

Foundations

An I'M HOME eNewsletter (Vol. 3, Issue 1)
June 2010



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BREAKING GROUND



Check-out I'M HOME's new website cfed.org/go/imhome

Dear Friends and Colleagues:

Welcome to the summer 2010 edition of *Foundations*, a twice-yearly e-newsletter that brings you the latest news from the I'M HOME network.

I'm saddened to start this letter with the news that the I'M HOME Network lost a friend and partner on April 21: Chris White, Executive Director of the Community Legal Aid Society of Delaware. He was a tireless advocate for low-income seniors in Delaware and was instrumental in the 2008 passage of landmark "opportunity to purchase" legislation for owners of manufactured homes.

Chris scored another victory in April with passage of improvements to that legislation. Chris was also at the heart of Delaware's first resident-owned community, Minquadale Village, by helping to connect residents to legal and financial technical assistance. On May 1, Governor Jack Markell posthumously bestowed



Chris White: husband, father, advocate & I'M HOME colleague

Delaware's highest honor, The Order of the First State, on Chris. All who knew Chris can attest to his kindness and compassion. His dedication and commitment to justice and low-income individuals is an inspiration to many of us. He leaves behind a wife and two young children. If you would like to make a donation to the memorial fund established for his family, you may send checks to the Chris White Memorial Fund, c/o Wilmington Trust Co., 1100 N. Market St., Wilmington, DE 19890.



Around the country, I'M HOME partners are using manufactured housing to change the lives of families near you. Read on to learn about some of our partners' latest accomplishments...

[more](#)

I hope you'll join CFED and our partners in celebrating the third annual *National Manufactured Housing Week* by reading about some of the exciting achievements of our partners across the country, including several key policy victories, trainings for nonprofit developers, and increasing numbers of resident-owned communities. Although this official commemoration of manufactured housing doesn't take place until this month (June 14-19), the first half of 2010 has already seen several key national events focused on manufactured housing and its role in the affordable housing sector. In January, I'M HOME hosted a webinar on using the homebuyer tax credit to replace pre-1976 mobile homes with energy-efficient manufactured housing. If you missed the webinar, you can [click here](#) to check it out on CFED's newly revamped website. Don't miss our upcoming MH webinars – you'll find a schedule below.

[more](#)

WELCOME LETTER cont'd

In March, I'M HOME participated in the NeighborWorks America Rural Symposium held in New Orleans. The theme of the day was *Investing for Change: Leveraging Assets in Rural Communities and Small Cities* and I'M HOME staff and partners were featured throughout the day's agenda. And in Portland last month, I'M HOME partner CASA of Oregon seized the opportunity provided by the [National Housing Conference's Partners in Innovation Northwest Regional Forum on Preserving Affordable Rental Housing](#) to put together a terrific day-long forum about preserving manufactured housing as an affordable housing resource. The prominent roles of I'M HOME partners and ROC USA in these national events illustrate how far we've come as a network in building awareness and acceptance of manufactured housing as an affordable housing solution and asset-building opportunity.

Speaking of ROC USA, this edition of *Foundations* also celebrates their second anniversary! Read on to learn about the impact being created by this growing social enterprise, and visit the [Community Album](#) section of the ROC USA website to learn their unique story and meet some of the homeowners behind each resident-owned community.

I encourage you to visit our redesigned [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.

From our home to yours,

Kathryn

Time Flies: ROC USA Turns Two!



Horizon Homeowner Cooperative, OR, one of 16 new resident-owned communities formed with the support of ROC USA

ROC USA celebrated its second anniversary on May 7th. Last month, President Paul Bradley told an Oregon audience that the "proof-of-concept" stage is over. Indeed, with 16 communities and 1,128 homes preserved in eight states, and many more under contract or in negotiation from Washington to Minnesota and from Kansas to Massachusetts, ROC USA has proven that:

- Homeowners outside of New Hampshire wish to and have the capacity to buy their communities.
- The nonprofit technical assistance providers of ROC USA Network can successfully support homeowners through the conversion process as well as ongoing community management.
- ROC USA Capital can finance transactions nationwide.

While Network members were overcoming challenges as a result of the financial crisis – finding operating support was challenging and sellers sat on the sidelines for the last half of 2009 – TA providers stayed focused with good results, as 2010 has witnessed a resurgence of community owner interest in negotiating towards 2010 closings.

