

Roach-dale principles a big hit in California



MOBILE CO-OP ... The residents of Rancho Yolo in Davis, California, were helped by Leisureville mobile home park to turn into a co-operative

AMERICANS have heard the word Rochdale but generally pronounce it quite proudly the first time they read it as "Roach-dale".

When they are gently reminded it is Roch as in Scotch they are quite happy to adjust and carry on. There are 120 seniors gathered in the clubhouse of a mobile home park in Davis, California. Rancho Yolo Mobile Home Park has 263 homes in it and about 330 seniors as residents (www.community.coop/davis).

The topic for the gathered residents is how can we buy the land we live on? Although most of the seniors own their homes outright or on a 20 year mortgage they rent the space their home occupies either on a month-to-month basis or on a year long lease. In one of the youngest democracies, mobile home parks are America's most feudal form of housing.

The residents enthusiastically voted to choose the co-op model to purchase the park. The year ahead for the residents of Rancho Yolo will be one of education about co-operatives, what they do and where they began.

One evening, there will be that inevitable moment when I will hold up a red brick with Rochdale written on it and a bottle of Scotch.

Perhaps if you keep your ears open 6,000 miles away, you will hear a hundred plus seniors in Davis, California say (after a few tries of the word and not the Scotch) clearly and

strongly in unison Ro(t)chdale.

For many families living in mobile homes it is usually the first home they own. On the other

Mobile home facts

- There are around 200 parks in California owned by their residents. The list of parks includes those which are owned outright by the residents such as co-ops, condos, non-profits or planned unit developments; or, owned on behalf of the residents by non profit tax exempt organisations, cities, counties and other public agencies.
- In California alone there are 4,700 parks that accommodate over 360,000 mobile homes housing a population of over one million people. In many parks there is a constant war going on between the landlord and tenants over rent increases, conditions in the park and unfair harassment of outspoken tenant leaders.
- New Hampshire is where co-ops have proportionately had the most impact. There are 92 parks in New Hampshire which have converted, accounting for 20 per cent of all parks providing 4,500 units of affordable housing (www.nhclf.org).

hand for many seniors, it is the last home they will own.

Buying the homes and renting the land is for many seniors an option which retains their independence while downsizing from and cashing out on the value of their former conventional home.

For many seniors, mobile home parks add the value of a built in caring community of peers. At almost all senior parks, the residents create a non-profit organisation which represents their interests with the landlord.

They also have a Social Committee which organizes special events such as a July 4th Independence Day Picnic, Mother's Day Brunch or bingo. The larger parks all have clubhouses' with swimming pools and game rooms.

Since the 1970s there has been a huge surge in the California population. However, the production of mobile housing units has not kept pace and prices have rocketed.

Sale

As a result, only 20 per cent of California households can buy the median home for sale. Parks which had once been on the edge of town are becoming highly sought after parcels of residential and commercial real estate.

Parks are being sold and closed at a rapid rate with thousands of people having nowhere to go. Unrestricted rent increases at the others are reaching critical levels.

During the 1980s a movement began among mobile home park tenant leaders to decide how under this new set of conditions, the tenants could buy the parks.

The initial efforts were prompted by the newly created National Co-operative Bank (NCB) of which I was the Regional Director of the Western Office based in California.

Within the first two years of opening NCB made its' first loan to a mobile home park co-op in Los Angeles. A movement for residential ownership is going an all across the country with Florida, California and New Hampshire leading the way. The largest growth of new co-operatives in the USA is created by the conversion of MH parks from rental to co-op.

• *This is the first of a series of occasional articles from David J. Thompson focusing on the American co-operative movement. David emigrated to the US from Blackpool in 1961 and became active in co-ops. He worked to set up the National Co-operative Bank and was Director of International Relations for the National Co-operative Business Association. He is President of the Twin Pines Co-operative Foundation (www.community.coop) and author of "Weavers of Dreams: Founders of the Modern Co-operative Movement", published in the USA in 1994.*