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Manufactured Housing Community Purchase and Preservation Guide



Department of Commerce
Innovation is in our nature.

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Manufactured Housing Community Purchase and Preservation

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WELCOME!

Manufactured housing communities, also known as mobile home parks, are developments in which two or more spaces are offered for rent for mobile or manufactured homes. You and your neighbors may have discussed the possibility of buying the manufactured housing community that you live in. This manual is intended to help you accomplish that goal.

There are many steps to purchasing a mobile/manufactured home community. First, you need to research and explore how other residents have successfully preserved their parks, organize your neighbors into a resident's organization, and register with Washington State as a non-profit corporation. Once you and your neighbors decide you are ready to purchase the community, you need to hire consultants and work with attorneys to create a business plan that allows your organization to not only purchase the park, but operate it as a successful business.

The process is complicated. It can also be well worth the effort. A successfully purchased community is often preserved as a source of long-term affordable housing in the region, and homeowners within that community will be secure from the risk of future closure. Residents in a preserved manufactured housing community may also enjoy stable monthly rents, a more democratic model of self-government within the park, and may even become closer to their neighbors.

Working together to purchase your community will take time, energy, and persistence, and will only be successful with the combined work of many people. The information contained in this manual is intended to help you and your neighbors:

- Ask the most useful questions
- Locate resources and make contacts
- Assemble information
- Organize your resident group

The technical assistance provided should not be construed as legal advice. Individual questions

about the law, or requests for legal interpretations should be directed to an attorney, and questions concerning complicated financial issues are best answered by a financial professional.

The information presented in this document is not the only resource you will need if you plan to thoroughly educate yourself and your community about the park preservation option. Please note that this document contains references and web addresses to other articles and publications written about manufactured housing issues, including community purchase and preservation.

This manual has been organized into different sections. Behind the colored "tab" pages you will find information on the following topics:

- Groundwork and Community Building
- Ownership Structures
- Planning your Organization
- Business Planning
- Ensuring Survival

A "Resources" section (beginning on page 35) is also included with this manual, with descriptions and information on existing resident-owned communities and organizations that provide technical assistance with research, community building, or financing. Please feel free to contact the Washington State Office of Manufactured Housing with questions at 1-800-964-0852.

The Park Purchase Process - A Brief Description

In recent years, manufactured housing community closure has become a national trend. Manufactured home communities close for many reasons, including aging or failing infrastructure, an owner who plans to retire, or due to the sale of a community owner's land.

Manufactured home communities are often the largest parcels of undeveloped land in urban areas, and are often sold and closed to make room for large retail developments, new single and multi-family developments, and other alternate uses. Very few new manufactured home communities are being developed, and what was once a stable, affordable form of homeownership has now become less secure.

There are several actions that mobile home owners can take to preserve their communities against a closure. Residents can partner with a local housing authority to purchase the park, turning it into a long term source of affordable housing in the region. Residents can contact a local non-profit organization to determine whether the non-profit can purchase the park in order to maintain it as affordable housing. Residents can also work together to purchase the park themselves, transitioning their community into a resident owned cooperative or condominium.

The park purchase process begins when a group of residents decide to work together to purchase and preserve their community. The group may work within their park's existing governing structure and register with the Secretary of State's office as a non-profit organization. Another option is to organize a new resident association and register as a non-profit.

The group should work together to learn as much as possible about the property that the community sits on, their landlords' willingness to sell, and their neighbor's willingness to buy. With the information they have gathered, the group can determine which strategy will best preserve their community.

If they decide to pursue direct ownership in a resident owned community structure, the group must examine their resources, discuss the level of commitment at the park level, and gauge their ability to organize a financial package needed to make a viable purchase offer to their landlord. Partners in local non-profit housing organizations might need to be contacted or the community may hire a private consultant to provide technical assistance and organize financing.

The organization must then decide how they will govern their community without the traditional landlord/tenant relationship. This may involve working with legal and financial experts, drafting governing documents, and creating a business plan that will help them operate their resident-owned manufactured housing community as a business.

Scope

There are many preserved communities in this state owned by local housing authorities, housing non-profit organizations, or by the residents themselves. Some of these communities have been functioning for decades.

Nationwide, there are hundreds of communities preserved through resident or non-profit owned conversion. Organizations in many states have published technical assistance documents, reports, and articles describing the efforts of these communities. Manufactured housing community preservation is an option in the affordable housing puzzle, with new legislation proposed in many states, a changed perception in the mortgage market, and major grant funding from nationwide foundations.

The national park preservation landscape is often one of collaboration. Several organizations may work together to accomplish their goals. Local, regional, and national organizations often collaborate to create outreach, educational, and funding efforts. Many of these efforts are outlined in the "Resources" section of this manual.

YOU CAN DO IT TOO!!!! THE LATEST PARK BUY-OUT

Don't give up, it may be a little difficult, but it can be done. The Clasen Cove Homeowners Association is living testimony to that. This article is intended to encourage and perhaps give a few ideas to those folks who live in a mobile home or manufactured housing parks to take the steps necessary to gain control over their own park.

We, here in Sequim, were faced with many of the same problems and difficulties that so many of you are struggling with. Our park had owners that weren't getting along, they didn't live up to their leases, etc. and the situation began to deteriorate from there. The upshot of these difficulties was that the homeowners banded together and decided to do something about it.

We formed a Homeowners Association, elected officers, set up a dues schedule, began to have regular meetings and recorded our minutes.

We were invited (as a result of our inquiries) to several parks in the area and were graciously hosted and educated by their leadership (and we dearly thank them publicly for their time, effort, and information). We found that James Street Park in Bellingham approximated the situation we were in. Ray Munson and his staff were extremely helpful to us at this time. Ray came to Sequim at our request and gave us inspiration and information that was instrumental in our successful buy-out.

From all these folks, we received a great deal of possible "how you do it's." They supplied us with copies of By-laws, Rules and Regulations, and Architectural and Landscaping data.

We also received strong suggestions from each of the parks we had visited (with a cadre of people from our Association) that it was essential to get a good lawyer, familiar with the buy-out process because we would need one. After going through several interviews with lawyers, we finally picked one, not so much because of his expertise with our particular situation but because of his character. His overall experience, his communication skills, his energy, his desire and ability, it appeared, to get up to speed on our project. These features convinced us that he would be a good choice.

As it turned out, we made an excellent choice. We, here at Clasen Cove, highly recommend him. MHOA has his name, if needed. Furthermore, he gave us a break on his charges for services rendered.

After much hard work, we finally developed a set of By-Laws, Rules and Regulations and Architectural and Landscaping specifications that seemed to fit our situation. Our residents approved them unanimously. The above effort takes a terrific amount of time and energy. After dozens of meetings, each of which took hours, sometimes all day, we got the documents together. To do this requires a committee of a half a dozen dedicated, not to be deterred people, who can work together and each having almost unique experience on which to draw. We had a committee made up of a former car dealer, secretaries, a real estate person, engineers, a construction contractor, bank employee, transportation specialist, co-op manager and even a school teacher. Each of these people had insights and skills we could draw on.

Financing was a problem. However, using the James Street model, we were able to achieve a pledge of \$25,000 from more than half of the homeowners for full share memberships in this soon to be cooperative. Several of the remaining homeowners bought in at 1/4 or 1/2 share memberships. This enabled us to reduce our money to be borrowed to a manageable amount. I must point out here that not all banks are particularly interested in our type of investment. We eventually chose North Sound Bank because they were simply the best game in town.

