

opening doors to homeownership



*P*urchasing a home is one of the most powerful investments a family can make in its future. Yet, in many parts of the country, the cost of homeownership is increasingly out of reach. Manufactured housing has opened the door to homeownership for millions of families, but only part of the way. Through the Innovations in Manufactured Homes (I'M HOME) initiative, the Corporation for Enterprise Development (CFED) and its partners are working to enable owners of manufactured homes to enjoy benefits from homeownership, including asset appreciation, comparable to those enjoyed by owners of site-built homes.



Launched in January 2005 with major funding from the Ford Foundation, I'M HOME seeks to safeguard the wealth-building promise of homeownership for the approximately 10 million American families living in manufactured housing. The multi-year program will address market gaps and policy issues related to the ways the homes are sold, financed and treated under the law.

I'M HOME in Delaware

*t*he Delaware Housing Coalition (DHC) was founded in 1983 to create a central voice on affordable housing issues in Delaware. Since then, its work has encompassed a broad range of issues around poverty and affordable housing. DHC is committed to fostering the growth and long-term flourishing of grass roots constituencies which develop their power; nurture their own problem-solvers and leaders; and work together to change the conditions which prevent them from obtaining safe, decent and affordable housing.

As a local partner in I'M HOME, DHC is leading a statewide effort to formulate a Community Land Trust (CLT) model for manufactured housing. In

addition, I'M HOME funding has supported the coalition's continued work on policy issues related to the safety and security of Delaware's manufactured housing residents.

During the grant period, the coalition and its partners developed an implementation plan for the Diamond State CLT's first manufactured housing community, New Horizons Cooperative. The New Horizons Cooperative is an organization of

poultry workers and other low-income workers who are creating a manufactured housing community with an agricultural enterprise in Sussex County. The homes will be affordable to households at 50% of area median income. The parcel will be located on Diamond State CLT land.





New Home on the Horizon for Displaced Community

Four years of hope and hard work are about to pay off for members of Delaware's New Horizons Cooperative. The group of displaced manufactured housing park residents – comprised mostly of people from Mexico and Central America who work in the poultry plants of Sussex County – will soon reunite in a new and, more importantly, secure community.

New Horizons formed in 2003 in response to an unfair eviction notice. The owner of the land on which these residents lived claimed he was changing the use of the property and that it would no longer be for manufactured housing. The residents knew otherwise: "The real reason this happened was because we had complained to the state about the illegal cesspools the owner had dug, which were overflowing and covering the property with standing pools of waste water," recounts Rene Arauz, New Horizons' President. "We had no drinkable well water either."

Residents knew they had to act, and, in their search for help, quickly found an ally in the Delaware Housing Coalition (DHC). As Delaware has no formal advocate for resident-owned

manufactured housing communities, DHC stepped in as ad hoc organizer for the cooperative, helping to bring together technical, legal and financial resources for the group. With DHC's help, New Horizons fought the eviction as a violation of residents' fair housing rights and also offered to buy the land from the owner. While neither of these ultimately worked, New Horizons were able to win a one-year, court-mandated extension to their collective lease.

"Eventually we had to leave," says Rene. "Though we have been separated for the last year, we have continued to develop our cooperative and to work on coming back together as a stronger community than before." With DHC and other local partners – agricultural extension agents, members of the nearby Presbyterian church, a local law firm and the Diamond State Community Land Trust – cooperative members worked steadily toward buying land for their new community in an agricultural area where they would be able to farm part of the land together. In September 2007, the group parlayed their savings – over \$100,000 – into a contract for the property on which they will build their new home.



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