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The Trailer Park Revolution

Owners of what used to be called "mobile homes" are forming cooperatives—putting landlords and lenders on notice that they're not going anywhere.

By Sue Halpern

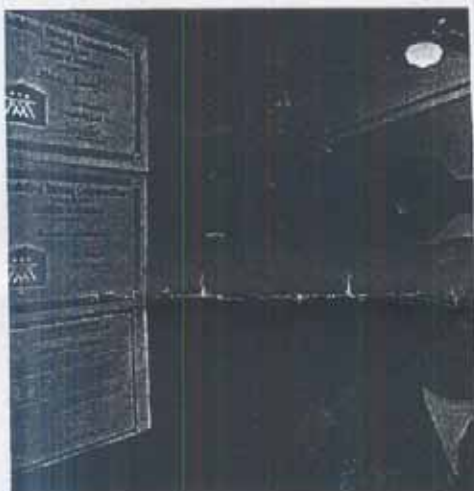
Walk into the tidy home in Plainfield, New Hampshire, that George Emery shares with his wife, Mary, and the first thing that will catch your eye is a certificate taped to the wall opposite the front door. It's just a piece of yellow paper that's been put through a copying machine, really, but the honor it bestows says everything about the Emerys' life now. "Building Strong Communities," it proclaims, and then lists their names.

George Emery is a disabled freight hauler and Mary works at the local ball-bearing factory. Their house is a single-wide trailer, perpendicular to the road, on a 50-by-100-foot lot in a mobile home park called Spruce Park. But not for long. This spring, Spruce Park will have a new name and new owners. "It's going to be the Plainfield Village Co-op," Emery says proudly, and he and the other park residents, mostly working folks like himself, are going to own it together, with Emery as the president of the co-op board. "I'm just an old dumb truck driver," he says as a shy grin creeps up on his weathered face. "Who would have thought a person like me would be putting his name on a half-million-dollar note?"

There are 460 trailer parks in New Hampshire, a mostly rural state where 4 percent of the population lives in what used to be known as trailer homes and is now called "manufactured housing." Nationally, about



7 percent of all Americans live in factory-built homes, including trailers, which provide affordable housing for low-income families. Like George Emery, most people who live in trailer parks own their own homes but rent the land underneath—subjecting them to their landlords' arbitrary calculus and outright greed. "In New



Inside their New Hampshire trailer home, George and Mary Emery display the certificates they received for helping form the Plainfield Village Co-op.

Hampshire, the landlord only has to give a month's notice to raise the rent," Emery explains, "and he can do it every 30 days." More typically, landlords, who see trailer homes as vinyl-sided cash machines, simply do the minimum to keep the parks going. Roads aren't maintained, water and sewer lines aren't upgraded, trash isn't hauled away.

"These communities suffer from disinvestment over time," observes Paul Bradley, meaning that they have great potential—often realized—to become slums. Bradley is the manager of the Manufactured Housing Park Project at the New Hampshire Community Loan Fund (NHCLF) in Concord, a nonprofit lender that is loaning George Emery and his neighbors the money they need to buy Spruce Park and providing management advice and other support services to help them run it. "Crumbling roads, poor infrastructure, water the color of..." Bradley, a usually articulate advocate, stops in mid-sentence, jumps up from his desk, takes a jar off the bookshelf, and shakes it. The liquid in the jar turns an unearthly golden hue. "This is what they were drinking in one park," he says as particulates

rain through the ochreous water like flakes in a snow globe.

The Plainfield Village Co-op, once the papers are signed and the deed is transferred, will be the 45th tenant-owned park in New Hampshire. Not one has faced foreclosure for defaulting on its mortgage, but according to Bradley, many people—especially those who work for traditional institutional lenders like banks—think the idea of loaning millions of dollars to "a group of park residents to buy property that they don't know how to manage, who have no organizational history and no deep pockets is...crazy." But Bradley, who started this work a few years after the NHCLF got into the co-op business in 1984 to help low-income residents, strongly disagrees.

"I can't think of a safer real estate investment," he says. "These are people who know the insecurity of rented land. That insecurity never goes away. They work like hell to pay the bills to own the land so they won't lose their homes."

