



Foundations

An I'M Home eNewsletter (Vol. 2, Issue 1)



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BREAKING GROUND



I'M HOME Retreat in Minnesota

Dear Friends and Colleagues,

Welcome to the second edition of *Foundations*, a twice yearly e-newsletter that brings you the latest news from the I'M HOME network. The more than 40 national and local organizations that make up this network are working in 36 states to promote manufactured housing as not only a source of affordable housing, but also a path to wealth creation. All of our partners are focused on helping homeowners succeed in homeownership, a goal with particular resonance in today's market climate.

Fall is always a busy time of year for I'M HOME. For starters, it's when we make our final funding decisions of the year. In fall 2008, CFED was pleased to award policy grants to:

- [CASA of Oregon](#)
- [Columbia Legal Services](#) & [Washington Low Income Housing Alliance](#)
- [Community Legal Aid Society Inc.](#) & [Delaware Manufactured Home Owners Association](#)
- [Regional Housing Legal Services](#) (Pennsylvania)
- [Utah Housing Coalition](#)

We are also funding development projects by:

- [Frontier Housing](#), and
- [The Primavera Foundation](#).

These grants are in addition to the operating support grants we have provided to the first cohort of ROC USA certified technical assistance providers, which were announced in May. You can find brief description of all of our partners on the [I'M HOME website](#).

Fall also provides an opportunity for the growing network to reconnect. Nearly 90 practitioners and advocates spent two days discussing all things manufactured housing at this year's I'M HOME

retreat in Bloomington, Minnesota. In what we hope will be the start of a new tradition, CFED and the Manufactured Home Owners Association of America (MHOAA) coordinated the timing of the retreat and MHOAA's annual national convention. As always, the retreat was marked by the tremendous energy and engagement of our partners, and our Minnesota partners went the extra mile to make it a memorable event. Northcountry Cooperative Foundation organized great site visits to two resident-owned communities they have worked with (even ordering up a perfect fall day), and All Parks Alliance for Change did a wonderful job organizing the homeowners' convention.

Our final big fall event was the launch of our online [Manufactured Housing Advocacy Center](#). I encourage you to visit the site and check out our policy toolkit -- the briefs, resource guides and communications tools there are the first installment in what we hope will be a growing series of tools. Please try out the tools, provide us feedback on them, and, most importantly, let us know what other tools you could use in your advocacy work.

As a reminder, you can always visit our website to find out what CFED and our partners are up to between editions of *Foundations* or to browse some of the latest headlines or research on manufactured housing. We are also always looking for ideas about what to include in future issues, so feel free to drop us a line at imhome@cfed.org.

Finally, while you're browsing the web, check out [Housers](#), a manufactured housing blog by one of our partners, Adam Rust. Do you have a favorite manufactured housing blog? E-mail us and tell us about it!

Sending warm wishes for a happy and healthy 2009 from our home to yours,

Kathryn

2009 Funding Opportunities

****New Opportunity**** Innovators-in-Residence As part of its Innovation@CFED initiative, CFED is currently accepting applications for Innovators-in-Residence. One Innovator position is specifically targeted to manufactured housing, so members of the I'M HOME network are encouraged to apply! Innovators-in-Residence will receive financial and in-kind support in an onsite or virtual residency to help them take an innovative program to the next level of scale and impact. Individuals in a variety of employment circumstances, including those who are employed at nonprofit organizations, are eligible to apply. Visit innovation.cfed.org for details. Application deadline April 3, 2009.

****2009 RFP Released**** CFED has just released our new I'M HOME Request for Proposals. Organizations seeking grants for manufactured housing policy and/or development should visit www.cfed.org/go/imhome to review the RFP and submit a concept paper. Concept paper deadline March 20, 2009.

STORIES FROM THE FIELD



ROC USA & Partners Protect Over 500 Homeowners in Five States

The ROC USA network has been busy since its May 2008 launch. Certified technical assistance providers have worked with homeowners to convert eight communities in five states to resident ownership. These include Hidden Village, Horizon Homeowners Cooperative at Victor Manor, Champion Mobile Home Park and Madelia Mobile Village (in Washington, Oregon, New York, and Minnesota, respectively), as well as Mascoma Meadow, Loon Estates, Powder House Co-op and California Brook Estates in New Hampshire. In owning a share of their community, the 533 homeowners from these communities now control their own destinies, knowing that that the land their homes sit on cannot be sold out from underneath them.