ROC USA continues to present a strong case for supporting nonprofit networks as an avenue to achieving social impact at scale. The networked business model is catching on, as reflected in two recent announcements:

- At the April 2010 Social Enterprise Alliance conference in San Francisco, ROC USA was the highest vote winner in its session of the Angel's Forum. While it didn't come with a cash prize, the win has helped push ROC USA's brand among social venture investors and donors. See ROC USA's Executive Summary in the second session at www.williamjamesfoundation.org/sea.
- ROC USA has also been selected as one of four finalists in the Social Impact Exchange Business Plan Competition (in the Mezzanine-Stage Growth category). ROC USA will make a final presentation on June 18th at the inaugural "Scaling Social Impact" conference in NYC for a chance to win \$100,000. The event is an invitation-only foundation event for funders interested in achieving impact at scale.

As the enterprise moves into the social venture capital space, the recent addition of Lisa Hall of the Calvert Foundation to the Board of Directors is instrumental. Lisa is very excited by ROC USA's mission and the direct community engagement it embodies.

Calvert was also the first lender to ROC USA Capital. Currently, ROC USA Capital is capitalized to finance \$14MM in transactions by ROC USA Network. Mike Sloss, Managing Director of ROC USA Capital, is currently working on securing an additional \$9MM of capital, which will position Capital to finance approximately another \$35MM.

PARTNER PROFILE: Multi-faceted advocacy coalition creates change in Utah



Photo courtesy of Utah Housing Coalition

The synergy between community practice and policy advocacy is a guiding principle for CFED's approach in general, including our work in the manufactured housing sector. Vibrant partnerships among policy advocates, nonprofit practitioners and homeowner activists is a strength of the I'M HOME network. One such partnership is going strong in Utah, where I'M HOME partners Utah Housing Coalition and Utah Resident-Owned Communities (the ROC USA certified technical assistance provider for Utah) work closely with homeowners, community organizers and AARP. Here's the story of this coalition's latest policy victory. (Thanks to Utah Housing Coalition and Laura Polacheck, AARP Utah, for this update.)

Manufactured home owners won a big victory in the 2010 Utah legislative session with passage of HB 388, Mobile Home Revisions. The bill not only gives residents the right to form resident associations without harassment, but prohibits community owners from charging excessive fees to use common areas and allows residents to distribute flyers and other materials in their communities. Perhaps most importantly, it will prohibit community owners from evicting residents simply because they've complained about problems within their communities. This all sounds like freedoms that most Americans expect in this country—freedom of speech, freedom of association, and freedom to file grievances, yet it was a very hard fought battle.

Steve Anderson and Lowell Gallagher of Utah Manufactured Homeowners Action Group (UMHAG) were relentless in keeping this issue before the legislature, organizing residents to testify on the bill, and making sure the voices of mobile and manufactured homeowners were heard on the February 9 Mobile Home Day on the Hill, where residents directly lobbied their own representatives to support this bill.

HB 388 was the result of two years of negotiations among housing advocates, including the Utah Housing Coalition, AARP Utah, Salt Lake Community Action Program (SLCAP), Utah Resident Owned Communities, community owners, and Rep. Jim Dunnigan, the bill's champion.

With help from the National Consumer Law Center, lead advocates Francisca Blanc and Melinda Gurr drafted language that would strongly protect community residents yet overcome community owners' objections. Much of the language was taken from AARP's model manufactured housing law, which seeks to provide mobile and manufactured home owners with protection against unfair and abusive practices in their communities, including threats against residents from trying to organize.

HB 388 sailed out of the committee and went on to pass unanimously in the House of Representatives. However, community owners argued for more changes, and concessions had to be made before it was approved by committee in the Senate. Homeowners and Melinda Gurr provided compelling, firsthand testimony why this law is needed, given eviction threats after newsletter distribution or resident complaints about community conditions. Fortunately, all of the major protections remained intact and Governor Herbert signed the bill into law on March 11, the last day of the session.

NEW TOOLS FOR MH ADVOCATES



Manufactured Housing Webinar Series

CFED and NCLC are co-hosting a [Manufactured Housing Webinar Series](#) to showcase the issues tackled in the [I'M HOME Advocacy Toolkit](#). The series will provide practical information on the opportunities of manufactured housing as an affordable housing strategy and will focus on the intersection of building a local and state policy landscape that supports owners of manufactured housing. The series will also highlight case studies that have successfully leveraged strong policies to help homeowners build assets. The Manufactured Housing Webinar Series is intended for affordable housing developers and advocates, state and local public officials, and other stakeholders interested in promoting quality, affordable housing options in their community. Please mark your calendars: a listing of upcoming webinars is below. Webinars will be archived on the I'M HOME website.