Now, we the Homeowners Association own the park as an incorporated cooperative. We have frozen all the share member monthly dues at the 1997 level. Everyone who contributed toward a share membership will receive that contribution back when they eventually move out of our park. We have every reason to believe that once our bank loan has been retired, monthly dues will be reduced to approximately \$100 per month. We expect that to occur in the next three to five years. With only 16 home sites remaining, we may be out of debt before we know it.

Clasen Cove Estates, located on the outskirts of Sequim is unique. This is an upscale park. We have made an effort to provide ourselves with documents that guarantee the kind of lifestyle we have always wanted. Top-of-the-line double and triple wide homes with attached garages are our nucleus, which we surround with greenery. We invite everyone's inspection. We're sure you will be envious.

Vic Bolon
President - Clasen Cove
Homeowners Association

Clasen Cove Estates became a resident owned cooperative in 1997.

Clasen Cove is just one of several resident-owned communities in Washington whose board members have agreed to assist and mentor other communities.

**GROUNDWORK &
COMMUNITY BUILDING**

GROUNDWORK & COMMUNITY BUILDING

Purchasing your mobile/manufactured home park is a group venture. The process of converting a privately-owned park into a resident or non-profit owned community requires the combined investment of many of your neighbors. To best prepare your neighbors for the work ahead some groundwork must be done, both to fully understand how park preservation works, and to learn how to share the responsibilities in an effective and efficient way.

The initial development period is a time to create relationships, both inside your community and with those individuals and organizations that may be able to offer advice. It is also a time to conduct research, examine potential resources, and identify the core group of volunteers within your mobile home park that will work as a team to explore and understand the different preservation options available.

Most importantly, the initial development period is a time for your core group of resident volunteers to learn how to work together and discover as a group what it takes to purchase and preserve a mobile/manufactured home community.

Identifying Leaders

Identifying the team of residents with the necessary skills and interest in working on the project takes time. This first group of neighbors conducts research, makes determinations about their community, and contacts mentors and resources.

Sharing the work among a dedicated group of volunteers can make it seem less daunting. Regular updates and encouragement that a functioning group provides makes this important development period much easier.

If your park already has a functioning resident homeowner's association, finding individuals who want to help may be as simple as mentioning the issue during an association meeting. Not all organizations function the same way, and it may be wise to discuss the possibility with your community's elected leadership ahead of time, or to formally request an agenda item during the next

meeting. Introduce the issue, describe the goals and responsibilities of the initial development period, and ask for volunteers.

If your park does not have an existing homeowner's association, there will be additional work involved; identifying leaders within your Community and creating a resident association from scratch.

If you organize a resident homeowner's association, clarify that the group exploring purchase options is not necessarily the same group involved in the resident association. You should also clarify that there will be open elections for board membership, and that everyone living in the park may be entitled to a vote on any decision to move forward with a purchase effort.

Every entity that conducts business in the State of Washington registers with the Secretary of State's Office as either a private corporation or a state non-profit entity. In order to be recognized by the state, resident homeowner's associations must register with the state. Parks preserved as non-profit cooperatives, condominiums, and community land trusts must draft *Articles of Incorporation*. Your organization must elect officers and pay a small fee annually in order to maintain non-profit status.

In this manual, the section entitled "Planning Your Organization" examines this process in depth and shares tips on how to create the necessary documents. It also describes how to organize your board of directors and hold elections.

Remember that neighbors will talk about your group's activities. People may ask your group questions, wonder what you are up to, or assume decisions are being made without their input. It is important to communicate well during the period before you formally share your findings. Make it clear that your group is researching options, not making the final decisions that will affect everyone in the park.

Resources and Research Methods

In order to best share the resident ownership option with your community, you need to understand certain key issues yourself, including:

- What resident ownership means and what forms it can take.
- How a homeowner's organization is formed by residents working together.
- The costs and benefits of moving away from a landlord/tenant relationship.
- Knowing what assistance is available and where to turn for help.

There are a number of resources available to residents interested in learning about the conversion process. Included in the Resources section of this manual is a directory of the government, non-profit, and consulting organizations that provide services in Washington State.

Governmental entities are public agencies that play a role in housing, finance, licensing, or other fields. They have insight because of the nature of their work and may provide technical assistance as well. Some public entities must remain impartial when recommending outside resources and may be limited in the type of questions they can answer or the type of referrals they provide.

Non-profit technical assistance providers are organizations that provide educational materials, consulting services, or development funds to residents while they are working to purchase their communities. Technical assistance providers may loan or grant funds to conduct initial studies or hire consultants. There shouldn't be a fee for initial requests for information from these entities, and they may be able to provide a great deal of assistance to your organization.

Resident advocacy groups and existing **resident or non-profit owned communities** provide advice and referrals and may recommend organizations and individuals they have worked with.

Private consultants are individuals with a high level of experience in converting a privately owned mobile home park into a resident owned

community. Private consultants are hired to lead the technical efforts and organize the finances in order to purchase the park for residents. They are a source of information about the purchase process and the level of work involved. Private consultants are paid for their efforts, and may charge as a fee a percentage of the community's final selling price.

During the conversion process you will need to consult with attorneys, real estate professionals, and financial specialists. Hiring the right professional to assist your community with the most technical aspects of your purchase efforts is essential, and could save your group time and money. If possible, look for an individual with experience in manufactured housing.

Contacting Mentors

Park preservation is a complicated issue. One of the simplest methods to become more familiar with the entire process is to contact residents who have successfully completed a purchase themselves.

There are many resident or non-profit owned communities in Washington State, all of which were once at the same point that your organization is now. Many board members who organized the initial conversion still live in their communities and may be willing to talk with you.

They have a unique insight into the conversion process and can help you understand the type of work involved, how to work with consultants, and how to communicate with your neighbors. It is important to ask questions about the length of time spent on the purchase, how their elected leaders and core group communicated with the rest of the park, and how residents with different skills contributed.

If a current or former board member of an existing resident owned community is willing to give you advice, take time to talk with them. Scheduling a telephone conversation or a visit to their park is a great way to better understand the conversion process and the long term effects that converting to resident or non-profit ownership may have on your community.

It may be worthwhile to ask an experienced homeowner from a resident owned park to visit your community. There will be questions when you begin sharing information and options with your neighbors. Having an experienced resident on hand to share their insight will help residents understand the concept.

A resident who has already been through the process has first hand experience in the preservation effort and how it changes a community over time.

Learning about your Community, Learning about your Neighbors

When your group begins to communicate its findings with the larger community, you should begin the process of collecting information about your neighbors, current owner, and mobile/manufactured home park. It is important to clearly communicate why you are asking for personal information from your neighbors and how the information will be used.

Communication within your park may take several different forms. Open discussion during a regular resident organization meeting, a brief letter to your neighbors, or a posting on the community bulletin board are all effective methods.

You may also expand on the topic with a letter and brief survey sent to all park residents. A survey is a great way to gauge the level of interest and learn about your neighbor's resources, skills, and future plans.

Informal surveys may also help your group gather park characteristics that service providers, consultants, and potential funding sources want to know when they offer referrals and determine the best steps for your organization.

Information to gather includes:

- Current owners
- Current zoning
- Assessed value
- Last purchase price
- Date of purchase
- Property details, including liens or easements

There are many places to search for this information, including the local city and county public records office, local tax assessor's office, or your realtor. Many cities have a community development office or planning commission.

A Willing Owner

It is said that a willing, receptive owner is the single most important element of a successful park purchase. An ideal owner is willing to share information and negotiate with residents and their hired consultants, and may even be willing to work with residents so they can purchase the community on a mutually agreed upon timeline.

