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# **Preserving Appalachian Mobile Home Communities through Social Ownership Models: A Case Study of the Burnsville Land Community**

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## **Abstract**

Manufactured housing is an important housing type to many American families in the rural South, and even more so in mountainous Southern Appalachia. In this region, a number of factors make traditional home-ownership out of reach for many, including a growing Hispanic population further disadvantaged by language barriers and cultural disorientation. As land values increase these already vulnerable groups are being displaced when the mobile home communities (MHCs) in which they live are sold for profit. This case study traces the events surrounding the 2007 establishment of the Burnsville Land Community (BLC), an effort initiated in Western North Carolina by a group of predominantly Mexican families to assume social ownership of their threatened MHC. In this study the authors seek to: a) shed light on the emerging and under-researched phenomenon of predominantly Hispanic mobile home communities in the mountains of Southern/Central Appalachia; b) consider the efficacy of social models of home ownership in alleviating the vulnerabilities and other challenges particular to mobile home tenancy in this region; and c) consider the relationship of the events described in this case study to the larger housing market, particularly in times of financial and housing insecurity

Keywords: Western North Carolina; mobile home communities; share equity ownership; displacement

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## **1.0 Introduction**

Manufactured housing makes up a significant portion of the American housing market, particularly in the rural south and areas of Appalachia. In recent years, a

combination of population growth and sprawl throughout the mountainous and predominantly rural parts of Western North Carolina (WNC) has led to increases in both land values and cost of living. Owners in many mobile home communities (MHCs) find themselves faced with financial and security pressures to sell or redevelop their land for higher-value uses, resulting in the displacement of tenants. In some areas of the United States, such as New England and Florida, residents of MHCs have pursued various forms of social ownership of the land on which their mobile homes are located in order to prevent such displacement. This case study traces the events surrounding the establishment of the Burnsville Land Community (BLC): the result of the first such effort in North Carolina. Initiated in 2007 by a group predominantly composed of Mexican families, residents were assisted by a number of non-profit organizations in their efforts. In describing the events leading up to and surrounding the establishment of the BLC, the authors sought to meet three primary research objectives:

1. Shed light on the emerging and under-researched phenomenon of predominantly Hispanic mobile home communities in the mountains of Southern/Central Appalachia.
2. Consider the efficacy of social models of home ownership in alleviating the vulnerabilities and other challenges particular to mobile home tenancy in this region.
3. Consider the relationship of the events described in this case study to the larger housing market, particularly in times of financial and housing insecurity.

## **2.0 Mobile Homes as Affordable Housing**

Although manufactured housing has long been a source of affordable housing in the United States, public and governmental acceptance of MHCs has fluctuated over the decades. Despite such instability of support, the number of Americans living in mobile homes has continued to grow. Today manufactured housing is the “leading source of unsubsidized, low-cost housing for rural homeowners and renters” (MacTavish et al., 2006, p.95). Mobile homes represent over 6.5% of all owner-occupied housing nationally (US Census Bureau, 2011), and this percentage is significantly higher in rural areas, particularly in the South where roughly 67% of total manufactured housing placements occurred in 2008 (Manufacturedhousing.org, 2010). In Appalachia mobile homes comprise 14% of all housing, and in Central Appalachia it is 25% (Black et al., 2007). In 2010, North Carolina ranked third among the fifty states in new manufactured housing shipments (U.S. Census Bureau, 2011).

While the number of mobile home communities has increased, so too has the percentage of the population of Hispanic origin. The 2010 Census showed that in the preceding ten years the Hispanic population in the United States grew four times faster than the total U.S. population. During that same period the South saw a 57% increase in its Hispanic population: four times the growth rate of the South in general. In North Carolina, the Hispanic population more than doubled in size between 2000 and 2010 (U.S. Census Bureau, 2011). Although estimates on how many of those new Hispanic residents live in manufactured housing are not available, anecdotal evidence suggests that it is significant.

