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## A Framework for Forming Resident-Controlled Manufactured Housing Communities in Richmond

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# A FRAMEWORK FOR FORMING RESIDENT-CONTROLLED MANUFACTURED HOUSING COMMUNITIES IN RICHMOND

Prepared by Woody Rogers



Prepared for the Manufactured Housing  
Community Coalition of Virginia



Masters of Urban and Regional Planning Program  
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Virginia Commonwealth University



# A Framework for Forming Resident-Controlled Manufactured Housing Communities in Richmond

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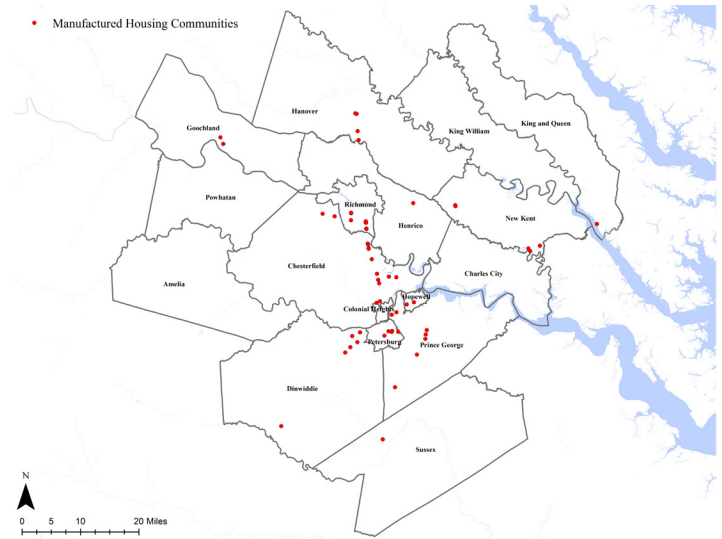
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# EXECUTIVE SUMMARY

Despite manufactured housing representing one of the most affordable, unsubsidized housing options for low- and moderate-income families in the United States, the nature of ownership in many manufactured housing communities places families at constant risk of displacement. In mobile home parks, where a household owns their manufactured home but rents the land underneath it from a park owner, residents have few protections from lot rent increases and eviction through redevelopment. Additionally, a history of exclusionary zoning practices and financing options against manufactured housing has limited the locational choices and access to funds for improvements or relocation for residents. Richmond contains 58 mobile home parks housing nearly 6,000 households, but poor park conditions and exploitation and neglect from park owners has threatened the viability of many communities.

In other parts of the country, manufactured housing residents have gained control of their communities through purchase of their park. Various alternative ownership models - especially cooperative ownership or non-profit ownership - have led to more stable housing, greater economic prosperity, and improved social health for households in resident-con-



trolled communities. Still, the purchase, maintenance, and organization necessary in gaining control of manufactured housing communities requires significant planning, funding, and dedication. In most resident-controlled communities, a community organization will serve to provide technical assistance and organizational guidance to residents.

This framework outlines the steps necessary to form a technical assistance provider (TAP) program for resident-controlled manufactured housing communities in the Richmond region. In Richmond, a lack of available financial resources for mobile home park residents and negligent landlords who fail to maintain adequate park infrastructure illustrate





the need to provide structures for resident-control of their communities. Technical assistance providers for resident-owned mobile home communities across the country highlight three key actions for community organizations as critical to forming long-lasting resident-controlled communities: an astute knowledge of available legal and funding resources, consistent and available support for residents, and a high organizational capacity.

To meet the need for forming resident-control ownership structures in Richmond-area manufactured housing communities, this plan recommends four overarching goals:

1. Building a robust TA program with the organizational capacity to fill the necessary and varied roles
2. Secure dedicated funding for the purchase and maintenance of resident-controlled communities
3. Develop efficient practices during the acquisition process
4. Provide ongoing support to residents of manufactured housing communities

Through the accomplishment of these goals, a technical assistance provider will be able to assist mobile home park residents in forming ownership structures where residents control their communities and erase their tenuous ownership status.



# PROJECT PURPOSE

Manufactured housing represents some of the most affordable housing options for low-income families in the United States. However, due to a long history of stigma and prohibitive regulation, manufactured housing residents face numerous challenges to realizing the benefits of their low-cost homes. The ownership structure of manufactured housing communities, which are mostly owned and managed by private landlords, stands as a significant barrier for residents. Separate ownership of the land in these communities, also known as mobile home parks, creates risks for residents who face unstable lot rents and constant risk of eviction. In addition, many experience poor living conditions as some landlords fail to provide adequate maintenance. In the Richmond area, code violations within parks have caused numerous manufactured housing residents to lose their homes in recent years.

In other states, resident ownership and cooperative housing structures have reduced the risks threatening manufactured housing communities and allowed residents to control their communities. The purpose of this project is to provide non-profit organizations a best practices overview and list of recommendations to most effectively aid the transition of investor-owned manufactured housing parks into resident-controlled communities.

## *Client Description*

Multiple community advocates in the Richmond region coalesced in 2015 to form a “mobile home park coalition” amidst concerns over unjust condemnation of a local manufactured housing community. After a number of meetings and research into the condition of mobile home parks across the region, the Manufactured Housing Community Coalition of Virginia (MHCCV) officially formed in 2017 as a 501(c3) non-profit organization. MHCCV represents a coalition of housing providers, attorneys, service organizations, and community advocates “supporting communities of low income families living in manufactured home parks by working to ensure access to legal, financial and material resources and a favorable policy environment.” In addition to MHCCV, this plan aims to inform any non-profit or housing organization hoping to facilitate the transition of a manufactured housing community into resident-control structures.

## *Plan Outline*

This plan includes financial, technical assistance, and training practice recommendations so that community organizations in the Richmond region can help residents of manufactured housing efficiently and positively manage their own communities. A review of the project background focuses on manufactured housing sector as a source of affordable housing in Richmond and nationally, as well as discussing the relevance of shared equity programs in housing. Next, the plan identifies the best practices through contextual interviews with technical service providers and residents of resident-owned manufactured housing communities. Finally, interviews with local housing advocates and a review of the political and financial landscape around manufactured housing in the Richmond region provides an understanding for applying the identified best practices in the local context.



### *Theoretical Framework*

Conceptualization and implementation of this plan necessitates a comprehensive understanding of planning theory to navigate issues of community outreach, decision making, and control desired in the outcome. This plan, based on giving financial power to manufactured housing communities constantly at risk of dispossession of their land, deals directly with the three goals of the Just City. Planning theories of the Just City emphasize three main tenets – democracy, material equity, and diversity – in striving for planning outcomes which combat lack of just outcomes for marginalized communities. The transition of investor-owned mobile home parks to communities controlled by residents represents an opportunity to reallocate wealth in the city. Therefore, a Just City theoretical framework informs the research and methodological approach taken in this plan.

# PROJECT BACKGROUND

Manufactured housing currently represents one of the most affordable forms of unsubsidized homeownership in the United States. As of the 2010 Census, 26,299 residents in the Richmond region live in manufactured housing, around 40% of whom live within communities of 5 or more manufactured homes.<sup>1</sup> Though manufactured homes can cost less than half of the price of conventional site-built housing, (median monthly housing cost for manufactured homes in Richmond is nearly \$400 less than the average for all homes in the region) many households, especially those living within mobile home communities, own only their building, not the land it sits on.<sup>2</sup> Renting lots in manufactured housing communities can present a number of risks for residents, as landlords can fail to maintain utilities and infrastructure, control the costs of lot rental, and can sell the property that homes sit on, facing residents with eviction. This background section provides insights into the history and literature on manufactured housing as a source of affordable housing, as well as summarize the state of manufactured housing in the Richmond region and alternative forms of tenure that manufactured housing communities could employ.



*A unit in a manufactured housing community*

1 Brown, Jonathan, and Knopf, Jonathan. 2016. "An Assessment of Central Virginia's Manufactured Housing Communities: Understanding the Conditions, Challenges, and Opportunities." HD Advisors.

2 Consumer Financial Protection Bureau. 2014. "Manufactured-Housing Consumer Finance in the United States.," Brown and Knopf. 2016.



## *A Brief History of Manufactured Housing in the United States*

The term “manufactured home” is relatively new to the history of this type of housing in the United States. Manufactured housing has been known by many names: travel trailers, house trailers, mobile homes, and manufactured homes. Manufacturers introduced travel trailers in the early 1920s, offering middle-class families a way to escape the city in their new cars and enjoy nature without parting with the amenities of urban life.<sup>3</sup> During World War II, the trailer industry capitalized on the need for temporary housing to accommodate wartime industry workers and began to market their products as viable homes.<sup>4</sup> As homeownership expanded during the post-war years, the development of the industry established the mobile home as an affordable and flexible option for homeownership. Utilizing new factory-style, prefabricated housing techniques, mobile homes sprung up across the country. In the 1960s and into the mid-1970s, mobile home manufacturers produced between 300,000 and 575,000 homes annually.<sup>5</sup>

Just as mobile home production peaked, the U.S. Department of Housing and Urban Development passed legislation to govern new building codes for mobile homes, ushering in the modern era of the manufactured home. In 1974, Congress passed the Mobile Home Construction and Safety Standards Act, which required HUD to set up codes (adopted in 1976) to govern manufactured housing construction.<sup>6</sup> Standardization of manufactured housing from the new codes cemented the sector as a viable form of permanent housing, and



*A defense worker mobile home park in Alexandria, VA (1941)*

thus offered greater opportunity for financing options through federal mortgages, which had been hesitant to loan to units with such varied construction standards. However, the code also required more work and financing from manufacturers. Since the mid-1970s, manufactured housing construction has not exceeded 200,000 homes annually.<sup>7</sup> Still, the 1976 HUD code formalized manufactured housing and recognized its value in providing affordable housing options for families across the country.

### *Affordability of Manufactured Housing*

Amidst a growing affordability crisis in housing across the United States, researchers have increased their attention in the manufactured housing sector over the past two decades. Various studies and reports since 2000 have highlighted the capabilities of manufactured housing as a significant source of affordable housing. Many researchers point to mobile homes as potential solutions in affordable housing production, citing manufactured housing’s low costs.<sup>8</sup> Additionally, and contrary to popular belief, research shows that manufactured homes are just as structurally

3 Wallis, Allan D. 1991. *Wheel Estate: The Rise and Decline of Mobile Homes*. New York: Oxford University Press.

4 *Ibid.*

5 *Ibid.*

6 *Ibid.*

7 *Ibid.*

8 Genz, Richard. 2001. “Why Advocates Need to Rethink Manufactured Housing.” *Housing Policy Debate* 12 (2): 393–414. <https://doi.org/10.1080/10511482.2001.9521411>. ; Watson, Kami. 2002. “A Solution to the Affordable Housing Crisis.” *Journal of Housing and Community Development* 59 (3): 22–26. ; Boehm, Thomas P., and Schlottmann, Adam. 2008. “Is Manufactured Owned Housing a Good Alternative for Low-Income Households? Evidence From the American Housing Survey.” *Cityscape* 10 (2): 159–224. ; Consumer Financial Protection Bureau. 2014.

resilient as stick-built housing and that the presence of manufactured housing does not lead to neighborhood instability.<sup>9</sup> Still, other studies highlight the need to address aging mobile home conditions in order to ensure that the benefits of affordability of manufactured housing are not lost in its quality.<sup>10</sup>

### *Challenges to Manufactured Housing Households*

While many have pointed to the benefits of affordability in manufactured housing, research also highlights the challenges that manufactured housing households and especially mobile home park residents encounter. Research points to three main threads of difficulties that manufactured housing residents encounter: financing, location, and housing instability.

In most cases, mobile home residents need to own both their home and the land it sits on, place it on a permanent foundation, as well as title the home as real property in order to receive standard mortgage loans.<sup>11</sup> If mobile home residents are unable to take these steps, lenders treat manufactured housing as personal property and thus finance them through chattel loans, the same that can fund purchase of a vehicle, which often require shorter loan terms and higher interest rates.<sup>12</sup> The distinction of manufactured housing as personal property rather than real property furthers stigma of mobile homes being lesser forms of housing.<sup>13</sup>

Limited locational choices for the placement of mobile home communities have fostered additional stigma. Exclusionary zoning practices from municipalities have long restricted mobile home residents to the fringes of communities. Resistance to the development of trailer homes occurred as early as 1936, as communities lambasted “itinerant” residents for not paying property taxes, threatening real estate values, and bringing immoral values.<sup>14</sup> Early resistance of individual trailer placements resulted in the creation of trailer parks, when localities restricted trailers to locate together, usually near commercial and industrial-zoned parts of metropolitan areas.<sup>15</sup> Zoning restrictions to manufactured housing remain today, as studies have found that zoning regulations in metro areas nationwide increase perceived or realized social isolation.<sup>16</sup>

At the same time, the peripheral placement of manufactured housing communities in urban areas has drawn the interest of developers looking to take advantage of large lots and cheap land. As cities expand, mobile home parks become prime, developable real estate, increasing the risk of eviction for residents.<sup>17</sup> Esther Sullivan’s ethnographic account of the mass eviction of residents in four parks in Florida and Texas illustrates the “risky tenure” of manufactured housing community residents, who are forced to either pay thousands of dollars to move their homes or abandon them altogether. The “halfway homeownership” of these residents - owning their home but not the land underneath it - exposes them to exploitation by landlords and investors.<sup>18</sup> Furthermore, government aid programs addressing relocation of evicted residents is often inad-

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9 Boehm and Schlottman. 2008. ; Consumer Financial Protection Bureau. 2014.

10 Beamish, Julia O., Goss, Rosemary C., Atiles, Jorge H., and Kim, Youngjoo. 2001. “Not a Trailer Anymore: Perceptions of Manufactured Housing.” *Housing Policy Debate* 12 (2): 373–92.

11 Consumer Financial Protection Bureau. 2014.

12 Prosperity Now. 2014. “Titling Homes as Real Property.”

13 Sullivan, Esther. 2018. *Manufactured Insecurity: Mobile Home Parks and Americans’ Tenuous Right to Place*. University of California Press.

14 Wallis. 1991.

15 Sullivan. 2018.

16 Dawkins, Casey J., and C. Theodore Koebel. 2010. “Overcoming Barriers to Placing Manufactured Housing in Metropolitan Communities.” *Journal of the American Planning Association* 76 (1): 73–88. ; Salamon, Sonya, and MacTavish, Katherine. 2017. *Singlewide: Chasing the American Dream in a Rural Trailer Park*. Cornell University Press

17 Sullivan. 2018.

18 Ibid.



A doublewide unit being split before moving

equate and, in some cases, compound difficulties for evicted residents.<sup>19</sup>

In addition to the increased risk of eviction amidst redevelopment, research has shown that some of the largest private equity firms in the country have begun purchasing parks as investment opportunities.<sup>20</sup> Upon purchase of a park, these actors can continually raise lot rents, hoping to maximize profits while residents have few alternative options, as relocating to other mobile home parks is costly and, in some housing markets where lots are limited, unrealistic.<sup>21</sup> Additionally, some investor owners use lot rent increases as a mechanism to eventually squeeze out tenants so that the lot can be redeveloped without community opposition.<sup>22</sup> The institutionalization of mobile home park insecurity and its impact on increasing rents and risk of eviction

accentuates the need for resident control of their communities.