If you do not know who owns your community, if you rent from a property holding company, or if the current owner does not respond to your initial request, you may be able to contact an agent of your current owner through the Secretary of State's Office.

By filing an information request with the Secretary of State's Corporations Division, your group will find contact information for any corporation registered in Washington State. Please see the "Planning Your Organization" section of this manual for more information.

Canterbury Square Mobile Home Park goes condo

Residents celebrate the purchase of a park

by Jeff Switzer

In the building which had served as the base of operations for the effort to buy Woodinville's Canterbury Square Mobile Home park, residents celebrated the purchase of the park from Al and Donna DeYoung and the end of their worries.

"They were thrilled when the reality suddenly hit them," said prime mover George Scrimshaw. "They were overwhelmed with pleasure."

More than 150 people enjoyed the festivities at the Tack Shack in Woodinville as relieved and excited "condominium" residents—no longer tenants—whooped it up on Jan. 16.

Signs declaring "By GEORGE we did it!" decorated the walls as park saviour Scrimshaw, president of the Canterbury Criers Association and wearing a necktie reading "Don't give up the ship," was thanked by residents.

"Our thanks for the 'impossible dream,' from your friends and neighbors at Canterbury Square," read the plaque presented to Scrimshaw for his inspirational leadership. "The meek shall inherit the earth."

The 114-lot condominium's 171 residents, who no longer have to worry about moving, have an average age of 79 years old and have lived in the park an average of 15 years.

"People tend to underestimate the determination of older people," Scrimshaw said earlier this month. "Everyone can recognize the virtue of people with a sole goal to achieve. The reward is in the accomplishment."

Scrimshaw helped spearhead the campaign to buy the mobile home park. With the help of Seafirst Bank, Stewart Title Escrow and King County Housing Authority, park residents were able to purchase Canterbury Square, paying about \$40 per month more than they were paying



Jeff Switzer/Woodinville Weekly

George Scrimshaw shared in the festivities as Canterbury Square's new owners, the former tenants, celebrated the new condominium. Scrimshaw is Woodinville's designated Don Quixote for his efforts in the 'impossible dream': saving the mobile home park residents from have to relocate.

for rent to the DeYoungs.

The \$7.6 million was divided by the 125 lots, and depending on size, lots went for \$65,000, \$65,500 and \$67,500. Of the 125 lots, 114 were sold, and 11 are to be built in the future.

King County Housing Authority helped with nine of the lots, providing down payment assistance on five and buying four outright and renting them.

Seafirst's Community Development Commercial Division loaned the money to the tenants' association; the Consumer Division made individual loans to the tenants. Within the bank, the individual loans then paid for the loan to the tenants' association.

"The teamwork confirmed that if folks get focused and team up in the right way, desire can really have an impact."

The tenants were required to surrender the titles to their mobile homes in order to merge the homes with the real estate.

"The residents created value by creating this condominium," Hardesty said. "(The park) was worth preserving, and we're happy we were able to participate in the process."

Condominium residents said it best

"I love it! I've waited a long time for this, but it was worth the wait!" said new owner Ruth Smith.

"Quite a wonderful feeling to be out from under the yoke after all this time," said new owner Frank Schaeffer.

OWNERSHIP STRUCTURES

OWNERSHIP STRUCTURES

Once you have a clear idea of how receptive your neighbors are to the prospect of buying your park, consider what ownership structure may be the best fit for the residents.

There are several successful models for park preservation. One option is direct resident ownership in a *condominium structure*. In a resident-owned condominium, each homeowner within the community is given the option to purchase the land beneath their manufactured home.

A second ownership structure is the *resident owned cooperative*, in which the residents of a community own the entire mobile home park together and belong to a homeowners association.

A third successful model is either the *non-profit agency* or *community housing authority* administrator model, in which the residents do not actually own the park themselves, but pay rent to an established organization whose mission is the preservation of long-term, affordable housing.

Cooperatives

A cooperative is a non-profit corporation in which each owner has a membership or “share” in the corporation and a lease entitling him or her to occupy a particular unit (ownership of the land, not individual homes). A cooperative shareholder purchases a membership in the organization and pays monthly dues in place of lot rent in order to pay off the purchase price of the mobile home park.

Cooperative memberships can be financed in the same way that a mortgage can be financed, and, depending on the corporation’s rules, may be bought, sold, or willed in the same way as other real property.

If your organization plans to apply for public funding, it is required that the housing remains affordable. It may be necessary to restrict the amount of profit a shareholder makes from a sale.

Cooperative organizations that impose these restrictions are known as *limited equity cooperatives*.

A homeowner needs to understand these restrictions at the time of purchase. Anyone who decides to leave the community either sells their shares to an outside party or sells the shares back to the cooperative. The cooperative then re-sells the share to the community at an affordable price.

Condominiums

A mobile home community in which each lot is individually owned and carries a separate mortgage is a resident owned community purchased under the condominium ownership structure.

Common areas such as the clubhouse, recreational areas, and infrastructure are owned jointly by all lot owners in the park. A homeowners association consisting of all the park’s residents manages the condominium through an elected board of directors.

Co-op vs. Condo

A cooperative is essentially a joint ownership venture covering a large number of housing units, while a condominium is a group of legally separate individual owners, each owner holding their own title to a different piece of real estate within a property.

Co-ops are eligible for “blanket” mortgages. A blanket mortgage allows residents to pool their finances together, enabling the co-op to receive a better mortgage than a condo association.

Cooperatives and condominiums each allow community residents to take either direct or shared ownership of the land their homes sit on. In both models it is necessary to work together to decide as a community what rules must be followed, how to fulfill the community’s financial obligations, and how the community functions. Other models, while effective in preserving mobile/manufactured home communities as affordable housing, do not allow residents direct homeownership.

Housing Authorities

A regional housing authority is a municipal corporation tasked with creating affordable housing within a city or county. In Washington, housing authorities have partnered with local resident associations to purchase mobile home parks. Rent is paid to the housing authority, who then maintains the park as part of their portfolio. Housing authorities have purchased and managed existing manufactured housing communities and have also served as the developer for resident association ownership.

Although partnering with a local housing authority protects your community against closure and can stabilize rents, the housing authority takes the place of a landlord and administers the park's operations.

Non-Profit Agency Administrator

There are local housing non-profit organizations that are not affiliated with a county or city housing authority. These may be region, county, or city-based entities that usually perform work within a limited service area.

These types of non-profit organizations may work towards affordable housing or manufactured housing-related goals, and may purchase mobile home parks to secure them as a source of long-term affordable housing within the communities they serve. If your neighbors are genuinely interested in purchasing the community, but have serious concerns about their ability to do so, partnering with a non-profit organization may offer a compromise.

Some non-profit organizations may be open to the possibility of purchasing a community with the intention of selling it back to the residents in a few years. Nationwide, non-profit organizations have made agreements to serve as temporary administrators while resident groups develop. Non-profits have intervened when communities are at risk of closure, serving as temporary landlords and taking the property off the market while community residents organize, learn to function effectively as a group, and consider whether resident ownership is the best option for their community.

PLANNING YOUR ORGANIZATION

PLANNING YOUR ORGANIZATION

Educating Your Neighbors

Once your park purchase team understands what park preservation is and how it works, you should share that knowledge with the entire community. You have probably talked with many of your neighbors during your research, and may have discussed the issue during regular homeowner's organization meetings. Holding a public meeting devoted to the park purchase option is the most effective way to meet more of your neighbors, answer their questions and concerns, and decide as a group how to move forward.

