NH co-ops part of Australian housing study

In recent years, ROC-NH has developed a relationship with a friend from Down Under, David Bunce (pictured below). David is a postgraduate scholar researching housing at the University of Adelaide in South Australia. He has a special interest in developing cooperative manufactured home parks in Australia and has visited us twice.

Hope for a better future

In Australia, manufactured-housing parks like Elizabeth Village are disappearing at an alarming rate.

By David Bunce, University of Adelaide, South Australia

Just a decade ago, Australia was home to an estimated 3,100 manufactured-housing parks. Today, there are fewer than 2,800. Ten percent of the parks have literally disappeared. It’s fair to assume that almost all have closed due to the high value of land in urban and coastal areas.

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Editorial

It’s hard to believe that what started with little bands of hardscrabble organizers and advocates in small New Hampshire towns like Meredith, Milford and Greenville has grown into a sophisticated national movement.

But it has. What began 28 years ago with an attempt to save the homes of 14 families in a Meredith mobile home park grew into ROC-NH and 103 parks in NH, and into ROC USA®, a 22-state network that has helped more than 2,100 homeowners in 36 co-ops convert their parks to resident ownership. And we’re just getting started.

If you’re new to this movement — maybe your community became a co-op years before you moved in, or maybe you recently converted your park and aren’t sure what “this co-op stuff” is all about — it’s hard to appreciate how difficult those first conversions were in the mid-1980s. There were no laws supporting resident ownership or protecting homeowners. There were no trainings or templates to guide new boards of directors as they began this difficult work.

In those early days every bylaw, rule and policy was being created for the very first time. These co-op pioneers were guided only by their common sense, sense of justice and the deeply personal hardships that they were being forced to face.

Homeowners in parks needed to fight in court for their homes. No banks would finance these “trailer homes,” much less loan to homeowners who wanted to buy their parks. These were completely new concepts. Being first is really hard work.

The American Dream is built on the backs of working people, soldiers, suffragists and civil rights pioneers who took the bitter taste of what was and fought hard for what we have now. It’s tragic if we forget, after the smoke clears and time passes, how hard it was to get the rights we take for granted today. It’s easy to take something for granted when it’s all you’ve known.

Much of the country is just now experiencing the struggles that we in NH have put behind us. While we benefit from smart state laws that give homeowners the right to organize and purchase their communities, most other states don’t have such laws. In most states, resident ownership is unheard of. In most states, homes are still considered personal property, not real estate as they are here.

Let’s honor those who around the country are blazing their own trails today, and let’s honor NH’s early roc leaders by renewing our commitment to the freedom to organize, the opportunity to purchase and the right to live in a home on land that you own.
ROC-NH staff asked conference attendees: “What did you take away from Co-ops Celebrating Community?” (ROC-NH’s bi-annual conference)

**Joanne Osgood**  
“*start a Facebook page*”

If I don’t walk away from a workshop with one constructive idea, it was a waste of time. I took several ideas from each. What I am most excited about is starting a Facebook page for our co-op! What a great idea to keep the lines of communication open.

**Rick Cantu**  
“*a boost ... understanding*”

The event is incredibly beneficial to new board members. This is the third one I have attended. It always seems to give me and those who I come with a boost. It also gives the newer board members an understanding that all co-ops have similar issues — ours are not unique. The workshops are great foundations to build on to help tackle those issues.

**Phillip Shaw**  
“*a plan to help fill lots*”

The workshops were very informative. I attended Won’t You Be My Neighbor? and Moans, Groans, Meetings. The opportunity to learn and share ideas with members of other co-ops was invaluable. I plan to take advantage of the energy in the co-op to help fill some of our vacant lots.

Images Kate Harris Photography.
Name: Harriet A. Ritson

Resident-owned community: Exeter-Hampton Cooperative, Exeter

Homeowner history: After 11 years of renting, I was finally ready to buy a home on my own but was afraid I would not be approved.

Estimated money spent on rent: $106,000

Length of time spent trying to purchase a new home: One year

Source of financing: Welcome Home Loan

Type of loan: Mortgage for purchase and home improvements, November 2011

Mortgage interest rate: 8.875%

Mortgage term: 25 years

Benefits of homeownership: The freedom of homeownership is amazing! Now the landlord can’t tell me I can’t do this or I can’t do that.

The Welcome Home Loan worked for me because: I was able to make many upgrades to the home, including new kitchen cabinets and counters, drywall, insulation and carpeting in the bedrooms and living room. I love my new home!