Even so, nationally, cooperative trailer parks remain the exception. California and Florida have them, as do Rhode Island, Massachusetts, New York, Oregon, and Washington. New Hampshire, with nearly 10 percent of its parks now cooperatively owned, is leading the way, aided by a state statute that requires landlords who are selling parks to give tenants 60 days to match any bid. The Clinton administration's 1996 Community Development Loan Fund, which made millions of federal dollars available to alternative lenders like the NHCLF, has also been crucial. Still, as important as these dollars have been, access to money is not the ultimate hurdle George Emery and his fellow co-op members must clear.

"There is a huge amount of prejudice around manufactured housing," Bradley explains. "Even in the affordable housing community we're the black sheep. This prejudice runs deep in this country, and it's internalized by the people who live in the parks. I can't tell you how many times I've heard people say, 'We live here but we're not really trailer park people.'"

LYNN BOOTH IS a trailer park person, and happy to tell you so. For 12 years she's lived at the Lilac Drive Co-op in Raymond, not far from the New Hampshire Statehouse in Concord, only it wasn't a co-op when she first moved there in 1988. At the time, the

...to index the rent each year to account for inflation and property tax increases. Booth was divorced, and on her own, and earning less than \$12,000 a year. Unlike most other places, Lilac Drive was one she could afford—but barely. Booth paid the mortgage out of her savings and the rent from her job with a trucking company. “If I got sick I would have been in trouble big-time.”

In a way, though, for Booth, whose financial life was precarious at best, owning a manufactured home on rented property increased the value of her investment: She had to protect it. Which is how she ended up a member of the Raymond planning board, and then organized a tenants’ group at Lilac Drive, and eventually landed in Concord, at the NHCLF office, filling out the papers that would let her and the other residents of Lilac Drive buy the park.

“People say, ‘What are you doing there?’” says Booth, who is now the co-op’s treasurer and a full-time employee of NHCLF. “But why not? It’s a great community, and there’s the excitement of people from different walks of life and different ages coming together and saying we want to have control over our own destiny.”

This has been George Emery’s experience, too. “We could see a way to control our own environment and our own rent,” the president of the Plainfield Village Co-op explains. “I hate rent. With the co-op, in theory I’m paying rent to myself for 1/29th of the pie. And we’ve created a community because we all have something in common. We make the rules.”

Somewhere in the last decade, when “ownership” superseded “empowerment” in the social-welfare lexicon as a way—the way—to achieve self-realization, it seemed a perfect reflection of the entrepreneurial moment in which we found ourselves. Perfect because both ownership and entrepreneurship imply the kind of acquisitiveness and competitiveness that make some of us winners and most of us not.

Still, the metaphor of ownership is more inclusive than it might first appear: It can make winners out of people who typically are not even in the game. These days, Lynn Booth and the others at Lilac Drive, and George Emery and members of the Plainfield Village Co-op do not simply own a parcel of land—they own the idea of that land and what they want to see there and how

in their own citizenship, and everything flows from there. “It brings people together to solve their own problems,” says Paul Bradley. “It enables them to be involved in community building in every sense of the word.”

THERE IS A FIRE BURNING in the hearth at Nancy Hollinrake’s spacious, three-bedroom double-wide on Lilac Drive the night Lynn Booth takes me over to meet some of her neighbors. Hollinrake, the new president of the co-op, and Eleanor DePerry, the past president, are ticking off a list of the activities that have gone on in the park: Christmas caroling, a cookie swap, a dinner that started with appetizers in one home and ended with dessert five trailers later, cookouts, a

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Saint Patrick’s Day supper. It’s small-town stuff, and so are the visits and calls when residents are sick and the casseroles are left on their front steps.

“We looked at a lot of parks before choosing this one,” Hollinrake says of the decision she and her husband made to move to the co-op two years ago. “It was really the community that was attractive to us.”

But buying their home turned out to be more challenging than finding it. “Banks that we’d done business with for years wouldn’t give us a mortgage because it was a ‘mobile’ home—we didn’t own the lot and the house didn’t have a foundation,” Hollinrake says. “We ended up having to pay 14 percent to an equity company. And we almost didn’t get insurance. It’s almost impossible to get insurance if you live in manufactured housing. They must think we’re going to hitch our houses up to a truck and drive away.”

Hollinrake opens her arms as if to embrace it all—the three bedrooms, the kitchen, the living room, the den. But it is an exasperated gesture, as full of frustration as it is of pride. “What they don’t understand is, we like it here,” she says. “We don’t want to go anywhere.” ■

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