Frontier Housing Sets First High-Quality, Energy-Efficient Singlewide

For Frontier Homes, which serves homebuyers in central Appalachia, balancing affordability, quality and durability is both an innovation and a necessity. Frontier worked diligently with Clayton Homes to design a new energy-efficient, single-section manufactured home that is not only affordable for families earning as little as \$12,000 a year, but also allows them to replace their current housing with a modern, high-quality home. The partners have achieved this in the new Ridgeline Series, one of several manufactured home choices offered by Frontier as a result of an ongoing business relationship with Clayton Homes. The two

organizations have developed a model for Frontier to serve as broker of Clayton products to other nonprofit housing developers.

Frontier sought affordable solutions to address the significant stock of dilapidated, substandard housing in its service area. Having already installed more than 30 doublewide manufactured homes (both new and replacement homes), the organization set the first of 25 planned high quality and energy-efficient singlewides in October. The Ridgeline Series homes have 2x6 external construction, 2x4 internal construction, upgraded insulation levels and windows, vinyl siding, shutters and shingled roofs. These upgrades ensure a longer lifespan for the unit and increased energy efficiency without sacrificing construction quality for very low-income homebuyers. These ENERGY STAR® qualified homes are projected to save homeowners as much as \$1,800 annually in energy costs!



MHOAA Elects New Board of Directors

Leaders and allies of manufactured housing communities from around the country gathered last October in Minnesota for the annual convention of the Manufactured Home Owners Association of America (MHOAA). This year, MHOAA and I'M HOME synchronized the timing and location of their annual events. Under the theme, "Communicate! Educate! Legislate! Celebrate!," the convention emphasized coalition-building strategies, strengthening connections between homeowners and fundraising tactics, as well as community education and advocacy.

MHOAA members also elected a new board of directors in Minnesota. Lois Parris, of the Manufactured Home Owners of New Hampshire, is the new president of MHOAA. Tim Sheahan of Golden State Manufactured –Home Owners League will serve as the Association's first vice president. Sandy Boone of All Parks Alliance for Change (APAC) will serve as treasurer, and Russ McPherson of the Association of Manufactured Home Residents in Ohio will serve as secretary. The national homeowners association also has four regional vice presidents and two members-at-large. The board's new area vice Presidents are Linda Hanson (NJ), Terry Nelson (IL), Kylin Parks (WA) and Dorothy "Dot" Sliney (RI). Newly elected members-at-large are Peter Ferris (OR) and Steve Anderson (UT). Dave Anderson, Paul Bradley, and Ed Speraw (DE) were named as nonvoting honorary directors, and Charlie Gallagher (FL) is immediate past president.

PARTNER PROFILE



I'M HOME's partners in Arizona are demonstrating how modern manufactured housing can transform families' lives. In the Flowing Wells neighborhood outside Tucson, Family Housing Resources (FHR) has built on work started by community activist Ellie Towne. Ellie first organized community members to bring amenities, such as a park and state-of-the-art community center, to the area. After achieving these goals and winning a 2007 All-America City award in the process, the community set its eyes on improving local housing conditions through a partnership with FHR and Pima County. To date, FHR has replaced seven pre-1976 mobile homes with modern and spacious manufactured homes, without sacrificing affordability. Evan and Jennifer Davis, pictured here, have relished being able to stay near family in this close knit community while gaining more space and comfort for themselves and their daughters.



Meanwhile, in nearby South Tucson, The Primavera Foundation has launched its own replacement housing program. The city of South Tucson meets the U.S. Department of Housing and Urban Development definition of a colonia* due to the degradation of its housing stock, much of which is adobe construction that is literally crumbling. But as in Flowing Wells, neighborhood ties are strong, with many intergenerational families. Primavera is working with these families, many of whom earn as little as \$15,000 a year, to replace homes that are damaged beyond the point of rehabilitation. With one home in place as a model, Primavera has recently helped Delia Carrillo relocate from her aging home to this modern, energy-efficient manufactured home.



