



Manufactured Housing Reform Agenda

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Goals



- Reform Agenda? How did we get to this conversation?
- Key parts of the reform agenda
- Advocacy pipeline
- How you can get help

How We Got Here

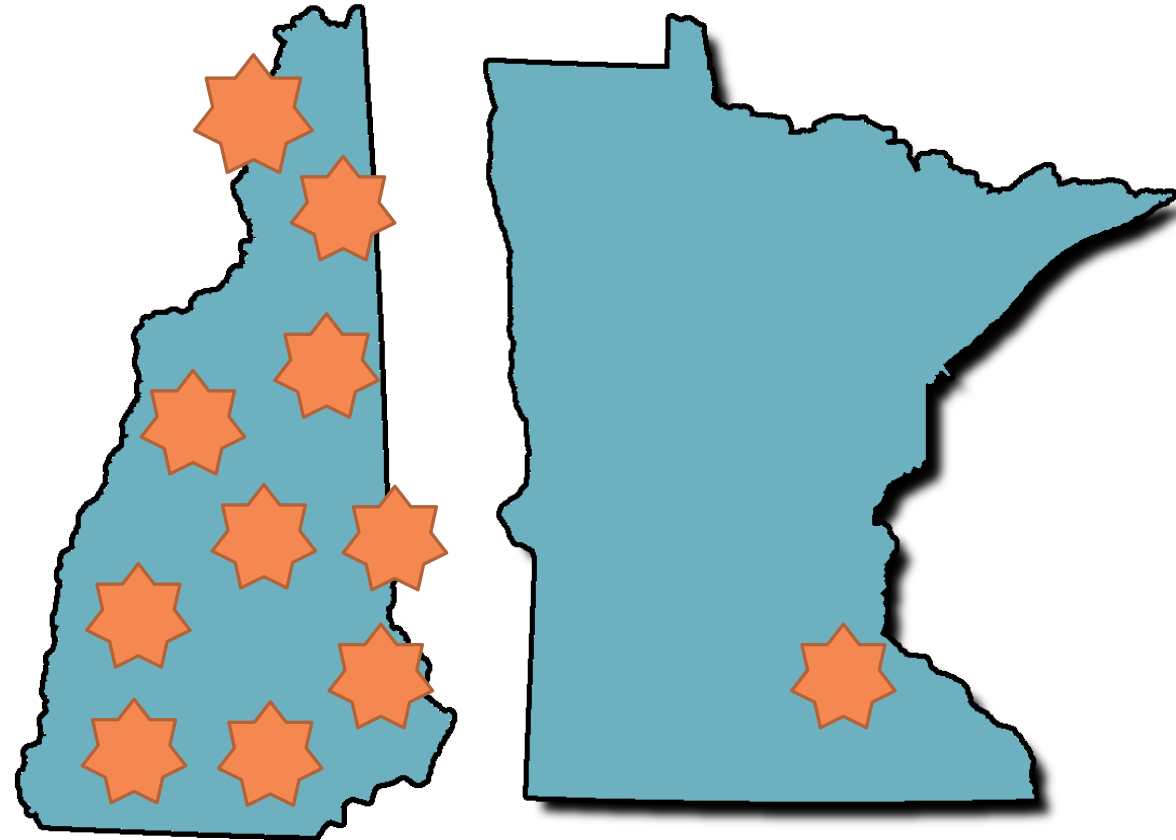


1984: First resident-ownership purchase in New Hampshire; Meredith Center Cooperative

1987: Opportunity to Purchase legislation opens the pipeline to resident-ownership in New Hampshire

2002: NCF begins working on resident-ownership in Minnesota

2004: NCF completes first resident-ownership conversion; Sunrise Villa Cooperative



How We Got Here



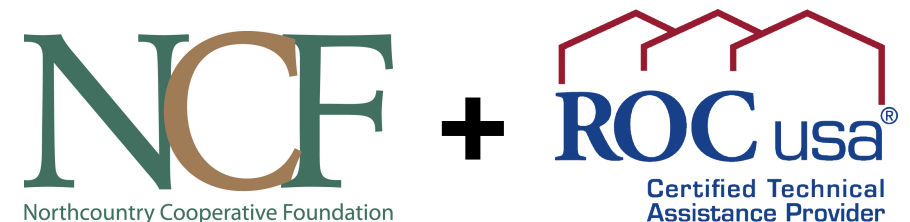
2005: Prosperity Now (formerly CFED) launches Innovations in Manufactured Homes (I'M HOME), an initiative designed to help owners of manufactured homes, by some counts more than 10 million families in the United States

