



ORGANIZER'S HANDBOOK

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OVERVIEW

A Decent Home and this **Organizer's Handbook** are invaluable resources for initiating and reshaping two of today's most pressing social issues in America — the wealth gap and the inequities it perpetuates. While every state and community is affected differently by these issues, the documentary uses the power of storytelling to serve as a bridge for stakeholders, organizations, and individuals to organize and as a community work towards greater economic justice for all.

To support this work and vision, the handbook includes:

> **Relevant background** for using *A Decent Home* as an organizing tool

> **Resources** to effectively host a screening and event using the documentary

> **Helpful framing language** and terminology for conversation and engagement

> **Recommended interactive exercises** to inspire action



Approximately **2.9 MILLION** of the nation's manufactured home parks are in land leased communities in which residents own or rent their homes *and* rent the land under their homes.

https://www.nclc.org/images/pdf/manufactured_housing/FirstSteps_Toward_a_Resident_Purchase_Opportunity.pdf, p. 1.

ABOUT THE DOCUMENTARY

A Decent Home is a feature length documentary film that tells a story of class and economic inequity through the lives of mobile home park residents who can't afford housing anywhere else. Filmed prior to the start of the pandemic, the stories told and the issues that surface take on a new resonance in the wake of COVID-19 as housing insecurity increased. The film asks us to probe the question:

"Who are we becoming as Americans?"

A Decent Home also uncovers the drive of private equity firms and wealthy investors to buy up parks in order to make sky-high returns on their investments while squeezing every last penny out of the mobile home owners who lack rights and protections under local and state laws. If a mobile home park is not owned as a cooperative, park residents must pay rent for the land in which their mobile home sits.

This begs a second question:

"Who are we becoming as Americans if this level of greed goes unchecked?"



NOTE FROM FILM DIRECTOR, SARA TERRY

Petra Bennet, one of the residents fighting to prevent the closure of Denver Meadows mobile home park, asks the question that haunts me as I make this film, "When are the rich rich enough?"

We have much to learn about how much is enough from residents of mobile home parks, I believe. Time and again, as I film in these parks, I meet compassionate, eloquent people who cherish values of community and generosity, values which seem to have been lost in an aggressively materialistic, me-first society.

They speak about community, about neighbors helping neighbors, about the happiness that comes from living a life that they can afford. They volunteer at homeless shelters; they lead Boy Scout troops; they collect cans to help fund worthy causes; they set aside what they can, even \$5 a month, to give to their favorite charities, including the World Wildlife Fund and the local food bank.

We need to hear these people, we need to see these people, we need to value them and everything they represent about the best of who we are as Americans.

And we need to question who on earth are we becoming as Americans when housing that is on the very lowest rung of the American Dream is being bought up by the wealthiest of the wealthy seeking to make outrageous returns on their investments. When are the rich rich enough? Whose dream are we serving?

USING THIS ORGANIZER'S HANDBOOK

Sharing your story can be a transformational experience. Stories enrich our lives and connect individuals and communities across oceans and continents. A powerful documentary film is an accessible and powerful way to tell a story. They inform, empower, change minds and behaviors, inspire calls to action, and enrich our lives immensely.

A Decent Home is this kind of story. It can be an advocacy tool to galvanize local and state elected officials, empower park residents, or provide an entry point for community organizing efforts around economic justice and housing equity. It can also be a source of inspiration and jumping off point for your own personal journey. If you are still exploring ways to connect and be involved, here are a few ideas to spark your imagination and engage your heart:



DEEPEN BACKGROUND KNOWLEDGE on economic justice issues including housing, private equity wealth consolidation, and the wealth gap in America.



BE INSPIRED by the stories and strength of Hilda, Lalo, Luz, Candi and others in *A Decent Home* story to organize at the local, state, and federal levels to change policy to protect all homeowners.



UNDERSTAND the relationship to land and between wealth, land ownership, public policy and private equity and how to turn the tide against economic exploitation.



WORK TO PASS LAWS in your state and at the federal level to protect vulnerable mobile home park residents from excessive rent increase on lot fees.



EMPOWER MOBILE HOME PARK RESIDENTS to organize and create cooperatives to become resident owned communities, take control of their home ownership, and further galvanize the movement to curb private equity greed.



PRE-WORK

HOSTING A SCREENING AND ORGANIZING A MEETING



Build a guest list confirm community partners, and begin compiling relevant local resources.



Decide on the format for your screening and gathering. For example:

- Screening and discussion?
- Screening and organizing work?
- Screening and an engagement activity?



Set a time, date, and location including in-person or virtual.

For an in-person screening: Confirm a location accessible to all. This includes hearing and sight-impaired participants, or other physical needs. Test all AV equipment at least a day in advance of your in person event and be prepared to troubleshoot.

For a virtual screening: Decide on platform, facilitator, tools to help keep participants involved during the screening, and format for your post-screening conversation.



Develop Social Media Assets to spread the word. Send out an electronic invitation with time, date, location, and description of the film and the post-screening agenda. Coordinate with community partners to push out the invitation on their social channels.

SETTING THE TONE

Practice Self-Care: Watch the film and read through this guide in advance of your event, paying attention to your own emotional responses and experiences and talking them through with a trusted friend or colleague beforehand so you feel supported in the process.

Set Expectations: State the purpose of your event clearly, so that your screening audience knows what to expect with regard to the topic and purpose of the event.

Create Group Norms: Before you begin, it will be helpful to set some group agreements for dialogue. Remind audiences that they all will have different personal experiences with housing and to stay open to learning from one another. Norms such as not interrupting, paying attention to how much or how little you are speaking, and listening with the intention to understand may be helpful to ensure all voices feel welcome to share.

Acknowledge the Influence of the Pandemic: *A Decent Home* was filmed before the COVID-19 pandemic. Since the pandemic's onset, housing costs and economic inequity have increased across all walks of life. Be mindful that there may be individuals attending your screening or event that have personally been adversely affected in regards to their housing security as a result of the pandemic.