Schedule the meeting far enough in advance so everyone may attend. Try to remain flexible. As many residents as possible should have the opportunity to attend.

Allow time for your group to prepare what they want to share with the community. You may want to create agendas, copy materials to hand out, or prepare sign-in sheets to gather contact information from new residents. You must decide in advance how your group plans to follow-up with residents unable to attend and how you plan to track issues discussed and decisions made.

No matter how well your core group prepares, the meeting is likely to be spirited and unpredictable. You will be covering many new and unfamiliar topics and introducing a level of risk and responsibility that some of your neighbors may have never considered before.

Along with describing the park purchase option, you should discuss registering with the Secretary of State's Office, crafting organizational by-laws, and if you do need to form a new resident organization, electing leadership in the park.

Remember to be patient and respectful, and know that as your entire community begins to work together toward a common goal, the work can be shared among more people.

Electing a Board of Directors

When your initial team has researched and reported on the park purchase option, their

function as a workgroup is complete. The purpose of researching park preservation as a smaller group first is to explore an option and share it with all residents. Any actions that affect the park should now be openly discussed and considered by all residents.

Electing officers is a requirement for all non-profit organizations and is necessary before your organization registers with the state. Hold elections for the positions of President, Vice President, Secretary, and Treasurer as a first priority. Everyone should be encouraged to vote. All interested residents should be allowed to run for office.

Elected leadership plays an important role in a community. Effective leadership can delegate tasks among residents, resolve minor disputes at the community level, and keep the preservation effort moving forward. Elected leaders will also communicate with the community's owner and manager.

Securing State Non-Profit Status

Your organization must register as a state non-profit organization through the Washington Secretary of State's Office Corporations Division. Contact them for information and assistance.

Articles of Incorporation

Articles of Incorporation are documents filed with the government that outline an organization's purpose, officers, operating procedures, and registered agent with contact information. Articles of Incorporation are also a valuable research tool. It is possible to request a copy of the Articles of Incorporation for any company in Washington State, including existing Manufactured Home cooperatives and condominiums, for a small fee. Blank Articles of Incorporation forms are available at the Corporations Division office and website.

Creating "Buy-In"

Your neighbors may have significant concerns about the added responsibility involved in taking on resident ownership. It is important to clearly communicate the benefits of preserving your community, including:

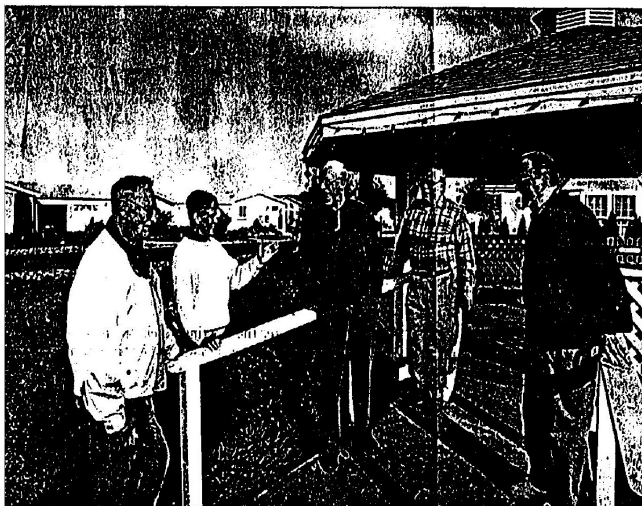
- Protection from the sale of your park, which could lead to closure and eviction.
- Greater control of the community's rules and regulations.
- Monthly rents stabilized against annual increases.
- Owning both the lot and the home helps residents build equity (for residents in a condominium ownership structure)

According to a recent study by the Carsey Institute at the University of New Hampshire, manufactured homes located in resident or non-profit owned communities can command higher prices and sell more quickly than similar homes in investor owned parks. For additional information or to obtain a copy of this report, visit the New Hampshire Community Loan Fund at www.theloanfund.com.

It is important to mention that existing residents do not necessarily have to participate in the purchase. Residents who decide not to participate in a homeowner's organization are not in danger of being evicted for not participating; after the conversion is successful they may pay a different amount in rent or a different amount to buy into the community than those who initially decided to participate.

In some cases, cooperative organizations that developed their finances successfully offered those residents who could not afford the cost of a cooperative membership an alternative: residents borrow part or all of the membership costs from the cooperative itself. Loans are taken out of a reserve fund set aside from grants or start-up loans.

Sequim manufactured housing park now a cooperative



Board members of the Clausen Cove Estates on Fifth Avenue in Sequim gather at the commu-

Lifestyles: Community turns for-profit development into a cooperative park.

By CHRISTINA KELLY
PENINSULA DAILY NEWS

SEQUIM—The 44 people who live in Clausen Cove Estates have become the owners of their own housing development.

They have turned it into one of the state's first nonprofit, cooperative manufactured home parks.

Carolyn Crane, one of the development's owners, said the deal was closed Friday, seven years after the development was started.

"We're a cooperative association now," Crane said. "We own it together. We're our own bosses."

The retirement community began on paper in 1990, when developers presented preliminary plans to the city on a 90-plus residential development just off Fifth Avenue on Portside Way.

However, the city never approved the final planned unit development, although permits were issued and some houses built. City manager Tom Lawell said in a recent City Council meeting that the developers made promises, and the city went on good faith. Apparently, the developers ran out of financing.

During the summer, the Clausen Cove Estate Limited Liability Co. decided to sell, and the property owners had to figure out if they had the resources to purchase the development, including the vacant property.

"We had less than two months to prepare something," Coppo said. "It took a lot of cooperation, but we pulled it off. We applauded the City Council when it finally approved the final PUD."

The group couldn't raise enough money for it all, so Olympic Memorial Hospital bought the nine acres for more than \$1.2 million.

To raise its share of the money, Coppo said the association collected \$25,000 from each homeowner. When a homeowner moves, the \$25,000 is returned to the property owner and collected from the new buyer. In addition, monthly dues are collected, which will be reduced once the three- to five-year bank loan is retired.

The development has 24 homes, but 41 lots. Coppo said people 55 years and older can bring in manufactured home plans and discuss a lot location with members of the cooperative.

BUSINESS PLANNING

Hiring Experts

There are likely many talented people living in your community. As your organization begins to take shape, it is important to recognize when the skills and experience of community residents are suited for certain tasks, and when it will be necessary to hire outside consultants. Unless there are residents with direct experience in real estate law, accounting, and long-term financial planning, the task of organizing your community's finances and developing your community's business practices is best left to a professional consultant. The "Resources" section of this manual may serve as a place to start your search.

Professional consultants should have knowledge and experience in many different aspects of manufactured housing. It is a consultant's role to draft the financial plan for your community's actual purchase and submit any housing finance grants or subsidized funding applications. A consultant should also prepare a formal offer for your property's current owner and look ahead to begin planning the actual business structure of your organization.

Consultants need direct knowledge of the real estate laws in Washington State and must be familiar with local requirements specific to your county and city. A consultant should also be willing to assist your organization in refining your by-laws and articles of incorporation, and structuring a sound business plan that will allow your organization to effectively decide how to run the community for years.

You may also find that you need to hire other professionals beyond a technical assistance consultant. Consultants are often able to refer your organization to individuals that they have worked with in the past, and can even be a good resource for finding local professionals with experience in manufactured housing long after the purchase is complete. Any legal, real estate, or financial professional should possess the same qualifications that a good consultant would have, including knowledge of manufactured housing.