*Community Ownership and Cooperatives*  
Community ownership has long been established as a tool for providing common space in a just and inclusive way. Scholars have long theorized the “commons” as a practice that promotes self-governance in order to address human needs more equitably.<sup>23</sup> While early research on the commons focused primarily on agricultural-based rural collectives, scholars in the past decade have begun to argue that a number of shared equity programs in housing constitute a form of urban commons.<sup>24</sup> Structures of resident control in manufactured housing communities would fall under this broad theory of “commoning”. Thus, understanding the value of other housing commons, such as Limited Equity Cooperatives and Community Land Trusts, inform the potential of shared ownership in mobile home parks.

Shared equity programs of housing in the United States typically have taken three main forms – affordability covenants on property, community land trusts, and housing cooperatives.<sup>25</sup> Affordability covenants are built into a property’s deed as statutes restricting a home’s sale to low- or moderate-income households for a set period after the home’s construction.<sup>26</sup> Community land trusts work to separate the ownership of structures from the land it sits on. As households buy and build equity through appreciation of their

19 Sullivan, Esther. 2016. “Displaced in Place: Manufactured Housing, Mass Eviction, and the Paradox of State Intervention.” *American Sociological Review* 82 (2): 243–69. <https://doi.org/10.1177/0003122416688667>.

20 Baker, Jim, Voigt, Liz, and Jun, Linda. 2019. “Private Equity Giants Converge on Manufactured Homes: How Private Equity Is Manufacturing Homelessness & Communities Are Fighting Back.”

21 Sullivan. 2018.

22 Briggs, Ryan. 2019. “Taking Ownership Into Their Own Hands.” *Shelterforce*, September 2, 2019. <https://shelterforce.org/2019/09/02/taking-ownership-into-their-own-hands/>.

23 Kip, Markus, Bieniok, Majken, Dellenbaugh, Mary, Müller, Agnes Katharina, and Schwegmann, Martin. 2015. “Seizing the (Every)Day: Welcome to the Urban Commons!” In *Urban Commons: Moving Beyond State and Market*, edited by Dellenbaugh, Mary, Bieniok, Majken, Müller, Agnes Katharina, and Schwegmann, Martin, 178–235. *Bauwelt Fundamente Ser.* Walter de Gruyter GmbH.

24 Harvey, David. 2013. *Rebel Cities: From the Right to the City to the Urban Revolution*. London: Verso. ; Balmer, Ivo, and Bernet, Tobias. 2015. “Housing as a Common Resource? Decommodification and Self-Organization in Housing – Examples from Germany and Switzerland.” In *Urban Commons: Moving Beyond State and Market*, edited by Dellenbaugh, Mary, Kip, Markus, Bieniok, Majken, Müller, Agnes Katharina, and Schwegmann, Martin, 178–235. *Bauwelt Fundamente Ser.* Walter de Gruyter GmbH. ; Huron, Amanda. 2018. *Carving Out the Commons: Tenant Organizing and Housing Cooperatives in Washington, D.C.* *Diverse Economies and Livable Worlds*. Minneapolis: University of Minnesota Press.

25 Temkin, Kenneth Mark, Theodos, Brett, and Price, David. 2013. “Sharing Equity with Future Generations: An Evaluation of Long-Term Affordable Homeownership Programs in the USA.” *Housing Studies* 28 (4): 553–78. <https://doi.org/10.1080/02673037.2013.759541>.

26 Ibid.



home, they do not own the land on which it sits, instead leasing it from a non-profit or locality that maintains the land trust's assets.<sup>27</sup> This, in turn, allows for the property to be sold at more affordable prices, since only the building is purchased rather than both building and land. Similarly, Limited Equity Cooperatives (LECs) act to preserve affordable housing through collective ownership of a group of housing units. Resident-owners in LECs own a share of their building or group of buildings, instead of independently owning individual units and, if they choose to sell their unit, agree to limitations on the resale value of their share.<sup>28</sup> In both shared equity structures, technical assistance providers, often a nonprofit or some combination of organizations, offer critical financial expertise and training for residents to help sustain the cooperative or land trust property.<sup>29</sup>

Both Community Land Trust (CLT) and Limited Equity Cooperative (LEC) models provide low-income households with secure and affordable housing, community stability, and opportunities for wealth building.<sup>30</sup> Furthermore, combination of the two models has been shown to provide additional benefits, highlighting the organizational adaptability of shared equity models.<sup>31</sup> The relative successes of CLTs and LECs in providing affordable and stable housing for low-income residents serves as a template for promoting resident-control ownership models of mobile home parks.

### *Resident-Owned Manufactured Housing Communities*

Over the past 30 years, a small percentage of low to moderate-income manufactured housing communities have gained control of their communities in different parts of the country. Concentrated mostly in the Pacific Northwest and Northeast areas of the United States, the non-profit and resident-ownership advocacy group, ROC USA, reported 218 limited-equity cooperatively-owned mobile home parks in their network across the nation in 2018.<sup>32</sup> While the prevalence of these manufactured housing community structures is still relatively small across the country, a handful of studies indicate that resident ownership of parks delivers benefits for the community. Analyzing economic measures for resident-owned manufactured housing communities as well as surveys and interviews with lenders and residents, studies of New Hamp-



*A ROC USA Community in Delaware*

27 Davis, John Emmeus. 2010. "Origins and Evolution of the Community Land Trust in the United States." In *The Community Land Trust Reader*. <https://ebookcentral-proquest-com.proxy.library.vcu.edu/lib/vcu/detail.action?docID=3327988>.

28 Saegert, Susan, and Benitez, Lymari. 2005. "Limited Equity Housing Cooperatives: Defining a Niche in the Low-Income Housing Market." *Journal of Planning Literature* 19 (May): 427–39. <https://doi.org/10.1177/0885412204274169>.

29 Huron, Amanda. 2018. *Carving Out the Commons: Tenant Organizing and Housing Cooperatives in Washington, D.C.* Diverse Economies and Livable Worlds. Minneapolis: University of Minnesota Press.

30 Saegert and Benitez. 2005. ; Temkin et al. 2013. ; Thoedos, Brett, Plerhoples, Christina Stacy, Braga, Breno, and Daniels, Rebecca. 2019. "Affordable Homeownership: An Evaluation of the Near-Term Effects of Shared Equity Programs." *Housing Policy Debate*. <https://doi.org/10.1080/10511482.2019.1596965>.

31 Ehlenz, Meagen M. 2018. "Making Home More Affordable: Community Land Trusts Adopting Cooperative Ownership Models to Expand Affordable Housing." *Journal of Community Practice* 26 (3): 283–307. <https://doi.org/10.1080/10705422.2018.1477082>.

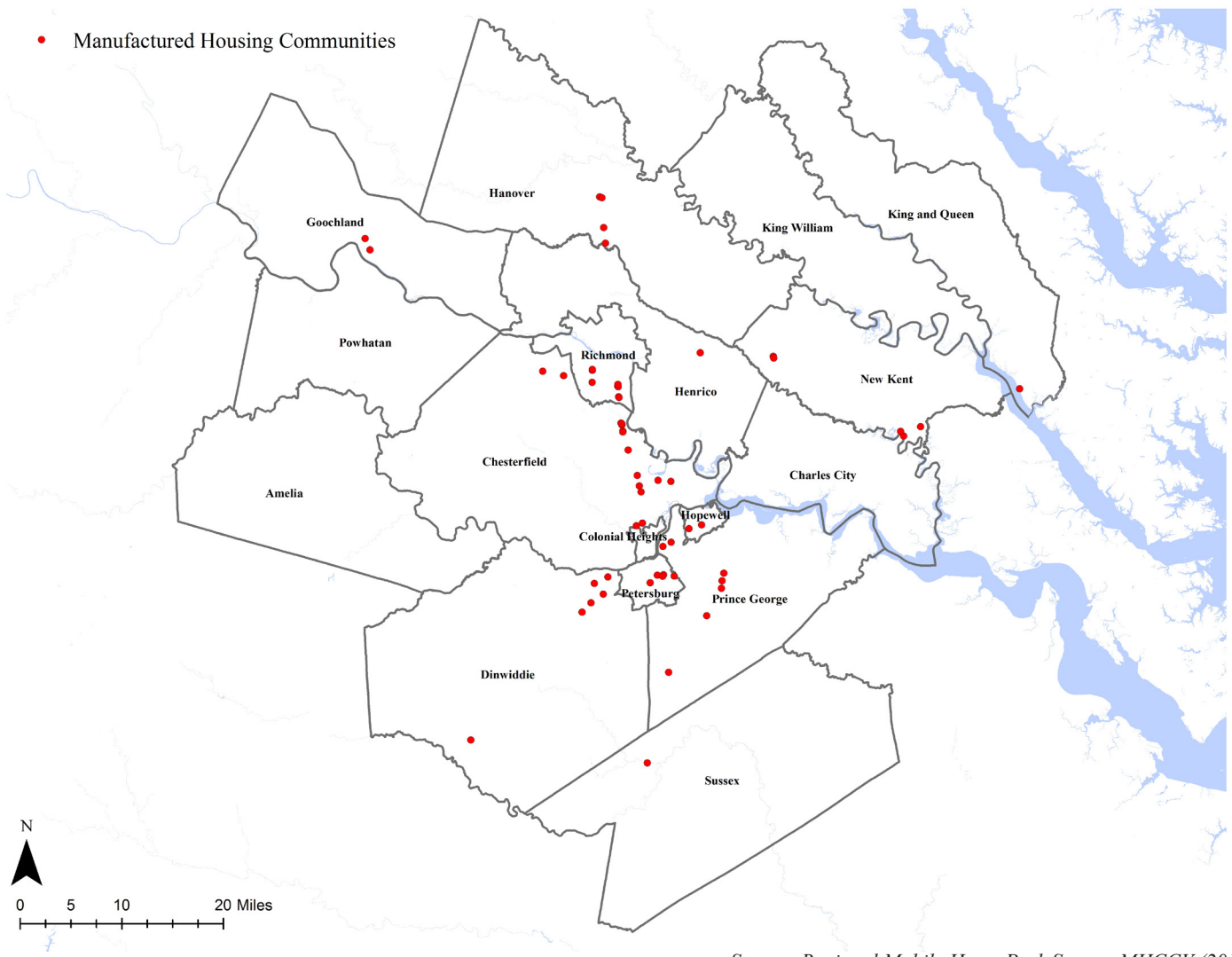
32 ROC USA. n.d. "ROC USA 10 Year Report." Annual. Accessed September 3, 2019. [https://rocusa.org/cms/assets/uploads/2018/05/ROC-USA-10-year-pdf-w\\_-links-FINAL.pdf](https://rocusa.org/cms/assets/uploads/2018/05/ROC-USA-10-year-pdf-w_-links-FINAL.pdf).

shire communities positively associate resident ownership with increased economic benefits.<sup>33</sup> A study of mobile home park communities in California found that residents created independent and self-sustaining communities after gaining ownership of their homes and the land it sat on.<sup>34</sup> Furthermore, research suggests that manufactured housing cooperative structures have been successful across the country in utilizing partnerships with community organizations.<sup>35</sup>

### *Manufactured Housing in Richmond*

The Richmond Metropolitan Statistical Area (MSA) contains 26,229 individuals living in manufactured housing.<sup>36</sup> Most are located outside the region’s core localities (Richmond City, Henrico Co., and Chesterfield Co.) and do not live within mobile home communities. Also, the manufactured housing population contains a higher proportion of White (75% of manufactured housing, 68% regionally) and Latinx (15% of manufactured housing, 5% regionally) households than the rest of the region. Finally, 30% of manufactured households across the region contain

**Figure I.** Manufactured Housing Communities in the Richmond Metropolitan Statistical Area



*Source: Regional Mobile Home Park Survey, MHCCV (2016)*

33 Swack, Michael, and Rivera, Jan. 2009. “The Experience of the New Hampshire Community Loan Fund in Mainstreaming of Acquisition Loans to Cooperative Manufactured Housing Communities.” CDFI Fund. ; Ward, Sally K., French, Charlie, and Giraud, Kelly. 2010. “Resident Ownership in New Hampshire’s ‘Mobile Home Parks:’ A Report on Economic Outcomes.” University of New Hampshire: Carsey Institute.  
 34 Mukhija, Vinit, and Mason, David R. 2015. “Resident-Owned, Informal Mobile Home Communities in Rural California: The Case of Rancho Don Antonio, Coachella Valley.” *Housing Policy Debate* 25 (1): 179–94.  
 35 Catto, Chelsea. 2017. “Manufactured Housing Cooperatives: Innovations in Wealth-Building and Permanent Affordability.” *Journal of Affordable Housing & Community Development* 26 (1): 13–21.  
 36 Brown and Knopf. 2016.



at least one individual with a disability.<sup>37</sup> Only 27% of manufactured housing in the region is located within communities of 6 or more units.<sup>38</sup> Across the region Around 5,000 mobile homes are located in over 50 mobile home parks (Figure A).

A 2016 existing conditions assessment of the region’s parks completed by the Manufactured Housing Community Coalition of Virginia (MHCCV) in 2016 illustrated that many communities suffered from poor park conditions. Of the 54 communities identified in report, 26% were designated “Obsolete”, containing “long-standing, severe deficiencies in infrastructure, housing condition, private property, tenure, amenities, and management.”<sup>39</sup> Additionally, 45 of the 54 parks scored below 50 out of a possible 100 points in the matrix of park qualities that the study implemented.

Unfortunately, Richmond’s manufactured housing communities came fully into the public eye in 2014 when a mobile home community in South Richmond, Rudd’s Trailer Park, was cited for almost 740 code violations.<sup>40</sup> Following the publication of these violations, many regional non-profits and activists organized tenants in Rudd’s seeking to improve conditions as well as address concerns over discrimination based on ethnicity. When the owner put the park up for auction in 2016, 30 of the 100 units had already been flagged for removal, with few options for the residents needing to relocate, who subsequently filed a suit against the City of Richmond arguing that the code enforcement practices denied them of their civil rights.<sup>41</sup> The closing of other mobile home communities in the Richmond MSA have led to resident evictions over the past decade amidst increasing interest from developers in urban land as multiple parks have closed for various reasons and converted into commercial real estate.<sup>42</sup>



*A condemned home in Rudd's*



*Flooding in a small mobile home community in Richmond*

Restrictive zoning ordinances throughout the region limit the potential for building safe manufactured housing communities for displaced residents to move. Few localities in the Richmond MSA allow manufactured housing communities by right in residential zones.<sup>43</sup> Therefore, many communities are forced to less accessible areas which lack amenities and pres-

37 Ibid.

38 Ibid.

39 Ibid.

40 Moomaw, Graham. 2014. “At Richmond Mobile Home Park, an Uneasy Cleanup Begins.” Richmond Times-Dispatch, June 28, 2014. [https://www.richmond.com/news/local/city-of-richmond/at-richmond-mobile-home-park-an-uneasy-cleanup-begins/article\\_f575f638-097d-5435-8067-1e178b68914c.html](https://www.richmond.com/news/local/city-of-richmond/at-richmond-mobile-home-park-an-uneasy-cleanup-begins/article_f575f638-097d-5435-8067-1e178b68914c.html).

