foundations*, as well as share the policy tools that CFED and NCLC are producing for advocates to use in their home states.

I hope you enjoy this inaugural edition of *Foundations*! If you have a minute, drop us a line at imhome@cfed.org and let us know what you think. We would love to hear what you'd like to read about in future issues.

From our home to yours,

Kathrynn

STORY FROM THE FIELD



Bennett Park Co-op-eration

For more than two years, Northcountry Cooperative Foundation (NCF) has been working with the residents of the Greenwood Mobile Home Community in Moorhead, Minnesota, to organize into a cooperative—thus affording them the opportunity to purchase the park from its current owner.

Greenwood has had a history of poor management, deferred maintenance and an owner who used predatory lending practices on residents for nearly ten years. Over time, Greenwood has become an eyesore and a source of anxiety for the rest of the Moorhead community. Conditions escalated to a point where the Minnesota attorney general filed a lawsuit against the owner, who was subsequently ordered to sell the park to residents.

NCF reached out to many members of the Moorhead community to facilitate the purchase, partnering with People Escaping Poverty Project (PEPP), a local nonprofit, to coordinate resident meetings and cooperative education efforts. With the help of PEPP and NCF, residents formed the Bennett Park Cooperative, an organization with a determined resident board of directors who worked tirelessly to finalize the park purchase. The board has also worked with NCF to design an all-inclusive plan for the community that will better the lives of all 75 households in the park.

The Bennett Park Cooperative is progressing steadily toward residents' dream of homeownership and a better community. The co-op was the proud recipient of free design layouts from the American Institute of Architects' Search for Shelter Design Charrette—an honor which NCF applied for on the co-op's behalf.

The community also has launched positive initiatives to improve homes for all residents in the park. A home repair/replacement

program has been created by NCF to assist residents who want to fix their old home or buy a new manufactured home. NCF applied for grant funding from the Minnesota Housing Finance Agency and for Community Development Block Grant funds from the City of Moorhead. It has secured \$300,000 of a total of \$600,000 for this program and an additional \$200,000 in grant funds for infrastructure repairs.

The cooperative continues to pursue the park purchase, new members and community improvements with the eager anticipation that the Bennett Park Cooperative will be the proud owner of the Greenwood Mobile Home Community.

PARTNER PROFILE

On Sure Ground



They settled in a manufactured home on Lilac Drive in Raymond, NH. It's a "quiet, close-knit community" of 26 homes, Frank says. But what really sold Frank on the place was the ability to buy their home and their land, thanks to the Lilac Drive Co-op, established through a CFED partner.

For millions of people, such a simple purchase is impossible. About one-third of the 17 million Americans living in a manufactured home own their home but not the ground underneath. Because they only rent the land, they don't have the stability that homeownership should provide. These homeowners, many living on low incomes, are vulnerable to excessive rent hikes on land, exorbitant home financing rates and home value depreciation. Thanks to trailblazing efforts by CFED and its partners, however, change is on the horizon.

CFED in May announced the formation of ROC USA, which will help manufactured home owners form Resident-Owned Communities like the Lilac Drive Co-op to buy the land from absentee landlords. CFED joined with the New Hampshire Community Loan Fund, Ford Foundation, Fannie Mae, NeighborWorks America and NCB Capital Impact to launch ROC USA, which will initially operate in 28 states on an initial \$8 million investment.

ROC USA is an innovation born out of CFED's multifaceted work in preserving affordable housing and enabling families on low income to build wealth and increase assets. Manufactured homes are the single largest source of unsubsidized affordable housing in the country. The average selling price of a new manufactured home was \$65,100 last year. CFED has established \$50,000 funding to each of the nine ROC USA technical assistance providers around the country to cover first-year operations of bringing land ownership and conventional financing products to manufactured home communities.

"There's people in here on a fixed income," says Frank, who is president of the co-op. "We don't have a lot of finance options for things like if a water heater goes. Now they're gonna get better interest rates and be able to borrow. With ROC USA, we feel even though the housing market is down, the investment we made to move here is going to pay off."

To learn more, visit www.cfed.org.

