

September 7, 2025 Daily Mail UK, **Senior Residents Fight for Homes**  
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# Daily Mail

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## Inside the \$20M 28-year battle between elderly residents and California city over who really owns their homes

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The elderly low-income residents of a [California](#) mobile home park claim they were cheated out of millions after the city backtracked on a decades-old agreement. In 1997, the senior citizens living at the Marin Valley Mobile Country Club (MVMCC) in Novato decided to try to purchase the 63-acre retirement community.

But without the funds to do so, they called on the city for support - allegedly entering a 'handshake' agreement that would result in the residents owning the property.

The Novato Financing Authority (NFA), the city division tasked with financing the park, was able to secure the \$17million in loans needed to buy the land.

Since then, residents have been paying off two bonds with interest.

Novato has not contributed a penny of its own money to tackling the debt, according to the Park Acquisition Corp.(PAC), the group representing MVMCC.

As per the alleged verbal agreement, once that debt is settled in December 2027, the park's ownership should be transferred to the residents, 91 percent of whom are low-income.

'The intent was Marin Valley would be owned by the residents who live there,' Council member Pat Eklund, the city's mayor in 1997, told the Daily Mail. But as the years passed, 'things got lost in translation', she explained.



**Residents (pictured at a council meeting) have been battling the city council to buy the 63-acre mobile home park**



**In 1997, the senior citizens living at the Marin Valley Mobile Country Club (pictured) in Novato decided to band together and purchase the 63-acre retirement community**

With the hefty loans and interest nearly paid off - about \$20million - residents have been hit with the rude awakening that this alleged arrangement is not being honored. 'The city got greedy,' MVMCC spokesperson and resident Mary Currie told the Daily Mail. 'They've been struggling [financially].'

The property's title is under the City of Novato, and there is no written contract that it was ever meant to go to the residents.

'[The agreement is] not in writing, which is a failure on the part of the attorneys,' resident Ray Schneider, who moved to the community a few years after 1997, told the Daily Mail.

The NFA was dissolved in 2011. All of its assets - including the MVMCC - were transferred to the City of Novato, once again leaving out the PAC.

While the Marin Valley community feels betrayed by the city, they have been fighting tooth and nail for years for property ownership.

Novato Mayor Tim O'Connor denies the city ever agreed to hand over the park to residents once the debt was paid off.

'I've seen some references to "arrangements" being made regarding ownership - those simply are not correct,' O'Connor wrote to the Daily Mail.

'The City purchased the park initially because the residents were unable to and they asked the City to help - there was no agreement to hand over title, the residents do not pay the loan, the City does.'

He explained the city pays off the loan using the 'rent' payments the residents pay to live in the mobile home community.

The average cost of rent per household is \$660 per month, Currie said.

The MVMCC has 'been 100 percent paid for using Novato taxpayer funds,' with O'Connor describing the city as the property's 'landlord'.



**Novato Mayor Tim O'Connor (pictured) denies the city ever agreed to hand over the park to residents once the debt was paid off.**

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**Residents initially offered the city \$20million - on top of the money they have already sunk into the property - to purchase the community (pictured: signs created by residents)**

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He said that 'once rent is paid, those funds become public funds' and Novato has smoothly run the park for nearly 30 years without a significant tax burden on the rest of the city.

While the mayor said the city does not owe the more than 400 residents of the 313-unit mobile home park ownership of the property, Eklund told the Daily Mail a different story.

'What happened in the past is influential on where we are today. You can't say the past didn't exist, it did,' she said.

Eklund also explained that all the money used to pay off the loans has come from the residents and 'not a single dollar of taxpayer money who live outside of Marin Valley paid for it'.

Eklund has been arguing on Marin Valley's behalf for decades. As the only serving council member who was in office in 1997, she said officials must 'follow through on what they've told people before'.

During a council meeting two years, Eklund defended the PAC against an opposing official.

Susan Wernick, the mayor at the time of the meeting, said: 'Transferring ownership, that just, I can't agree with that.'

'From a legal standpoint, I think that could be considered a gift of public funds. I can't imagine how the rest of the community would feel if we transferred ownership.'

Under [California state law](#), gifts of public funds are illegal. But there is an exception under the 'public purpose' clause.

This clause offers 'significantly greater flexibility than that allowed to public agencies in many other states', according to the state's Debt Financing Guide.

Eklund countered Wernick, reiterating that the full financial burden of the loans has been carried by those who live at the park.

'There is no gift of public funds because not a penny of public funds has been put into the ownership of Marin Valley,' Eklund said.



**Councilwoman and former mayor Pat Eklund (pictured) made an argument for the community members during a council meeting two years ago**

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Residents felt as if they were hitting a dead end in fighting for the alleged verbal agreement to be honored.

Instead, they started negotiating with the city to try to buy the park all over again after an outside buyer presented a \$30million offer in 2023, which ultimately fell through.

But they claim the city is acting unfairly and failing to consider the vulnerable population of the park.

'Can you honestly say this is good-faith negotiations?' Serena Fisher, a community resident, asked the council during an August 26 meeting.