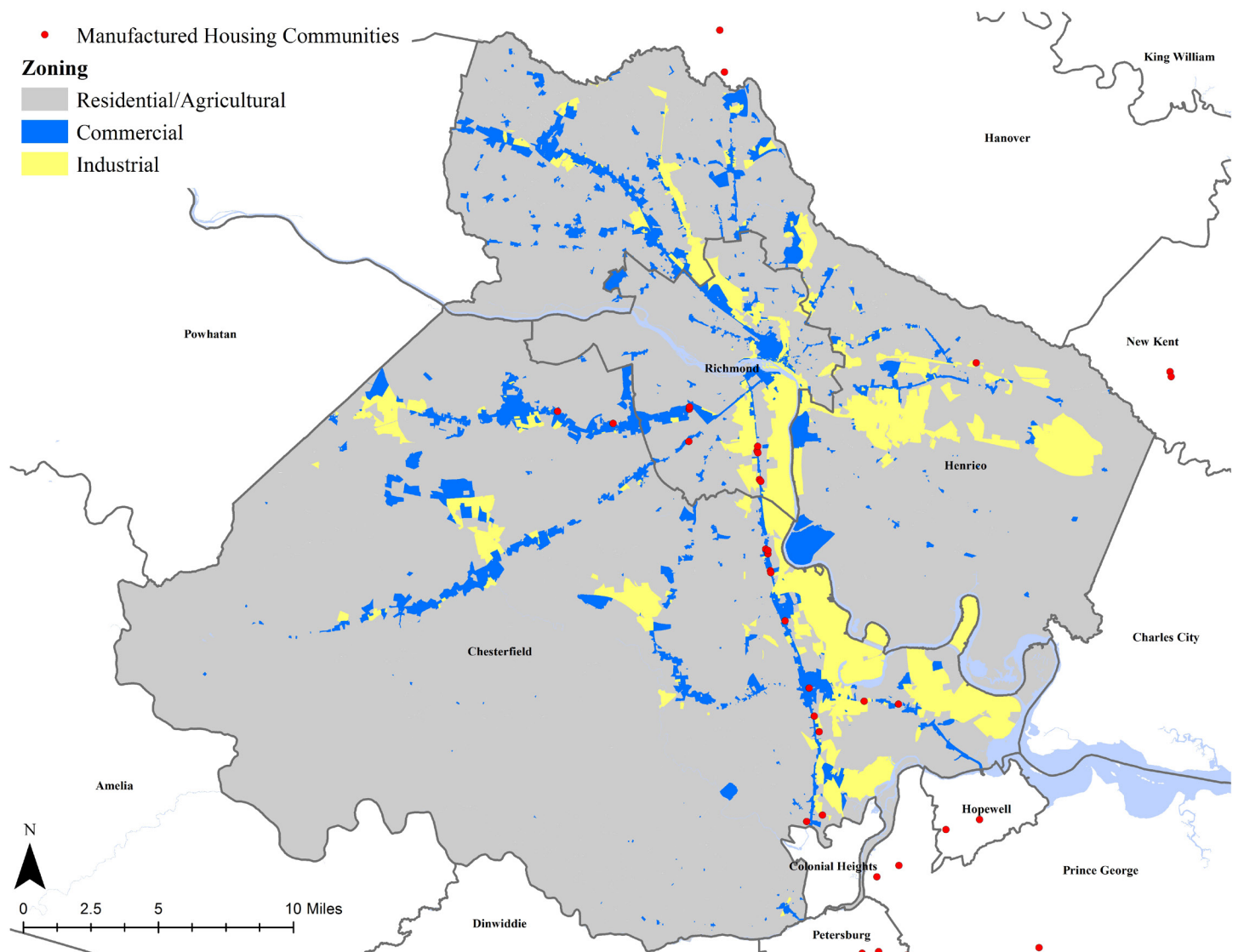
41 Matthews, Joey. 2016. “Rudd’s Trailer Park Sold; New Owner Takes over in April.” Richmond Free Press, March 11, 2016. ; Robinson, Mark. 2016. “Up For Auction.” Richmond Magazine, February 12, 2016. <https://richmondmagazine.com/news/news/rudds-auction/>.

42 Correa, Melissa. 2010. “Chesterfield Trailer Park Closing, Residents Worried for Future.” NBC12 Richmond, June 15, 2010. <https://www.nbc12.com/story/12661136/chesterfield-trailer-park-closing-residents-worried-for-future/>; Interview with Joe Ciszek (Feb. 2020).; Hazard, Carol. 2017. “Apartments Coming to Moore’s Lake, Once a Popular Swimming Hole and Dance Hall in Chester.” Richmond Times-Dispatch, March 5, 2017. [https://www.richmond.com/business/apartments-coming-to-moore-s-lake-once-a-popular-swimming/article\\_665c4f94-ddfc-58b4-bf73-926e335289a7.html](https://www.richmond.com/business/apartments-coming-to-moore-s-lake-once-a-popular-swimming/article_665c4f94-ddfc-58b4-bf73-926e335289a7.html). Dodson, Tim. 2018. “It Sounded like God Was Stomping down on the Trailer”; Flooding Displaces Mobile Home Park Residents.” Richmond Times-Dispatch, June 22, 2018. [https://www.richmond.com/weather/it-sounded-like-god-was-stomping-down-on-the-trailer/article\\_bf83e0e5-4756-54b6-8291-2e4e94b9e9ea.html](https://www.richmond.com/weather/it-sounded-like-god-was-stomping-down-on-the-trailer/article_bf83e0e5-4756-54b6-8291-2e4e94b9e9ea.html).

43 Brown and Knopf. 2016.

ent other hazards, including environmental risks and proximity to industry. As Figure B illustrates, the land use ordinances in the most populated localities of the MSA (Richmond, Henrico, and Chesterfield) force manufactured housing communities to locate exclusively along busy commercial corridors or industrial zones. Additional requirements for mobile home parks, including buffers to shield parks from other neighborhoods, setbacks from main roads, and maximum densities among others hinder the visibility of manufactured housing communities, adding to stigma against residents as outsiders.<sup>44</sup>

**Figure II.** Manufactured Housing Communities and Land Use in Richmond, Henrico, and Chesterfield



Source: Regional Mobile Home Park Survey, MHCCV (2016); City of Richmond GIS; Chesterfield County GIS; Henrico County GIS

44 Ibid.

# PROJECT APPROACH

## *Research Questions*

This plan focuses on answering one broad question – How do local conditions in Richmond impact opportunities for forming resident-controlled manufactured housing communities? To drive research and data collection, two primary research questions, each with a series of secondary questions, drove the goals of this plan:

- 1. What are the current conditions for manufactured housing in Richmond?**
  - a. What are the current conditions of mobile home parks in the Richmond region?
  - b. What role does manufactured housing play in the housing continuum in the region?
  - c. How do the local legal and financial structures around manufactured housing limit the success of manufactured housing communities in Richmond?
  - d. What systems in Richmond are already in place that would benefit resident-controlled manufactured housing communities? What is missing?
  
- 2. What are the best practices in establishing resident-controlled ownership structures in manufactured housing communities?**
  - a. What financial sources and mechanisms are best utilized during the acquisition and transition of the community to residents?
  - b. How do community organizations most effectively organize and involve residents during this transition?
  - c. What types of training or other services do community organizations offer residents during and following acquisition of their community to ensure maintained success?
  - d. How do organizations and residents adopt an agreed upon ownership structure?

The two primary research questions that guided this plan’s research required significant involvement of stakeholders and actors who have been involved in the establishment of a resident-controlled manufactured housing communities or who understand the conditions of mobile home parks and their context in the housing market in Richmond.<sup>45</sup> Additionally, analysis of the existing state of manufactured housing communities in the area and the regulations that impact them adds concrete information about local conditions. Further explanation of the methods by which this research was collected are explained in the following paragraphs. The following sections outline the sources of information, stakeholder outreach methods, and analysis that inform the final recommendations.

## *Democratic Decision-making to Give Residents Agency*

As the Just City theory frames this plan’s framework of giving residents control of their communities, theory emphasizing inclusion of residents and democratic decision-making processes informs the plan’s methodological approach. Democracy throughout the process of forming resident-controlled communities emphasizes a need for all residents to have a voice in the estab-

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<sup>45</sup> See Appendix A for a list of interviewees and focus group communities.



lishment of the ownership structure that they seek. Organizations working with manufactured housing communities will need to find a balance in two tenets of the Just City, democracy and material equity, the former which focuses on an inclusive decision-making process and the latter which emphasizes the desired and just outcome of resident control.

While theories of the Just City focus heavily on outcomes and democracy, this plan's recommendations emphasize community engagement. Therefore, giving voice to residents of manufactured housing communities during the process of acquiring, structuring, and preparing for control of mobile home parks is paramount in creating sustainable and effective ownership structures. Communicative action theory in planning focuses on open and fair communication amongst the community to identify a shared and legitimate vision and set of values for the planning intervention.<sup>46</sup> Since communicative action gives the voice and much of the power to the community in the decision-making process, planners act as a mediator and facilitator. While participation is essential in a communicative action framework, inclusion is even more significant, as the community needs to believe in the decision which can only be achieved through inclusion of all voices to define and address problems and solutions.<sup>47</sup>

### *Housing Conditions in Richmond and their Impact on Resident-Controlled Communities*

Comprehensively identifying the conditions and capabilities of manufactured housing communities within the Richmond region was just as critical as understanding best practices in providing a set of recommendations for the transition of privately-owned mobile home parks into resident-controlled manufactured housing communities. Like in the identification of best practices, in-depth interviews with experts local to Richmond and the manufactured housing sector provided important data about current market conditions. Interviews with Richmond-area professionals such as advocates for mobile home park residents, financiers of low-income housing, and representatives of affordable housing developers, with emphasis on those who have experience with manufactured housing, highlighted the ways in which resident-controlled mobile home parks could function within the current context of housing in Richmond. As with the interviews and focus groups from existing mobile home cooperatives, discussions with local or national experts on conditions of Richmond manufactured housing communities were recorded. Transcriptions of key questions and answers were coded using themes derived from research questions on condition, role, limitations, and assets for manufactured housing communities in Richmond. Analysis of locally based discussions emphasized potential goals or limitations that could impact manufactured housing communities and their ability to transition to residents in Richmond.

While resident voices are necessary in guiding the development of their communities, this plan focuses on providing a framework for organizations that will provide assistance or guidance to communities and therefore did not interview many residents of manufactured housing communities around Richmond. Concurrent efforts to organize mobile home park residents by housing advocates, legal barriers to entering manufactured housing communities, and time constraints to build the necessary trust with residents who face tenuous legal and housing status present additional barriers to speaking with residents. The lack of direct resident engagement was addressed through discussions with manufactured housing advocates and representatives, who work regularly and closely with mobile home park residents.

In addition to the collection of data from interviews, a couple quantitative approaches

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46 Sandercock, Leonie. 2005. "The Democratization of Planning: Elusive or Illusory?" *Planning Theory & Practice* 6 (4): 437-41.

47 Quick, Kathryn S., and Martha S. Feldman. 2011. "Distinguishing Participation and Inclusion." *Journal of Planning Education and Research* 31 (3): 272-90.

assessed the conditions for manufactured housing communities in the region and their feasibility for resident control. First, an overview of relevant legislation identified the regulatory limits that Virginia places on manufactured housing communities and how they could affect the options that residents have to control their communities. Additionally, in order to understand if the regulatory conditions limit the success or capabilities of resident-owned manufactured housing communities, the analysis compared protections for manufactured housing residents in Virginia to states with resident-owned communities. The Code of Virginia served as the main legal source for Virginia laws, while information on legislation from other states (Oregon, Montana, and New Hampshire) were adapted from policy briefs created by the I'M HOME Network at Prosperity Now.<sup>48</sup> Second, an overview of the property transfer history of mobile home park parcels in the region assessed if the area's communities are at-risk of redevelopment and its associated eviction. Using locality's online real estate records, transfer histories of parcels listed as manufactured housing communities were analyzed to identify how often and for how much mobile home parks are sold in Richmond.

In the analysis of these two approaches, three specific manufactured housing communities in the region served as case studies to focus in on different types of communities and their circumstances. A typology of manufactured housing communities throughout the region, with emphasis on Richmond, Henrico, and Chesterfield, was developed to group mobile home parks based on their varied conditions. Typologies identifying case studies allowed the analysis to approach communities in different localities with varying demographics and conditions and identify patterns or exceptional cases. Such factors in identifying typologies for communities included their size, governing jurisdictions, location types (urban, suburban, rural), property transfer histories, physical conditions based on the MHCCV's 2016 park survey and direct observation, and resident racial demographic makeup (using Census Bureau block-level data). The selected case studies differed in many of the factors listed above, so that community organizations can apply best practices and strategies for different circumstances.

### *Best Practices in Forming Resident Controlled Manufactured Home Communities*

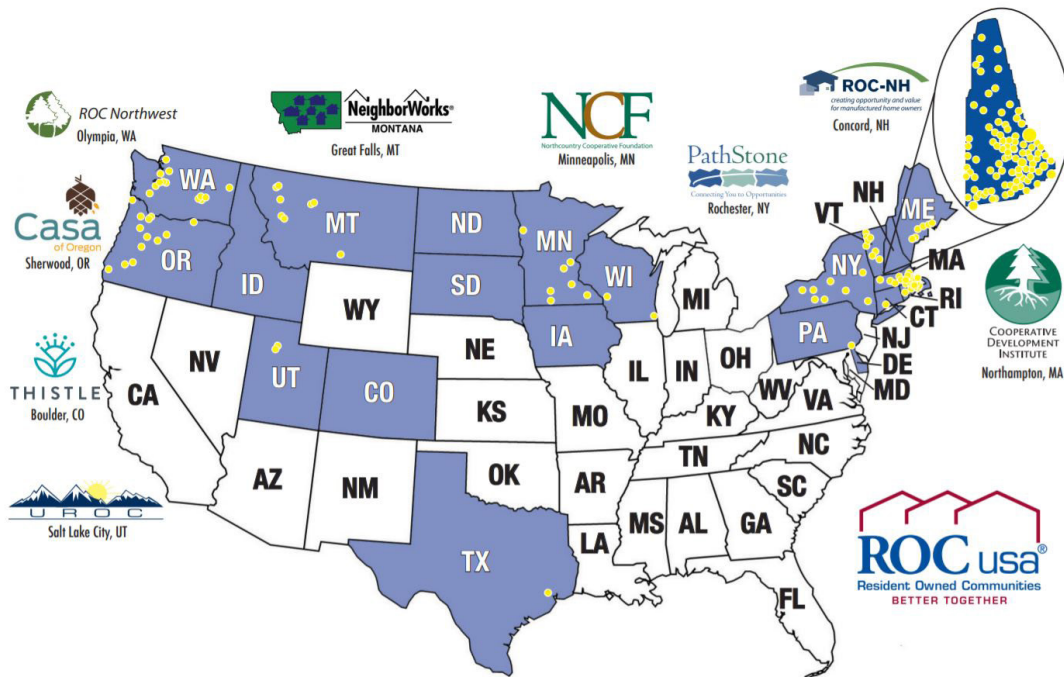
Understanding the most effective practices to form successful resident-controlled communities necessitated profound consultation with experienced actors who have helped to or actively transitioned investor-owned manufactured housing communities to resident control. Such key informant stakeholders included representatives of technical assistance providers, resident boards, and financiers of resident-owned communities. ROC USA, a non-profit aiming to make resident-owned manufactured housing communities viable and prosperous across the United States, has partnered with nine "Certified Technical Assistance Providers" (CTAPs) located in various parts of the country. The ROC-certified TAPs represent some of the most informed and experienced representatives working to support resident-controlled mobile home parks and provided invaluable recommendations of best practices regarding financing, structuring, and training manufactured housing cooperative ownership structures. Furthermore, conversations with residents offered insights into how residents have organized and run successful manufactured housing communities, as well as identified any challenges that are important to note when communities adopt such cooperative structures.<sup>49</sup>

To reach as many of these key stakeholders as possible, this plan scheduled a series of

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<sup>48</sup> Prosperity Now. "I'M HOME Snapshots." <https://prosperitynow.org/data-insights/profiles>

<sup>49</sup> See Appendix B for Interview and Focus Group Protocols.