Regardless of demographic or geographic background, occupants of mobile homes are subject to certain vulnerabilities not found in the traditional housing market. Mobile homes are classified as “personal property” rather than “real estate”; therefore, most loans for manufactured homes are subject to higher interest rates, shorter terms, and fewer restrictions than are traditional mortgages (Rust & Skillern, 2006; Skillern & Wolfram, 2005). Should an owner of a mobile home default on a loan, they do not have any of the protections granted to real estate owners under federal and state foreclosure laws; moreover, mobile homes can simply be seized and repossessed by the lender. One of the biggest concerns facing mobile home residents is tenure insecurity. As mobile home parks are typically located on the private property of a landlord operating a “profit-making enterprise”, residents can be subject to undemocratic or capricious management (MacTavish et al., 2006, p.96). Due to their relatively low overhead costs, some MHCs serve as “land banks” for investment companies that intend to sell the land once property values have sufficiently risen (Skillern & Wolfram, 2005, p.10). In such instances, because of prohibitive costs and park restrictions on older mobile homes, it may be difficult or impossible for residents faced with eviction to relocate their homes even if they do own them outright (Aman & Yarnal, 2010).

The aforementioned issues create a situation where the most vulnerable households are placed in an even more tenuous position once they become mobile home owners. In consideration of such conditions, a “social ownership” model may be effective in providing both tenure security and financial protection to mobile home residents. While mobile home communities and their residents are often the target of negative stereotypes (Beamish et al., 2001), studies have found that some mobile home communities possess features such as a distinct physical territory, a homogenous population, and a collective rural ideology that may actually foster a sense of community (McTavish, 2001, p.489). These factors may have contributed to one observer’s assertion that “mobile homes may be the last genuine communities in America” (Wallis, 1991, p.188). These same factors may also affect the success with which social ownership mechanisms are implemented and utilized.

### **3.0 Shared-Equity Ownership of Mobile Home Communities**

There is a vast literature on cooperative housing that focuses on the preservation of affordability and long-term housing stability (Heskin & Leavitt, 1995; McStotts, 2004; Mushrush et al., 1997; Siegler & Levy, 1996). There are also several guides for mobile home communities interested in forming cooperatives (North Country Foundation, 2004; PolicyLink.org, 2001; Tucker, 1983). Unfortunately there have been no comprehensive studies of how shared ownership models can be applied to the preservation of mobile home communities. A number of studies focusing on shared- and limited-equity housing discuss its applicability to mobile home parks (Davis, 2006; Jacobus & Abramowitz, 2010; McCulloch & Woo, 2008; Miceli et al., 2004; Saegert & Benitez, 2005; Sazama, 2000; Sherrif & Lubell, 2009). These studies have found the shared-equity model to be a good fit, but that implementation is typically very challenging and fraught with delays. Additional research focuses on individual cases (Fannie Mae Foundation, 2005; French et al., 2008; Johnson, 1989) and suggests that social ownership models can be effective methods of preserving affordability while ensuring tenure security for mobile home owners; however, in each case there were significant problems that had to be overcome in order to establish a successful and sustainable community.

There is no single approach to social ownership to fit every situation. The three most common models of social “ownership” of housing include ownership by public agencies, non-profit organizations, and by the residents themselves (Stone, 2006, p.242). In each of these models restrictions are placed upon the property, preventing sale in the private market for profit and making the property permanently affordable. Legal and financial stewardship of the land and the improvement (i.e. the home) are typically separated so as different parties may hold a deed or part of the deed to either the home or the land or both (Davis, 2006). There are also various specific social ownership mechanisms (commonly applied in the United States) that support these models, including Re-Sale Restricted Resident Homeownership, Limited-Equity Cooperatives, and Community Land Trusts (Stone, 2006).

Re-Sale Restricted Resident Homeownership, also referred to as deed-restrictions, utilizes a subsidy that reduces the home price to a level that the target population can afford. Limits are placed onto the deed, which require that, if sold, the buyer must meet certain qualifications – typically an income below a certain percentage of area median. Limited-Equity Cooperatives typically involve the collective purchase of land and the creation of a self-governing, resident-controlled corporation for its management. Residents typically own a share in the value of the total property, which they can then sell at a future date for a limited profit. Lastly, the Community Land Trust model involves the establishment of a non-profit organization, headed by a board of directors. Land trusts are created with the specific goal of purchasing and protecting the land on which residents’ homes are located. This is often accomplished through the solicitation of charitable contributions and involvement of outside organizations. The non-profit is given stewardship of the land, facilitates financing, organization, and infrastructure within the community, and collects rents from residents who are allowed to remain on the land and in their homes in perpetuity.