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Welcome Home Loans

Real mortgage loans for purchase, home equity and refinance of manufactured homes

- Fixed 8.875% interest rate
  Annual percentage rate of 8.906% on a $100,000 loan paid in 25 years with 5% down
- The age of your home doesn’t matter
- No minimum credit score
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- As little as 5% down
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- Consolidate your debt or get cash for home repairs
- For owners and buyers of manufactured homes located in a resident-owned community or on their own land

Learn more: www.communityloanfund.org/cooperator/home-loans

Call Ron at (800) 432-4110 or email him at rthompson@communityloanfund.org for more information
Dedication pays off

Deanbrook Village project is underway

By Barry Colebank, President of Deanbrook Village Cooperative

With the rumble of trucks and clouds of dirt in the background, Deanbrook Village Cooperative celebrated the ceremonial beginning of our long-anticipated infrastructure improvement project on June 14 with a beautiful, well-attended groundbreaking ceremony.

This project has been eight years in the making. Yes, you read right, eight!

For many years, Deanbrook’s residents had endured extremely high water and sewer bills. Water lines were riddled with undetectable leaks. Substandard electrical feeds created regular outages. Some cable and phone lines ran above ground, threatening residents’ safety.

Drainage was also a problem. Winter runoff created ice patches a foot deep at the ends of some driveways, and inadequate road drainage often resulted in treacherous conditions and washouts. Action was needed.

In 2004, the cooperative worked with the town of Northumberland to get a Community Development Block Grant (CDBG) for an infrastructure feasibility study. The report identified deficiencies that included all of the above issues, as well as the fire protection system. The estimate for the repairs and/or upgrades was $2 million.

In 2007, the cooperative asked for and received support from the Coos County Commissioners to apply for a $500,000 CDBG grant. When we didn’t get it, we were disappointed, but not defeated.

The next year, the cooperative contracted with Provan & Lorber of Contoocook to perform an engineering report needed to apply for funding from the U.S. Department of Agriculture-Rural Development (USDA-RD).

Based on the Provan & Lorber study, the cooperative once again sought the support of the Coos County Commissioners for CDBG funding. This time, in April 2010, we received word that the project would receive $497,000. With this funding in hand, the cooperative applied for and received USDA-RD grants and loans to fully fund the now $1.4-million project. The last piece was getting interim financing from the New Hampshire Community Loan Fund. Finally, we could start making the long-anticipated improvements.

Jeremy Hiltz Excavating of Ashland began preparatory work in 2011 and construction began in earnest last April.

The groundbreaking ceremony brought together representatives from the Coos County Commissioners, the state House and Senate, the town of Northumberland, USDA-RD, Community Development Finance Authority, Jeremy Hiltz Excavating, Provan & Lorber, the Community Loan Fund and ROC-NH, project engineers, local news media, and the utility companies.

Also present were the members of the Deanbrook Village Board of Directors, as well as other members of the community. These co-op members showed their commitment to the future of our community by ensuring that our infrastructure supports us now and well into the future.

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“Our little community has somehow been singled out to receive this wonderful gift. Our cooperative cannot say thank you enough.”

John Taylor, project chair
Continued from the cover

Despite this rapid decrease in parks, an estimated 100,000 people live in privately owned parks. A field trip to one such park was organized as part of a recent national housing conference in South Australia. The community was Elizabeth Village, a 170-unit community. The mayor of the local authority, city planner and other officials accepted an invitation to join us. For many, it was the first time they’d ever been to a manufactured-home park.

The chairwoman of the residents association, Chris Cairalle-Allen, opened her own three-bedroom home for everyone to tour. Many people were amazed at the interior space, design of the home and the plant-filled yard.

Of great interest was the community garden where the residents grow their own fruit and vegetables. The village also has a small bus that transports residents to local shopping centers several days a week. The park contains a community building where the residents put on a delicious morning tea for visitors.

Elizabeth Village provides 10-year leases to residents, but in Australia there is no guarantee of permanent occupation of the land. Most state legislation varies between three and 12 months notice to quit if the land is re-zoned for another use. The park rent is about $100 a week in U.S. dollars; that includes local taxes and water. Residents on a pension also receive a government payment, which rebates about one-third of their rent.

Unfortunately, Australia has no law giving residents the right to purchase their parks. There are also no financial institutions that will assist residents who wish to buy their park. Banks will only lend 50 percent of the purchase price and want the government to guarantee repayment of the loan if the residents can’t.