*ROC USA Network and CTAP Affiliate Organizations*

interviews to gather comprehensive data about best practices. Phone interviews with representatives from five CTAPs showed insights into their organization’s work and experiences with forming resident-controlled manufactured housing communities. Simultaneously, phone conversations with two residents of resident-owned communities at their parks illuminated how manufactured housing co-op members and board leaders have most effectively formed and run their communities. Residents lived in ROCs in New York and Massachusetts. Additionally, interviews with representatives from national-level manufactured housing advocacy organizations, such as Prosperity Now and ROC USA, revealed the broader status of manufactured housing and shared equity models utilized by communities nationally.

For analysis, the interviews with CTAP representatives and national-level organizations were transcribed and coded based on the prevalence of key information in seven themes: organizational capacity, acquisition resources or methods, transition process, organizing efforts, structure of co-ops, and support offered by technical assistance providers. Conversations with residents were not recorded due to a desire to encourage comfort sharing difficult information, like issues with technical assistance or other residents. Notes from these conversations were coded using the same themes. The insights gleaned from conversations with community organizations involved in forming resident-controlled mobile home parks and the residents who live there helped to define the best practices in forming manufactured housing cooperative structures.

# FINDINGS

## Overview

Providing technical assistance for manufactured housing residents aiming to gain control of their community requires comprehensive knowledge of various legal and financial mechanisms available to communities, consistent and genuine connection with residents before, during, and following acquisition, and significant organizational capacity both for technical assistance and outreach efforts. Identified throughout conversations with ROC USA-certified technical assistance providers (CTAPs), residents of ROCs, national-level manufactured housing advocates, and Richmond-area attorneys, developers, and public officials, these themes indicate the necessity for deeply involved and informed organizations to serve manufactured communities hoping to transition to some form of resident control in the Richmond region. The following sections delve into research findings related to this plan’s two main research questions: 1) What are the current conditions for manufactured housing in Richmond? and 2) What are the best practices in establishing resident-controlled ownership structures in manufactured housing communities?

### *Housing Conditions in Richmond and their Impact on Resident-Controlled Communities*

Manufactured housing communities in the Richmond region serve as an important source of affordable homeownership opportunities for low- to moderate-income households, especially members of the Latinx community, but face significant challenges through negligent landlords, dilapidated infrastructure, and general lack of dedicate funding streams. Conversations with attorneys, public officials, and developers working with mobile home communities throughout the region emphasized the importance of addressing such challenges to preserve and enhance the condition of these communities. Utilizing data from stakeholder interviews, demographics, and regulatory analyses, the following sections offer answers to research questions related to condition of parks, the role of mobile homes in the Richmond housing spectrum, legal and financial limitations to manufactured housing communities, and assets available to facilitate improving parks.

### *Role of Manufactured Housing Communities in Richmond*

For many in the Richmond area, manufactured housing communities represent an affordable housing option with relatively few restrictions. Many organization representatives emphasized the importance of mobile home parks as a source of unsubsidized affordable housing, especially in urban and suburban areas. In general, manufactured housing communities in the Richmond region are more racially diverse than the metropolitan area, with a higher proportion of Latinx residents and a smaller percentage of White and African American residents (Table A).

**Table A.** Manufactured Housing Community Demographics compared to the Richmond MSA

	Total Population	Race		
		White	African American	Latinx
<b>Manufactured Housing Community Blocks</b>	13,622	48.88%	17.24%	29.64%
<b>Richmond MSA</b>	1,270,158	57.8%	29.5%	5.80%

Source: American Community Survey 2013-2017 Estimate



Still, manufactured housing communities in the region experience negative community stigma. Many see mobile home parks as the “housing of last resort,” a label which minimizes their potential to provide high-quality, independent, and affordable communities in Richmond. Racism and classism further stigmatize mobile home residents who are mostly low-income with large percentage of Latinx residents. Finally, the significant immigrant population living in manufactured housing communities leaves them vulnerable to exploitation from bad-natured and poorly informed threats to call immigration services.<sup>50</sup> Placing mobile home communities more centrally in conversations around the affordable housing sector in the region will help reduce stigma for an important source of unsubsidized, low-income housing options.

### *Current Conditions of Manufactured Housing Communities*

Throughout the region, and especially in the City of Richmond and Chesterfield County, manufactured housing communities suffer from poor maintenance, infrastructure issues, and negligent and uncooperative landlords. All these factors have resulted in several parks at risk of condemnation and potential displacement due to building code violations. Still, Richmond-area housing stakeholders repeatedly emphasized that mobile home park residents tend to enjoy living in their communities and many invest significant time and effort in maintaining and updating their homes.<sup>51</sup> Unfortunately, exactly these sorts of renovations, commonly done without proper permitting and without the park owner’s knowledge, result in frequent building or zoning code violations and further strain the aging units.<sup>52</sup>

However, the ability for park residents to renovate and add-on to their homes provides a respite from the poor maintenance seen in many Richmond-area manufactured housing communities. One stakeholder described a park subdividing homes, previously used as construction trailers during the era of highway construction, into four separate units with “airplane-sized bathrooms.”<sup>53</sup> Furthermore, most agree that communities suffer from sewer and water issues, citing instance of sitting water and the lack of proper drainage in numerous parks.

Negligent and uncooperative park owners can carry some of the blame for the poor maintenance and dilapidated infrastructure. Across the region, especially along Jefferson Davis Highway which contains many of the region’s communities, the lack of involvement from park owners is evident in the poorly maintained public space and roads. While a handful of communities contain well-maintained green-space, management offices, and paved roads with curbs, most mobile home parks in the area suffer from years of deferred maintenance. Difficult-to-reach landlords frustrate residents through their unwillingness to fix infrastructure while simultaneously upsetting nonprofit and



*Building code violation posted on a home in Rudd’s Trailer Park*

<sup>50</sup> Storey, Phil. (Attorney, Virginia Poverty Law Center). Interview with Woody Rogers. January 2020.

<sup>51</sup> Ciszek, Joe. (Attorney, Virginia Poverty Law Center). Interview with Woody Rogers. February 2020.

<sup>52</sup> Cohen, Dan. (Director, Chesterfield Department of Community Enhancement). Interview with Woody Rogers. January 2020.

<sup>53</sup> Ciszek, Joe. 2020.



government advocates.<sup>54</sup> Landlords have refused to listen to reasonable offers from organizations looking to purchase and fix up rundown parks with significant violation fees.<sup>55</sup> Advocates also recounted multiple instances of park owners showing aggression to resident organizing efforts and disrespecting trust that organizations have built between communities and owners, by selling their communities without any notice to residents or organizations. The poor maintenance of infrastructure paired with a frustrating group of park owners highlight the need for action in most of the manufactured housing communities in the Richmond area.

### *Legal and Financial Limitations to Manufactured Housing Communities in Richmond*

Difficulties in identifying available funding for mobile home residents and a lack of opportunities to acquire manufactured housing communities limit their potential within the Richmond area. Certain state laws supporting manufactured housing and financial streams dedicated to affordable housing and mobile homes more specifically allow for greater opportunities for investment and improvements in manufactured housing. During the most recent General Assembly legislative session, Virginia legislators passed a new Opportunity to Purchase act into law, which will give residents the chance to match an offer within 60 days after receiving notice that the mobile home park owner agrees to a sale.<sup>56</sup> Still, unlike other states, Virginia does not have significant legislation that protects residents of manufactured housing communities from the high costs of displacement or allow them opportunities to build wealth through their homes

The shortage of dedicated capital for mobile home parks in the Richmond area presents a second key limitation. While Virginia's State Housing Finance Agency, the Virginia Housing Development Authority, has indicated interest and willingness to lend to and provide grant monies to manufactured housing communities, the lack of a consistent stream of funding for the maintenance, improvement, and potential acquisitions for mobile home parks in the Richmond region necessitates partnerships with local banks or private investors.<sup>57</sup> However, the unwillingness of mission-driven lenders to finance communities with deferred maintenance from negligent landlords and unheard efforts by nonprofits to purchase parks from owners has led to a lack of local banks with experience lending to manufactured housing communities. Identifying willing and consistent lenders or grant resources available to mobile home parks is essential in addressing critical infrastructure improvements and building code violations.

### *Assets for Richmond-area Manufactured Housing Communities*

Reviewing the region's assets available for manufactured housing communities suggests momentum growing for the support of mobile home park residents around Richmond. Several resources and actions have recently emerged for manufactured housing that increase the capacity to make significant improvements for residents. Strong area nonprofits with a dedication to manufactured housing (which, according to one stakeholder, was not the case a few years ago) presents organizational capacity to work with and advocate for mobile home park residents. Additionally, initial efforts to organize residents have yielded one Resident Association in a Richmond community and other interested communities. Resident Associations provide a basis for community leadership and provide further protections against exploitation from landlords. While only recently involved with manufactured housing, the willingness of VHDA to provide financing to communities, such as a pilot program in Danville to build a new model manufac-

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54 Storey, Phil. (2020) ; Cohen, Dan. (2020)

55 Householder, Lee. (Chief Executive Officer, Project:HOMES). Interview with Woody Rogers. January 2020.

56 House Bill 1249, which was passed by the General Assembly in March 2020, provides a notice to residents of the an accepted offer of sale of their community and allows them a 60-day notice period to respond with a matching offer. The law also allows for a third-party representing at least 25% of the leased households in the community to submit an offer on behalf of the community. <https://lis.virginia.gov/cgi-bin/legp604.exe?201+cab+SC10213HB1249+HB1REF>

57 Thompson, Chris. (Director of Strategic Housing, VHDA). Interview with Woody Rogers. February 2020.

tured housing community, indicates an openness from the state to work on improving mobile home parks.<sup>58</sup> Furthermore, increased attention from localities, namely Chesterfield County, to understand the composition and condition of the communities in their jurisdiction and efforts to negotiate with code violation-ridden park owners indicates a shift in focus from code enforcement to improving conditions. Lastly, interested and engaged manufactured housing community residents are an asset to understanding and engaging with the challenges that their communities face. A majority of residents answered that they would be interested in owning their community collectively when posed as a question on a survey conducted by one stakeholder.<sup>59</sup> Motivated residents working along high-capacity nonprofit organizations, with cooperative local and state governments offer a number of assets to the manufactured housing communities in the Richmond area.

### ***Best Practices in Forming Resident-controlled Ownership Structures***

Technical assistance providers, manufactured housing advocates, and residents alike agreed that the keys to successful and sustainable resident-controlled manufactured communities include knowledge of financing and state law, ongoing support for residents, and intensive outreach to park owners, government officials, and community members. Acquiring communities from private owners demands an intensive process made more or less approachable by existing state law and financial sources available to manufactured housing communities. During the process of gaining ownership of their community, manufactured housing residents need consistent and transparent assistance from CTAPs who organize, educate, and provide support for residents on an ongoing basis. Finally, technical assistance providers need the capacity for comprehensive and varied approaches to supporting resident-controlled manufactured housing communities, through promoting resident-ownership structures to the industry, approaching potential sellers, completing necessary due diligence during acquisition, and effectively engaging with residents. These three themes – knowledge of resources, ongoing support, and organizational capacity – are explained in further detail in the following paragraphs.

### ***Best Practices – Knowledge of Available Resources***

Technical assistance providers must have a comprehensive understanding of resources available to manufactured housing communities, such as the laws and regulations involved in purchase and funding mechanisms and source. Uniformly, CTAP representatives highlighted the importance of state law and sources of funding available to manufactured housing communities in their ability to form a resident-owned community. The most common law mentioned, Opportunity to Purchase (OTP) laws, which requires sellers to notify residents of an accepted offer on their community that residents can match within a specified period, plays a critical role in opportunities to control a community. However, various technicalities, including the period length that residents have to respond and the process for interacting with the State Housing Finance Agency, residents, and sellers, require thorough understanding of different circumstances. Other legal protections, like state housing tax credits or trust fund (Oregon, Montana), capital gains tax exemptions for resident purchase (Oregon), and penalties for selling to investors in lieu of a resident offer (New Hampshire), provide further incentive for resident purchase. Finally, technical assistance providers need to fully comprehend other legal protections afforded to or lacking for residents in mobile home parks. Laws such as mandatory relocation assistance, ability to

<sup>58</sup> Crane, John. 2020. "Model nearly complete for experimental manufactured home project in Danville." Danville Register & Bee. [https://www.godanriver.com/news/local/model-nearly-complete-for-experimental-manufactured-home-project-in-danville/article\\_e578fc7e-9832-593d-a96f-c36bf90bf55.html](https://www.godanriver.com/news/local/model-nearly-complete-for-experimental-manufactured-home-project-in-danville/article_e578fc7e-9832-593d-a96f-c36bf90bf55.html)

<sup>59</sup> "Manufactured Home Park Survey." In progress. Virginia Poverty Law Center and Chesterfield County Department of Community Enhancement.

treat mobile homes as real property, and anti-retaliation tenant protections, among others, can play an important role in the ability for residents to gather and act before, during, and following the process of gaining control of their community.