Pay Attention to Language: Because of social and cultural stigma around mobile home parks and communities, it will likely be helpful to share preferred terms with your audience to refer to during discussion. If possible, inviting local community leaders including leaders within a local resident owned community inviting professionals and asking them to share preferred terms is a great way to begin. Refer to the **Terminology** section in this guide.

CHECKLIST FOR MODERATORS AND ORGANIZATIONS

☐ Watch *A Decent Home*

Choose one clip from the film as an opening to any organizing meeting or showing the trailer.

☐ Review Organizer's Handbook

Build background knowledge to support park residents in their organizing efforts to create community, lobby, pass state legislation or become a resident owned community, there is something in this guide for everyone.

☐ Brainstorm and prioritize a list of local and national community organizations to learn from, partner with, and help with outreach

At the end of this handbook several organizations are listed as a place to start forging new partnerships.

☐ Create and implement a robust media plan including social and local press

Anytime there is an event or gathering using *A Decent Home* it is very important to strategize for your social media outreach work include the film's [Instagram](#), [Twitter](#), and [Facebook](#), and as critical are local reporters and press both print and online.

☐ Contact your local legislators and their state office

Invite city and state representatives, Congressional delegation, school board members, and other civic leaders to your screening and organizing event. See the Press Release template in **Additional Resources** for helpful language.

☐ Accessibility considerations

Ask for RSVPs for your event with considerations of any special needs. In this way, you can prepare your space to be inclusive of people with any physical or environmental needs, childcare, closed captions or language interpretation, accessible doors, and seating.

TIPS FOR FACILITATING CONVERSATIONS



Build a Sense of Community

Watching films together is a meaningful way to build community through a shared experience. *A Decent Home* is an invitation to have a conversation, reflect on a community's values, and organize for economic justice.



Spotlight Hope and Solutions

Hilda, Lalo, Luz, and Candi's stories show their inner strength to organize fellow resident park members and offer a sense of hope and possibility. While Denver Meadows was not ultimately able to survive, the movement for housing and economic justice for mobile home park residents continues to grow in strength across the nation. This paradigm of solutions is critical to reinforce - identify the avenues for change that make sense for you and your community, focus on this goal, and strategize as a community to take actionable steps forward.



Share Your Passion and Convictions

As a moderator, or as an organizer, your passion and energy can be contagious. Be transparent and explicit with your community or audience and share your own story and vision for solutions.



Create a Space for Multiple Perspectives

There are many points of view on the most equitable path forward for mobile home parks and their residents, for economic justice, and for shrinking the ever growing wealth gap in America. It's essential to bring openness and curiosity to these nuanced and complicated conversations and create a welcoming space for everyone to engage.



Close to 1,000 resident-owned manufactured home communities are flourishing in many states. In New Hampshire, more than 35% of mobile home/manufactured home communities are owned by residents.

https://www.nclc.org/images/pdf/manufactured_housing/FirstSteps_Toward_a_Resident_Purchase_Opportunity.pdf
and in conversation with Paul Bradley, Director, ROC USA, June 6, 2022.



BEFORE SCREENING

LAND ACKNOWLEDGMENT

In the opening of *A Decent Home* a land acknowledgement is included:



The indigenous peoples who lived here first believed the land was a sacred spaced — and could not be owned by anyone. We acknowledge and honor their wisdom.

This action of respect fosters awareness and serves to remind communities of the history of the land and the current reality of where we stand.

- Consider sharing a land acknowledgement prior to any gathering or screening event.
- Learn more on developing your own land acknowledgement [HERE](#) and [HERE](#).
- Refer to this map of historical indigenous territories [HERE](#).

TERMINOLOGY

A Decent Home opens with **The Federal Housing Act** pledged “a decent home” for every family. It is still law today.

The 1980 House Act stipulated that “the term mobile home be changed to manufactured housing in all federal law and literature” and that the structures be “transportable in one or more sections, which is more than eight body feet in width, is more than 40 body feet in length in the traveling mode, or is 320 or more square feet in interior space when erected on site.”¹

Technicalities aside, **mobile home, mobile home parks, and mobile home residents**, rather than **manufactured home, manufactured home communities, and manufactured home residents**, are the terms most frequently used and for this reason will be used throughout this handbook.

¹ <https://www.congress.gov/bills/96th/congress/senate-bill/2719>

JUST TO BE CLEAR....

Manufactured Home is a structure, transportable in one or more sections, which is built on a permanent chassis and designed to be used with or without a permanent foundation when connected to the required utilities. The term manufactured home does not include a recreational vehicle.

Manufactured Home Community

includes a parcel of land where two or more lots are rented or offered for rent for the placement of manufactured homes. Manufactured home community is often used interchangeably with 'mobile home park', 'trailer park', and 'trailer court' but there are some distinctions.

***Manufactured home** is the proper term for a home built to HUD standards that were adopted by Congress in 1974 and went into effect on June 15, 1976—simply put they are a factory-built home built after June 15, 1976.²*

Mobile Home Park is a parcel (or contiguous parcels) of land divided into two or more manufactured home lots for rent or sale.

Resident Owned Community is a neighborhood of manufactured homes that's owned by a cooperative of homeowners who live there as opposed to an outside landlord.

Mobile Home is any dwelling that is designed to be made mobile, and constructed or manufactured to provide a permanent residence for one or more persons, but does not **include** a travel trailer or tent trailer. This is the term used to describe a home built in a factory prior to June 15, 1976 when the HUD code went into effect.