'We're asking the city to change course, stop the ultimatums, commit to fair, transparent and respectful negotiations.'

Residents initially offered the city \$20million - on top of the money they have already sunk into the property - to purchase the community.

However, the city appraised the property and presented an unfair \$26million counteroffer, according to the PAC.

David Grey, who has lived at MVMCC for more than nine years, said he and others are worried they will be 'priced out of their homes' if an outside buyer agrees to this price.



**PAC President John Hansen (pictured) said the original intent of the alleged agreement has faded away**

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**Julie Manson (pictured) addressed the city council about her concerns regarding the park**

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'We live in one of the most expensive counties in California. You cannot buy a house in Marin County for less than \$1million,' Schneider told the Daily Mail.

Residents were fearful in 2023 when someone tried to buy the park from the city.

Despite promises from the prospective buyer that rent would remain the same, community members rallied against the sale until the city dropped the offer.

During a council meeting, Grey claimed the appraiser who valued the park at \$26million does not specialize in mobile communities and failed to consider its nonprofit nature.

'Our \$20million offer is based on an appraisal by a mobile home park expert using a nonprofit valuation model,' he said.

'It is more than fair, it is financially responsible and it is crafted with expert advice.'

The latest offer the PAC formally submitted to the city was for \$23.5million, but residents have been pleading with the city to accept the \$20million one at council meetings.

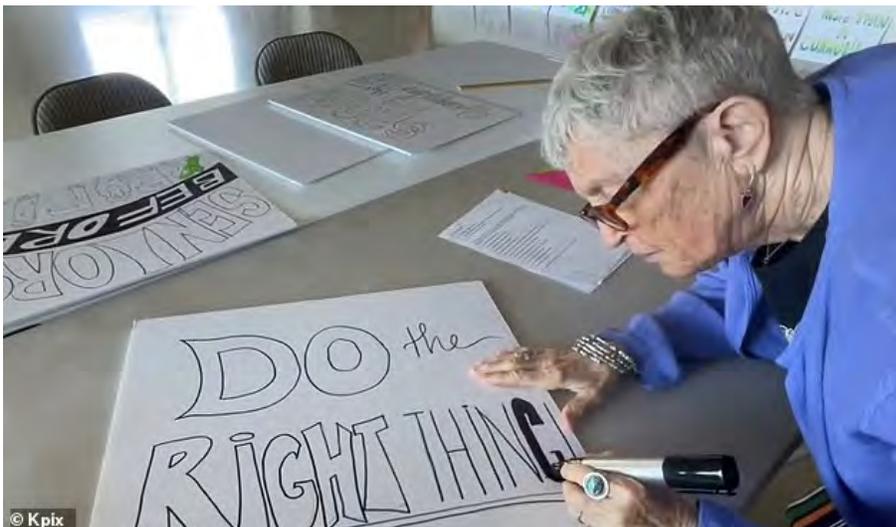
'The \$26million purchase price would also not meet the City's Housing Element goal of preserving the Park as a source of naturally occurring affordable housing,' the PAC's letter to the city reads.

If the \$23.5million offer is accepted, PAC members will have to pay \$140 to \$185 more per month.



**There are more than 400 residents in the 313-unit community (pictured: one of the homes)**

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**Manson (pictured) has urged the city to 'do the right thing' and is one of the hundreds of residents fighting to keep the park affordable**

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O'Connor said he could not further comment on ongoing negotiations regarding the park.

'We're asking the city to be reasonable and fair so that our community can remain affordable. It's the right thing to do,' resident Julie Manson told the council.

The alleged verbal arrangement and the city's costly appraisal of the property are connected to its unstable economy, community members claim.

'The city's had a lot of financial issues, fiscal issues, and I think for them to try to solve it on the backs of a lower-income senior housing is just unconscionable,' Fisher told [CBS](#). 'They need to look elsewhere for funds, rather than try and double dip here and make us pay twice.'

Incorporated in 1960, Novato has 'inherent fiscal challenges', according to a 2023 '[Call to Action](#)' notice from the Marin County Civil Grand Jury.

'Novato is confronted with chronic and ongoing structural financial deficits,' it reads.

'While Novato's City Council has known for more than a decade about its financial challenges and looming deficits, they have not taken sufficient measures to resolve them.'



**The latest offer PAC formally submitted to the city was for \$23.5million, but residents have been pleading with the city to accept the \$20million one at council meetings (pictured)**

In July, the city approved the [2025/26 fiscal year budget](#) of \$57.7million, that took effect in July. It should generate \$10million annually in revenue.

'This budget marks the start of Novato's journey toward long-term financial health – it's an important first step, not the finish line,' City Manager Amy Cunningham said.

She noted that the budget 'does not yet account for the full cost of operations expected next year'.

Financial strains aside, residents have traced back the origins of this convoluted ordeal to the doomed combination of business and politics.

'In all the years that I was here...I would say "okay, it looks like everything's [okay],"' Manson told CBS.

'But in the back of my head, I'm saying, "we're owned by politicians, what could not go wrong?'"