Table A shows relevant legislation in states with resident-owned communities in comparison to Virginia. This comparative legal analysis illustrates the relatively few protections Virginia has passed for mobile home park residents. Importantly, Virginia requires that manufactured homes placement on a permanent base in order to be considered as real property, limiting the freedom for residents to gain wealth in privately owned mobile home parks. Additionally, the lack of required relocation assistance renders communities more at risk should owners decide to sell their community. Still, states like Montana have relatively few protections for manufactured housing residents yet maintain a number of stable resident-owned communities. Understanding how state law interacts with and impacts the potential to acquire communities is a critical role of technical assistance. As one advocate said when talking about the keys of a technical assistance provider, “You have to be absolutely fundamentally, absolutely clear with the state laws.”<sup>60</sup>

**Table B. Legal Comparison of Manufactured Housing Protections – Virginia and ROC States**

	<b>Oregon</b>	<b>Montana</b>	<b>New Hampshire</b>	<b>Virginia</b>
<b>Opportunity to Purchase</b>	Yes. Within 10 days of notice, must tenants committee for purchasing the park and notify of interest and support from a representative group. Also offers capital gains tax exemption for selling to residents, state, or nonprofit. Offers tax credit to lenders who finance purchase by residents	Not really. Tax incentive to sell to residents	Yes, able to respond within 60 days of notice. If residents submit offer, community owner must consider in good faith. Penalties for park owners who sell to investors in lieu of a resident offer	Yes, able to respond as a group or from a representative acting with 50% of support from residents within 60 days of notice. If residents submit offer, community owner must consider in good faith.
<b>Notice before closure</b>	1 year	6 Months for change of use. 15 days if seeking permits.	18 months for change of use or condemnation	180 days if change in use
<b>Relocation expenses for community closure</b>	\$6,000 - \$10,000 from seller to home owner and \$5,000 cash tax credit from state	None	None	None
<b>Protection against retaliation</b>	Prohibits retaliation for exercising legal rights, organizing. Also covers retaliatory actions like rent increases	Prohibits retaliation against organizing, approaching government, submitting written complaint to owner	Prohibits retaliation for asserting a right protected by law, including organizing, or reporting a violation to government agency	Prohibits retaliation against complaint to government agency, organizing or joining tenants’ association, or testified in court against landlord
<b>Titling Manufactured Home as Real Property</b>		Permanent foundation required. Must be placed on land owned by homeowner or with permission of land owner	If on land owned by homeowner, automatically considered real property. If on land not owned by homeowner, considered real property when hooked up to utilities	Permanent foundation required. Must be placed on land owned by homeowner

Similarly, CTAP representatives repeatedly emphasized the importance of understanding what funding sources, public or private, were available to manufactured housing park residents for purchase or maintenance of their community. Acquiring necessary sources of funding for

60 Ryan, Doug. (Senior Fellow, Prosperity Now). Interview with Woody Rogers. December 2019.



communities with low to moderate-income residents and significant infrastructure issues can require creative approaches. In many states, especially for those without a long history of ROCs, CTAPs access multiple loans or grants in acquiring communities and ensuring their stability.

Permanent financing typically came from one of three sources: the community's respective state Housing Finance Agency (HFA), a local Community Development Financial Institution (CDFI) or non-profit lender, or ROC Capital, a CDFI associated with ROC USA. In some states, HFAs played a major role in the ability for ROCs to access low-interest loans. The commitment of HFAs to support resident-owned manufactured housing communities, especially during the model's introduction in a state, can indicate trust in the new ownership structure and catalyze the interest of other lenders in the future. For instance, New Hampshire, which has the oldest ROC program in the country, financed their first ROCs with permanent loans from the New Hampshire Housing Finance Authority.<sup>61</sup> As those communities proved themselves as stable investments, private banks became more willing to provide permanent financing for ROCs, receiving CRA credits as a further incentive.

Additionally, CTAPs commonly access loan funds from CDFIs or mission-driven non-profit lenders, especially if HFA funds are not accessible to manufactured housing communities. Some CTAP programs are housed within a CDFI or a broader nonprofit. Accessing permanent financing, whether in first or second position, from a CDFI or nonprofit lender, allows for greater flexibility in the initial terms, which can be especially helpful for communities that need significant capital for pressing infrastructure improvements. Finally, many ownership conversions have utilized ROC USA Capital, a CDFI associated with ROC USA. ROC Capital has financed 55 community conversions to co-ops and provide up to 110% loan-to-value for the permanent loan.<sup>62</sup>

Communities find other sources of funding to supplement permanent loans during acquisition or maintenance or pay predevelopment costs. Technical assistance providers often utilize forgivable loans for predevelopment during the acquisition process from CDFIs or nonprofit lenders. Some states provide grant money or allow ROCs to be considered for competitive funds, like Community Development Block Grants or rapid rehousing programs, for financing during purchase or capital improvements. The various funding sources that CTAPs access often require a relationship with the state and other organizations. Finding the necessary capital to feasibly purchase a community with mostly low- to moderate-income residents often requires CTAPs to implement creative and improvisational solutions through myriad funding sources.

### *Best Practices – Ongoing Support*

Consistent support stands as a second key element to providing technical assistance to resident-controlled manufactured housing communities. All CTAP representatives emphasized their role as a support team for the cooperative. Support comes in the form of initial organizing efforts, regular training, constant interactions with a co-op's Board of Directors, and educating the community about the acquisition and cooperative structure, among other activities.

Part of the technical assistance provider's role as a support organization is to bring the residents together near the beginning of the acquisition process to gauge community interest in attempting to change the ownership structure. Within a few days of receiving notice of sale or agreement from a willing seller, technical assistance provider organizations engage in significant outreach to the community, going door-to-door, handing out flyers, and making phone calls to all households, in efforts to inform them of the opportunity and invite them to community-wide meetings. CTAPs "lay it all out there" during these initial meetings with interested

61 Reardon, Tara & Tyler Labrie. (ROC-NH Director & Senior Housing Cooperative Specialist). Interview with Woody Rogers. December 2019.

62 ROC USA. "Financing". <https://rocosa.org/become-a-roc/financing/>.

residents, which is usually around 50-90% of households in the community.<sup>63</sup> Residents learn about the structure of the cooperative, including Board function, bylaws and rules, and financing basics, including initial estimates of lot rent increases. Importantly, these meetings present an opportunity for technical assistance providers to begin building trust with the community, as transparency of the process and finances becomes key to receiving community buy-in.

Residents at initial community-wide interest meetings vote in an interim Board of Directors for the co-op, who work closely with the technical assistance provider to plan for and run operations in the community. Meeting 2 to 4 times a month while sale is getting finalized, technical assistance providers work with Board members to make key decisions about finances, bylaws and rules, hiring property managers or bookkeepers, and generally reviewing and signing off on documents related to the sale. Even after purchase, CTAPs maintain a presence at monthly board meetings to ensure that any issues are resolved with organizational support and that any changes follow the cooperative agreement and terms of permanent financing. Critically, the Board and CTAP work to build capital improvement plans and work on annual budgets, which often involve accessing outside sources of funding or grants to make infrastructure improvements like paving roads, new sewer and water systems, or other developments. Also, the Board delineates committees to work on specific tasks, like social or beautification committees, which non-Board and Board members occupy.

Additionally, CTAPs offer trainings to the full community membership and specific trainings to the Board. All organizations interviewed provided a “ROC 101” course open to all residents soon after purchase, which included a one-day intensive training about how cooperatively owned manufactured housing communities function. However, as one resident suggested, consistent training ensures community stability. As Board turnover within the community varies, training commensurate to those during acquisition ensure stability and uphold the expectations of the Board and community members. CTAPs can continue to improve community education by providing trainings at regular meetings and ROC 101 refresher courses. Ongoing support, through initial organizing and educating residents about new ownership opportunities, constant interaction with the co-op’s Board, and maintained training offerings, build trust and respect with residents and ensure a stable and committed community.

### *Best Practices – Organizational Capacity*

Both ongoing support and knowledge of laws and available capital require significant organizational capacity from the technical assistance provider. The smallest CTAP interviewed had two full-time staff working with 11 communities whereas the largest had ten full-time staff working with over 130 communities. To support manufactured housing community residents, technical assistance providers occupy numerous roles including outreach and education efforts, financial literacy, and community engagement.

Technical assistance providers are responsible for outreach efforts to park owners or state officials to coordinate acquisition of communities. In states with OTP protections, representatives have a working relationship with the regulatory body that provides public notice of the potential sale of the park, so that CTAPs can organize residents quickly and begin working within a usually small timeframe to match the offer (60 to 150 days). In places with no OTP laws, outreach efforts are critical to identifying potential sellers. Tactics in outreach for park owners include monitoring commercial real estate listings, tabling at manufactured housing industry events, tracking owners that have sold or indicated a willingness to sell to ROCs in the past, and cold calling owners. Additionally, building relationships with brokers of mobile home park deals can increase the potential for identifying interested sellers. Regardless of the status of

<sup>63</sup> Green, Sam. (Northwest Cooperative Development Center ROC Program Director). Interview with Woody Rogers. January 2020.

OTP laws, CTAPs still need to work with park owners to negotiate a fair market price and estimate increased rent using previous years' financial statements.

As suggested earlier, managing the funding sources for community purchase and cooperative maintenance is one of the primary roles of the technical assistance provider. Therefore, understanding development processes and how lenders interact with manufactured housing communities or affordable housing require skilled and knowledgeable CTAPs. Such knowledge allows for the ability to quickly identify funding, permanent and temporary, and perform the due diligence necessary during community purchase. Especially in cases that require combinations of funding sources or investments on infrastructure improvements, technical assistance providers utilize relationships with lenders – nonprofit and private – as well as state or local grant programs to allow for feasible purchase and maintenance.

Lastly, the ongoing support that technical assistance providers deliver often require significant amounts of time and travel, especially during a conversion from private to community ownership. Initial community outreach and weekly or biweekly meetings during acquisition require that technical assistance providers dedicate significant amount of time in communities. Some organizations divide the necessary work between dedicated organizers, who worked with the community and Board members on training and guidance, and dedicated acquisition workers, who handle the financial pieces of purchase and due diligence processes.<sup>64</sup> Additionally, when first approaching communities and running initial meetings, CTAPs need to be conscious of their outsider presence and respectful of residents' wishes.<sup>65</sup> A technical assistance provider's ability to dedicate significant amount of time to supporting and engaging residents in a respectful and transparent manner underlines the success of the community ownership structure.

### *Other Forms of Resident Control*

It's important to note that this research uses data collected mostly from conversations with technical assistance providers utilizing the ROC USA model of limited-equity cooperatively owned manufactured housing communities. Other mobile home communities utilize a number of other models to build resident control. While this plan does not focus on them in great depth, manufactured housing communities across the country employ models like nonprofit stewardship, full nonprofit ownership, and full equity cooperative ownership. The first model – nonprofit stewardship – is described in more detail below.

### *Other Forms – Non-profit Stewardship*

A common model for manufactured housing communities with significant infrastructure issues or severely limited funding sources means involves initial non-profit purchase with the intent to transition to resident-ownership once the community becomes more financially stable. This model is especially useful in cases where infrastructure issues make resident purchase unfeasible, since lenders aren't willing to lend to communities that are at risk of condemnation due to poor sewer and water systems or building code violations. Since nonprofits, or even public housing authorities, have solid reputations with lenders and a greater ability to raise other forms of capital through grants or fundraising, a period of nonprofit oversight of a community allows for the completion of necessary infrastructure improvements while avoiding negative impacts of exploitative landlords or potential lot increases and eviction.

Additionally, initial nonprofit ownership with plans to transition to resident ownership, allows for long-term planning that can deeply involve residents to guide the physical and social

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<sup>64</sup>Rogers, Lisa. (Deputy Director, Casa of Oregon). Interview with Woody Rogers. February 2020.

<sup>65</sup>Green, Sam. (2020).



vision of a community.<sup>66</sup> One limitation of the ROC USA model is the lack of community input before full immersion in the resident ownership experience. In a nonprofit stewardship model, while necessary improvements get done, community engagement allows residents to plan for future developments, like new residential or commercial buildings, or additional lot spaces. Additionally, such engagement can allow residents to build a greater sense of community identity and togetherness. While community building still occurs in ROC communities, nonprofit stewardship models offer residents opportunities to better envision their future as collective community owners without the pressures of immediate organizational and financial obligations.



*Office for Habitat for Humanity at Southwood Mobile Home Park in Albermarle County*

### *Applying Best Practices for Different Situations*

Regardless of ownership model, certain factors underscore best practices of a technical assistance provider in forming successful resident-controlled manufactured housing communities. First, the understanding and ability to assess the financial capacity of communities is critical to acquiring and maintaining resident-controlled communities. In some cases, limited finances available to a community for purchase or significant infrastructure issues may suggest resident-ownership is unrealistic. Additionally, for smaller communities where lot rents do not produce significant income, the financial burden during purchase may overwhelm the potential for resident-ownership. Communities with these conditions may benefit more from a nonprofit organization purchasing the community and investing in improvements, before transitioning ownership to residents.

Second, technical assistance providers need to assess the buy-in from the community in order to ensure a sustainable resident-controlled ownership structure. In communities with little interest in purchasing their communities, maintaining interest from Board members and residents can prove difficult. Furthermore, transparent communication from the technical assistance provider throughout the process avoids trust or respect issues between the TAP and residents. Initial outreach efforts and consensus-building during the acquisition period is important in achieving enthusiastic community buy-in.

Lastly, the various conditions of a community impact how a technical assistance provider should approach transition to community control. In communities that contain a higher proportion of populations at risk of exploitation, such as low-income residents or non-native speakers, organizations should explore models that involve longer engagement processes to build trust

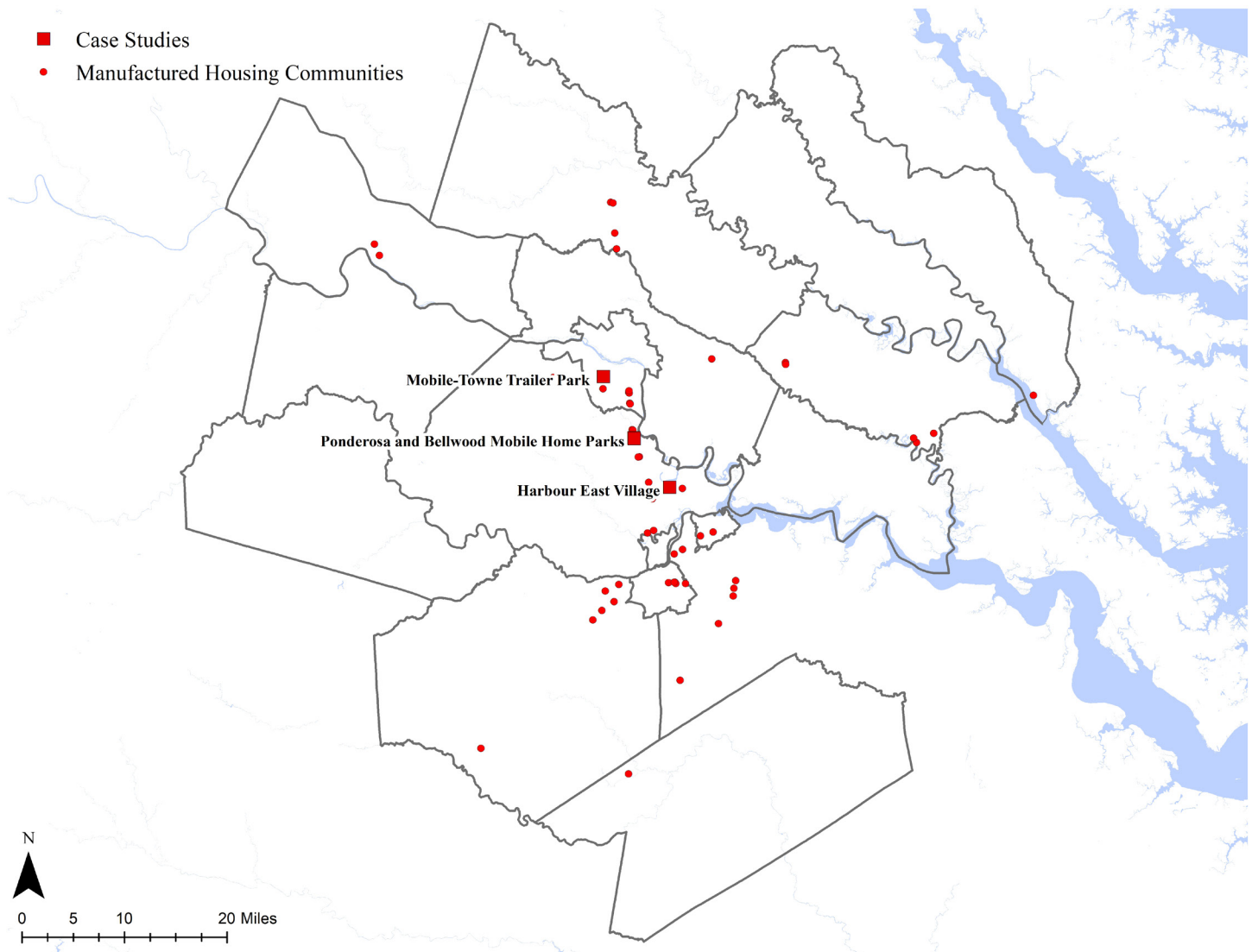
<sup>66</sup> Otis, Rush. (Director of Southwood Redevelopment, Habitat for Humanity of Greater Charlottesville). Interview with Woody Rogers. February 2020.

and shore up community finances. For parks in very poor condition, which may have significant code violations, direct resident-ownership may burden the community with additional costs to address necessary improvements. Nonprofit stewardship models may serve such communities more impactfully.