Trailers include many moveable pieces of equipment that can be hooked up to an automobile, truck, or tracker. Within this Organizers Handbook a trailer refers to all trailers capable of human habitation, including but not limited to Camper Trailers, Campers, House Cars, and Trailer Coaches.³

² <https://mobilehomeliving.org/faqs-about-manufactured-homes>

³ <https://www.lawinsider.com/dictionary/trailers>

STRENGTHENING BACKGROUND KNOWLEDGE

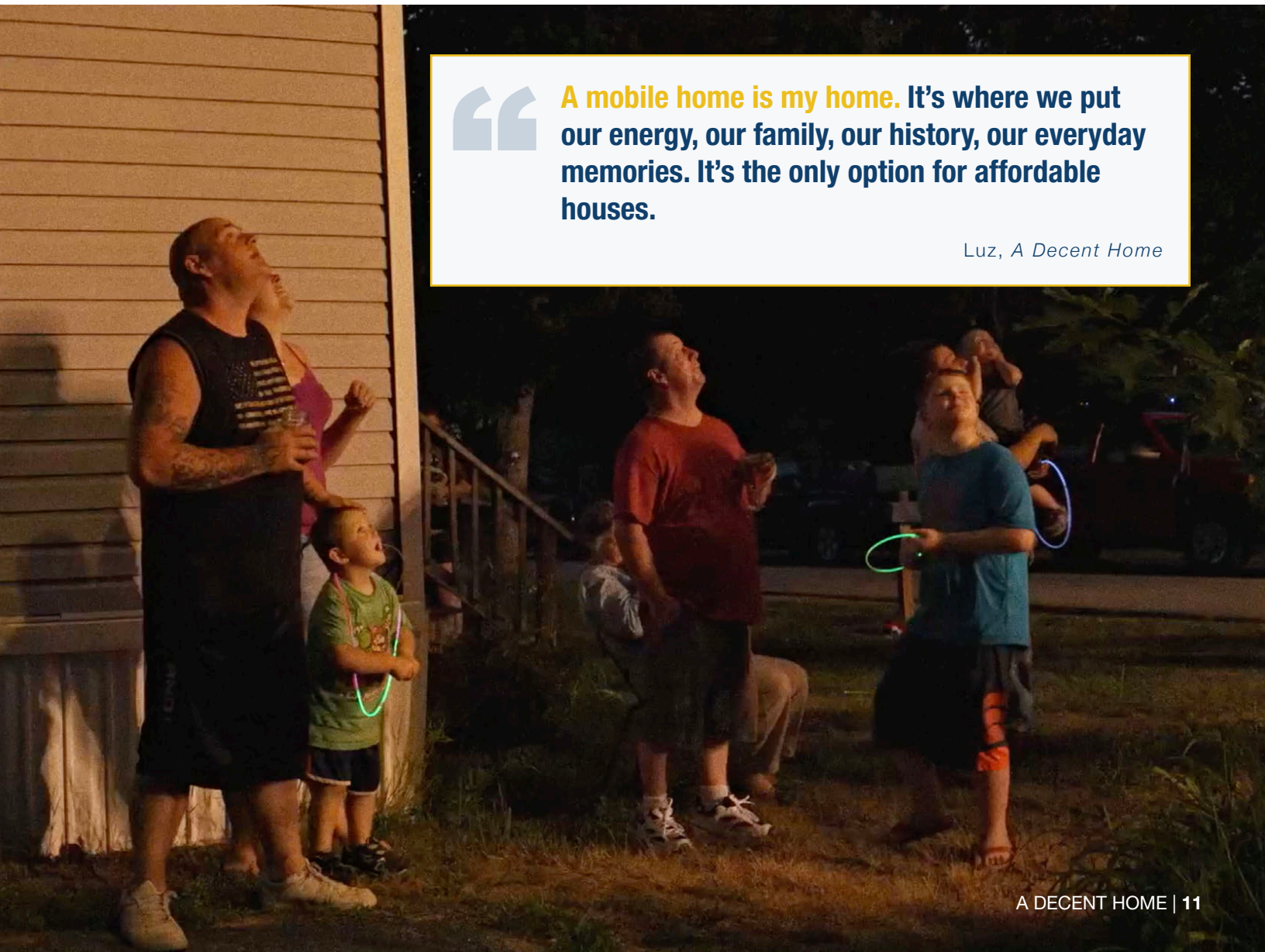
The storytelling and issues in *A Decent Home* stand as a compelling jumping off point for friends, fellow mobile home park residents, civic leaders, elected officials, and others in your community to come together, build solidarity, change perceptions and policy, and contribute to economic justice.

You may already know a lot about the issues in the film — the wealth gap, the vulnerability of mobile home park residents to the greed of private equity-backed investors, the movement for mobile home parks to become owner led cooperative, and more. You may also be building your background knowledge as an organizer and want to know more. No matter why or how you come to these topics, this Organizer's Handbook was created to make sure you have what you need.



A mobile home is my home. It's where we put our energy, our family, our history, our everyday memories. It's the only option for affordable houses.

Luz, A Decent Home



THE ECONOMICS OF BUYING AND LIVING IN A MOBILE HOME



Mobile homes are the single largest source of unsubsidized affordable housing in the United States. They also remain the least expensive form of detached housing — some 22 million Americans live in one.⁴⁵

An exploding housing market has not diminished the demand for housing that people can afford, but new mobile home parks are not being built. In fact, many cities won't allow zoning for them for a myriad of economic, social, and political reasons.

The attempts at cities discriminating against manufactured housing are wide ranging. Some cities now restrict community owners from replacing units when someone moves, others are looking at banning them altogether, and some are segregating them at locations far out from local amenities such as schools, transportation, doctors and jobs.⁵

In cities where land is in high demand for other residential or commercial development, park owners continue to impose major lot rent fees, revise leases, or sell their park with few, if any, protections or recourse by the park residents who continue to live under a patchwork of state laws. Esther Sullivan, assistant professor of Sociology states there are basically "50 different policies for how to protect residents in these parks. In many cases, they are disadvantaged by omission, meaning a state usually doesn't have laws on the books that directly address the rights of park residents and the responsibilities of the park owners."⁶

⁴ John Hart, Michelle Rhodes, John Morgan *The Unknown World of the Mobile Home* (Baltimore: The Johns Hopkins University Press), p. 2

⁵ <https://www.manufacturedhousing.org/zoning-2>

⁶ <https://coloradonline.com/2022/04/10/mobile-home-residents-at-risk-housing-market/>

⁷ In conversation with Paul Bradley, Director, ROC USA, June 6, 2022.