Resident Ownership of Communities: Benefits & Policy Landscape
Wednesday, June 16 from 2 – 3:30pm EDT

Resident Ownership of Communities: Laying the Groundwork
Wednesday, July 28 from 2 – 3:30pm EDT

Local Policy to Support Manufactured Housing
Wednesday, September 8 from 2 – 3:30pm EDT

Single-family Financing for Manufactured Homes
Wednesday, November 17 from 2 – 3:30pm EST

New Tools on the Advocacy Center

We are pleased to announce the release of two new tools this year. Both will soon be available on the [Manufactured Housing Advocacy Center](#). When you are there, make sure to check out the other hand tools and resources designed specifically for you – our partners!

Conventional Financing. This guide is *the* resource for policymakers, advocates and industry stakeholders looking into ways to expand the availability of better and less expensive conventional mortgage financing for manufactured home buyers, especially low- and moderate-income buyers. It lays out the different methods of titling manufactured housing and the implications for home financing; discusses manufactured housing finance; outlines challenges in accessing conventional mortgage financing for manufactured housing; and offers policy recommendations for increasing access to conventional mortgage financing for manufactured housing.

Manufactured Housing as an Affordable Housing Strategy: Accessing Public Resources. Tried to navigate the maze of public resources with no results? This guide is for you! It is designed to help you access public sources of financing for the purchase, rehabilitation or refinancing of manufactured homes. It is intended as a resource for consumers, nonprofit practitioners and advocates interested in leveraging public funding streams in support of affordable housing and asset-building strategies using manufactured housing. This guide lists public resources available to fund the purchase and rehabilitation of manufactured homes; public resources available to help homeowners purchase their manufactured home communities; describes program parameters to help advocates understand the best way to access various public programs; and recommends improvements for public programs for which manufactured housing is an eligible use. This guide will be released by the end of the month.

POLICY UPDATES



Stacey Epperson, President and CEO of Frontier Housing, testifying before the Senate Energy and Natural Resources Committee.

Federal Policies

Home Replacement

On May 6, the House passed legislation that includes \$600 million to replace outdated mobile homes with ENERGY STAR manufactured and modular homes. The legislation:

- Provides \$7,500 for downpayment assistance to low-income homeowners to replace their outdated mobile homes with ENERGY STAR homes.
- Provides \$2,500 to cover the cost of decommissioning, removing and recycling the old home.
- Permits replacement of substandard mobile homes with ENERGY STAR homes as an eligible use of up to \$6,500 of the American Recovery and Renewal Act Weatherization Assistant Program funds (Senate bill only). Current law forbids weatherization funds from being used for replacement.

The Senate language has stronger buyer protections, requiring that buyers own the land or have at least a ten-year land lease. CFED does not want to see homebuyers evicted from their land-lease community and lose their home with any accumulating equity while still having a loan repayment obligation to meet.

This proposal is a compelling trifecta because it creates jobs, conserves energy and provides affordable quality housing with opportunities for asset appreciation for the buyer.

We expect the Senate to take up the bill this summer. There are currently four co-sponsors in the Senate. To see where your Senator stands and for more information, please visit the [CFED Advocacy Center](#).

Duty to Serve

On June 1st, the Federal Housing Finance Agency (FHFA) released its [proposed rule](#) implementing Fannie Mae's and Freddie Mac's Duty to Serve (DTS.) Comments on the proposed rule are due July 22. It describes how Fannie Mae and Freddie Mac would be evaluated on their duty to serve three underserved markets, including manufactured housing. The proposed rule would exclude chattel loans and assistance to MH communities. CFED, NCLC and other partners are drafting comments in response to this proposed rule. We encourage you to also send your own letters. Toward the end of the month, CFED will circulate a draft template that you can circulate to your networks and coalitions to comment on the proposed rule. In the meantime, please don't hesitate to contact [Laura Arce](#) with any questions or to offer suggestions on our comment letter.

State Policy Updates

Delaware

On April 8th, Delaware's Governor Markell signed HB 246 into law. This victory is the result of ongoing hard work by advocates in Delaware, including Chris White, who won a victory with purchase opportunity legislation in 2009 but continued to strengthen their coalition and connections with state legislators to make improvements to the law. HB 246,

among other things, clarifies language relating to registration of a homeowner association with the Relocation Trust Authority, the delivery and content of the advance notice, language in the model bylaws and establishes that if a homeowner association meets an offer higher than a counter-offer made by the homeowner association for the community the homeowner association may purchase the community at that price.