Although all 2,800 manufactured-home parks in Australia are privately owned, I hope to see that change. With 10 percent of the parks having been eliminated in the past 10 years, I worry about long-term, quality, affordable housing in Australia.

The lack of secure tenure is the most important issue for park residents and one that is causing a great deal of stress for them. Most are elderly and vulnerable and if the land is sold from beneath them to

Australia has no law giving residents the right to purchase their parks and no financial institutions who will assist residents who wish to buy their park.
“I worry about affordable housing in Australia.”

be redeveloped, they are likely to be evicted. It is possible that they will lose their main asset, their home, and their supportive community will be broken up.

Ownership of the land by the community would ensure security, contribute to wealth building and restrain rent increases. Everyone I have talked to who advocates for change in residential parks in Australia have been extremely interested in what I have learned in my research in New Hampshire and how the New Hampshire Community Loan Fund and ROC USA have enabled and empowered residents to look forward to a better future as owners of their communities.

(continued from page 5)

“When the North Country, and most certainly the town of Groveton, was devastated with the closing of the paper mills, there were promises of help from a number of politicians,” said John Taylor, former co-op director and chair of the infrastructure project.

“Our little community of Deanbrook Village Co-op, while truly needing assistance, has somehow been singled out to receive this wonderful gift. On behalf of our cooperative, I cannot say thank you enough to our Coos County Commissioners, state legislators and all involved in assisting us to obtain the necessary funding from state and federal agencies. Of course, none of this would be possible without the needed guidance of Lynn Booth and others of the Community Loan Fund/ROC-NH,” Taylor said.

Many stayed for refreshment after the short ceremony. It was nice to see that this celebration of teamwork being enjoyed by so many who made the project possible.

While cleaning and packing up following the festivities, I reflected on what had been accomplished and on the daunting tasks that remain. Our infrastructure project is a shining example of what can be done when dedicated people and resources are brought to bear on a problem.

Leaders ROC!

Meet our stars! Graduates of ROC-NH’s 2012 Community Leadership class.

From left, front row: Melinda Burgos, Old Lakeshore Co-op; Sheila Quinlivan, South Parrish Road Co-op; Janet Roy, Viewpoint Co-op.

From left, middle row: Wanda Tilton, Silver Bell Co-op; Jacqueline Paradise, Otanic Pond Co-op; Nora Shamberger, Woodstock Co-op; Sharon Bailey, Viewpoint Co-op; Paula Colebank, Deanbrook Village Co-op; Thomas McNamara, Whip-O-Will Hill Village Co-op.

From left, back row: Maura Longway, Elm Street Co-op; Marsha Kablik, Hedgehog Co-op; Jerilynn King, Woodstock Co-op; Dorothy Hillock, South Parrish Road Co-op; Darci Converse, Old Lakeshore Co-op; Frank Bosch, Icy Hill Co-op.

Glen Aldrich of Old Lakeshore Co-op, Keith Waterman of Windy Hill Co-op, Stacy Adams of Exeter River MHP Co-op, Anita O’Malley of Fisherville Co-op 107 and Dana Moulton of Lamprey River Co-op were unavailable when the photo was taken.

Congratulations class of 2012

On April 20, ROC-NH’s Community Leadership class of 2012 graduated at the Grappone Conference Center in Concord.

Twenty class members met for five day-long sessions to learn and polish skills that included cooperative governance and accountability, effective verbal and non-verbal communication, action planning, goal setting and keeping cool to get results.

Graduates now have new tools and skills applicable to their workplace, community, and family environments. In addition to her or his ROC-NH Community Leadership diploma, each graduate will receive four post-secondary college credits from Granite State College.

Read about graduate Martha Kablik’s amazing transformation here: www.communityloanfund.org/blog/Martha

Photos courtesy of Veronica Craddock.
Map images courtesy of Google.
News, tips & resources

Foxy Terrace Cooperative is #100

It took five years of negotiations, but on February 10 the residents of the Big W Mobile Home Park in Derry became New Hampshire’s 100th resident-owned community.

Negotiations had begun and stalled countless times. Frustration often ran high and residents were beginning to lose hope that they would gain security and control of the land under their homes.

However, by the beginning of 2012 a closing date was finally set, and with the support of attorney Glen Raiche and ROC-NH, Foxy Terrace Cooperative closed the deal.

