



**Hispanic Advocacy and Community Empowerment through Research**

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**NORTHCOUNTRY COOPERATIVE DEVELOPMENT FUND:**

**FOCUS GROUPS WITH HISPANIC/LATINO RESIDENTS IN RURAL MINNESOTA  
MANUFACTURED HOMEPARKS**

(English Version)

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**Submitted To Jennifer Fierke  
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**About Hispanic Advocacy and Community Empowerment through Research (HACER):**

HACER’s mission is to provide the Minnesota Latino community the ability to create and control information about itself in order to affect critical institutional decision-making and public policy. General support for HACER is provided by the Center for Urban and Regional Affairs (CURA) and Minnesota-based philanthropic organizations.

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# Table of Contents

<b>EXECUTIVE SUMMARY .....</b>	<b>3</b>
<b>INTRODUCTION .....</b>	<b>9</b>
<b>METHODOLOGY .....</b>	<b>11</b>
PHASE I: MAPPING LATINO MANUFACTURED HOME PARK HOUSEHOLDS IN MINNESOTA .....	11
PHASE II: FOCUS GROUPS WITH LATINOS RESIDING IN MANUFACTURED HOME PARKS .....	12
<b>DEMOGRAPHICS .....</b>	<b>14</b>
<b>FOCUS GROUP FINDINGS.....</b>	<b>16</b>
I. PERSPECTIVES ON “HOME” .....	16
<i>What are your favorite things to do at home?.....</i>	<i>16</i>
<i>When you think of your “home”, what comes to mind?.....</i>	<i>16</i>
<i>Drawing Exercise.....</i>	<i>17</i>
II. LIVING CONDITIONS AND RESIDENTS’ PRIORITIES.....	20
<i>How did you come to live in the manufactured home park? .....</i>	<i>20</i>
<i>What do you like and don’t like about living in the park? .....</i>	<i>22</i>
<i>How would you describe your relationship with the owner of the park?.....</i>	<i>24</i>
<i>What would you do to make living in the park better?.....</i>	<i>24</i>
III. PERSPECTIVES ON COLLECTIVE OWNERSHIP .....	26
<i>If you and your neighbors could own the park yourselves, how would your living situation improve or not? .....</i>	<i>27</i>
<i>Would you and your neighbors consider owning the park together? .....</i>	<i>28</i>
<i>When you hear the word “cooperative”, what comes to mind?.....</i>	<i>29</i>
IV. PREFERRED CHANNELS OF RECEIVING INFORMATION ON COOPERATIVE LIVING.....	30
<i>What resources would you need to become a resident owner?.....</i>	<i>30</i>
<i>How would you prefer to receive information on how to become a resident owner? .....</i>	<i>31</i>
<b>STRATEGIES FOR OUTREACH TO LATINO RESIDENTS OF MANUFACTURED HOME PARKS .....</b>	<b>33</b>
CULTURAL COMPETENCY.....	33
COMMUNICATION STRATEGIES.....	34
FINANCIAL MANAGEMENT .....	36
<b>APPENDICES: .....</b>	<b>37</b>
APPENDIX A: PERCENTAGE OF HOUSING UNITS THAT ARE MANUFACTURED HOMES .....	38
APPENDIX B: PERCENT OF LATINO POPULATION IN AREA WITH MANUFACTURED HOMES .....	39
APPENDIX C: NUMBER OF LATINO HOUSEHOLDS IN MOBILE HOMES .....	40
APPENDIX D: PERCENT OF MOBILE HOMES WITH LATINO HOUSEHOLDER.....	41
APPENDIX E: FOCUS GROUP RECRUITMENT GUIDE.....	42
APPENDIX F: FOCUS GROUP DEMOGRAPHIC SHEET IN ENGLISH AND SPANISH .....	44
APPENDIX G: FOCUS GROUP CONSENT FORM IN ENGLISH AND SPANISH .....	46
APPENDIX H: FOCUS GROUP QUESTION GUIDE .....	48
APPENDIX I: SAMPLE OF PARTICIPANTS DRAWINGS .....	49