⁸ <https://evictionlab.org/>

⁹ https://www.census.gov/content/dam/Census/library/visualizations/2017/demo/poverty_measure-how.pdf

¹⁰ <https://fred.stlouisfed.org/series/LES1252882800Q>

¹¹ <https://fred.stlouisfed.org/series/LES1252882800Q>

2.7 MILLION

Estimated number of mobile homes in 49 states with another 5.5M on owned lots/land.⁷

\$82,000

Average 2019 cost of a manufactured home.

\$5k - \$8k

The average cost of moving a mobile home.

45,600

Estimated number of mobile home parks.

OWNERS

Mobile home parks owners are the most frequent filers of evictions during the pandemic on a county-by-county basis of mobile home parks.⁸

\$35,805

The median household income in the US in 2022.

\$2,065

The national average for a 2 bedroom apartment in 2022.

1%

of wage earners in the US contribute 20% of American annual income.

40.6 million

people living below the poverty line in the US in 2016.⁹

\$333/week

real media earnings of full-time working women in 2021.¹⁰

\$395/week

real media earnings of full-time working men in 2021.¹¹

LAND, WEALTH, AND HOME OWNERSHIP IN AMERICA

Land, wealth, and home ownership are inextricably bound together in the United States. Approximately two-thirds of Americans owned their homes at the start of this century. Since 2020 the rate of home ownership has hovered around 64 percent, lower and middle income earnings grew only marginally, while 0.1 percent of Americans continue to hold wealth worth as much as 90 percent of the population.¹² While this headline is not new, wealth and housing inequities were laid bare to an even graver extent during the global pandemic — who had a stable home and who did not become a matter of life and death in cities and communities across America.

The baby boomer generation, those born between 1946 and 1964, are retiring in greater numbers and running head on into the affordable housing crisis in huge numbers. According to Pew Research Center, the numbers are only going to continue to increase.¹³ A significant portion of those retirees are facing life on a fixed income of \$1,200 a month or less. If private equity firms and wealthy investors continue to raise lot rates on retirees living on fixed incomes, they may not be able to stay in their homes.

We also know that owning your home is one of the most reliable long-term investments for building generational wealth.¹⁴ In *A Decent Home* we meet two groups of communities — those living in manufactured (mobile) home park residents who pay a monthly lot fee to the park owner, and those that organized collectively, purchased their park as a cooperative, and became a resident owned community.



The land owner wants to sell this land for a high price. We have no rights, none.

Petra, *A Decent Home*



So Wall Street investors buying up manufactured home communities threatens the remaining affordable housing stock that seniors rely on.

Senator Elizabeth Warren,
(D) Massachusetts

¹² <https://www.census.gov/housing/hvs/files/currenthvspress.pdf>

¹³ <https://www.pewresearch.org/fact-tank/2020/11/09/the-pace-of-boomer-retirements-has-accelerated-in-the-past-year>

¹⁴ <https://www.brookings.edu/research/rethinking-homeownership-incentives-to-improve-household-financial-security-and-shrink-the-racial-wealth-gap>



ERA'S OF CHANGE

1607 – 1880s

Land theft by colonial settlers on Native American lands; Trans-Atlantic slave trade and enslavement of Blacks; growing industrialization and urbanization.

1880s – 1970s

Great migration of Black Americans from the South to escape racial terror following the Civil War, the end of Reconstruction, and Jim Crow laws.

1930s – PRESENT

Policy of Redlining — the U.S. Federal Housing Administration program to refuse insuring mortgages in and around Black neighborhoods.

1940s – 1950s

The need for temporary housing at military bases and war production facilities during World War II created a demand for temporary housing. In the immediate post-war years it is believed that more than 6 million families were living with other family members and friends. By 1948 it is estimated that 7 percent of the population was living in a trailer house or mobile home.

1976

U.S. Congress passed the National Mobile Home Construction and Safety Act (42 U.S.C). This was necessary to hold the industry to a higher standards and to ensure that the mobile homes were safer and better made. The industry used this bill to rebrand the homes as manufactured homes.

1 in 5 new single-family housing units purchased in the United States is a mobile home.¹⁵

After 1976, the manufactured home industry exploded...

22 MILLION

people now live in
manufactured homes.

45,000

manufactured home
communities
in the U.S.

9%

of new single family homes
start in manufactured home
communities.

¹⁵ John Hart, Michelle Rhodes, John Morgan *The Unknown World of the Mobile Home* (Baltimore: The Johns Hopkins University Press), p. 37.

UNDERSTANDING THE RIGHTS OF MOBILE HOME PARK RESIDENTS

Specific protections and laws for mobile home park residents vary from state-to-state. The majority of residents do not own their land so the “landlord” has a number of responsibilities when it comes to maintaining living standards in the mobile home community.

- » No matter where you live, or what type of home you own, you are covered by a federal (national) law called the Fair Housing Act.
- » Landlords must keep the community safe and clean.
- » They must keep water and other utilities in good working order.
- » They must obtain your permission before entering your home for any reason.