### ***Case Studies***

To better comprehend the differing conditions and potential steps to forming resident-controlled communities, three specific mobile home parks in the metropolitan region represented three different park typologies. Typological categorization allows for specific remedies and solutions to a varied set of park conditions. Typologies were defined by a set of four main factors: communities' physical condition, size, ownership, and demographics (see research methods for specific data sources). The community's physical condition and size play an important role in assessing the financial feasibility of current residents, since larger communities generate more income from lot rent and those in better condition present fewer immediate infrastructure needs. A community's transfer activity and racial demographics indicate its stability, as mobile home parks that have been sold more recently indicate a higher risk of displacement from increased lot rent or additional sale, and a higher percentage of minority residents indicate a higher risk of landlord exploitation, since non-white communities are more often subjects of discrimination in housing. For the purpose of this plan, communities in urban or suburban settings in Richmond,

**Figure III.** Location of Case Study Manufactured Housing Communities with Richmond MSA





Chesterfield, and Henrico were considered as case studies candidates. While not all communities fit all of the criteria within their identified typology, in general, most met the criteria.

Three distinct typologies of communities – Poor Condition/High Capacity, Poor Condition/Low Capacity, and Fair Condition/High Capacity - were defined after looking at the four key factors. Table B highlights the factors defining the different typologies. Fair Condition/High Capacity communities were typically large parks (50 units or more) in fair condition (50% or higher score on MHCCV Survey) with stable ownership (no sale in since 2000), and with less vulnerable populations (less than 50% minority). Poor Condition/High Capacity communities were large, diverse parks, but suffered from poor conditions and fairly unstable ownership. Some Poor Condition/High Capacity communities have also had experiences with nonprofits or resident organizing. Poor Condition/Low Capacity parks are smaller communities in poor condition with unstable ownership with diverse populations, but with larger percentages of vulnerable groups.

**Table C. Typology definitions for Manufactured Housing Communities**

<b>Fair Condition/High Capacity</b>	<b>Poor Condition/High Capacity</b>	<b>Poor Condition/Low Capacity</b>
50 units or more	50 units or more	Less than 50 units
Stable; No sale since 2000	Unstable; At least one sale since 2000	Unstable; At least one sale since 2000
Survey Score of 50% or above	Survey Score of 40% or lower	Survey Score of 40% or lower
Less than 50% vulnerable population	Diverse; No racial group more than 60% of population	Diverse; Some with racial group more than 60% of population

The three case studies identified in greater depth represent each of these typologies. Mobile Towne Trailer Park, a Poor Condition/High Capacity community located in Southside Richmond is a large community with momentum toward community organizing. Harbour East Village, a Fair Condition/High Capacity community, is one of the larger mobile home parks in the area located in the Chester area of Chesterfield County. Lastly, Bellwood and Ponderosa Mobile Home Parks, both Poor Condition/Low Capacity typologies, are two adjacent smaller communities located along the Jefferson Davis corridor in Chesterfield County. The following sections describe the current conditions of these case studies and potential avenues to resident-control for each.



**Case Study: Poor Condition/High Capacity**  
**Mobile Towne Trailer Park**



Key Figures	
<b>Number of Units</b>	107
<b>Most Recent Property Transfer</b>	May 20, 2019
<b>Most Recent Transfer Amount</b>	\$3,000,000
<b>Survey Score</b>	27%
<b>Percent Latinx</b>	60.1%
<b>Percent White</b>	11.9%
<b>Percent African-American</b>	22.4%

*Source: Regional Mobile Home Park Survey, MHCCV (2016); Richmond Real Estate Assessors Office; American Community Survey 2013-2017 Estimate*

Mobile Towne is a large and close-quartered park located just off Midlothian Turnpike in Southside Richmond. The majority of residents are Latinx, though a number of households identify as White or African-American. The community is located next to a series of automobile repair shops and large storage facilities. Most homes appear to be in fair condition, though some lack skirting and look in poor condition. Additionally, roads contain cracked pavement throughout and curbs have been reduced to rubble in a number of areas in the community. Importantly, Mobile Towne has been a focus for nonprofit organizations over the past years, leading to the formation of a Residents’ Association. The Mobile Towne RA has resulted in the emergence of community leaders and support for coordinated action. For instance, after community members grew frustrated with the lack of attention from the park owner, resident leaders drafted a letter, which received signatures from over 70 households. At one point, the Board of the Association was meeting weekly to organize and brainstorm. Furthermore, residents have indicated that they enjoy informal interactions with their neighbors and often rely on each other for assistance with childcare and other activities.

Mobile Towne’s community togetherness and strength in numbers facilitates their high capacity in potential for resident control of their community. Despite significant issues related to infrastructure and building conditions, technical assistance providers could utilize the ROC USA or nonprofit stewardship model if Mobile Towne residents indicated their interest. Of course, such transfer of ownership requires coordination with the park owner, which is unclear currently due to the sudden sale of the community last year after resident discussions had begun with the previous landlord. Understanding the necessary improvements and identifying capital also remain a barrier to potential acquisition and resident control.

## Case Study: Poor Condition/Low Capacity Bellwood and Ponderosa Mobile Home Parks



Key Figures		
	<i>Bellwood</i>	<i>Ponderosa</i>
<b>Number of Units</b>	41	27
<b>Most Recent Property Transfer</b>	August 12, 1983	February 5, 1981
<b>Most Recent Transfer Amount</b>	Unknown	\$225,000
<b>Survey Score</b>	39%	38%
<b>Percent Latinx</b>	79.2%	54.7%
<b>Percent White</b>	16.7%	38.5%
<b>Percent African American</b>	1.4%	4.5%

Source: Regional Mobile Home Park Survey, MHCCV (2016); Chesterfield Real Estate Assessment Department; American Community Survey 2013-2017 Estimate

Bellwood and Ponderosa Mobile Home Parks are small adjacent communities located along the busy Jefferson Davis corridor in North Chesterfield County. Both communities directly front the highway, where cars travel at speeds up to 50 miles per hour, and are surrounded by apartment complexes, automobile shops, and across the railroad tracks from a wood processing plant. Like Mobile Towne, both communities suffer from poor maintenance, lacking clearly demarcated roads or any curbs within the parks and depressed channels appearing to serve as gutters. Additionally, recreational vehicles occupy some lots in the Bellwood community while the condition of homes in Ponderosa clearly suffer from lack of maintenance. A makeshift sign indicates the presence of an on-site management office, however it was unclear if the unit was occupied.

In general, issues in the Ponderosa and Bellwood communities with infrastructure and with their relatively small size, they stand less feasible as candidates for resident-ownership, especially under the ROC USA model. Nonprofit ownership could address the relevant infrastructure and condition issues, but without significant organizing and community buy-in, such small communities with poor conditions are likely not feasible, financially or capacity-wise, for resident-ownership.



## Case Study: Good Condition/High Capacity Harbour East Village



Key Figures	
Number of Units	260
Most Recent Property Transfer	November 26, 1997
Most Recent Transfer Amount	\$5,200,000
Survey Score	69%
Percent Latinx	21.2%
Percent White	71.6%
Percent African American	5.0%

Source: Regional Mobile Home Park Survey, MHCCV (2016); Chesterfield Real Estate Assessors Office; American Community Survey 2013-2017 Estimate

Harbour East Village, in Chesterfield County, is the third largest mobile home community located in the region. Additionally, it received the highest score out of all parks assessed in MHCCV's conditions survey. The community is expansive, occupying a large tract surrounded by wooded areas off of a busy four-lane separated road, West Hundred Road. A number of freight facilities and other industrial companies lie along West Hundred directly to the east and south of the community. However, the community's location provides a number of assets, including a nearby grocery store, trade schools, and access to I-95. The community presents an orderly layout with cul-de-sacs, large trees, and well-paved roads throughout. Sewer facilities and gutters line most roads. The style and age of manufactured home vary throughout and many homes contain add-ons like porches and driveways. Additionally, a large community center and field stand at the park's entrance. While some lots remain unoccupied and a handful of buildings appear in suboptimal condition (one appeared to have a code violation notice affixed to its entrance), Harbour East Village represents some of the most well maintained mobile homes in communities throughout the Richmond area.

With such positive maintenance in a large community, residents of Harbour East Village would face fewer challenges in transitioning to resident ownership. The decent condition of infrastructure would likely require only modest improvements and the large number of families could generate high operating incomes to sustain the park and pay for necessary changes. Additionally, the provision of a community center to act as a central office and meeting space is an added bonus. However, communities like Harbour





East Village, that enjoy good living conditions, may wish to continue with have no interest in purchasing the community from attentive park owners. Furthermore, large, stable communities generate consistently lucrative cash flow, which may render acquisition inquiries to park owners less realistic.

### *Findings Summary*

Manufactured Housing Communities in the Richmond region face a number of challenges to gaining resident control. Poor infrastructure, lack of clear investment options, and uncooperative landlords limit the potential for resident-controlled manufactured housing communities. However, with engaged and informed technical assistance providers, dedicated financial streams, and new legislation to protect mobile home park residents, the region could build a network of manufactured housing communities that give residents power. Through either non-profit stewardship or utilization of the ROC USA model of resident ownership, assets currently existing within Richmond should be able to approach transitioning mobile home communities from investor ownership to resident control.

# RECOMMENDATIONS

The Manufactured Housing Community Coalition of Virginia vision statement is “That manufactured home communities offer quality and affordable housing that is understood to be a vital component of the housing spectrum in Virginia. The individuals and families that live in these communities are knowledgeable, supported, and participate in the management and preservation of thriving neighborhoods and communities.”<sup>67</sup> The following recommendations emphasize this broad vision through goals, objectives, and actions guiding the development of a technical assistance program for manufactured housing communities throughout the Richmond area. Furthermore, these recommendations apply to both the ROC USA and nonprofit stewardship models of resident-controlled manufactured housing communities.

While the Manufactured Community Coalition of Virginia is the client of this plan, the recommendations outlined in the following section allow for organizational flexibility and could be implemented by different organizations in coordination with MHCCV, as described in the following Implementation section. Since no technical assistance program for resident-controlled manufactured housing communities currently operates in Virginia, these recommendations span a variety of topics and situations.



*Sedgefield Manufactured Home Community in Ashland, VA*

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67 Manufactured Housing Community Coalition of Virginia. n.d. “What is MHCCV”

# Goal 1

## *Build organizational capacity for a technical assistance program*

### **Objective 1.1 - Create a dedicated manufactured housing community technical assistance provider program**

*Action 1.1.1* - Identify an organization to house the program

*Action 1.1.2* - Hire staff dedicated to MHC acquisition and resident support

*Action 1.1.3* - Set up meeting with ROC USA representatives to begin discussions about becoming a Certified Technical Assistance Provider

*Action 1.1.4* – Develop and maintain a database of mobile home parks, their owners, and property transfers utilizing commercial real estate listings and other centralized datasets on communities in Virginia

### **Objective 1.2 - Raise funds for dedicated MHC TA program**

*Action 1.2.1* - Identify grant opportunities, such as VHDA’s Capacity Building Grant or the Community Foundation’s Community Impact Grant, that support organizational capacity building.<sup>68</sup>

*Action 1.2.2* - Build fundraising network through corporate and private donors.

### **Objective 1.3 - Initiate outreach efforts to educate and promote community-controlled MHC models**

*Action 1.3.1* - Contact local manufactured housing community owners to describe the TA program and gauge interest in community sales.

*Action 1.3.2* – Attend and table at industry events, such as the Virginia Manufactured and Modular Housing Association’s Convention and Annual Meeting.<sup>69</sup>

*Action 1.3.3* – Hold a series of webinars and presentations targeted to manufactured housing owners, brokers, builders, and others involved in manufactured housing to educate and advocate for resident-control models in Virginia.

### **Objective 1.4 - Build relationships with partners**

*Action 1.4.1* - Convene quarterly meetings with government workgroups of state and local

68 Virginia Housing Development Authority. n.d. “Grant Program Areas”. <https://www.vhda.com/BusinessPartners/GovandNon-Profits/CommunityOutreach/Pages/Grant-Program-Areas.aspx> ; Community Foundation. n.d. “Community Impact Grants at the Community Foundation”. <https://www.cfrichmond.org/Grantseekers/What-We-Fund/Community-Impact-Grants>

69 Virginia Manufactured and Modular Housing Association. 2020. “Convention” <https://www.vammha.org/convention/>.



officials involved in financing housing and local community development, housing, and planning offices.

*Action 1.4.2* - Identify mobile home park brokers and realtors working in the region and hold individual meetings with them to understand deals and develop relationships.

*Action 1.4.3* - Create agreements with existing community resources including nonprofit organizations, attorneys, and service providers to provide services at low cost or pro-bono rates to communities.

**Objective 1.5 - Serve as a center for advocacy and outreach on behalf of manufactured housing communities**

*Action 1.5.1* - Serve as a resource for manufactured housing community residents in need of assistance, providing connections to legal, financial, healthcare and other services.

*Action 1.5.2* - Reach out to residents to inform them of opportunities to own their community or to organize as a Residents Association prior to community ownership.

*Action 1.5.3* - Hold space for manufactured housing community residents to engage with each other and build capacity for collective action and organization.

## Goal 2

### *Secure dedicated funding for the acquisition and maintenance of resident-controlled manufactured housing communities*

#### **Objective 2.1 - Identify funds for the acquisition of manufactured housing communities**

*Action 2.1.1* – Build acquisition and permanent loans products with local Community Development Financial Institutions specific to manufactured housing communities.

*Action 2.1.2* - Explore options for acquisition and permanent financing from ROC USA Capital.

*Action 2.1.3* - Meet with VHDA representatives to assess feasibility of using loan products offered through the REACH Virginia program.<sup>70</sup>

#### **Objective 2.2 - Identify funds for the maintenance of manufactured housing communities**

*Action 2.2.1* - Explore opportunities to use VHDA's Predevelopment Loan/Grant (resident ownership) and Community Impact (nonprofit stewardship) programs to fund predevelopment expenses and necessary infrastructure improvements in parks.

*Action 2.2.2* - Set up a forgivable predevelopment loan fund with a local CDFI.