#### **4.0 Methods**

The research methods applied in this study consisted primarily of interviews conducted in the spring of 2010. A total of 9 interviews were conducted, five of which were with representatives from the outside organizations and agencies involved in the Burnsville Land Community initiative. A description of each of these organizations/agencies is presented within the Findings section. The interviews were semi-structured, as this is considered by some to be the best way of interviewing administrators or policy officials (Bernard, 2001). Each interviewee was asked to recount his or her recollection of the events leading up to and surrounding the establishment of the BLC, as well as to identify perceived challenges during that process. Interviews were tape-recorded and subsequently summarized in written form. Accounts were then synthesized to produce the description of events that follows.

A much smaller number of interviews were then conducted with residents and focused on three of the 13 families in the mobile home community. These interviews were arranged with the assistance of a “gatekeeper” to the community: a Catholic nun who had been actively working with the residents. The residents selected for interviews were those recommended by the gate-keeper as individuals she felt would be willing to cooperate. A translator accompanied the principal investigator on resident interviews when necessary. All resident interviewees were

given a disclosure letter (in either English or Spanish) explaining the purpose of the interview and the overall aims of the research. The resident interviews were semi-structured, tape-recorded, and summarized in written form immediately following the interview.

Clearly, the small number of residents interviewed represents a shortcoming of this research project; however, it also represents an important element of the larger context of the study. Multiple efforts were made over the course of many months to arrange additional resident interviews. Each attempt, even with the assistance of the local “gatekeeper”, unfortunately came to naught. The reluctance on the part of residents to speak to an outsider can be seen as an indication of the overall sense of mistrust that was mentioned in each of the interviews with outside agencies: the origins of such unease is addressed below. In spite of the small number of residents interviewed and the problem this poses for bias, these interviews do provide some small window of insight into the thinking of at least a few residents. It should be noted that some of the comments attributed to residents and presented in this paper were based on the recollections of representatives from the non-profits outside the community. Where this was the case it is so noted in the text. Other comments came directly from those few residents who agreed to be interviewed.

## **5.0 Background and History of the Burnsville Land Community**

During the spring of 2006, the process of establishing the Burnsville Land Community (BLC) was initiated by the residents of a mobile home community known as “Mark Park” in the town of Burnsville, North Carolina. Burnsville is located approximately one hour northeast of Asheville, North Carolina, and has a population of 1,668. Burnsville’s median household income is \$28,720, which is roughly 35% below the state median. Despite this low income level, median home prices are only 9% lower than the state median, indicating housing affordability concerns for local residents. Nearly 24% of Burnsville residents live below the poverty level (57% for Blacks and Hispanics) (U.S. Census Bureau, 2011).

Mark Park is comprised of 13 mobile homes situated on 8 acres of land. Ten of these mobile homes are occupied by Mexican families, most having moved into the park within the last several years. The remaining three homes are occupied by white women who have lived in the community between 19 and 29 years.

## **6.0 Resident Security Threatened**

In March of 2006, controversy erupted in nearby Asheville when Wal-Mart sought to purchase a mobile home community, displacing its primarily Hispanic residents. The news reverberated throughout the region as mobile home residents became aware of their fragile residency status. Later that year, when the on-site resident managers in the Mark Park MHC in Burnsville learned that the land owner planned to sell that park, they decided to organize a resident purchase. The initial plan was to establish a for-profit, limited-equity resident cooperative (LEC).

After the resident managers were turned down for a bank loan in the fall of 2006, the Center for Participatory Change (CPC) became involved. CPC is a non-profit organization based in Asheville that works in partnership with individuals and communities in Western North Carolina on a variety of community development projects. In early 2007, CPC organizers helped residents plan to deal with a variety of issues facing the MHC, including the purchase of the park. Realizing that the

land economics and borrowing capacity of the community were not conducive to a LEC model, CPC organizers decided to form a nonprofit community land trust (CLT). The CLT model was chosen so that charitable donations could be solicited for the purchase of the land; thus, leveraging equity beyond the borrowing capacities of the community residents themselves.