Mobile home park residents do have their constitutional rights including:

- Freedom of Association and Freedom of Speech
- Freedom from Retaliation
- Right to Equal Protection Under the Law.¹⁶



LEARN MORE HERE

In Pennsylvania, a 60-day notice of any rent increase is required, but no state law is on the books that prevents aggressive lot fee rent increases—anywhere. Pennsylvania also gives mobile home park residents a six months notice of a park’s closure, and the owner of the park must pay the appraisal of the mobile home. Depending upon the appraisal, the homeowner may be compensated for the worth of their home. While this may seem laudable and Pennsylvania does provide protections that many states do not, **a mobile home resident still exists in a landlord-tenant relationship even though they own their home.**

¹⁶ https://www.nclc.org/images/pdf/manufactured_housing/cfed-freedoms_guide.pdf, p. 2.



I don’t remember a point in which there wasn’t kind of this view that our government was set up in a way to make the rich richer. When is it enough? When do we say to people being able to stay in their homes is more important than millions of dollars for someone?

Alison Coombs, Aurora City Councilwoman,
A Decent Home

THE POWER AND GREED OF PRIVATE EQUITY

Sara to Jason: I'd really like to know what makes you angry?

Jason: Greed. Greed and power. Like with Shawn, for example. He could have taken \$20 million and made a ton of money selling the part to the residents and they would have had somewhere to live. And it's greed that kept him from doing it. Taking as much as you can. Be damned the consequences, you know, it is something our government sanctions and facilitates.

—Jason Legg, Attorney, *A Decent Home*

Private equity is an alternative form of private financing not listed on public exchanges or markets. It is a way to raise equity which is required to borrow loans. It doesn't replace debt — it helps attract it. Debt is much cheaper than equity and with lower risk; equity accepts risk and both are used in tandem to buy commercial real estate.

In *A Decent Home* we watch the impact of private equity buying up mobile home parks and delivering returns to investors of 30 percent or more by squeezing every penny they can get from residents as they raise lot rents and pass on the cost of improvements. Experts predict that within 20 years, mobile home parks will be entirely owned by corporations.

Bolstered by these high returns, these same firms are now buying up a vital portion of America's housing stock in apartment buildings and in single family homes.¹⁷

The *Wall Street Journal* reported that private equity-backed firms such as Blackstone, the world's largest, are buying up the stock of relatively inexpensive single-family homes (~ 15% of the current housing),¹⁸ are paying 20-50% above asking price, outbidding normal home buyers, then flipping the house for a greater return.¹⁹ This private equity cycle of "house flipping" drives an artificial demand, bloats costs, and in today's pandemic-driven market, homes people could previously afford now become out of reach for individuals and families living within their budget.²⁰

¹⁷ <https://www.nytimes.com/2022/03/27/us/mobile-home-park-ownership-costs.html>

¹⁸ <https://slate.com/business/2021/06/blackrock-investing-houses-investment-firms-real-estate.html>

¹⁹ <https://www.wsj.com/articles/if-you-sell-a-house-these-days-the-buyer-might-be-a-pension-fund-11617544801>

²⁰ <https://multifamily.fanniemae.com/news-insights/multifamily-market-commentary/manufactured-housing-landscape-2020#:~:text=Manufactured%20housing%20represents%206.3%25%20of,represents%20about%2014%25%20of%20stock>



PRIVATE EQUITY FIRMS WERE BEHIND 85% OF FREEDIE MAC'S BIGGEST APARTMENT COMPLEX DEALS²¹

AMOUNT BORROWED	CLOSING YEAR	BORROWER	PRIVATE EQUITY?
\$1.8B	2017	Greystar	Yes
\$1.5B	2013	Southern Management	No
\$1.5B	2016	Lone Star	Yes
\$1.5B	2017	Irvine Co.	No
\$1.4B	2016	Starwood Capital	Yes
\$1.4B	2016	Lone Star	Yes
\$1.4B	2015	Lone Star	Yes
\$1.3B	2016	Lone Star	Yes
\$1.3B	2019	KKR	Yes
\$1.2B	2016	Irvine Co.	No
\$1.1B	2017	Starwood Capital	Yes
\$1.1B	2017	Starwood Capital	Yes
\$1.1B	2013	Goldman Sachs, Greystar	Yes
\$878M	2015	Prime Group	Yes
\$841M	2016	Brookfield	Yes
\$816.1M	2015	Kayne Anderson	Yes
\$804.8M	2021	Harbor Group Int'l	Yes
\$789.6M	2018	Harbor Group Int'l	Yes
\$750M	2018	Brookfield	Yes
\$745.9M	2019	Brookfield	Yes

²¹ <https://www.propublica.org/article/when-private-equity-becomes-your-landlord>





Reach out to the film team at impact@adecenthomefilm.com to organize a community screening of the feature documentary.



SCREENING AND ORGANIZING SUGGESTIONS

- ☐ **Host a screening of *A Decent Home*** within your own mobile home park. Invite neighbors to attend. Start the conversation within your trusted community.
- ☐ **Support labor, public health, and housing advocacy organizations** in their use of the documentary to build networks, convene communities, and build momentum for resident owned communities.
- ☐ **Invite organizations** committed to the intersection of health, climate, and economic justice to be part of a community conversation, panel discussion, or workshop. [ROC USA](#), [Thistle](#), or local foundations such as the [Colorado Health Foundation](#) can be great places to connect with to build partnerships.
- ☐ **Screen *A Decent Home* for your local elected officials.** Begin the conversation on policy and legislative change that moves the needle forward on economic justice for mobile home park residents.
- ☐ **Ask your faith-based community** to host a screening and conversation about economic justice and mobile home parks in your community.
- ☐ **Use social media @adecenthomefilm** to tell your network about *A Decent Home* and what it means to you, why you are involved, and what you can do.

WARM-UP BEFORE WATCHING

A Decent Home offers multiple stories for individuals to connect with and return to as touchstones for learning and organizing work. Depending upon your choice of format, consider a warm-up conversation prior to watching the documentary.

Here are a few suggestions:

When you think of your home, what images and feelings come to mind?

Is owning a home part of your American dream?