Foxy Terrace Vice President John Regal said, “I’m proud to be the 100th cooperative and I’m proud of the people in this park who didn’t want to give up.” In honor of becoming number 100, residents have renamed the community Centennial Park.

Congratulations Foxy Terrace!

Rural Bend in Ashland is #101

On June 15, the members of Rural Bend Cooperative purchased Whispering Pines Mobile Home Park, a 25-unit community in Ashland, and became New Hampshire’s 101st resident-owned community.

Roberta Thompson, a member of the cooperative who worked hard during the conversion said, “I am excited about us owning the park. As a cooperative we, the residents, control the spending and have a voice in the operations of our park. I think it’s a great move!”

The board of directors is working hard getting policies in place, lining up vendors and looking forward to their first winter as a member of the ROC-NH family.

ROC on Rural Bend!

Swiftwater Estates Cooperative in Bath is #102

Nearly a decade ago, residents of the 14-site Pioneer Park in Bath had unsuccessfully attempted to purchase their community. When homeowners received another 60 day notice in February 2012 that their park was for sale, they were determined not to let a second chance pass them by.

The residents organized and incorporated as Swiftwater Estates Cooperative, Inc. The membership decided resident ownership was in the community’s best interest and, with the help of attorney Bob Shepard, the co-op’s board of directors met the 60-day time limit with an offer to purchase the community.

Co-op President Jake Gibney didn’t see another investor-owner as an option. “We can control our environment. We like the park this way,” he said at the June 28 closing.

“It means a lot to have security,” said Treasurer Marc Coulombe. Vice President Charlene Young echoed those sentiments, saying that the security she finds most soothing is in knowing that “a future for our children” has been preserved.

Congratulations Swiftwater Estates Cooperative!
Weatherization lowers heat and energy costs

According to Energy Auditor Robert Bowers, weatherizing the average manufactured home reduces its heating fuel use by 173 gallons per year. If you heat your home with kerosene, that’s a $721 savings per year (based on the average 2012 price of $4.17 per gallon).

The average weatherized manufactured home also reduces its electrical output by 3,309 kilowatts per year, saving an additional $50.

Many homeowners with low incomes who live in cooperatives across New Hampshire are having their homes weatherized free of charge through their local Community Action Programs. Contact your local CAP to see if you qualify:

Community Action Program
Serving Belknap and Merrimack counties
Concord 225-6880    Franklin 934-3444
Laconia 524-5512    Meredith 279-4096
Suncook 485-7824    Warner 456-2207

Southern New Hampshire Services
Serving Hillsborough County
Nashua (877) 211-0723
Manchester (800) 322-1073
Peterborough 924-2243

Rockingham Community Action
Salem 898-8435    Portsmouth (800) 639-3896

Strafford County Community Action
Dover 749-1334    Rochester 332-3963
Milton 652-9893    Farmington 755-9305

Southwestern Community Services
Serving Sullivan and Cheshire counties
Keene (800) 529-0005
Claremont 542-9528

Tri-County Community Action
Serving Coos, Carroll and Grafton counties
Toll-free (888) 842-3835
Berlin 752-3248    Littleton 444-6653
Colebrook 237-8168    Plymouth 536-8222
Lancaster 788-4477    Woodsville 747-3013
Tamworth 323-7400    Lebanon 448-4553

Meet Maureen Carroll

We are pleased to announce the addition of Maureen Carroll, Organizational Development Specialist to the ROC-NH team.

Maureen is a recent graduate of Worcester State University where she studied Geography and Urban Studies.

Prior to working for the Community Loan Fund, Maureen was employed with RCAP Solutions, a nonprofit community development corporation that provides affordable housing opportunities to underserved populations in Worcester. She also served as a partner and volunteer for Empower Energy Co-op. In this role Maureen worked with volunteers and restaurant owners to convert used cooking oil into an alternate fuel source for off-road vehicles.

Maureen joined ROC-NH on August 20.

Meet Kelli Cicirelli

We are happy to announce another new ROC-NH staff member, Organizational Development Specialist Kelli Cicirelli.

Kelli has most recently served as the Business Manager and Community Organizer for Learning Structures, Inc., where she worked with communities and volunteers nationwide to transform public spaces.

She has also managed nonprofit boards and capital campaigns, and worked with municipalities in order to bring affordable, transitional housing to the Strafford, NH, area through her work with the board of the Homeless Center for Strafford County.

Kelli started with ROC-NH on September 17.
Ask Facebook is a great resource, great advice

If you are not a member of the ROC-NH Facebook page, you are missing out on some great dialogue.