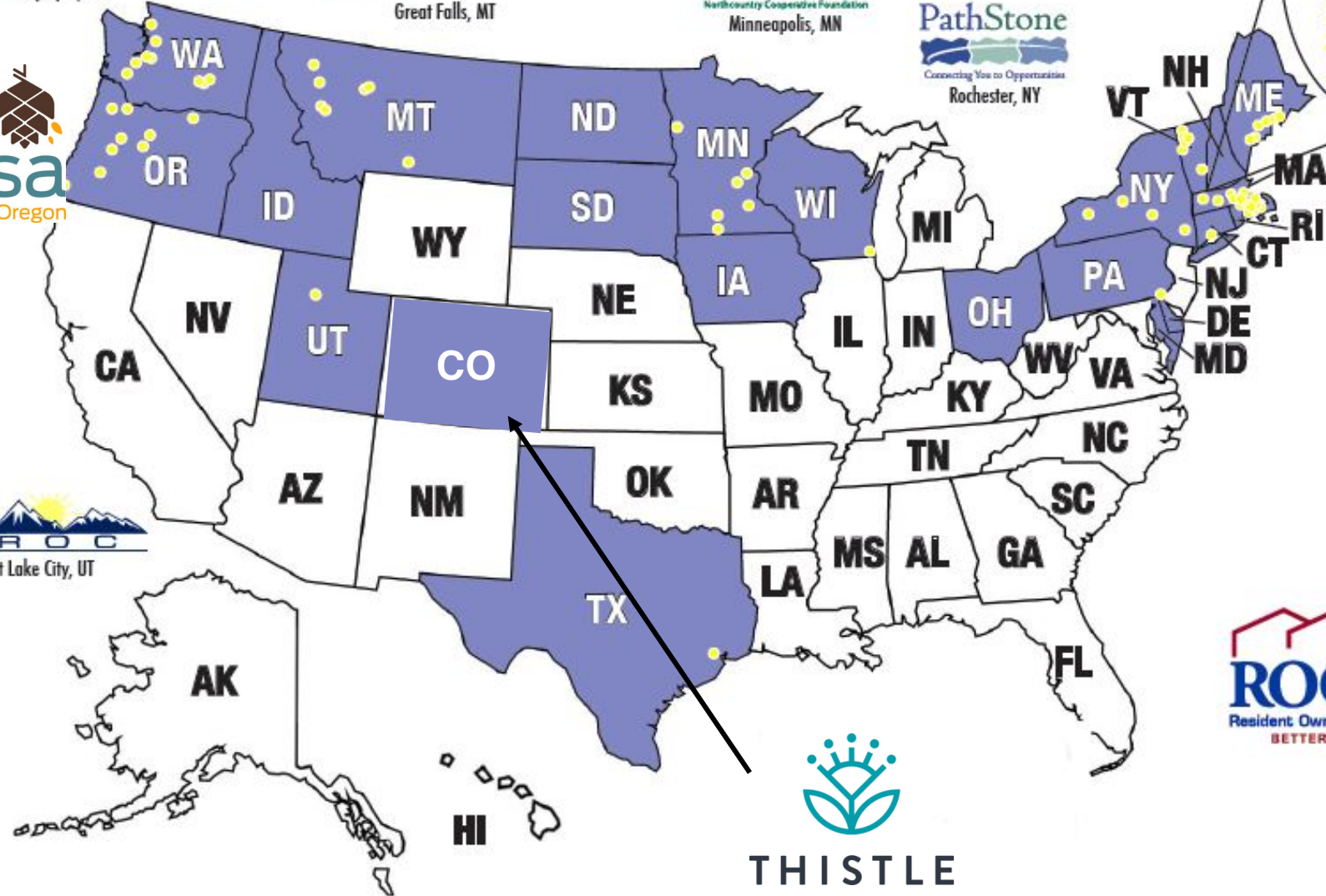


2008: Five partner organizations launch ROC USA (Resident Owned Communities USA), a pioneering social enterprise designed to help residents of manufactured home communities buy the land on which their homes sit and secure more of the benefits of homeownership