Fact: The top 1% of US earners now hold more wealth than all of the Middle Class. What is your response to this reality? What do you believe needs to change in the short-term to decrease this wealth gap and in the long-term build a sustainable economy for all?

What do you do when you want to change something but the issue feels so big?



POST-SCREENING CONVERSATION

Take a few minutes after the film ends for individuals to collect their thoughts before transitioning to a conversation using these suggested prompts, or prompts you have brought to the table. equity wealth consolidation, and the wealth gap in America.

After watching the film, have your ideas of what is “home” shifted? How and why?

How would you respond to director Sara Terry’s questions, “When are the rich rich enough? Whose dream are we serving?”

In *A Decent Home* we meet several residents of Denver Meadows. One resident, Luz, owned her mobile home but decides to move her family once Shawn rejects their offer to buy, finds herself living in an \$1500/month apartment and working three jobs in order to make ends meet. She shared, “Every single light bulb that is here, every single screw that is here in this nice apartment is not mine. And in my mobile home, yeah, one of the windows was cracked but it was my window, my glass. It doesn’t matter how small and how “ugly” for some people, that mobile home was my home, my home for me and my family.”

- What is your reaction to Luz’s perspective on home?
- What do you hear in her reflection?

When Bob LeGare, Mayor of Aurora at the time of filming *A Decent Home*, was asked about the 85 families being displaced from Denver Meadows as a result of the parks sale he responded, “I think we can all look at situations where we decided to do something and we realize later that if we’d waited a little longer, it would have been better.”

- If you were to write a letter to the now former Mayor of Aurora in response to this statement, what would you want to say?
- Can *A Decent Home* provide a tool to use with elected officials when creating policy or responding to their constituents in regards to concerns of development, zoning, or gentrification?

A woman with short, curly grey hair, wearing a black top and a blue and white patterned shawl, is speaking and gesturing with her hands. In the background, a whiteboard has handwritten notes including "WORKING AGREEMENT", "STEP UP, STEP BACK", "ONE MIC", "STAY ENGAGED", "CHALLENGE THE ID", "OH, OOPS... EVENING", and "Can Be Horrifying". The foreground shows the back of a person's head and shoulders, and another person's hand is visible in the lower right.

ORGANIZE AND MOBILIZE

As a mobile home park resident, organizer, elected official, or concerned ally you can support, participate, and empower others to reach their goals be it policy change, education, or co-op development.



Six months ago I didn't think I'd be standing here talking to anybody. Thank you for coming and thank you for all the support from everybody. We exposed Havenpark, who is the company that purchased our park, and we put them on the defense. Our next step is to prepare ourselves to fight for better state laws in the next legislative session. **Some of what we're hoping to gain from this session today is how to deal with these legislators, how to put them on the right track to tell them what we want, what we need to survive and be a community of our own.** Possibly even to buy our own park. And it can't just be one park, it has to be across the state, it has to be across the country. That's so important that we get this out.

Candi Evans, *A Decent Home*

HERE ARE SEVERAL WAYS TO BEGIN THIS WORK:

Try hosting informal meetings:

The wonderful meals shared in a *A Decent Home* provided a comfortable space for everyone to get to know one another, share victories and grievances, and connect over commonalities that you may not have known existed. During this time you can informally gauge interest in organizing within your community, even if it just starts with a couple of residents meeting to create tentative goals for the group. These meetings don't have to be over a meal but could be held in the park or other public places like the library.

Reach out to community members:

Following any informal meeting, be intentional about reaching out to other members in the community to share what was discussed and to encourage them to join the group. Your community could create a group message through WhatsApp or a similar app to facilitate communications with one another to keep people informed of meetings, problems in the community, or other information.

Evaluate strengths and weaknesses of the group:

After those initial meetings, begin to find people in the community that may have the strengths needed to help organize your community. These skills may include:

- **Note-taking skills** – helpful to keep meeting notes and send them out to the group to keep everyone up to date.
- **Leadership skills** – helpful to run meetings or lead a committee depending upon the organization of the group.
- **Communication skills** – helpful to spread the word among community members about the organization that is beginning to form, getting people involved, and spreading information these neighbors may need to know

Listen to one another: At these informal small gatherings, be intentional about listening to one another. This builds relationships and trust and is an important way to figure out how each individual member can support one another as a group and as neighbors. Identifying common problems together helps the long-term strategy to move forward.

Keep the momentum going: After the first informal meeting it may be hard to keep your momentum going towards forming a voluntary organization. It helps to keep track of the plans that you make at each meeting, and to set dates for the next meeting at the end of your time together. Even if you meet just once a month, that will help your group keep its momentum.

Create both short-term and long-term goals:

If the group creates both short-term and long-term goals that are representative of the values the group holds, momentum will be more easily carried forward. For example, there may be some sort of improvement you want to see within the park or events you want to host to create a sense of community among your neighbors.

Figure out a structure: In order to make a voluntary organization within your park run smoothly, you need structure. Structure is the base that holds up the organization and makes the group strong and effective and will be a major key to keep the organizing going in your community.

Step Up: Don't underestimate yourselves. Even if you haven't held a leadership position before, don't be afraid to step up. A leader is not defined as someone who speaks a certain language or has specific experiences. Rather, a leader is someone who cares about their community, has time to dedicate to the work of the group, and can motivate the people around them to work towards common goals.

CHANGE MINDS AND PERCEPTIONS

Using *A Decent Home* as a starting point, building a conversation that is inclusive about housing is a foundational goal of this Organizer's Handbook. This section addresses long-standing stigma and stereotypes associated with living in mobile home parks. By dispelling myths through information and storytelling, residents of mobile home parks will explore how to represent themselves in their own voices, and open the door to better-informed dialogue into the future.