Residents from co-ops across the state are asking questions and having them answered by the experts — people like you. Nearly every day, ideas and solutions are generated and shared by co-op members.

Megan McCarthy Hanson asked:

“Ok, I’m kind of a newbie. I joined a co-op in March. I don’t get the difference between a co-op and a traditional mobile home park. From what I’ve experienced so far it seems like regular rent to me. The only difference is they tell me where they are spending the money I pay (in rent) and if that is the only difference wouldn’t I be better off saving the membership fee and going traditional? So my real question is what is the real difference?”

This question generated 14 responses from Facebook group members, here are three:

OB (James) O’Brien, Catamount Hill Cooperative: “The difference is that collectively all homeowners own the land. Now it’s up to the people of the co-op to keep it running. The board should maximize volunteer participation to keep some of the cost down.”

Nancy Zarling, L.R.M.H.V Cooperative: “The BEST part of co-op membership is that it is YOUR park and you can be part of making WHATEVER your BEST vision of a park can BE. On the other side, two real-life examples: I lived in a large city in the Midwest, in a privately owned park. When the owner came around to hand out rent increases, he drove in with his Mercedes, easily worth more than any of our homes! Also, when he “finally” got around to the repaving — there was little notice and no concern of where 150 units were supposed to park our cars — there was no other space available, especially nearby, yada, yada. You as a co-op member won’t have to see that Mercedes you helped pay for and will certainly be able to determine the best way to pave your park without inconveniencing everyone for days!”

Don Woodward, Exeter River MHP Cooperative: “So far Exeter River Co-op has collected $48,500 as compensation from a neighboring development, received $16,800 in sewer billing credits from the town and saved $5,850 on paving last year. In a landlord owned park, the owner would have just lined his pockets. After awhile, we are talking about some serious money that goes back into OUR community.”
A valuable tool ... at your fingertips!

Frank Bosch, President of Icey Hill Cooperative offers this Good idea.

If your cooperative doesn’t have it ... get it now.

Where can you go to find answers to questions regarding the origin, incorporation and daily running of your resident-owned community?

“ROC docs” is a three-ring binder that your co-op loads with copies of all the documents related to the purchase and running of your park: articles of incorporation, loan agreements, bylaws, community rules and everything else related to your cooperative’s operation.

Where would you find last year’s budget? Do you know where to find the projections for future expenditures — are they in the engineering study that was done before you purchased the park?

ROC docs is set up to accommodate all of this and much more. Also included in your binder will be the last 12 months of board of directors and membership meeting minutes. To keep the binder up to date as each month brings new minutes, we remove the oldest minutes and add the new ones. We never throw any minutes away. To keep ROC docs from getting too big, we keep a separate binder for all co-op minutes for the lifetime of the corporation.

As policies, procedures and rules are amended, they are updated in the ROC docs binder for future reference.

Don’t go to a meeting empty-handed. This amazing item should be with you at every meeting held by your cooperative. That’s what we do at Icey Hill Co-op.

Last year we were considering the development of an empty lot. Some members had envisioned two new homes there. Years ago, this would have been allowed. With a little research by a member, we found out this was no longer the case. Town regulations had changed and we will only be able to place one home there.

Important documents like this are placed into the ROC docs binder and used for future reference.

We now have an extremely valuable tool at our fingertips.

What can I say but: ROC docs rules!!!

If your co-op does not have a copy of ROC docs, please contact ROC-NH Administrative Coordinator Trina Robichaud at (800) 432-4110, ext. 237, or by email at trobichaud@rocnh.org

Good idea!

Do you have a Good Idea to share with other cooperative residents? Send it to: ROC-NH, 7 Wall Street, Concord, NH 03301 Attn: Cooperator, or email your idea to cooperator@rocnh.org
Is this you?
If not, please email Trina your name and address: trobichaud@rocnh.org

ROC-NH word search puzzle

Find the following:

Affordable  JulieEades  Security  Swiftwater
Centennial  KoolAid  Lending  Trendsetting
Closing  MeredithCenter  Volunteer  WinWin
Democratic  Opportunity  WeOwnIt
FoxyTerrace  PaulBradley
Innovative  ROCUSA
Investment  RuralBend

Claudette Huntington of Deanbrook Co-op in Groveton suggests using a highlighter to mark your answers, “it’s much easier to complete this way.”

Get the answers at: http://www.rocnh.org

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