Due Diligence and Feasibility Studies

Arranging financing will only be possible when lenders can be reasonably certain that the business venture they intend to support has a chance to succeed. A first step before applying for financing is ensuring that the property, infrastructure, and organizational capacity of your organization are sound. This process is called due diligence, capacity assessment, or feasibility study, and can involve many different kinds of inspection.

A professional appraisal of the property your mobile home park sits on is required by any funding source, as is an assessment of your community's water and power infrastructure. These assessments and appraisals cost money, and are often required before an organization's finances have been fully developed. Several organizations in Washington State and nationally make *pre-development loans* to assist with these start-up costs. The loans are paid back when the project is successful.

Creating a Business

The most important thing to realize about buying your park is this: Once you and your neighbors find yourselves the owners of the community, you are responsible for managing the park as a business. In a direct resident ownership structure, bookkeeping, annual filing requirements and preparing tax returns for the preserved community will all become the responsibility of the resident's organization. Preserving a community against closure or large rent increases is only a part of the overall effort, and only part of the opportunity.

In many cases the rewards and sense of accomplishment in resident owned communities have led to changes that are not so easily quantified. Some residents of communities that have been successfully preserved have reported that homes are better maintained, the nature of disputes change, and they become closer to their neighbors.

Hiring a Manager

Your community will need to hire a reliable individual or individuals to take on the day-to-day

tasks of running the park. This role may be filled by an off-site, private employee, by a qualified member of your resident's organization, or a combination of both. Often a resident manager may also serve as your organization's Registered Agent with the Secretary of State's Office. In other cases, your organization may want to hire a *commercial agent* to provide park management and/or annual reporting.

Remember that managing your community's finances is only a portion of the responsibility of owning a business. Regular maintenance of the property will also be necessary. In hiring a manager or maintenance technician, look for individuals with direct knowledge and experience in financial recordkeeping, bookkeeping, or accounting, or infrastructure maintenance (water, septic, power). If no qualified residents present themselves, your organization will need to hire an individual or service from outside the community.

**ENSURING SURVIVAL:
ONGOING OPERATIONS**

ENSURING SURVIVAL: ONGOING OPERATIONS WITHIN YOUR COMMUNITY

Handling Disputes

As new resident owners, there may be greater possibility for disagreements. Stress of the purchase, resentment or confusion during the conversion process, or even a higher standard of expectations after the purchase may contribute to disagreements. The best methods of ensuring that your organization functions well for years are:

- Active Participation from all members
- Regular Elections
- Negotiation according to your organization's bylaws
- Dispute Resolution as a means toward resolving disagreements
- Regular communication with residents

Dispute Resolution Centers (DRCs)

In mediation, disputing parties meet to discuss the conflict, find common ground, and resolve their differences.

DRCs are independent organizations located in most counties across Washington.

The Washington State Attorney General's Office operates a Manufactured Housing Dispute Resolution Program, educating residents and investigating violations of The Manufactured/Mobile Home Landlord-Tenant Act. Residents of Cooperatives and Condominiums fall under this law whenever they choose not to become shareholders in a preserved community.

If a resident within a preserved community feels there may be a violation of Washington State Law, they may use the Attorney General's Office as a resource.

Both residents and elected leadership should know and follow the community rules.

A common complaint among residents is that they do not have a copy of either their lease or their park regulations. Make sure all residents have access to these documents. Regular meetings and clear expectations can ensure that simple misunderstandings do not become difficult conflicts.

Corporate Requirements

Your organization must fulfill certain annual responsibilities with the Secretary of State's Corporations Division. Filing your annual report is explained in the "Planning Your Organization" Section. Holding annual meetings, keeping proper records, and re-instating your organization in the event of a problem are outlined below.

Recordkeeping (RCW 24.03.135)

Records related to your organization must be kept at your registered office or principal place of business. Articles and Bylaws, statement of accounts and minutes must be maintained, as well as a membership list with names, addresses, and classes of membership, if any.

Records must be available for inspection at any reasonable time and your organization must keep a list of officers' and directors' names and addresses. Records must be open to any member of three months standing or any representative with more than 5% of the organization's membership.

Annual Meetings (RCW 24.03, 64.38)

Annual meetings must be in a fixed location described in your organization's bylaws, or held in the organization's registered office.

It is required that once incorporated, organizations give notice prior to holding annual meetings, specifying the meeting's time, date, and location. Organizations must notify their members no earlier than 50 days before and no later than 10 days before a meeting.

Your organization must also keep records of any meeting's:

- Agenda
- Minutes
- Nominations
- Votes and voting activity

Under Washington state law, meeting notices sent out over email or posted on a website require the intended recipient's consent in advance. Records of messages and consent must be kept on file; two failed notices to deliver revokes consent.

Administrative Dissolution and Reinstatement (RCW 24.03.302)

Organizations may be dissolved for failure to maintain a registered office, registered agent, or for failure to file an annual report. Before an organization is dissolved, the Secretary of State's office will send a notice letter. If a registered agent is unavailable or a registered office is not valid, a sixty day notice is given. If an annual report is not filed, a delinquency notice will be sent, followed by a certificate of dissolution.

Reinstatement is often simple. A corporation dissolved in this way can reinstate within three years by correcting the condition that caused the dissolution and paying the reinstatement fees. Mitigating circumstances can be presented in difficult reinstatements. This involves additional steps to correct and involves the Secretary of State's office.

In order to avoid dissolution, it is important to document your processes for communicating with your agent and filing your annual reports. Assign the duty of training new directors and officers after elections, and consider using a commercial agent.

RESOURCES

PRESERVED COMMUNITIES IN WASHINGTON (2009)

The following is a list of known preserved manufactured housing communities in Washington State, organized by ownership structure and county as of August 2009.

Owned by Housing Authority	Resident Owned Communities	Owned by Other Federal Non-Profit
Vantage Glen, Renton King Co. Housing Authority, 1983	Brookside Villa King County	Vue, King County MHCP*, 1992
Rainer View, Black Diamond King Co. Housing Authority, 1987	Candlewood Manor* Thurston County	May Valley, King County Low Income Housing Institute, 1994
Tall Cedars, Auburn King Co. Housing Authority, 1993	Canterbury Estates King County	Paradise, King County MHCP, 1995
Thomas Place, Everett Housing Authority of Snohomish County, 1994	Cedar Grove Whatcom County	Avon Villa, King County MHCP, 1997
Orchard Bluff, Port Orchard Kitsap Co. Consolidated Housing Authority, 1996	Charlton Lake Estates Pierce County	Empire View, King County MHCP, 2000
Alpine Ridge East, Lynwood Housing Authority of Snohomish County, 2007	Clasen Cove Estates, Clallam County	Bonel Mobile Manor, King County MHCP, 2008
Alpine Ridge South, Lynnwood Housing Authority of Snohomish County, 2007	Country Hill Estates Clark County	Plaza Park, Whatcom County Resident Owned Parks, Inc. 2008
Wonderland Estates, Renton King Co. Housing Authority, 2007	Glenbrook King County	
	Hidden Village Thurston County	
	Islander Mobile Home Park Kitsap County	
	James Street Whatcom County	
	Sandy Acres Thurston County	
	Thunderbird Villa Thurston County	
	Twin Cedars King County	
	Western Ranchettes Pierce County	
	*Also 501 - C-3 Federal Non-Profit	*Manufactured Housing Community Preservationists

DISPUTE RESOLUTION

Dispute Resolution, or mediation, is a voluntary process in which impartial, qualified people help parties involved in a dispute reach informed, mutually acceptable and durable settlements to resolve disputes.