2008: NCF joins the ROC USA Network







Started by homeowners

Agenda Item #1 = land ownership

**EXPANDING
OPPORTUNITY FOR
RESIDENT & NONPROFIT
PURCHASE**



Right of First Refusal
Opportunity to Purchase
Capital Gains Tax Credit

**INCREASING INVESTMENT
TO SUPPORT RESIDENT &
NONPROFIT PURCHASE**



Dedicated & Accessible
Infrastructure Funds
Increased Access to Capital
for Purchases
Access to existing resources for capital
improvements (CDBG, HIBs, etc)

**IMPROVING SINGLE-
FAMILY FINANCE**



Home Titling Reform
Growing the Lender Pool

Expanding Opportunities for Resident & Nonprofit Purchase



Right of First Refusal

Opportunity to Purchase

- New Hampshire
- Massachusetts
- Oregon (most recently expanded law)

States with ROFR/OTP: 17

- State by State information: nclc.org

Capital Gains Tax Credit for sale to residents or nonprofits

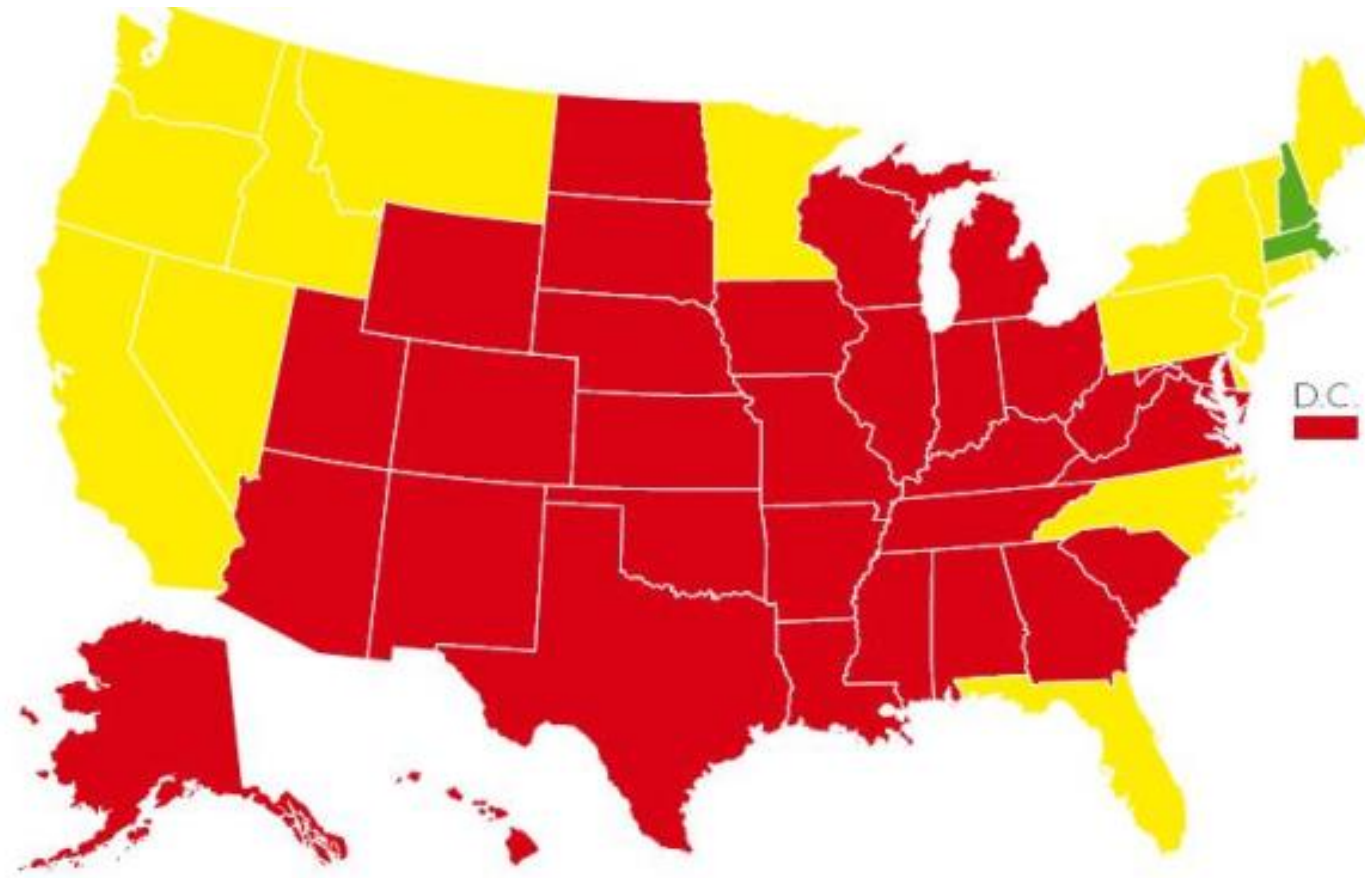
- [Frank Adelman Manufactured Housing Community Sustainability Act \(H.R. 3296\)](#) sponsored by Minnesota Rep. Keith Ellison