## **7.0 Struggle for Leadership and Financing**

In the spring of 2007, as the scale of the project grew, the CPC sought the support of outside agencies with more expertise and clout in this type of community development. The Community Re-investment Association of North Carolina (CRA-NC) was brought in as technical advisor in the organization of a community land trust. Based in Raleigh-Durham, CRA-NC advocates for change in the lending practices of financial institutions in relation to underserved communities. CRA-NC representatives held a meeting with residents to explain the different models of social ownership of housing (land trusts, cooperatives, etc.).

With the assistance of CPC and CRA-NC, fundraising efforts secured support from the Catholic Campaign for Human Development, Self Development of People – Presbyterian Church and the Mary Reynolds Babcock Foundation. The newly-formed Burnsville Land Community (BLC) signed an option contract and put down a \$1,000 non-refundable option fee to purchase the property by August 31, 2007. Although residents raised a limited amount of money it was not enough to purchase the land. CRA-NC, which is not a funding agency, eventually agreed to use its own reserve funds to make a 2-year \$100,000 “bridge” loan at 0% interest. With this CRA-NC loan and a \$200,000 loan (8% interest-only) from BB&T bank, the BLC closed on the property on October 31st, 2007. These were both short-term bridge loans with terms of 24 months, forcing the BLC to find alternative, permanent funding by October 2009.

By 2008, the North Carolina Housing Coalition (NCHC) had also become involved. NCHC educates communities about housing issues for low and moderate-income households, and advocates for resident empowerment and opportunity. NCHC had a political stake in the success of the BLC, as it had legislation in the state house regarding consumer protection and regarded this as an opportunity “...to have a presence on the ground” (K. Drexel, personal communication, February 18, 2010). Around the same time, the BLC submitted a Federal Home Loan Bank (FHLB) application for \$300,000 in sustainable, permanent financing to an Atlanta bank in order to refinance the community’s existing short-term debt.

## **8.0 Misunderstandings and Distrust Emerge**

In late 2007, due to IRS regulations governing the leadership of tax-exempt nonprofits, a resident member of the BLC board of directors was removed to give majority control to outside parties. Additionally at this time there was a shift in personnel, as the main CPC organizer involved with the project took maternity leave and the BLC hired an independent organizer to respond directly to the BLC board. CPC was no longer directly involved in the organization of the project.

In the fall of 2008, residents were presented with a short-term lease required by the bank as a condition of the re-financing of the loan. It was around the terms of this refinancing that the Board of Directors discovered BLC residents had no leases up

until this point. The BLC board also realized that many residents were under the impression that they would eventually have fee simple ownership of the park and their individual lots; instead, residents were now faced with the realization that the BLC Board of Directors, not individual residents, actually owned the land under the Community Land Trust model. This resulted in many residents who felt cheated and deceived. In the frustrated words of one resident (as recalled by a representative of one of the outside agencies): “If I had a tape recorder it would have taped all the lies we were told.” Another resident was said to have added: “This is not what we voted on.” Distrust grew and other questions arose concerning the removal of a resident from the Board of Directors, which had given majority control to outsiders.

CPC representatives were then asked to return to mediate and explain to residents how and why their confusion might have occurred. Several meetings were held, the first of which was attended by approximately 50 residents. Attendance fluctuated at ensuing meetings but residents were allowed to vent their frustrations and work together toward a better understanding of their situation. It also became clear through these meetings that even the community leaders on the Board of Directors did not fully understand the residents’ status and the differences between a resident-owned cooperative and a community land trust.

## **9.0 Financial Crisis and Overhaul**

In late 2008, the Burnsville project’s FHLB loan was denied and spurred the already heavily-invested CRA-NC to pay down the BB&T loan and to extend the term of its own loan. CRA-NC paid down BB&T’s loan to \$30,500 by increasing their second mortgage to \$269,500 at 2% for a one-year term. Throughout 2009, the BLC continued to attempt to refinance the project and was turned down twice more. Finally in 2010, CRA-NC made a permanent loan of \$189,500. The terms of the loan were 0% interest with no repayment expected unless the park was closed, changed use, or was refinanced. An \$110,000 loan at 6% was also secured through United Carolina Bank.

