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Novato community on path to resident ownership

The residents of Marin Valley Mobile Country Club, an affordable, vibrant over-55 manufactured home community in Novato, have been taking the necessary steps toward achieving the long-awaited goal of becoming resident-owned.

The crucial effort, led by MVMCC's Park Acquisition Corporation, a nonprofit California mutual benefit corporation, of acquiring it from its current owner, the City of Novato, is important for the thriving community, which offers one of few affordable housing opportunities in Marin. The goal is to become a resident owned cooperative providing affordability, security and independence now and into the future.

Residents previously attempted to purchase MVMCC in 1997 and 2011; however, the current effort is uniquely bolstered by the expertise of two professional nonprofits: Resident Owned Communities USA and the California Center for Cooperative Development. ROC USA has successfully assisted 343 manufactured home communities in achieving and sustaining resident ownership, while CCCD provides vital technical oversight for long-term resident affordable park management.

Last year, the PAC and city officials entered into an exclusive negotiating agreement, marking a significant step toward determining the future ownership structure. As part of this agreement, the PAC will present a confidential detailed financing proposal to Novato in early June, detailing the financial requirements for the acquisition and sustainable operation of the park by the residents. Once submitted, city officials and the PAC, in accordance with the terms of the agreement, will negotiate in good faith toward a win-win for both.

It is essential for both the broader Novato community as well as Marin County residents and businesses to understand the importance of resident ownership for MVMCC.

Of MVMCC's 400 residents, 87% qualify as low-income and lower. By prioritizing affordability and sustainability as a resident-owned community, we can foster a stable, resilient neighborhood removed from market pressures for a different or denser use of the property. Resident ownership ensures the long-term use of the property to provide affordable housing for seniors. Residents will participate in managing their community's expenses and future capital needs, including the timing for necessary maintenance. The current process, which relies on the city to authorize and approve repairs and capital improvements, often results in long delays for simple repairs due to the public processes the city is subject to. Under current ownership, there is ongoing uncertainty regarding management decisions, as evidenced by the lengthy process for necessary simple maintenance, such as the overdue clubhouse roof replacement.

Embracing resident ownership empowers neighbors to build a lasting legacy in their homes, without living with the anxiety of potential sale to private investors. This arrangement benefits all stakeholders involved: Novato receives a fair price; residents gain stability and the community controls and maintains its affordability and vibrancy for senior residents.

Affordable housing for seniors is a pressing issue of social equity, well-being and dignity for some of the most vulnerable members of the Novato community. It is a moral imperative to ensure that its most vulnerable citizens — its senior residents — are not left behind or displaced.

Stability in housing often translates to stability in other aspects of life, such as having family and friends nearby. Many MVMCC residents moved here in search of an affordable option close to lifelong friends and family.

Resident rents are the sole support for the financial operation of MVMCC, covering Novato's debt on the park, operating and capital needs. Resident rents have paid down the \$22 million in debt assumed by the city to acquire MVMCC in 1997 to just \$1.6 million remaining. Novato has not contributed general-fund money to the park during the time it has owned the park.

Resident ownership offers a more effective way to manage MVMCC, easing the city's administrative burden. Operating a manufactured home park doesn't align with Novato's core duties or long-term goals. While rents cover operations and improvements, limited staff has led to delays in maintenance and repairs, raising health and safety concerns. Residents, as owners, can manage the park more efficiently and cost-effectively — for example, replacing the clubhouse roof at a fraction of the city's estimate.

We ask that the city, as our owner, and the broader Novato community support MVMCC residents in becoming resident owned.

Mary Currie, of Novato, is a member of the Marin Valley Mobile Country Club's Park Acquisition Corporation board, as well as its vice president of communications.