



Manufactured Housing and Cooperative Development Center



CASA of Oregon : A Brief History

CASA is a nonprofit organization that has been helping rural organizations develop housing for agricultural workers and other lower income families and seniors in rural areas for over 30 years. CASA operates statewide and one of its programs, in partnership with ROC USA®, promotes affordable housing by helping residents of Manufactured Home Communities form Resident Owned Cooperatives (ROC).

CASA of Oregon has converted 23 manufactured home communities to resident-ownership, representing 1,549 households. Three more parks in 2023 and 205 households are in progress.



Traditional Models of Manufactured Housing Park Ownership

- The land is owned by private land owners who control the space rent and have authority over the land and the residents
- Residents are at the mercy of the owner's rent increases
- Residents have no say in how the park is operated even though they pay the space rent
- Residents are vulnerable to unfair evictions including retaliation
- Private land owners are free to redevelop the property for another use, under certain conditions
- Residents, through payment of space rent, help build wealth for the private land owner, with preferred income tax status.



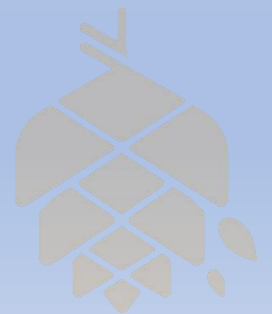
Resident Owned Cooperatives



Resident Owned Cooperatives are the most equitable forms of affordable housing in Oregon. Not only do they preserve housing to be permanently affordable, they are operated by the residents. The residents make all the decisions when purchasing and through-out the operation.

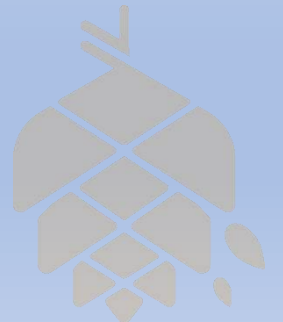
“It feels great to be able to walk on this ground and say ‘this is ours, it’s ours for the rest of my life.’”

Elias Montemajor, Horizon Homeowners Cooperative



Benefits of the Cooperative Model

- The cooperative holds the mortgage and is responsible for paying the loan payment and operating expenses.
- There is no personal liability to individual members for the debts of the cooperative corporation.
- Residents become members of the cooperative to vote on decisions. Members have one vote per member household. Major decisions are made by a majority vote of the Members.
- Members control the expenses and monthly rent amount. Rents cannot be raised without a majority vote of the members.
- Lifetime security against unfair eviction.
- Members share equally in the decision-making.
- The land, roadways and other improvements are owned collectively by the cooperative. Each resident still owns their manufactured home.
- Fair and equal enforcement of the rules. Members create and enforce their own rules as determined by the members.
- Members elect a Board of Directors (consisting of current members) to manage the day-to-day operations of the cooperative.
- Members have a say in how excess funds will be used (example: rent holiday or improvements to the community).



Other Benefits to Homeowners

- *No fear of displacement*
- *Permanent* affordable housing security through stabilized lot rents. This leads to improved well being. Savings in housing costs means more money in their pocket for education and health care, for example.
- ~~W~~ Wealth-building through homeownership and asset appreciation.
- Democratic control of park operations, community rules and park maintenance.
- Health and safety improvements to park infrastructure
- Civic engagement.
- Leadership skills development.
- Get to know your community of neighbors.



ROC vs Private Space Rent vs Apartment Rental vs Traditional Homeownership – Portland Metro Area

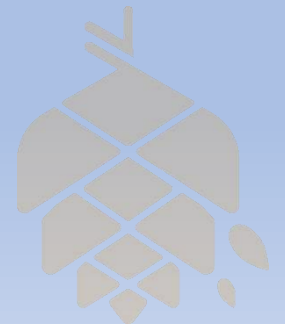
- **Average lot rent in 2022 for Oregon ROCs \$558 - Metro areas, \$438 - Rural areas** ^{1/}
Annual Income or Hourly Wage needed for a Metro lot rent in an Oregon ROC \$22,320 or \$10.73 Hr.
- **Average Private Manufactured Home Site rent in 2022 for Portland Metro area \$783** ^{4/}
Annual Income or Hourly wage needed for average home site \$31,320 or \$15.06 Hr.
- **Average 2022 2 BR Apartment Fair Market Rent in Portland \$1,735** ^{2/}
Annual Income or Hourly wage needed for a 2 BR apartment rental \$69,400 or \$33.57 Hr.
- **Median 2022 existing home price in Portland Metro area \$548,400** ^{3/}
Annual income needed to purchase a median priced home (PITI = \$3,255) \$130,000 or \$62.50 Hr.

1/ CASA of Oregon ROC Data 12/2022

2/ HUD – Covers Portland-Vancouver-Hillsboro Metro area and based on the results of a local rent survey conducted 11/22.

3/ RMLS

4/JLT Market Report, 2022, Portland MSA



To Learn More

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