1,000 resident-owned communities

- 200 are organized under the ROC USA model, 800 organized under other models

Over 130 ROCs in New Hampshire (1/4 of the MHCs) are resident-owned



● This state has no laws giving manufactured home community residents the opportunity to purchase their communities

● Some protection when community is sold, but significant gaps

● Strong protection when community is sold

Increasing Investment To Support Resident & Nonprofit Purchase



Infrastructure Money

- Fund established in Minnesota in 2017, but not funded.

Financing for Community Purchases

- ROC Capital
- Minnesota Housing Finance Agency (MHFA)

Increase Access to Existing Resources

- MHFA resources
- Community Development Block Grants (CDBG)

Improving Single-Family Finance



Competitive Financing

- USDA 502 Pilot opened to Minnesota in 2017
- Working with Credit Unions - Community Development Bank and First Alliance
- Fannie Mae [pilot loan program](#) in New Hampshire, announced October 2017

Home Titling Reform

- Model Statute: Uniform Manufactured Housing Act
 - [Uniform Law Commission](#) – Ann Burkhardt (University of MN) - 2012
- States with Real Estate Titling: 1 (New Hampshire)

2018 Legislative Session



Topic	Lobbying Lead
Right of First Refusal statute reform 327C.095	APAC
Opportunity to Purchase 327.096	Aeon
Infrastructure Funding	NCF
Restoration of Renter's Credit	NCF
Relocation Trust Fund reform	APAC

How You Can Help



Join the ROC Advocates Committee

- Weekly or bi-weekly phone calls with updates and action ideas

Attend ROC The Hill event

- Join NCF for a day at the Minnesota State Capitol to meet your legislators and make your voice heard

Reach Out to Other Organizations (Co-op Network, NMHOA, APAC)

Testify at the Capitol

Read *The Cooperator*

Share Your Story with NCF

Write a Letter to the Editor

Invite Legislators to Your Community

Contact Information



All Parks Alliance for Change (APAC) – (MN)

- Dave Anderson: dave@allparksallianceforchange.org

Aeon (MN)

- Malika Phelps: mphelps@aeonmn.org

Cooperative Network (Minnesota and Wisconsin)

- <https://cooperativenetwork.coop/advocacy/get-involved>

Homes for All (MN)

- Fatima Moore: fatima@mnhomelesscoalition.org
- <http://homesforallmn.org/>

National Manufactured Homeowners Association (NMHOA)

- <http://www.nmhoa.org/>

NCF

- <http://northcountryfoundation.org/policy/>

Prosperity Now (MN & WI)

- <https://prosperitynow.org/get-involved/community>

Legislator Information

- Minnesota: <https://www.gis.leg.mn/iMaps/districts/>
- Wisconsin: <https://myvote.wi.gov/en-US/MyElectedOfficials>

Wisconsin Housing Alliance

- <https://www.housingalliance.us/>