The BLC by this point had acquired sustainable and long-term financing for securing residents’ tenancy, although not providing them the ownership stake in the community that many apparently desired. While the interviews were being conducted, residents were investing time and money into upgrading their homes. In addition to constructing a porch, materials purchased with a BLC-guaranteed loan of \$300, one Hispanic resident related how he had redone the walls and trim around the doors with his own money. The resident also intended to install new tile floors and cabinets in his home. He noted that he would have done this work either way; however, he would not have put as much effort as he had into his home without the BLC because he now felt protected in Mark Park. His neighbor, an elderly white woman, explained: “I took all the carpet up, had carpet even in the kitchen. Took it all up and put down rugs and tile. I’ve got them all fixed except for the little bedroom and I’ll do that this winter.”

In addition to upgrading their own homes, there was evidence of an increased sense of community involvement post-BLC establishment. One white resident said: “We got a better community from the project. The troublemakers that we had, we put them out, and the people is [sic] working more together now than they was back then. Both Mexican and white families are working together.” Residents also felt more secure by this point, as one woman explained how in the past she had



worried about losing her land to development, especially due to the fact that the previous park owner would often threaten to sell the park when he grew frustrated with some residents not paying their rent on time. In many ways, conditions improved for the residents and displacement was no longer a concern.

## **10.0 Findings and Discussion**

### ***10.1 Administrative Challenges***

One challenge to the BLC effort was the fragmented nature of its administration. The roster of individuals and agencies involved undoubtedly contributed to the confusion experienced by residents. According to interviewees, the project lacked any one individual with community organizing skills, real estate finance skills, and Spanish language skills. Despite the fact that the land economics did not work for the purposes of securing a conventional loan, the idea of a limited-equity cooperative had initially been presented to residents, perhaps unrealistically, which caused confusion later when the CLT model was adopted.

Language issues were cited as a problem by one Hispanic resident who noted that the translator, relied upon by both the BOD and residents, sometimes inserted his own opinion into his comments to the BOD instead of directly translating what residents said. The resident felt that this added to the confusion. Another resident, a white Appalachian woman, agreed and when asked what would have made the whole process smoother responded: "...just having one speaker to the Mexicans, or to all of us, instead of having five or six different people telling us different things. We just needed one. That would have made it a lot simpler....Everybody turned this way and that way."

As many residents did not speak English, concepts were consistently lost in translation; for instance, one of the organizers had used language early in the process in which s/he referred to residents "owning" the project, by which it was meant that they would be fully invested in the project emotionally, that it would be their project. This is not an atypical usage of the term "to own" in vernacular English; however, many residents apparently took this to mean that they would have fee-simple ownership of the land itself. These episodes underscore the importance of an integrated approach in which one individual, or one coordinated group of individuals, with multiple skills (including language skills) deal with residents.

One finding of this study was the need for higher-level organizing and service provision among those who would seek to assist predominantly Hispanic residents of MHCs in Western North Carolina and elsewhere in Appalachia. Perhaps a useful model for this is to be found in the vertically integrated network of support services that developed in relation to the *colonias* on the U.S./Mexico border twenty or more years ago. Many organizations in the border area, such as Texas Rural Legal Aid, the Texas Low Income Housing Information Service, and the United Farm Workers, are active in working with *colonias* through such organized networks (Donelson, 2004, p.335). These regional and national networks have helped *colonias* "...identify and define issues, as well as develop political 'standing' with government, enabling grass-roots organizations to obtain influence with elected leaders" (Donelson, 2004, p.335). Making contact with these national organizations that have already been active in the border area, may facilitate the

development of a similar network of support for NGOs working with Latino MHCs in the mountains of Appalachia.

