

homeownership counseling for interested residents.

Despite the fact that we only visited one mutual housing association, it is clear from this trip combined with other research that mutual housing associations, with strong leadership and community support, are effective vehicles for developing and maintaining affordable housing for low-income households; providing for secure and stable affordable housing; and incorporating resident involvement and control. The Mutual Housing Association of Greater Hartford indicates that MHAs can be quite successful in this mission, and that making a real commitment to resident control is a worthwhile and attainable mission.

New Hampshire – Manufactured Housing Cooperatives

We also spent two days with the New Hampshire Community Loan Fund in Concord, NH. The NHCLF is renowned for its highly effective technical assistance program for manufactured housing cooperatives. Since the early 1980s, this project has resulted in the development of 62 manufactured housing cooperatives in the state, all of which have been converted from traditional landlord ownership. These communities range in size from 8 lots to 192 lots. Over the course of our visit, we met with Peter Rhoads, Director of the Manufactured Housing Program and Lynn Booth, a staff member providing technical assistance to older parks facing infrastructure problems. We also attended a Board of Directors meeting of the Freedom Hill Cooperative in Loudon, NH; met with the Treasurer of the Board of Directors of Tucker Drive Cooperative in Hopkinton, NH; and met with the President of the Board of Directors of Hideaway Village Cooperative in Rochester, NH.

Our visits and interviews in New Hampshire provided us with countless pages of notes and countless issues to consider. Our hosts were kind enough to share their candid stories, experiences, advice, and thoughts on their successes and challenges. We came

away with more knowledge than can be listed in this article, but felt that there were four critical issues to highlight:

- The importance of New Hampshire's right of notification law for manufactured housing tenants. The law allows a 60-day period during which owners are required to negotiate with tenants in good faith to allow them time to form a cooperative, secure financing, and make an offer to the owner. Mr. Rhoads estimates that without this provision, New Hampshire would likely have only between 25-50% of the 62 cooperatives that have been developed over the past 20 years.
- The importance of a centralized and skilled technical assistance provider. The New Hampshire Community Loan Fund is a national leader in this area. Their highly skilled staff assist cooperatives from start to finish and beyond, in topics including management, financing, infrastructure improvements, and everything in between. As cooperatives encounter challenges, even years down the road,

they can return to the NHCLF for assistance. Since its inception, not one cooperative NHCLF has assisted has failed.

- The importance of developing an external support network, such as banks, local community development and environmental protection officials, property managers familiar with dealing with manufactured housing as well as cooperatives, lawyers able to provide specialized legal advice and representation, and so on.
- Cooperatives are the only housing model that actually requires and must achieve resident involvement, leadership, and true self-determination. It is a testament to NHCLF's skill as a technical assistance provider that so many cooperatives have gone on to develop strong internal leadership and experience many years of success.



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Wednesday, May 5
Modern Maturity Center
Dover, Delaware

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New Models for Extending Housing Affordability
Building a More Independent Nonprofit Housing Sector
Creating New Revenue Sources for Affordable Housing
Legal Strategies for Increasing Affordable Housing

Sponsors include the Administrative Commission on the Speer Trust (New Castle Presbytery), GMAC Bank, and Citigroup.