Mediation is recognized as a practical, timely, and inexpensive process for dispute resolution. It can be an effective first step toward enhancing relationships, identifying issues, and negotiating solutions.

For a current list of statewide Dispute Resolution Centers visit www.resolutionwa.org.

Mediation Provisions Under the Manufactured/Mobile Home Landlord-Tenant Act

RCW 59.20.250 (Paraphrased). According to the Manufactured/Mobile Home Landlord-Tenant Act, the landlord and tenant may agree, in writing, to submit any dispute arising under the Act or under the terms, conditions, or performance of the rental agreement to mediation, by an independent third party, or to settle the dispute through industry mediation procedures.

RCW 59.20.080 (Paraphrased). When a notice of eviction based on park rule violation is served, the landlord and tenant shall submit any dispute to mediation within five days. A duty is imposed upon both parties to participate in good faith in a mediation process for a period of ten days.

Glossary of Mediation Terms

Dispute: The disagreement or conflict.

Good Faith: Being honest, courteous, sharing all relevant information, listening to all sides, and considering all serious options for resolution.

Issue: What you need; the point under dispute; the basis of dispute.

Interest: Why it is important to you? The party's emotional concerns, personal feelings related to the situation and to the dispute.

Parties: The individuals involved in a dispute or conflict who agree to mediate.

Settlement: Solution to the conflict; established agreement between the parties.

RESOURCES

This section includes contact information and a description of services provided by government, non-profit, and for-profit resources. All resources included in this section provide services that can be accessed by mobile/manufactured homeowners, though many of the services provided are not intended exclusively for manufactured housing.

Prior to contacting resources, familiarize yourself with the organization and programs that your neighbors would like to know more about. It is also helpful to take notes and keep a record of calls made. Although there are many different agencies listed here, the park preservation community remains a small one, and your core group will find that many of the resources listed are involved in preservation efforts in Washington State and across the country.

ALL AHEAD

2517 Highway 35, Building
B, Suite 303
Manasquan, NJ
8736

Telephone: (732) 292-2733

Web Address:

www.allahead.org

For more information con-

act@allahead.org

Jennifer Murphy, Deputy
Director



The Alliance for Affordable Homeownership, Education, and Development's CHAMPS program assists manufactured homeowners in their move from pad rental to cooperative resident ownership of manufactured-housing parks. The project seeks greater access to standard fi-

Technical Assistance * Homebuyer Education * Financial Assessment

WA ASSOCIATION OF MANUFACTURED HOMEOWNERS

P.O. Box 3606
Federal Way, WA 98063

Telephone: (425) 772-5174

Web Address: www.wamho.org

Email Address: kjsquier@msn.com

Through training, mentorship, and providing sample articles of incorporation, the Association of Manufactured Homeowners (AMHO) assists residents in developing viable homeowner's associations.

AMHO encourages collaborative communication between park owners and community residents for the purpose of building trust and laying the groundwork for park preservation efforts.

Resident to Resident Mentoring * Sample Incorporating Documents * Referrals

CFED's I'M HOME PROGRAM

1200 G Street NW Suite 400
Washington, DC , D.C.
20005

Telephone: (202) 408-9788
Web Address: www.cfed.org
Email Address: info-west@cfed.org

For more information contact:
Kathryn Goulding, Senior Program Manager
kgoulding@cfed.org

The Corporation for Enterprise Development (CFED)'s Innovations in Manufactured Housing (I'M HOME) program creates partnerships at the local, regional, and national levels.

CFED awards competitive grants to forward I'M HOME's four goals of addressing issues in new and replacement construction, mortgage financing, long-term security for MH communities, and public policy.

Grantmaking * Capacity Building * Regional Partnerships

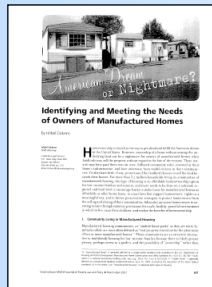
COLUMBIA LEGAL SERVICES

101 Yesler Way, Suite 300
Seattle, WA
98104

Telephone: (206) 464-5911
Web Address: www.columbialegal.org
Email Address:
ishbel.dickens@columbialegal.org

For more information contact:
Ishbel Dickens, Staff Attorney
(206) 464-5936 Ext. 272

Columbia Legal Services maintains offices statewide, providing legal assistance to low-income and vulnerable populations.



Columbia Legal Services staff attorney Ishbel Dickens is an award-winning manufactured housing advocate and the author of *“Identifying and Meeting the Needs of Owners of Manufactured Homes”*, available online at www.columbialegal.org.

Technical Assistance * Referrals * Legal Assistance

COMMON GROUND

1651 Bellevue Avenue
Seattle, WA 98122-2104

Telephone: (206) 623-0506
Web Address: www.commongroundwa.org
Email Address: info@commongroundwa.org

Common Ground provides real estate development services from concept to occupancy.

Common Ground helps organizations increase their ability to develop, manage, and sustain low-income housing.

Technical Assistance * Capitol Needs Assessment * Financial Assessment * Project Management

COMMUNITY ASSOCIATIONS INSTITUTE

6402 Arlington Blvd., Suite 500
Falls Church, VA 22042

Telephone: (703) 970-9220
(888) 224-4321

Web Address: www.caionline.org

For more information contact:
Michelle Medlock, Washington State Executive
Director
(425) 778-6378

The Community Associations Institute (CAI) is a membership organization that provides homeowner's associations with training, networking options, and professional referrals.

CAI publishes the community association magazine Common Ground.

Technical Assistance * Capacity Building * Leadership Training

COMMUNITY FRAMEWORKS

409 Pacific Avenue, Suite 303
Bremerton, WA 98337
Telephone: (360) 377-7738

315 W. Mission Avenue, Suite 100
Spokane, WA 99201
Telephone: (509) 464-6733

Community Frameworks provides a full range of technical assistance and development services to affordable housing development organizations throughout the Pacific Northwest. Services include organizational capacity building, needs assessments and planning, program and project design, project management, and full development services.

Technical Assistance * Capacity Building * Development Services

COOPERATIVE DEVELOPMENT FOUNDATION'S MSC FUND

1401 New York Ave NW, Suite 1100
Washington, DC, D.C.
20005

Telephone: (202) 442-2331
Web Address: <http://www.cdf.coop/>

For more information contact:
Ellen Quinn, Funds Manager
(202) 383-5474

The Cooperative Development Foundation's Mutual Service Cooperatives Fund provides technical assistance to aid in the development of co-op ventures that serve seniors living in rural areas.

Individuals may apply for a scholarship grant to fund training in cooperative education for seniors.

Cooperative or cooperative-related organizations may apply.

Grant Fund * Scholarship Fund

Manufactured Housing Community Purchase and Preservation 4/3/2015

FEDERAL HOME LOAN BANK OF SEATTLE

1501 4th Ave Suite 1800
Seattle, WA
98101

The Federal Home Loan Bank of Seattle's Community Investment Program administers a variety of affordable housing and economic development initiatives in Washington State.

Telephone: (800) 973-6223
Web Address: www.fhlbsea.com
Email Address: PaulaR@flhbsea.com

For more information contact:
Paula Ryan, Assistant Compliance Manager
PaulaR@flhbsea.com

Loan Fund * Financial Assessment * Pre-Development Funds

HOMESIGHT

5117 Rainier Ave. S.
Seattle, WA
98118

Through private and public partnerships, HomeSight provides purchase assistance loans for moderate and low-income first-time homebuyers.