If we continue to look toward the experience of *colonias*, we find that with “...few exceptions, local NGOs have focused almost exclusively on service provision....This emphasis on service provision alone is problematic” (Donelson, 2004, pg.336), as it does not provide the transfer of community organizing skills that residents need in order to assume greater long-term control over their communal housing environment. The emphasis in any such network should therefore reflect a balance between capacity-building and service provision. One key interviewee believed that service provision was particularly important in building community trust for Mark Park, as residents could see some actual tangible benefits: some erosion measures having been undertaken, utility problems fixed, and twenty to thirty thousand dollars was acquired for road improvements. Residents also readily acknowledged that the BLC provided considerable support that was not available under the old ownership structure, including providing each resident \$300 for upgrades to their homes. Any future efforts in WNC to organize a network of NGOs around MHC issues should therefore incorporate recognition of the need to balance process-oriented change with direct service provision. The challenge will be providing this balance within the framework of an integrated and coordinated multi-level targeted approach.

Hispanic communities in general seem keenly aware of the risks of exploitation, perhaps because of a collective memory of broken promises. Recent empirical research shows that Hispanic non-profits are more likely than other types of non-profits to be independent organizations, without linkages to larger affiliate NGO networks with national, state, or regional ties (Cortés, 1999; cf. Donelson, 2004, p.339). This statement highlights the challenges faced by individuals working with predominantly Hispanic MHCs in Southern/Central Appalachia: the propensity for distrust on the part of residents, the relatively high cost of not “getting it right” the first time around, and the difficulty of persuading local Hispanic NGOs to join forces with a broader, integrated network of NGOs.

## ***10.2 Financial Challenges***

Financially, the BLC project was on tenuous terrain from the outset. Land economics were challenging because the land in question had higher and better use options relative to the mobile home park. As a result, the BLC was unable to secure a large enough loan to purchase the property for the purpose of preserving the community.

One outcome of the BLC case that might prove useful to future efforts at establishing social models of mobile home ownership elsewhere in Appalachia, relates to a new agency that has been established because of the challenges experienced during the creation of the BLC. MHC-Advisers, Inc. is a program under NCHC that is licensed through an organization called “Resident-Owned Communities, USA” (ROC USA), based in New Hampshire. The goal of ROC-USA is to enable greater opportunities for resident-ownership of mobile home communities. MHC-Advisers, working in coordination with ROC-USA, will soon be active in a three-state region (North Carolina, South Carolina and Kentucky) to identify communities where not only the will of the residents but also the land economics lend themselves to a financially-sustainable social model of ownership.

MHC Advisers is focusing exclusively on those MHCs where land economics make conversion to a specific limited-equity cooperative model of social ownership financially viable. Under the MHC Advisers program a pre-emptive approach will be taken through which eligible MHCs will be identified for potential conversion to an LEC-style model of ownership prior to gentrification of the surrounding areas. What this means is that while under the MHC-Advisers model, a community like Burnsville would not be eligible for assistance while communities in other areas of Appalachia where land values have not yet risen (such as in West Virginia) might well benefit from such an initiation. In essence this means that although the BLC has experienced some measure of success, the specifics of the Burnsville Land Community will be difficult to replicate.

### ***10.3 Socio-Cultural Challenges***

The role of socio-cultural elements in the process, along with associated challenges of developing models of social ownership, should not be underestimated. One such socio-cultural issue relates to differing perspectives on the ultimate goal of the entire effort. From the perspective of non-resident participants (i.e. agencies and community members), there were a number of issues that appear to have been important, including providing residents with security from eviction and with community organizing skills; promoting the cause of consumer protection; and developing a financially-feasible social ownership model that could be replicated elsewhere. For many residents, the single most important element of social ownership was possessing something they could then sell and move up the housing ladder. This mindset was expressed by the individual who, when told that residents didn't actually own the property, questioned: "But...how are we supposed to get ahead?" Individuals and agencies from outside a community who attempt to involve themselves in a social ownership housing model should be mindful of differing values placed by different groups of individuals on different "sticks" in the home ownership "bundle", the extent to which such valuation may be culturally-influenced.

### **11.0 Conclusion**

The aims in conducting this research were to draw attention to the under-researched phenomenon of Hispanic MHCs in Southern Appalachia; to consider the efficacy of social models of homeownership in preserving mobile home communities; and to place this case within the context of the broader housing market in the Appalachian region and the United States as a whole.