TRIGGER TERMS	POSITIVE REFRAMING
Affordable	In their budget (or not more than 30% of their income)
Affordable Housing	Homes people can afford (safe, healthy)
Homeless	People experiencing homelessness. People without a home
Low income people	People living on \$25,000 or less per year
Trailer Park / Mobile Home	Manufactured Housing Parks Manufactured Housing Communities
(Write your own)	

Discuss

- What terms and frameworks do you currently use in your work?
- Can you recognize ideas that would be important to reframe for organizing?

ORGANIZING EXERCISE: WHAT YOU SAY MATTERS... A LOT

Effective organizing begins with prioritizing issues and communicating outcomes. Discuss these examples and explore why they are “Trigger Terms” and how and why Positive Reframing is both strategic and transformational. In the bottom row brainstorm another trigger and possible approaches to positive reframing.

INSTEAD OF THIS...	TRY THIS...
Our community has a shortage of affordable housing.	Our community’s home costs have outpaced local incomes.
The housing market has spiraled out of control.	Our rules and guidelines for community development are out of date, which is allowing home costs to spike.
Our regional economy can’t compete given the scarcity of affordable housing. We need a multi-pronged approach, including subsidies, incentives and increased supply.	Because our region’s rents and mortgages are out of step with wages, we need policies that make sure that good places to live are within the reach of our workforce.
People who work low-wage jobs often must spend more than half of their earnings on rent. In our state, there isn’t a single county where a single mother can afford a one bedroom apartment on a minimum wage job.	Home costs are rising faster than income and earnings. We need to work on both sides of this equation, adjusting both home development and economic policies.
Because housing prices downtown are unaffordable on most incomes, many families are forced to live in the outer suburbs, enduring long commutes and losing precious family time.	If our community takes steps to sync local incomes with local home costs, people will live closer to where they work. We’d likely see a range of benefits, from less traffic to greater family involvement in schools.
(Write your own)	

Adapted from Montana Messaging Matters 2018 who adapted if from the FrameWorks Institute

Organizing Exercise

Add another “Instead of This” “Try This” to the table and share it with your community.

BECOMING A RESIDENT-OWNED COMMUNITY

Resident ownership is a way for homeowners in manufactured home communities to come together to purchase their land. In a traditional park, residents own their homes and rent the land from an investor-owner. This can create an unstable form of home ownership where deferred maintenance, increasing lot rents, and threat of eviction and redevelopment leaves a homeowner vulnerable.

Resident ownership of the land on which manufactured homes sit is a market-driven approach that can preserve this crucial source of affordable and largely unsubsidized housing. By removing the community from the speculative real estate market, resident ownership eliminates the risk of closure due to a change of land use. Homeowners who own their community are able to preserve and protect what is often their largest asset—their homes—and ensure greater financial security

Local, state, and federal governments can play a critical role in protecting manufactured home residents from exploitative community owners and stemming predatory investments. However, many states do not have any policies encouraging resident ownership. The business practices of real estate investors and community owners in many states exclude residents from bidding on the community when it is for sale, even though many such transactions have been successfully completed and homeowners are the potential buyers who have the most at stake in purchasing their communities.

The National Consumer Law Center has outlined these [13 steps](#) to organize your park and become a resident owned community.

They have also written a comprehensive [Manufactured Housing Resource Guide: Advocating at the Local Level](#)



HISTORY OF RESIDENT OWNED COMMUNITIES - ROC USA

1970s – 1980s

There are a few instances of homeowners buying mobile home parks in the 1970s, but not much earlier. Beginning in the 1980s, two principal types of co-ops were being used to bring resident ownership to the community – market-rate co-ops and limited-equity co-ops. A third type, with individually owned sites and association-owned common land, was also taking place in limited instances.

Market-rate co-ops have been used largely in Florida, where homeowners could purchase relatively expensive shares in the co-op. The co-op then uses the funds from share sales for a down payment on a bank loan. Private attorneys, specialized brokers and private consultants have served this market.

Limited-equity co-ops have low-cost shares and were initiated in New Hampshire beginning in the 1980s by the nonprofit New Hampshire Community Loan Fund and in California, where a state program supported low-cost share co-ops. That's typical. If share prices in the co-op are low, then either nonprofits or state programs are providing loans to fill the equity gap between what a bank will lend and what homeowners can afford.

1990s

In the 1990s, New York and Massachusetts began promoting low-cost share co-ops. Minnesota followed in the early 2000s. ROC USA® developed its national Network of nonprofits and national source of capital to make limited-equity co-ops viable nationwide, launching in May 2008.

Individually owned sites with some type of association-owned common land is highly dependent on local zoning and is challenged by limited financing options when it's not developed as such from the start. Such communities do exist largely in California.

TODAY

Today, roughly 1,000 communities or 2 percent of all manufactured (mobile) home communities are resident-owned in one of these three basic structures.

ROC USA supports a national network of 294 ROCs that include 21,000 homes in 20 states with 11 affiliates.²¹

²¹ In correspondence with Paul Bradley, Director, ROC USA, June 6, 2022.

DECREASE OUR CARBON FOOTPRINT

There are many benefits of protecting and building new resident owned communities. Affordability and strong communities are often the two benefits highlighted in favor of building manufactured homes. Add one more—decreasing our carbon footprint.²²

MANUFACTURED HOMES PRODUCE LESS WASTE AND EMIT LESS CARBON DIOXIDE

- 1 They are constructed inside a manufacturing plant which avoids weather related delays or damage as a result of materials in the open.
- 2 Use sustainably sourced building materials^{23,2}
Sustainability definition: *Methods that do not completely use up or destroy natural resources; able to last for a very long time.*²⁴
- 3 Use more durable and energy efficient materials.²⁵
*Energy efficient homes require less energy for lighting, heating, cooling, and running appliances, making them more affordable on a life-cycle basis compared to homes that waste energy. Energy Star-qualified homes can save \$13,500 on energy costs over 30 years.*²⁶
- 4 The processes are standardized which improves consistency and eliminate waste.²⁷
- 5 Purchasing materials in bulk quantity saves money and transportation costs.²⁸
- 6 Once delivered, rapid completion once home is on-site saves resources.