Telephone: (206) 723-4355
Web Address: www.homesightwa.org
Email Address: Please email HomeSight through their web page.

Eligible parties must participate in homebuyer education courses, complete a financial assessment, and attend financial education classes.

For more information contact:
Pat Montgomery, Homebuyer Services Supervisor
(206) 760-4238

Homebuyer Education * Land Acquisition * Non-Profit Housing Bonds

HOUSING PRESERVATION PROJECT

570 Asbury Street, Suite 105
St Paul, MN
55104

The Housing Preservation Project (HPP) is a nonprofit public interest advocacy and legal organization whose primary mission is to preserve and expand affordable housing for low income individuals and families.

Telephone: (651) 642-0102
Web Address: www.hppinc.org

HPP maintains a database of manufactured housing reports, resources, and media archives.

For more information contact:
Kirk Moorhead, Housing Development Consultant
(651) 642-0102

Educational Materials * Legal Referrals

IMPACT CAPITAL

401 Second Ave. South, Suite 301
Seattle, WA
98104

Telephone: (800) 336-0679
Web Address: www.impactcapital.org
Email Address: tess@impactcapital.org

For more information contact:
Tess Colby, Chief Program Officer, Lending
(206) 658-2603

Impact Capitol provides predevelopment or bridge financing during the early stages of a project.

Impact Capitol provides organizational development and capacity building courses to housing providers in Washington State. Scholarships and travel support may be available to those who qualify.

Capacity Building * Technical Assistance * Gap Financing * Pre-Development Funds * Referrals

LOW INCOME HOUSING INSTITUTE

2407 First Avenue, Suite 200
Seattle, WA
98121

Telephone: (206) 443-9935
Web Address: www.lihi.org
Email Address: housinginfo@lihi.org

For more information contact:
Sharon Lee, Executive Director
(206) 443-9935

The Low Income Housing Institute (or LIHI's) mission is to enable the acquisition, ownership, renovation, and ongoing operation of housing for the benefit of low and very low-income individuals and families in Washington State.

LIHI currently owns the May Valley Mobile Home Park.

Technical Assistance * Governmental Relations * Land Acquisition

MANUFACTURED HOUSING COMMUNITIES OF WASHINGTON

509 East 12th Avenue, No. 7
Olympia, WA
98501

Telephone: (800) 345-5608
Web Address: www.mhew.org

For more information contact:
Robert Cochran, President
(360) 753-8730

Manufactured Housing Communities of Washington is the stakeholder group that represents community owners and their interests.

Manufactured Housing Communities of Washington provides its members (paid membership) with education, manuals and forms, a toll-free hotline, and access to the association attorney.

Professional Referrals * Form Documents For Members * Governmental Relations

Manufactured Housing Community Purchase and Preservation 4/3/2015

MANUFACTURED HOUSING COMMUNITY PRESERVATIONISTS

PO Box 22167
Seattle, WA
98122-0167

Telephone: (206) 324-0663
Web Address: www.mhcp-wa.org

For more information contact:
Greg Blount, Executive Director
(206)778-3998

Manufactured Housing Community Preservationists (MHCP) owns five preserved manufactured housing communities in King County and helps operate two others.

MHCP provides park preservation information and technical assistance to park residents and community owners.

Technical Assistance

MOBILE HOME OWNERS OF AMERICA, INC

3627 Wheaton Way Suite 105B
Bremerton, WA
98310

Telephone: (360) 373-2436
Web Address: www.mhoa.net

For more information contact:
Bob Burton, President
(360) 373-2436

Mobile Home Owners of America (MHOA) provides park purchase information assistance for various forms of park buyouts.

Resident to Resident Mentoring * Referrals

NATIONAL COMMUNITY LAND TRUST DEVELOPMENT FUND

2710 NE 14th Avenue
Portland, OR
97212

Telephone: (503) 493-1000
Web Address: www.cltnetwork.org
Email Address: info@cltnetwork.org

For more information contact:
Jessica Grant, Administrative Director
jessica@cltnetwork.org

The National Community Land Trust Network provides member organizations with training, best practices, and technical support.

The National CLT Network works to increase awareness and investments in community land trusts by partnering with donors and investors, including financial institutions, philanthropists, and government agencies.

Training * Technical Assistance * Contacts and Referrals

NATIONAL CONSUMER LAW CENTER

7 Winthrop Square
Boston, MA 02110-1245

Telephone: (617) 542-8010
Web Address: <http://www.nclc.org>

For more information contact:
Odette Williamson, Staff Attorney
owilliamson@nclc.org

The National Consumer Law Center published "Compendium of Manufactured Housing Park Conversion Laws" in 2007 and maintains this and other Manufactured Housing related material on their website at www.nclc.org/issues/mobile_homes.

Policy Development Assistance * Referrals

NORTHWEST COOPERATIVE DEVELOPMENT CENTER

407 4th Ave E Suite 201
Olympia, WA
98501

Telephone: (360) 943-4241
Web Address: www.nwcdc.coop

For more information contact:
Ben Dreyfoos-Guss, Cooperative Developer
(360) 943-4241

The Northwest Cooperative Development Center is a non-profit organization dedicated to assisting new and existing cooperatives, including manufactured housing communities.

The NWCDC provides advice and support during and after a successful park preservation.

Predevelopment Assistance * Technical Assistance * Grant Writing * Capacity Building

NW AREA FOUNDATION

60 Plato Boulevard East, Suite 400
St Paul, MN
55107

Telephone: (651) 224.9635
Web Address: www.nwaf.org

For more information contact:
Gary Cunningham, Vice President of Programs
(651) 225-3868

The Northwest Area Foundation works to reduce poverty and promote sustainable prosperity in an eight state region, including Washington.

NW Area Foundation's BURSST Program creates economic opportunities in Burien, Renton, SeaTac, Skyway, and Tukwila.

The NW Area Foundation co-produced the manufactured housing documentary "American Dream under Fire", available online at www.tpt.org.

Educational Materials * Economic Development Programs * Investment Programs

Manufactured Housing Community Purchase and Preservation 4/3/2015

PMC FINANCIAL SERVICES

962 Golden Aspen Place
Ashland, OR 97520

Telephone: (541) 708-5131
Fax: (541) 708-5132
Web: www.pmcfinancialservices.com
Email Address: Dsarg7344@aol.com

For more information contact:
Deane Sergeant, Chief Executive Officer
(541) 708-5131

Organizational & Financial Consulting

PMC Financial Services has assisted in the purchase and secondary financial packaging of several of Washington State's preserved communities.

PMC Financial maintains a large database of Park Preservation related documents, and provides a free technical assistance DVD.



PUBLIC WORKS TRUST FUND

PO Box 42525
Olympia, WA
98504-2525

Telephone: (360) 725-3150
Web Address: www.pwb.wa.gov
Email Address: Bruce.Lund@pwb.wa.gov

For more information contact:
Bruce Lund, Client Services Manager
(360) 725-3163

Loan Fund * Technical Assistance * Predevelopment Funds

The mission of the Public Works Board is to provide financial and technical assistance to Washington communities for critical public health, safety, and environmental infrastructure.

The Public Works Trust Fund provides competitive loan and grant funding for construction, pre-construction, and planning loans.

The Public Works Board has provided funding to mobile home parks in Washington State.