POLICY UPDATE

South Dakota and Utah Enact Notice Laws (March 2008)

- New laws in [South Dakota](#) and [Utah](#) now require notification to residents of land-lease manufactured housing communities

in the event the property is scheduled to close or be redeveloped for other uses. In South Dakota, residents must be given no less than 90 days notice to remove their home if the land is being developed for an alternate use. Utah's new law requires nine months advance notice to owners of manufactured homes in land-lease communities that are undergoing a change of land use or closure, and the legislation prohibits rent increases during that period.

Virginia and Colorado Update Titling Policy for Manufactured Homes (March, April 2008)

- Newly enacted legislation in [Virginia](#) allows manufactured housing to be titled as real estate when all equipment previously used for mobility (such as wheels) has been removed from the unit and the unit is attached to realty. Colorado's updated titling procedures include a requirement for a certificate of permanent location when a manufactured home is permanently fixed to the ground.

Washington Passes Comprehensive Legislation Supporting Resident Ownership of Manufactured Housing Communities (March 2008)



- [A set of new policies enacted in Washington](#) and championed by Columbia Legal Services, an I'M HOME local partner, offers increased protections and critical support to owners of manufactured homes. They include: 1) a tax incentive for owners of land-lease communities who sell their property to residents, 2) a recommendation for owners of land-lease communities to negotiate sale terms in good faith with residents, 3) a requirement for owners of land-lease communities to provide written notice of intent to sell to any resident association, nonprofit, or government entity regarding the sale of the property and 4) a requirement that a state agency provide technical assistance to qualified resident organizations.

Arizona Expands, Clarifies Definition of Residential Property (April 2008)

- In Arizona, policymakers have changed the definition of "residential property" to include all owner-occupied mobile homes. Once an affidavit of affixture has been recorded, a mobile home will be considered part of the real property, although it will remain on the personal property tax rolls until the next tax cycle.

Maryland Requires Plan for Residents in Change-of-Use Applications in St. Mary's County (May 2008)

- Maryland law now requires owners of land-lease communities in St. Mary's County to submit a plan for alternative arrangements for homeowners when applying for a change in land use.

Minnesota Sets Guidelines for Manufactured Home Lenders (May 2008)

- Minnesota legislators have established new guidelines for manufactured home lending, capping lender fees according to loan size, requiring notice to homeowners in default before repossession can be started and setting standards of conduct for manufactured home lenders.

PARTNER HIGHLIGHTS

- Around the country, I'M HOME partners are using manufactured housing to change the lives of families near you. Here's a sampling of some of our partners' latest successes:
- In Arizona, Family Housing Resources and its partners have replaced seven owner-occupied homes to date.
- The California Coalition for Rural Housing conducted a training workshop on manufactured housing for Northern California Indian tribes.
- In Kentucky, Frontier Housing has set 26 homes to date (10 in the Edgewood subdivision and 16 on scattered sites) and reduced development cycle time by 50%.
- In Massachusetts, RCAP Solutions closed on its first conversion this spring, working with homeowners in the Turnpike Park in Westborough.
- NeighborWorks Montana (formerly Montana Homeownership Network) has set seven houses on fee-simple lots, with five more homes in the development pipeline. Families in Ronan, Shelby and Black Eagle will soon be enjoying new manufactured homes. NeighborWorks has also started its first resident-ownership conversion by purchasing a community in Red Lodge.
- In North Carolina, Self-Help has closed 73 manufactured housing mortgages since April 2006 through its direct lending program.
- In Oklahoma, Community Resource Group has purchased a community in Hugo to start a gradual transition to resident ownership.
- In Oregon, CASA signed its first option agreement with a community owner. CASA also helped the residents of another community, which no longer seems like a good prospect for resident ownership, to secure long-term leases with acceptable terms.
- In Washington, HomeSight is nearing completion of its second home replacement in a community owned by the Housing Authority of Snohomish County; the new residents should be able to purchase their homes in July. Three additional home replacements are anticipated during the summer.
- In Wisconsin, WestCAP has taken advantage of local enthusiasm to formally incorporate the residents of one Birchwood park into a cooperative. WestCAP also has a tentative purchase agreement with the park's owner. WestCAP and its partners have already acquired a park in Butternut for conversion to resident ownership.