²² <https://www.triadfs.com/news/manufactured-homes-and-their-carbon-footprint#:~:text=Manufactured%20homes%20are%20generally%20considered,than%20that%20of%20traditional%20builds>

²³ <https://www.mymove.com/home-inspiration/trends/reasons-you-should-use-sustainable-building-materials/>

²⁴ <https://www.britannica.com/dictionary/sustainable>

²⁵ <https://www.mymove.com/home-inspiration/trends/reasons-you-should-use-sustainable-building-materials/>

²⁶ <https://www.eesi.org/briefings/view/sustainable-and-affordable-new-options-in-factory-built-housing>

²⁷ Ibid.

²⁸ <https://www.nextmodular.com/construction-waste>

PROTECTION THROUGH LEGISLATION

The invisibility of mobile home parks exists at the local, state, and federal level, despite the federal governments deep involvement and investment in the housing industry. A huge problem facing mobile home owners is that in many states they are excluded from the basic protections that cover tenants in rented houses or apartments. But, there is organizing afoot across the nation as we saw in *A Decent Home*.

Here are examples (not comprehensive) of current laws and several to watch.

STATE

COLORADO

Sens. Julie Gonzales (Denver), Nick Hinrichsen (Pueblo), Rep. Mandy Lindsay (Aurora)

SB22-160: Loan program for resident owned communities

HB22-1082: establishes the Fair Housing Unit under the Colorado Attorney General that empowers the office to go after people who flout housing laws including having to notify park residents of the sale of their park.

NEW HAMPSHIRE

RSA-205-A

FEDERAL

IOWA

U.S. Rep Cindy Axne D-Iowa

Introduced Legislation to extend tenants' rights to receive at least a 60-day notice for any increase lot rent fee increase

NEVADA

U.S. Senator Catherine Cortez Masto
D-Nevada

A Manufactured Housing Community
Infrastructure Improvement Grant program

OHIO

Senator Sherrod Brown, chairman of the Senate Banking Committee, sent a letter in 2020 to the Federal National Mortgage Association and the Federal Home Loan Organization (the government sponsored enterprises known as Fannie Mae and Freddie Mac), questioning how many manufactured home communities are being bought up by private equity firms who obtained billions in low-cost loans.



ADDITIONAL RESOURCES

Organizations

- [Lincoln Institute of Land Policy](#)
- [ROC USA](#)
- [Thistle](#)

Print

- [“What Happens When Investment Firms Acquire Trailer Parks”](#), *The New Yorker*, March 6, 2021.²⁹
- [Private Equity Giants Converge on Manufactured Homes](#)³⁰
- [Biden Administration Housing Supply Action Plan](#)³¹

Media

- [John Oliver/Last Week Tonight](#)
Features footage from Terry’s shoots for *A Decent Home*, then called *That’s How We Roll*. The piece has been seen by nearly nine million viewers since it aired in 2019.

²⁹ https://www.newyorker.com/magazine/2021/03/15/what-happens-when-investment-firms-acquire-trailer-parks?gclid=Cj0KCQjwv5uKBhD6ARisAGv9a-wnLSITDbh2GmsOVesKjj0vnElaxs88_3_3zly6z7y7USKpiULxisaASvNEALw_wcB&source=search_google_dsa_paid

³⁰ <https://ourfinancialsecurity.org/wp-content/uploads/2019/02/Private-Equity-Giants-Converge-on-Manufactured-Homes-PESP-MHAction-AFR-021419.pdf>

³¹ <https://www.whitehouse.gov/briefing-room/statements-releases/2022/05/16/president-biden-announces-new-actions-to-ease-the-burden-of-housing-costs>

PRESS RELEASE TEMPLATE



[DOWNLOAD](#) FILM SCREENING KIT

This press release template can be adapted to your community focus when hosting a screening. Send it to your local newspaper, radio, or television station and follow up with a phone call to see if it was received and ask who may be able to cover it.

NOTE: In addition to creating a section for local news, there is a paragraph included about director Sara Terry and the impact of the film. This biographical information is helpful and reporters will take notice. This is optional to include. There are also press quotes that are available to use which again help give credibility to the newsworthiness of the film, and to your screening of it.

SPECIAL SCREENING OF "A DECENT HOME" DOCUMENTARY COMING TO (YOUR TOWN'S NAME)

The award-winning documentary, *A Decent Home*, called "an intimate yet scathing" look at mobile home parks and the wealthy investors buying them up, is coming to (your town/community name) for a special screening on (date) at (time) at (location).

The film has particular relevance for (town/community name) because (you fill in the blank here with the news in your town)– for example:

- "two parks in Boulder have just been bought by private equity firms" or
- "Our local State Rep xx has been a leader in the fight to get legislation passed to make it easier for residents to buy the parks they live in" or
- "residents in five local parks have united to protest against proposed zoning changes that will affect their parks," or
- "the eight parks in our city provide affordable housing for 5,000 essential workers"
- In other words, connect facts to the importance of the issue in your community.

And then continue:

Director Sara Terry, a Sundance Documentary Fellow, spent nearly seven years making this film examining a national crisis at the community level (you can add, "including Colorado," or "Iowa" or "Silicon Valley" or "New Hampshire," if you live in one of those areas). She's been widely interviewed about these stories, including on 1A, an NPR show. Some of her footage was used on this John Oliver show focusing on mobile homes.

Residents of (xx) park have organized the screening of the film, which is free and open to the public.

YOUR CONTACT INFO HERE

TO GET TICKETS, CALL XX OR GO TO XX WEBSITE, ETC



WWW.ADECENTHOMEFILM.COM



This guide was developed by