*Action 2.2.3* – Work with VHDA, local governments, and private funders to create a replacement and repair program for mobile home units in disrepair and other necessary infrastructure improvements in communities.

#### **Objective 2.3 - Lobby for dedicated funding sources through state and local laws**

*Action 2.3.1* - Partner with local law organizations to pass state laws that create tax credits for financiers of resident-controlled manufactured housing communities, a capital gains tax exemption for resident purchase, additional selling fees for owners refusing to sell to the community after residents submit a bona fide offer, or other economic incentives for forming resident control structures in mobile home parks.

*Action 2.3.2* - Meet with community development, housing, planning, or other relevant offices in Central Virginia localities to advocate for the inclusion of manufactured housing communities in consideration for Housing Trust Fund, CDBG, or General Fund dollars in municipal budgeting.

<sup>70</sup> Virginia Housing Development Authority. n.d. "Grant Programs". <https://www.vhda.com/BusinessPartners/GovandNon-Profits/CommunityOutreach/Pages/Grant-Programs.aspx>

## Goal 3

### *Develop efficient negotiation, research, and community engagement practices during the acquisition of manufactured housing communities*

#### **Objective 3.1 - Negotiate efficiently with owners, brokers, and lenders**

*Action 3.1.1* - Contact owner as soon as the notice of sale is posted by DHCD or notified by residents.

*Action 3.1.2* - Upon acknowledgment of interest to the owner, reach out to potential lenders to inquire about financing.

#### **Objective 3.2 – Conduct thorough due diligence before acquisition**

*Action 3.2.1* – Complete a site review and market analysis, evaluating the need for infrastructure improvements and assessing the park’s value for offer.

*Action 3.2.2* – Review rent rolls, maintenance expenses, and other income from the current ownership to calculate any necessary lot rent increases upon purchase.

*Action 3.2.3* - Hire attorneys, inspectors, and other necessary agents in predevelopment process.

#### **Objective 3.3 - Effectively organize and coalesce residents**

*Action 3.3.1* - Within the first four days of receiving the notice of sale, begin outreach to all community residents briefly notifying them of the process, their opportunity to purchase, and an initial community meeting to decide on a course of action.

*Action 3.3.2* - Hold an initial community meeting within first week of receiving the notice of sale in which:

- Residents are informed in detail about their opportunity to purchase as well as any potential lot rent increases or changes to their community.
- Residents decide on a course of action by a majority community-wide vote on resident-ownership, nonprofit stewardship, or declining the opportunity to purchase.
- Residents elect a representative community leadership group.

#### **Objective 3.4 – Regularly engage residents throughout the acquisition process**

*Action 3.4.1* – Consult with an elected group of residents in making decisions about site review, hiring agents, developing capital improvement plans, and other key decisions.



*Action 3.4.2* - Upon acceptance from the owner of a final offer, hold a community meeting to finalize the purchase, accept any lot rent increases, and vote upon the rules, bylaws, and leadership for the new community ownership structure.

## Goal 4

### *Provide ongoing support to residents through training, technical assistance, and advocacy*

#### **Objective 4.1 - Provide regular training opportunities for manufactured housing community residents**

*Action 4.1.1* - During the acquisition process, hold a series of trainings to the elected resident leadership group, as well as one for the full community, on the financial and organizational operation of the community.

*Action 4.1.2* - Provide annual community-wide training opportunities to better inform residents of the ownership structure and ways to improve their community.

*Action 4.1.3* - Every three years, or upon request, retrain the elected resident leadership group on the financial and organizational operation of the community.

#### **Objective 4.2 – Provide operational and financial assistance to resident-controlled communities**

*Action 4.2.1* - Have at least one staff member attend every community meeting for the lifetime of the technical assistance provider agreement and serve to as the expert on community rules and regulations.

*Action 4.2.2* - Work with the elected resident leadership group to develop annual budgets and access funding for infrastructure improvement projects.

*Action 4.2.3* - Assist the community in filling vacant lots to maximize potential income

#### **Objective 4.3 – Encourage long-term community planning**

*Action 4.3.1* - Upon community acquisition, work with the elected resident leadership group to identify long-term goals regarding community finances, improvements, and organization, including setting a time-frame for the length of technical assistance and, if applicable, the transition to resident-ownership

*Action 4.3.2* - Revisit long-term goals annually when developing budget and infrastructure improvement plans

*Action 4.2.3* - Assist the community in filling vacant lots to maximize potential income

# IMPLEMENTATION

The execution of these recommendations requires a number of different actors, partnerships with various community partners, and both quick action and long-range planning. Since the four main goals in this plan are largely iterative, with Goals 1 and 2 necessary to implement Goals 3 and 4, the proposed implementation requires a phased approach. The following implementation schedule outlines this phased approach. Completion of the first two goals, which focus on policies that the TA program should implement, span across three years. Meanwhile, completion of the latter two goals, which focus on practices in acquiring and supporting a community transitioning to resident-control ownership, is presented in a 60-day workflow timeline to reflect the notice period outlined in Virginia's Opportunity to Purchase law. While many of the actions in all four goals require ongoing attention, these implementation guides suggest the timeframes by which each action should be completed in order to build the program. Finally, descriptions of these implementation guides consider relevant community partners and resources for each timeline.

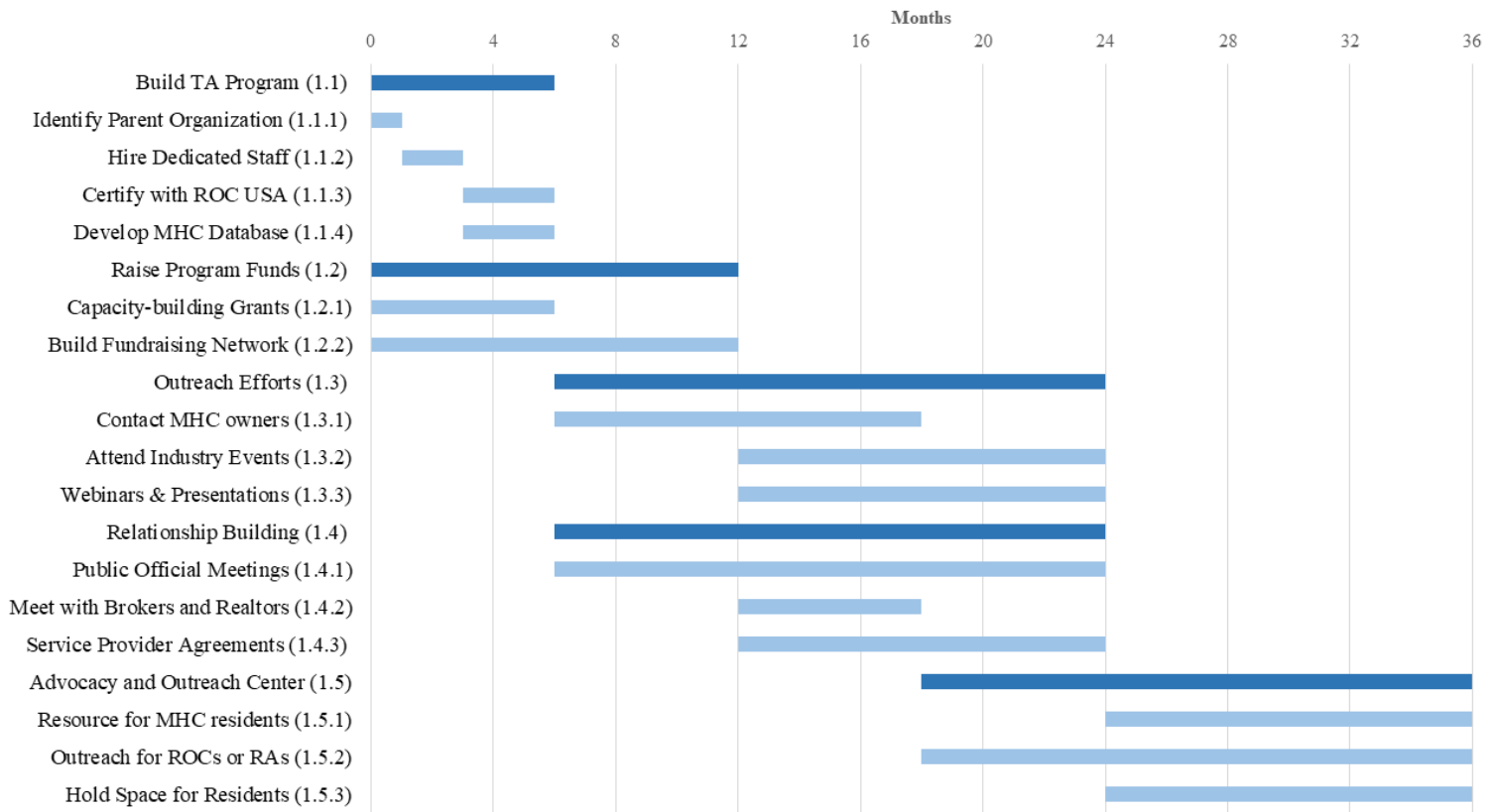
## *Implementation - Goal 1*

Building organizational capacity presents the most immediate need for the technical assistance program. While this timeline proposes that these action items are complete by the end of the program's second year, many of them could continue as ongoing projects. However, this two-year timeframe outlines a period by which all action items should be completed in order to allow for future goals, such as acquisition and resident support.

Since no current program exists for Virginia, deciding upon an organization to house the program, hiring staff, raising operational funds, and partnering with ROC USA as a Certified Technical Assistance Provider should be completed within the first six months of establishing the program. Potential organizations to house the program include MHCCV, Project:HOMES, or Habitat for Humanity. Partners for fundraising include VHDA and Richmond Memorial Health Foundation. Objectives 1.3 and 1.4, which require significant outreach and education about the resident-ownership or nonprofit stewardship models, should be addressed over the next two years in order to build support for the program and relationships with the manufactured housing industry and public officials. Partners to engage with the industry include the Virginia Manufactured and Modular Housing Association and Housing Virginia, while public partners such as VHDA, DHCD, Richmond City, Chesterfield County, and Henrico County could be part of workgroups.



**Figure IV. Goal 1 Implementation Timeline**

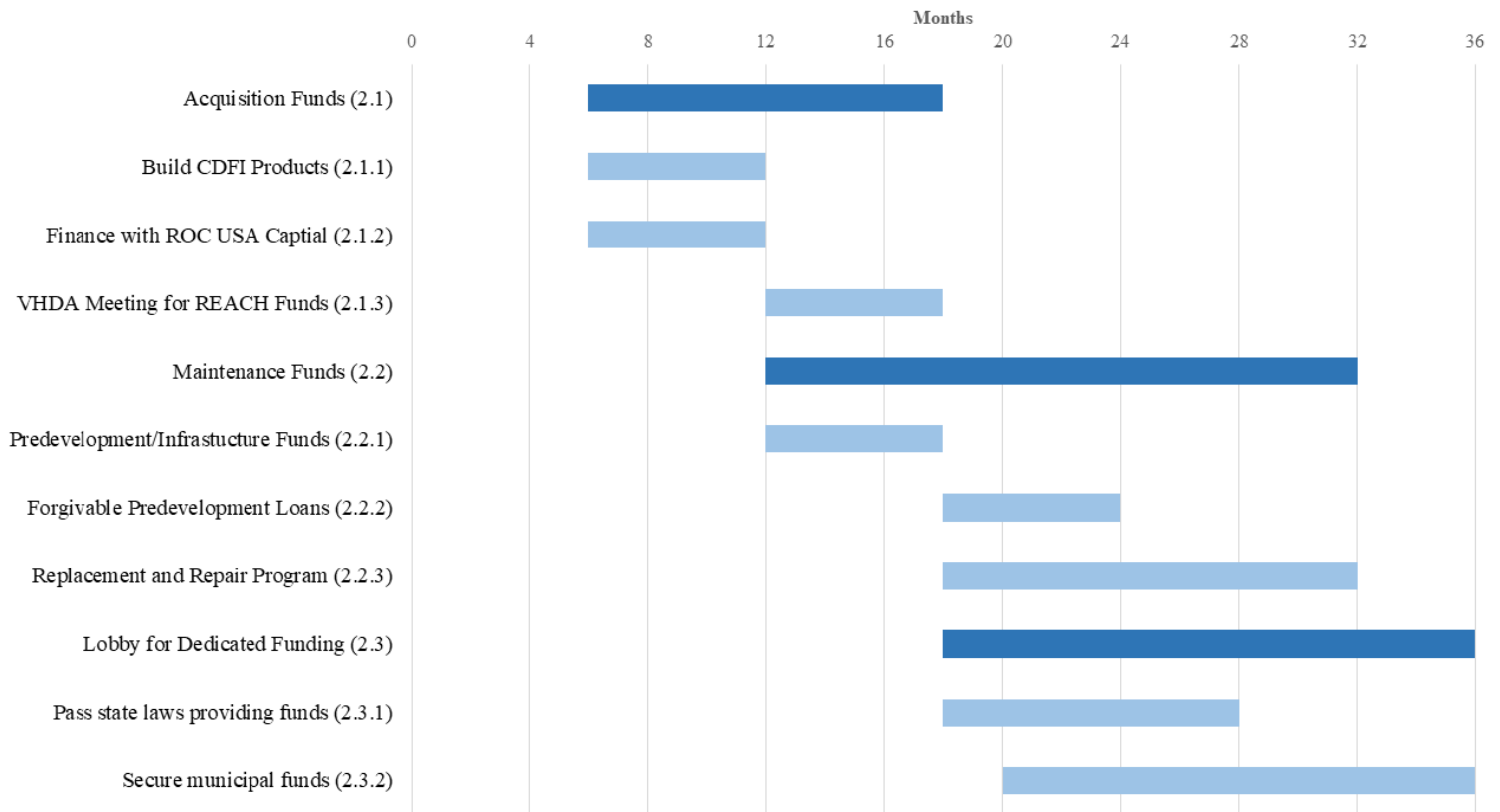


*Implementation - Goal 2*

Identifying finances available for acquisition and maintenance of manufactured housing communities is critical to building resident-controlled ownership structures. Therefore, the implementation schedule presented in Figure VII proposes that consistent funding sources be secured by the end of the second year. This would enable efficient acquisition since predevelopment and permanent financing would already be accessible. The actions in Objective 2.3 are long-term goals and may rely on familiarity with the resident-ownership structures. Therefore, lobbying the state legislature and local municipalities for legal changes to incentivize resident-control manufactured housing communities should be approached after year two.

Financial organizations represent some of the most important partnerships for the TAP program. Local CDFIs that could provide permanent financing or predevelopment loans include Virginia Community Capital, LISC, or ROC USA Capital. VHDA has a number of grant and loan products available to low- to moderate-income communities. In lobbying for new laws, low-income legal groups such as Virginia Poverty Law Center and Legal Aid Justice Center have experience working with mobile home community residents. Additionally, meeting with local offices that have been receptive to improving mobile home parks, such as Chesterfield’s Community Enhancement team, to spearhead public efforts in providing funding toward resident-control models.