*colonias are communities in the U.S.-Mexico border region that are noted for their lack of modern infrastructure and inadequate housing.

POLICY UPDATE

Three states – New York, North Carolina and Delaware – have recently passed laws that will encourage the sale of manufactured home communities to community members.

New York has passed a [new law](#) that ensures homeowners' associations in manufactured home parks can make an effort to make purchases of communities that are for sale. On receiving an offer, the law now states that park owners must notify any existing homeowners' association, and that the association has the right to purchase the park if the association meets the identical terms of the offer within 120 days. If the park owner chooses to sell at a lower price than in the notice or under different terms, the association must be notified and then has an additional 10 days to make an offer under the new terms. If no homeowners' association exists for a community, the park owner must notify all homeowners, who then have the same rights of purchase if they can form an association that represents more than half of the owners and deliver an offer within the 120 day period.

North Carolina has created a tax incentive for community owners to sell their manufactured home community to homeowners or nonprofits. The seller can deduct 5 percent of the purchase price from state net income on a qualified sale. To qualify, the property must be sold to either a majority of the community's leaseholders or a nonprofit organization that represents them. [The new regulation](#) also provides the same deduction for the seller when determining North Carolina taxable income. To qualify, the seller must give notice as required under North Carolina law [NCST 42-14.3](#). The state also strengthened notice regulations, requiring that manufactured home community owners must notify the North Carolina Housing Finance Agency of a potential sale in addition to the others to whom notice must be given.

Delaware's [resident purchase law](#) also expands the notification requirements for community owners who wish to sell. In addition, the law provides right of "first offer" to homeowners' associations and outlines requirements and procedures to bidding and the notice, including a 30-day period for an association to respond to an offer. The law also provides model bylaws that homeowner's associations should emulate to ensure their protection under this law.

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:

NeighborWorks Montana has sold four new manufactured homes in Black Eagle to families earning less than 50% Area Median Income. NeighborWorks Great Falls and NeighborWorks Montana celebrated by hosting an open house featuring Senator Max Baucus.

In New York, PathStone (formerly known as Rural Opportunities Inc., or ROI) closed in mid-December on the resident purchase of

Champion Mobile Home Park in Elbridge. This will be financed in part by the first loan from ROC USA™ Capital. A pre-development loan was also provided by I'M HOME partner Leviticus Fund.

In New Jersey, Affordable Housing Alliance worked with Eatontown Township to qualify two manufactured housing communities under the township's state-mandated affordable housing obligation. On Christmas Eve, another I'M HOME NJ partner, Paradise Park Homeowners Association, received the welcome news of an appellate court ruling that keeps PPHOA's efforts to exercise their right of first refusal alive.

The New Hampshire Community Loan Fund provided technical assistance and financing to the Powder House Cooperative and California Brooks Estates, the state's 91st and 92nd Resident Owned Communities. The Loan Fund also set and sold a new manufactured home in the Friendship Drive Cooperative.

Utah Housing Coalition is gearing up for the start of the State's Legislative General Session. On February 2, 2009, Utah Housing Coalition and partners will organize and sponsor Democracy/Housing Day on the Hill.

In Oregon, CASA has completed its first cooperative conversion, working with homeowners to create the Horizon Homeowners Cooperative at Victor Manor.

In Minnesota, Northcountry Cooperative Foundation has created a new revolving loan fund to support existing manufactured housing cooperatives in purchasing and setting manufactured homes in their communities. NCF also worked with Sunrise Villa Cooperative to refinance its existing mortgage with a first-of-a-kind low-interest loan from the state Housing Finance Agency. Finally, in December NCF and the homeowners of Madelia Mobile Village celebrated the long-awaited resident purchase of that community.

In Washington, Columbia Legal Services and Rural Community Assistance Corporation assisted residents of Hidden Village Park in Olympia to purchase their community. The Hidden Village cooperative plans to develop two additional homesites in their community for very low-income homeowners.

In Kentucky, Frontier Housing set their first Ridgeline Series home, an ENERGY STAR® qualified single-section home designed to address the needs of very low-income customers. (Please see related *Story from the Field* for additional details.)