R.O.C. USA

R.O.C. USA c/o
The NH Community Loan Fund
7 Wall St.
Concord, NH
3301

For more information contact:
Cheryl Sessions, Director,
Policy and Field Development
603-224-6669, Ext. 271

Technical Assistance * Referrals

ROC USA Certified Technical Assistance Providers are local and regional nonprofits dedicated to providing high-quality and timely services to homeowner groups when their communities are for sale.

R.O.C. USA currently provide services to manufactured home communities in 28 states, including Washington.

RESIDENT OWNED PARKS, Inc. (ROP)

7420 Greenhaven Drive, Suite 125
Sacramento, CA 95831

Telephone: (916) 399-4993
Fax: (916) 424-2205
Web Address: www.residentownedparks.com
Email Address: rop@att.net

For more information contact:
Maurice A. Priest, President
(916) 399-4993

Technical Assistance * Property Management Services

ROP is a full-service, non-profit housing corporation with particular expertise in the purchase and management of mobile home parks. ROP has a team of professionals experienced and well-qualified to negotiate with park owners, secure required financing, and provide professional property management services. ROP is registered to do business in Washington.

RURAL COMMUNITY ASSISTANCE CORPORATION

3120 Freeboard Drive, Suite 201 - 2nd
Floor
West Sacramento, CA 95691

Telephone: (916) 447-2854
Web Address: www.rcac.org
Email Address: epiekarz@rcac.org

Loan Fund * Technical Assistance * Predevelopment Funds

The Rural Community Assistance Corporation (RCAC) is a regional non-profit organization working on affordable housing, infrastructure, and community development.

RCAC operates in the 13 Western States and partners with R.O.C. USA to provide regional technical assistance.

RCAC administers both a general loan fund and a manufactured housing preservation technical assistance fund.

USDA RURAL COOPERATIVE DEVELOPMENT GRANT PROGRAM

1835 Black Lake Blvd. SW, Suite C
Olympia, WA
98517

Telephone: (360) 704-7724
Web Address: www.rurdev.usda.gov/wa
Email Address: don.wagoner@wa.usda.gov

For more information contact:
Don Wagoner, Business and Cooperative
Development Specialist
(360)704-7724

Cooperative Development * Technical Assistance

USDA Rural Cooperative Development grants are made for establishing and operating centers for cooperative development.

USDA Rural Development provides technical assistance to new and existing cooperatives operating in Washington State.

USDA RURAL DEVELOPMENT (WA)

1835 Black Lake Blvd. SW, Suite B
Olympia, WA
98501

Telephone: (360) 704-7740
Web Address: www.rurdev.usda.gov/wa
Email Address: Robert.Lund@wa.usda.gov

For more information contact:
Robert Lund, Program Director, Housing
Programs

Loan Fund * Technical Assistance

United States Department of Agriculture (USDA) Rural Development works to improve the quality of life and expand economic opportunities for rural Americans.

USDA guaranteed and direct loans provide financing, with no down payment and at favorable rates and terms, either through a direct loan with Housing Programs or with a loan from a private financial institution which is guaranteed by Housing Programs.

WASHINGTON COMMUNITY REINVESTMENT ASSOCIATION

1200 Fifth Avenue, Suite 1406
Seattle, WA
98101

Telephone: 206-292-2922
Web Address: www.wcra.net
Email Address: dclaassen@wcra.net

For more information contact:
Dulcie Claassen, Vice President, Loan Officer
(206) 622-6322

Loan Fund * Economic Development Bonds

The WCRA provides permanent loans on affordable rental housing, special needs projects, and economic revitalization properties.

Loans made by WCRA are required to remain as affordable housing for the life of the loan.

WCRA makes funds available only to 501-C3 Non-Profits.

WASHINGTON SECRETARY OF STATE'S OFFICE CORPORATIONS DIVISION

PO Box 40234
Olympia, WA
98504-0234

Telephone: (360) 725-0377
Web Address: www.secstate.wa.gov/corps/

For more information contact:
corps@secstate.wa.gov

Technical Assistance * Form Documents

The Washington Secretary of State's Corporations Division maintains records of non-profit entities in Washington State, including existing resident owned manufactured housing communities. These records may be examined for a modest fee.

The Corporations Division provides forms for the Articles of Incorporation to new non-profit organizations.

**WASHINGTON STATE ATTORNEY GENERAL'S OFFICE
MANUFACTURED HOUSING DISPUTE RESOLUTION PROGRAM**

800 Fifth Avenue Suite 2000
Seattle, WA
98104

Telephone: (866) 924-6458
Web Address: [http://www.atg.wa.gov/
manufactured-mobile-home-landlord-tenant-act](http://www.atg.wa.gov/manufactured-mobile-home-landlord-tenant-act)

The Attorney General's Office strives to support better communication and promote mutual understanding between landlords and manufactured home owners.

The program provides an equitable and low-cost option for manufactured home owners and landlords to resolve disputes concerning alleged violations of these rights, including providing enforcement when violations are found.

Dispute Resolution * Education * Referrals

WASHINGTON STATE DEPARTMENT OF LABOR AND INDUSTRIES

7273 Linderson Way SW
Tumwater, WA
98501

Telephone: (800) 547-8367
Web Address: [www.lni.wa.gov/
TradesLicensing/FAS](http://www.lni.wa.gov/TradesLicensing/FAS)

For more information contact:
InstallerSAAProgram@lni.wa.gov
(360) 902-5225

L&I's Factory Assembled Structures section has statewide responsibility for inspecting both new and altered factory assembled structures (including manufactured homes), and approving plans for alterations (RCW 43.22).

L&I trains and certifies mobile/manufactured home installers and provides a list of certified installers.

Alteration Permits * Installer Certification * List of Certified Installers

WASHINGTON STATE HOUSING FINANCE COMMISSION

1000 Second Avenue, Suite 2700
Seattle, WA
98104

Telephone: (800) 767-4663
Web Address: www.wshfc.org
Email Address: askus@wshfc.org

For more information contact:
David Clifton, Manager, Capitol Projects
(206) 287-4407

The Washington State Housing Finance Commission issues bonds to assist 501-C3 non-profits in raising capitol and provides homeownership education.

The Housing Finance Commission's Capitol Plus Loan is offered at below the market rate through the Washington Community Reinvestment Fund.

Homebuyer Education * Non-Profit Housing Bonds * Loan Fund Purchase and Preservation 4/3/2015

WASHINGTON STATE HOUSING TRUST FUND

PO Box 42525
Olympia, WA
98504

The Housing Trust Fund (HTF) is a statewide funding source that helps communities meet the housing needs of low-income and special needs populations.

Telephone: (360) 725-2972
Web Address: www.commerce.wa.gov/htf

HTF provides pre-development technical assistance and organizational capacity building through strategic partnerships.

For more information contact:
Richard Penton, Resource Allocation Manager
(360) 725-2937

Housing projects that receive HTF funds must remain affordable for at least 40 years.

Loan Fund * Technical Assistance * Gap Financing * Referrals

WASHINGTON STATE OFFICE OF MANUFACTURED HOUSING

PO Box 42525
Olympia, WA
98504

The Office of Manufactured Housing provides technical assistance and referrals to residents interested in purchasing their mobile home parks.

Telephone: (360) 725-2947
Web Address: www.commerce.wa.gov/omh

The Office of Manufactured Housing administers the Relocation Assistance Program, which provides technical assistance and reimbursement costs for eligible residents of closing park communities.

For more information contact the automated service request line:
(800) 964-0852

Technical Assistance * Capacity Building * Referrals