



FACT SHEET

ROC USA® is a nonprofit social venture that exists to make resident ownership viable nationwide. ROC USA was launched in May, 2008 by national and regional nonprofits. ROC USA supports homeowners in manufactured home communities to achieve affordable and environmentally sustainable self-governing cooperatives.

www.rocusa.org

RESIDENT OWNERSHIP BASICS

In a resident-owned community, homeowners form a nonprofit business called a cooperative. Each household is a Member of the cooperative, which owns the land and manages the business that is the community. Members continue to own their own homes individually and an equal share of the land beneath the entire neighborhood.

In resident-owned communities:

The cooperative purchases the community and operates it in a limited-equity structure. The Members elect a Board of Directors to run the community. Decisions are made democratically - each household has one vote. Profits from monthly site fees are reinvested into the community.



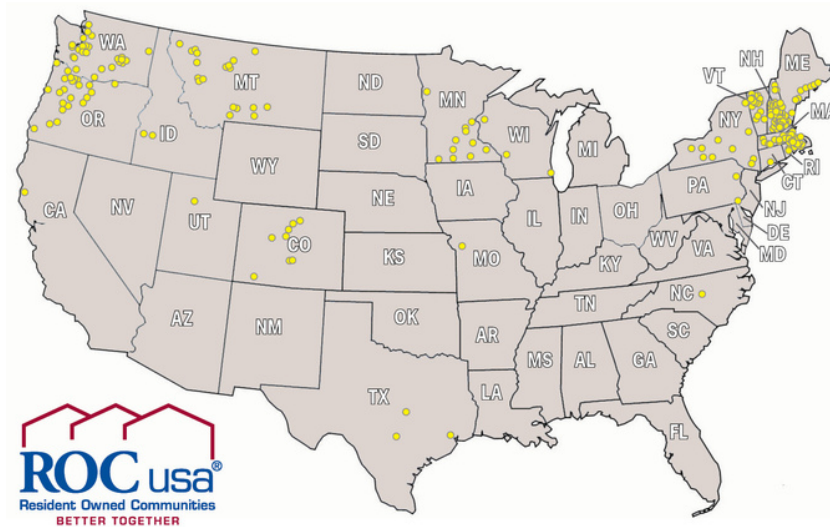
TRAINING

ROC USA® staff and affiliates provide coaching and expertise to resident groups through the entire community purchase process and beyond. These technical assistance providers help resident groups assess a community purchase opportunity, work through the purchase, and successfully manage the resident-owned community for years to come.

FINANCING

ROC USA® Capital is a U.S. Treasury certified Community Development Financial Institution (CDFI). ROC USA Capital only lends to resident-owned communities that work with a Certified Technical Assistance Provider in ROC USA Network. These loans can be for community purchases, refinances, or community renovation projects.

WHERE THEY ARE



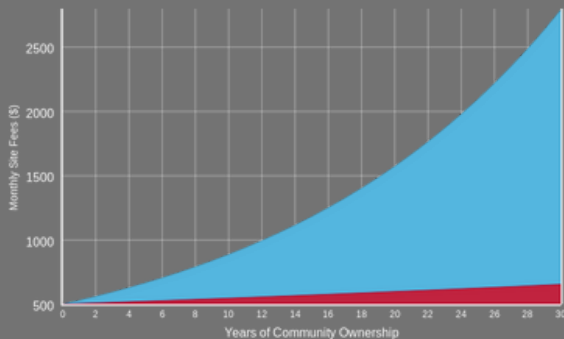
317

Resident Owned Communities preserving 21,976 homes nationwide.

No resident-owned community has ever reverted to commercial ownership.

PERMANENTLY AFFORDABLE

Studies show that Resident Owned Communities raise monthly site fees at lower rates (0.9% annually) than industry averages (5.9% annually). Additionally, the Carsey Study found that homes in Resident Owned Communities sell faster and for more money than homes in commercially-owned manufactured home communities.



\$572

Monthly lot fee in a resident owned community after 15 years.

Based on an initial \$500 monthly lot fee increased by 0.9% annually.

\$1,116

Monthly lot fee in a commercially owned community after 15 years.

Based on an initial \$500 monthly lot fee increased by 5.9% annually.

RESIDENT OWNERSHIP

In the News

[Investors Are Buying Mobile Home Parks. Residents Are Paying a Price](#)
The New York Times, March 2022

[‘Sitting on a time bomb’: Mobile home residents at risk in red-hot housing market](#)
States Newsroom, April 2022

[Why are investors buying up mobile home parks and evicting residents?](#)
NPR, September 2021

[Why big investors are buying up American trailer parks](#)
Financial Times, February 2020