**Figure IV. Goal 2 Implementation Timeline**



### *Implementation - Goal 3 & 4*

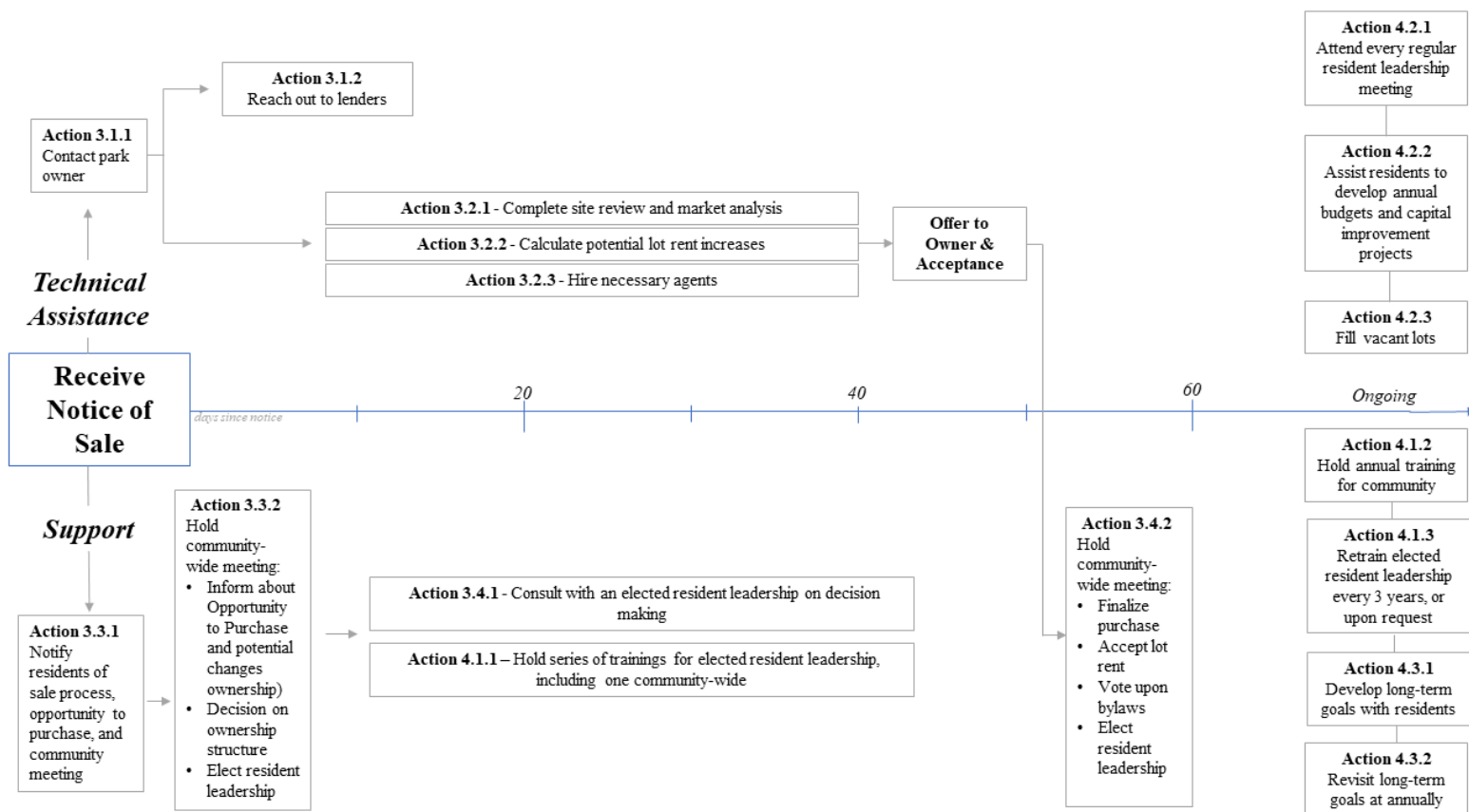
Unlike the implementation timelines for the other goals, practicing efficient acquisition requires a very focused period reflecting the 60-day period in which a community has to respond to a notice of sale. While the TA program could lend assistance for community acquisition before the timeframe described in Figure V, without the work completed to build organizational capacity and access consistent funding for communities the acquisition process would face more difficulties. Therefore, this 60-day timeline falls after the two-year period outlined in the first two goals.

Most of the acquisition practices recommended require work by the technical assistance provider, but some community partners and resources could aid in increasing efficiency. A key partner will be DHCD, which is responsible for receiving and posting notice of sale by a mobile home park owner. To limit delays in the notice period, the TA program should build a pipeline with DHCD to most efficiently communicate about property transfers. Additionally, partnering with legal service organizations, like Legal Aid Justice Center or Central Virginia Legal Aid, to work as attorneys during the sale and with CDFIs such as Virginia Community Capital and LISC to help with financial analyses of the property could streamline the due diligence process. Lastly, in communities without space for community gatherings, partnering with local churches or community centers to hold resident meetings would simplify gathering the community and holding leadership meetings.

Building a trusting relationship with manufactured housing community residents requires consistent and available support structures. In order to build these reliable support systems, the TA provider needs organizational capacity. Therefore, the implementation of Goal 4 should occur after completing most actions in Goal 1. Additionally, since many of the necessary actions in building support are ongoing by nature, they extend past the three-year period outlined here.

Community partners help build support systems for training residents, providing regular technical assistance, and serving as an advocacy center for mobile home communities. During trainings for the community and elected resident leadership, ROC USA has a well-practiced training model and could aid in building some specific to Virginia. Financial trainings could be provided by groups such as Housing Opportunities Made Equal (HOME) who already conduct homeownership assistance trainings. Project:HOMES could add trainings related to maintenance of mobile home units and various aspects of the physical structures in a community. VPLC and Legal Aid Justice Center could aid in educating residents about their rights as community owners and their agreed upon rules and bylaws. CDFIs or HOME could lend assistance in building budgets while legal service organizations could partner in informing mobile home park residents about options to form resident associations prior to any Opportunity to Purchase. Partners in training and assistance represent enormous opportunities for communities and the TA provider to invite the broader community to engage with resident-controlled manufactured housing communities and provide access to services for residents.

Figure IV. Goals 3 & 4 Implementation Workflow Timeline





# CONCLUSION

The need for improved conditions and secure tenure for residents of manufactured housing communities in Richmond is great. As other parts of the country have shown, community ownership or other models of resident-control reduce housing instability for families in manufactured housing communities and give power to residents to decide how their community should function. This framework outlines the need for and the steps necessary to form a technical assistance provider (TAP) program for resident-controlled communities in the Richmond region. While the recommendations in this plan are not an exhaustive list of goals and objectives, they highlight critical steps to provide well-rounded technical assistance to mobile home park residents seeking to gain control of their communities.

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2. Esther Sullivan. <https://prosperitynow.org/resources/2019-im-home-conference-materials> (p. 6)
3. <https://sedgfieldmhc.com/amenities/> (p.7)
4. <https://www.collectorsweekly.com/articles/home-in-a-can/> (p. 10)
5. <https://www.loc.gov/pictures/item/2004667523/> (p. 11)
6. Esther Sullivan. <https://www.citylab.com/equity/2015/09/the-other-affordable-housing-crisis/406405/> (p.13)
7. Woody Rogers (p. 13)
8. Tina Greigo. <https://richmondmagazine.com/news/sunday-story/staking-a-claim/> (Left, p. 14)
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10. ROC USA. [https://rocusa.org/cms/assets/uploads/2018/08/ROC-USA-Strategic-Plan\\_FINAL.pdf](https://rocusa.org/cms/assets/uploads/2018/08/ROC-USA-Strategic-Plan_FINAL.pdf) (p. 21)
11. Joe Mahoney. [https://www.richmond.com/news/local/gallery-rudds-trailer-park/collection\\_ec2f4a22-ff8d-11e3-a924-001a4bcf6878.html](https://www.richmond.com/news/local/gallery-rudds-trailer-park/collection_ec2f4a22-ff8d-11e3-a924-001a4bcf6878.html) (p. 23)
12. Woody Rogers (p. 30)
13. Woody Rogers (pgs. 33-35)
14. <https://sedgfieldmhc.com/amenities/> (p.37)

# APPENDIX

## A. List of Interview Subjects

### Key Informant Interviews

Interviewee	Organization	Topic Area	Discussion Goals
Phil Storey	Virginia Poverty Law Center	Richmond housing/MH conditions	Legal rights of MH owners, ownership rights, resident experiences
Joe Cizek	Virginia Poverty Law Center	Richmond housing/MH conditions	MH in Richmond tenant organizing efforts, MH owner/renters' legal rights, funding for MH in Richmond
Lee Householder	Project: HOMES	Richmond housing/MH conditions	MH development in Richmond (potential, successes, challenges), role as non-profit TAP, funds for MH in Richmond (Robins Foundation grant)
Dan Cohen	Chesterfield Community Enhancement	Richmond housing/MH conditions	MH conditions in Richmond/Chesterfield, government perspective
Durwood Usry	N/a (Former Owner/Distributor/Seller)	Richmond housing/MH conditions	Financing MH developments, feasibility for lending to resident-owned communities in Richmond
Chris Thompson	VHDA/DHCD	Richmond housing/MH conditions	Financing MH developments, feasibility for lending to resident-owned communities in Richmond
Rush Otis	Habitat for Humanity of Greater Charlottesville	MH development, resident-led planning, local housing conditions	Southwood MHP redevelopment process, financing acquisition of park and infrastructure improvements, working with Latinx community
Doug Ryan	Prosperity Now	National MH conditions	State of manufactured housing across country (challenges, funding, support, etc), ROCs or MH and shared equity
Lisa Rogers	CASA of Oregon	TAP experience in forming ROCs	Best practices in forming ROCs from TAP perspective (acquisition, resident organization, training, etc), current role in ROCs
Danielle Maiden	NeighborWorks Montana	TAP experience in forming ROCs	Best practices in forming ROCs from TAP perspective (acquisition, resident organization, training, etc), current role in ROCs
John Wiltse	Pathstone Corporation (NY, Mid-Atlantic)	TAP experience in forming ROCs	Best practices in forming ROCs from TAP perspective (acquisition, resident organization, training, etc), current role in ROCs
Tara Reardon	ROC-NH	TAP experience in forming ROCs	Best practices in forming ROCs from TAP perspective (acquisition, resident organization, training, etc), current role in ROCs, creating new TAP for MH ROCs



Sam Green	ROC Northwest (Oregon, Washington)	TAP experience in forming ROCs	Best practices in forming ROCs from TAP perspective (acquisition, resident organization, training, etc), current role in ROCs
Paul Bradley	ROC USA	National MH conditions	Best practices in forming ROCs from TAP perspective (acquisition, resident organization, training, etc), current role in ROCs

## B. Interview Protocols:

### Certified Technical Assistance Providers

#### Introduction

Thank you again for speaking with me today. To reiterate, my name is Woody Rogers and I am a student at Virginia Commonwealth University working toward my Masters in Urban and Regional Planning. I am currently working on completing my capstone project for a non-profit client, the Manufactured Housing Community Coalition of Virginia, on identifying the best practices for establishing resident-controlled structures in mobile home parks in the Richmond region.

First, I just want to ask if you are okay with me recording our conversation? I will be the only person to have access to the recording.

I'm hoping that this interview shouldn't last more than an hour. Just to let you know of my goals for our conversation, I want to briefly touch on the aspects of the interview that I'm hoping your experience working with resident-owned communities will add to my research. First, I want to get into how you have worked to identify, acquire, and finance manufactured housing communities in the transition into forms of resident control. Next, I'm hoping you can talk to your experiences working with these communities during these processes and what methods you found most effective in organizing and preparing residents for the cooperative structure or other ownership models. Lastly, I'm interested in hearing your thoughts on what best practices technical assistance providers can adopt to help form effective and efficient resident-owned manufactured housing communities.

#### Questions

- I. Background questions
  - a. What does your organization do and what is your role?
  - b. How long have you been at your organization/in your role?
  - c. How much experience do you have working with resident-owned communities or manufactured housing more generally?
- II. Acquisition and financing
  - a. How do you learn about communities interested in become ROCs?
  - b. How do you approach private owners of the parks to acquire them?
  - c. What sources of financing do you use or advise resident to use in acquisition and maintenance of the communities?
- III. Organization and Training
  - a. How have you worked to organize and involve residents during acquisition and following purchase of the community?

- b. What role do you play in establishing agreed upon cooperative structures (bylaws, board elections, etc)?
- c. Do you offer trainings to residents? If so, what kinds?
- d. How involved are you in the communities after acquisition and establishment of the cooperative? How long do you stay involved once the coop is formed and ownership is established?

#### IV. Best Practices

- a. Based on your work, what do you think are the most important processes that technical assistance providers need to adopt to ensure successful resident-controlled communities?
- b. How important is the local context to the successes or struggles of ROCs?
- c. In your opinion, what are the main determinants of a successful ROC?

#### Conclusion

I think that is everything. Again, thank you so much for speaking with me. Your thoughts and experiences will be critical to my analysis and recommendations for MHCCV which they can hopefully use to begin forming resident-controlled manufactured housing communities in Virginia. If you have any other questions or thoughts you'd like to share, please feel free to contact me. Thank you!

#### Richmond Housing Sector Actors

##### Introduction

Thank you again for speaking with me today. To reiterate, my name is Woody Rogers and I am a student at Virginia Commonwealth University working toward my Masters in Urban and Regional Planning. I am currently working on completing my capstone project for a non-profit client, the Manufactured Housing Community Coalition of Virginia, on identifying the best practices for establishing resident-controlled structures in mobile home parks in the Richmond region.

First, I just want to ask if you are okay with me recording our conversation? I will be the only person to have access to the recording.

I'm hoping that this interview shouldn't last more than an hour. Just to let you know of my goals for our conversation, I want to briefly touch on the aspects of the interview that I'm hoping your experience working with housing in Richmond will add to my research. First, I want to get into how you have worked with manufactured housing communities, manufactured housing, or the broader spectrum of affordable housing in Richmond. Next, I'm hoping you can talk to your experiences working on these topics and what opportunities or challenges you see in Richmond for manufactured housing communities. Lastly, I'm interested in hearing your thoughts on how organizations forming resident-controlled manufactured housing might best approach working in the Richmond region.

##### Questions

1. Background questions
  - a. What does your organization do and what is your role?
  - b. How long have you been at your organization/in your role?

- II. Current conditions of manufactured housing in Richmond
  - a. How do you see the current state of manufactured housing in Richmond? Of affordable housing?
  - b. What local legal/financing structures or regulations impact manufactured housing in the region?
- III. Organization and Training
  - a. How have you worked with manufactured housing communities or the sector more broadly?
  - b. What do you think are the biggest challenges to manufactured housing communities in the Richmond region? What are the opportunities for them?
- IV. Best Practices
  - a. If residents wanted to gain ownership of their community, what resources do you think they should consider in the Richmond region?
  - b. What do you think would be the most necessary steps in successfully navigating such a transition into community control?
  - c. How feasible do you think resident-controlled manufactured housing communities are in the current Richmond housing landscape?

## Conclusion

I think that is everything. Again, thank you so much for speaking with me. Your thoughts and experiences will be critical to my analysis and recommendations for MHCCV which they can hopefully use to begin forming resident-controlled manufactured housing communities in Virginia. If you have any other questions or thoughts you'd like to share, please feel free to contact me. Thank you!