As was the case with this research project, gaining access to the residents themselves will be one of the primary challenges with regard to replicating a shared ownership model in other mobile home communities – particularly those where English is not widely spoken. Our findings also uncovered a need for nonprofit organizations directed at aiding rural Hispanic families in states like North Carolina where the Hispanic population is rapidly expanding. Language barriers and a lack of resources caused major obstacles to the success of the Burnsville Land Community.

Based on second-hand accounts provided by representatives from outside agencies (in addition to the limited number of resident interviews conducted), it was suggested that while the residents may have not universally felt that they obtained their goal of "ownership", they experienced significant quality-of-life

improvements. Many residents were investing in their homes, and those interviewed cited an increased sense of security as a result of the BLC being established. Each of these indicators of success is suggestive of the potential for the CLT model of MHC ownership to “...offer an unconventional direction for affordable housing policy ...” (Mukhija & Monkkonen, 2007).

The extent to which social models of home ownership can alleviate the vulnerabilities and other challenges particular to mobile home tenancy is less clear. While land trusts and LECs provide significant opportunities for a transfer of ownership from private to community-owned property, the implementation of such mechanisms carries its own set of challenges. There are a limited number of cases where mobile home parks have been purchased by the residents and replicating any of these models is complicated as each case differs significantly due to community demographics, state policies, and local resources.

In spite of the successes, had CRA-NC not been willing to financially subsidize this project in the absence of other sources of funding through which residents could purchase the land under their homes, the residents of Mark Park would very likely have been displaced. From a financial sustainability perspective, the success of the project is therefore questionable and underscores the strategic importance of a broader network of governmental and non-governmental support for MHCs. This is particularly the case for those communities where market forces may not be conducive to resident-controlled ownership models.

This study highlights the challenges to siting and preserving affordable housing of any form. Land for mobile homes is growing scarcer as financial pressures push landowners to redevelop. Relocating mobile homes is extremely difficult and owners are forced to either find a nearby MHC with vacancy or to purchase their own land on which to place their home. Because mobile homes are not categorized as “real estate”, they are typically not viewed as collateral, making land purchases difficult; furthermore, most owners earn very little money and seldom have the savings necessary to purchase land of their own.

Mobile homes as a whole are under-studied in the housing literature. There is no data clearinghouse for information on mobile homes or national trends for park closings, vacancy rates, and repossessions. Additional research must be conducted in order to focus on these issues so that policy makers have the data required to make smart decisions.

The efficacy of shared home ownership for the preservation of mobile home parks has only been seriously researched on a case-by-case basis. While our findings suggest that such ownership models are a good approach, it is also clear that implementation is no simple matter. Housing advocates and others concerned with the displacement of residents from these communities should consider the experiences of BLC residents and other proponents and pioneers of models of social ownership.

In order to reduce the barriers to implementation, a number of policy changes and regional approaches should be implemented.

1. *Increase Non-profit capacity targeted at rural households.* Horizontal and vertical alliances should be forged between local NGOs, regional and national NGO networks, and D.C.-based advocacy groups, with particular

focus on the shared goals and values of housing security and community development.

2. *Address cultural differences and use community gatekeepers effectively.* Attention should be given to issues of language, distrust, differing valuations of various aspects of “home”, the need to focus on a balance between process-oriented change and service provision and, perhaps most importantly, land economics and related policies and the extent to which these lend themselves (or not) to certain models of social ownership of housing.
3. *Improve data availability and scholarly research focusing on mobile homes.* There is little data available for those interested in researching mobile home communities and residents in a broad, generalizable manner. HUD and USDA should promote some form of a data clearinghouse to enhance the information available to researchers as well as consider collecting their own data specific to mobile homes and their owners.

Mobile homes still fall under the radar of both scholarly and policy discussion and little attention is given to the issues surrounding mobile home park closures. There are few nonprofit agencies specifically aimed at issues related to mobile home communities, and those that do exist do not necessarily have the capacity to work with non-English speakers. These are major challenges that will plague any attempt to establish a social ownership model for the preservation of mobile home communities. Overcoming these obstacles requires significant investment in research, policy attention, and nonprofit capacity. Only when this has occurred will models of home ownership of MHCs have a chance of becoming a sustainable feature of the rural mountain landscape.

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