Sidebar: **A more equitable, inclusive and affordable model for ownership of manufactured homes**

Manufactured (“Mobile”) home communities are an essential part of affordable housing in the U.S. There are about 37,000 such communities in the country and they can range from the size of a couple of lots to several hundred.1 While people own their homes, they do not own the land beneath them, making them vulnerable to displacement. Not owning the land can leave them subject to substandard infrastructure and unreasonable rent prices, and with no say in community rules.

To combat exploitation, residents have banded together to form ROCs, or Resident-Owned Communities. Zoning laws typically prevent the purchase of individual parcels of land, so residents need to form an association to buy the property jointly.

Community ownership has significant advantages. For instance, in a long-term study done by ROC USA®, co-ops raise lot fees an average of one percent annually, while commercial communities raise fees three percent on average.[[1]](#footnote-1)

Cooperative communities also benefit homeowners when they sell their homes. Data from the Carsey Institute at the University of New Hampshire show manufactured homes in cooperatives sell for 16 percent more per square foot than comparable homes in comparable commercial communities. Homes in cooperatively-owned communities also sell more quickly compared to homes in investor-owned communities.[[2]](#footnote-2) Since 2008, co-ops connected to ROC USA® have invested over $50 million in health and safety improvements, including water and sewer systems, roads, drainage and storm shelters.[[3]](#footnote-3)

After 25 years of co-op development work in New Hampshire by the Community Loan Fund, ROC USA® was formed in 2008 to scale co-op ownership nationwide. ROC USA® today represents 240 co-ops in 16 states. Nearly 16,000 homes have been secured to date, and that number is expected to double in the next ten years.[[4]](#footnote-4)

1. “2016 National Communities Summary,” Manufactured Housing Institute [↑](#footnote-ref-1)
2. Ward, Sally K, Charlie French and Kelly Giraud. “Ownership in New Hampshire’s ‘Mobile parks’: A Report on Economic Outcomes,” The Carsey Institute at the University of New Hampshire, March 2010. [↑](#footnote-ref-2)
3. ROC USA®, “Making Resident Ownership a Reality Nationwide,” *10th Anniversary Report*, 2018. [↑](#footnote-ref-3)
4. ROC USA®, “Sustainably Scaling Resident Ownership: Leadership and Impact,” *Strategic Plan: July 2018-June 2021*, 2018. [↑](#footnote-ref-4)