Utah

In March, Utah homeowners scored a major victory with passage of HB 388 which, among other things, provides homeowners the right to form an association and protects against unjust evictions due to organizing or making complaints about community conditions. This was a hard-fought battle with a strong coalition of homeowners, advocates and stakeholders. Please see Partner Profile for more detail.

Minnesota

Through an omnibus budget bill signed by the Governor on May 27, Minnesota changed its definition of homestead tax treatment, simplifying the implementation of homestead tax treatment for manufactured housing co-ops. The law will take effect with property taxes payable in 2011. Under the law, manufactured housing cooperatives with a membership rate up to 50% will get a 1% tax class rate on their properties (a 20% net reduction of conventional manufactured home park tax rates). Cooperatives with membership rates over 50% will get a .75% tax class rate (a 40% net reduction). This tax regulatory change will reduce co-ops' annual property tax bills by thousands of dollars. The change was included in the budget bill thanks to the leadership of CFED partners All Parks Alliance for Change, Housing Preservation Project, Northcountry Cooperative Foundation and other key allies.



Save the Date

[2010 Assets Learning Conference](#): *The Assets Movement at Its Moment*

Come learn how manufactured housing fits into the broader array of asset-building strategies! We hope you can join us at the [2010 Assets Learning Conference](#) September 22-24, 2010. It will be the critical forum for mapping out new fundamentals in domestic and international practices, policies and research to help far more individuals and families enter the financial mainstream.

The Assets Movement at Its Moment will bring together over 1,000 insightful and influential leaders in community practice, business, government, philanthropy and academia, providing attendees with a front row seat to the best and latest information on asset building.

Don't miss out on this year's exciting program:

- 60 Concurrent Sessions showcasing the best and most effective practices, research and innovations in asset building, homeownership, entrepreneurship, children's savings and education, behavioral economics, manufactured housing, community and economic development and much more.
- Four plenaries focused on Creating the Save & Invest Economy with high-level keynote addresses from both the public and private sectors in the United States and abroad.
- The first-ever Innovation Marketplace, featuring dozens of interactive exhibits from the next generation of asset-building leaders and entrepreneurs providing sponsors and attendees opportunities to connect with the best creative minds working on new financial products, services, programs, and technologies.
- Visits to Capitol Hill to speak with your representative on the assets issues important to you and your organization.

Learn more about the 2010 Assets Learning Conference and register now by visiting www.assetsconference.org

Don't wait to register! You can save \$100 if you register by June 30th!

PARTNER HIGHLIGHTS



Photo courtesy of Georgia Community Loan Fund / People of Hope

Genesis Community Loan Fund completed its second conversion of a manufactured housing community to cooperative ownership. Greystone Mobile Home Park in Veazie, ME became a resident-owned cooperative this past April. This conversion, the second ever in the state of Maine, preserved 63 units of affordable housing. Residents are now turning their attention to infrastructure improvements and community maintenance. The Genesis Fund continues to support Greystone homeowners in creating operating plans and building their leadership skills.

Affordable Housing Alliance won a \$2.5 million grant from New Jersey's Balanced Housing Fund for the Pinetree Mobile Home Park. Located in Eatontown, NJ, Pinetree is owned and operated by the Alliance and deed restricted to serve low-and moderate-income homeowners. The funds will be used to pay off bridge loans on the project and to install new water service, hydrants, gas lines and sewer service, as well as a community room, playground and several new foundations. Many of the community's pre-1976 units are being replaced with 2- and 3-bedroom ENERGY STAR homes. With over 30,000 manufactured homes in the state, the Alliance hopes their work in Pinetree will demonstrate the value of manufactured housing as part of New Jersey's affordable housing continuum.

The New Hampshire Community Loan Fund and Granite State College have launched a unique partnership that allows participants in the Community Loan Fund's Community Leadership Program to earn college credit at Granite State. The mission of the Community Leadership Program is to increase civic engagement and strengthen resident-owned communities by educating a diverse group of current or emerging leaders of cooperative manufactured housing parks in New Hampshire. This partnership is a natural extension of the mission of both organizations and will begin with the Class of 2010-2011.

In May, Pepperidge Woods Cooperative in Barrington became the 95th resident-owned community in New Hampshire. Pepperidge Woods is the first all ENERGY STAR rated manufactured housing community developed by a nonprofit using a high density zoning designation. The project provides homeownership opportunities in a good school district and lovely setting for 44 families.

Regional Housing Legal Services (RHLS), in conjunction with PathStone, is actively seeking opportunities to implement the new pilot program of the Pennsylvania Housing Finance Agency, which offers zero interest, deferred debt for purchase financing and predevelopment work for resident-owned communities. They are currently working with homeowners in the Pittsburgh and Wilkes-Barre vicinities. RHLS also continues to work to ensure that Pennsylvania laws will support formation of resident-owned communities.

PathStone also recently signed a purchase and sale agreement for the resident purchase of Bush Gardens, a 154-site community in Erie County, NY (outside Buffalo) to be purchased for \$4.5 Million. Closing is scheduled for September, and the homeowners plan to rename the community Country Gardens.

CASA of Oregon and other local organizations hosted more than 200 federal, state and local leaders in Portland on May 17th to discuss the vital need to preserve and improve affordable rental housing in the northwest and nationwide. The forum was sponsored by the National Housing Conference and the John D. and Catherine T. MacArthur Foundation. Local organizations involved in the planning of the housing conference included CASA of Oregon, Neighborhood Partnerships,

Network for Oregon Affordable Housing, the Oregon Housing and Community Services, Oregon Opportunity Network and the Portland Housing Bureau. The forum brought together public officials, industry experts and advocates to discuss and explore methods to better support this work through innovative partnerships, policy development and legislative reforms. The forum was followed by a day-long roundtable on manufactured housing communities, which brought together manufactured housing policy advocates and technical assistance providers from across the country, including many members of the I'M HOME network, to explore the unique challenges and opportunities of manufactured housing preservation in the Northwest.

NeighborWorks Montana continues to collaborate in the national policy effort for the replacement of substandard mobile homes. To that end, NWMT President, Sheila Rice, participated in the preservation forum in Portland, presenting result of their experience with replacement and decommissioning and community preservation. With assistance from the Montana Cooperative Development Center, NWMT has also completed the state-specific document templates to help homeowner organizations operate nonprofit cooperatives under state law.

In the past quarter, Primavera has ordered 4 "Santa Fe" homes from Cavco Industries as part of its South Tucson Revitalization Program. Primavera has also purchased and placed two manufactured homes on vacant lots, and all of these homes will be offered to first-time homebuyers. Primavera is also planning to purchase and replace two dilapidated foreclosed. Primavera is also working on innovative manufactured housing solutions such as a four-bedroom handicapped-accessible home.

Manufactured Housing homeowners and Utah Housing Coalition won a big victory in the 2010 Utah legislative session with passage of HB 388, "Mobile Home Revisions," sponsored by Utah State Representative Jim Dunnigan. The bill not only gives residents the right to form resident associations without harassment, but prohibits park owners from charging excessive fees to use common areas and allows residents to distribute association flyers and other materials in their parks. The legislation will also prohibit park owners from evicting residents simply because they have voiced complaint about their housing conditions. Please see Partner Profile for more detail.

Frontier Housing National, in partnership with FAHE and I'M HOME, provided a Factory-Built Housing Training for their Berea Performance Compact Network members April 21 in Morehead, Kentucky. Participants included members of the emerging Frontier National Network, prospective members and nonprofits from outside the Appalachian region who are interested in Frontier's system for using factory-built housing. The training included a tour of the Community at Edgewood subdivision, which showcased the manufactured homes' aesthetic appeal and their ENERGY STAR and Universal Design features. Guest speakers addressed planning and zoning, state licensing requirements, appraisals and manufactured home finance. Russ Thomason, Single Family Housing Specialist with the USDA Rural Development program, also explained the Rural Development Retailer Approval process.

Warren Kramer, Executive Director of Northcountry Cooperative Foundation, and Connie Mere, a homeowner from Bennett Park Cooperative, (Minnesota's 3rd resident-owned community) were featured in a recent issue of **Initiative Quarterly**, published by a Minnesota foundation. The article, "Mobile Makeover," also highlighted the Minnesota Housing Finance Agency's \$12 million funding commitment to resident-owned communities.

NCF is also working with resident-owned communities across Minnesota to stabilize their communities by filling vacant lots with surplus manufactured homes bought through the federal government. To date, NCF has sited 56 manufactured homes through this program, providing affordable housing for moderate-income households and enhancing the housing stock in those communities.

More than eight years after being evicted from Garden Springs Trailer Park, People of Hope has begun the final phase of construction of the first resident-owned manufactured housing community in the state of Georgia. Having endured eight years of fundraising, political opposition and finally having to file a lawsuit to get needed permits, People of Hope families are seeing physical signs of progress on the 17-acre site that will become their new home by the winter. This new community, formed by People of Hope with support from the Georgia Community Loan Fund and other partners, will be home to 41 families. Plans include a community center, recreational space, and community-sponsored job training and educational opportunities.

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