## **Executive Summary**

Northcountry Cooperative Development Fund (NCDF) contracted Hispanic Advocacy and Community Empowerment through Research (HACER) to conduct a study to assess the perceptions, experiences and needs of Latino residents of manufactured home parks in rural Minnesota so that they would be able to promote their cooperative ownership program with this community. The five areas of assessment were:

1. Latino residents notions of what 'home' is;
2. Latino residents perspectives and experiences on manufactured home park living;
3. Areas for improvement of Latino residents living situation;
4. Latino residents perspectives on cooperative living and ownership;
5. Latino residents preferred modes of receiving information.

## **Demographic Breakdown**

Four maps were created to help identify three focus group sites. Sites were selected based on the criteria that they were rural manufactured home park communities of 50 units or more that had at least 46% (19 households) or more Latino residents. HACER subcontracted local partners to recruit focus group participants that were Latino adults, current residents of their manufactured home park and had lived there for at least one year.

- Thirty three (33) residents participated in the focus groups of which 26 were female and 7 were male, ages ranged from 19 to 61 years old with the average age being 39 and the majority were married (76%).
- Forty three percent (43) reported that Spanish was the primary language spoken at home and the majority (69%) had only completed a 9<sup>th</sup> grade education.
- Forty two percent (42) reported having a total household income of less than \$19,000.
- Seventy percent (70) of participants had lived in their residence for less than 3 years and over half (55%) planned on moving from the park in the near future.

## **Summary of Findings**

A series of ten questions were posed to participants to gauge their perspectives and experiences on home, their current and previous living conditions and their priorities for improvement, their perspectives on collective ownership, as well as their preferred channels for receiving information

## **Perspectives on Home**

Focus group participants expressed a wide variety of perspectives in relation to home. The following are some of the key themes that participants associated with the term home:

- ***Domestic activities:*** residents shared that their favorite things to do at home were activities such as cooking, cleaning, sleeping and watching TV.
- ***Family:*** residents often mentioned family as important in relation to home.
- ***Permanency:*** residents mentioned topics that included family stability, ownership of their housing unit, and their immigration status. Residents perceived home to be a more permanent structure and preferred to have a site-built single-family housing unit instead of a “*trailer*” (manufactured home).
- ***Security:*** residents mentioned concern for their property and their families as they shared their fears and stories of vandalism in their trailer parks.
- ***Freedom:*** residents felt that their home should be a place where they can feel like they can do what they please when they please.

During the drawing exercise many participants shared their ideals about home that had features that were currently lacking in their trailers and their trailer park. The drawing exercise was an important activity as it enabled them to further envision and articulate their ideals about home. The major aesthetic elements that residents discussed from their drawings were:

- ***Larger spaces:*** many families felt overcrowded in their trailers
- ***More foliage and landscaping:*** to add beauty around the park
- ***Second levels:*** some participants mentioned that they would like basements or attics as the condition of their storm shelters was less than desirable
- ***Garages:*** residents shared that there is a lack of adequate parking space for families with multiple cars
- ***A park or play area for children:*** residents shared that there was a lack of space for children to play and/or the space provided is inadequate.

## **Living Conditions and Residents Priorities**

Focus group participants shared a diverse range of perspectives about living conditions in manufactured home parks. In addition they offered many suggestions on how to resolve some of the issues that residents face. Residents listed the following as the main reasons why they chose to live in the manufactured home park:

- ***Affordability:*** residents cited affordability as a main reason why they chose to live in a manufactured home park.
- ***Lack of alternative housing options:*** lack of alternative affordable housing options in their towns made living in the manufactured home park one of the only viable options.

- **Value:** residents perceived the manufactured home parks to be a better value as they provide larger and better living spaces and allow for more privacy and autonomy.
- **Relationships:** residents viewed their relationships with other Latino residents as positive aspects.

Residents also commented on various aspects of life in a manufactured park that they wished to improve:

- *Security and supervision over the park,*
- *Depreciation of manufactured homes,*
- *Prejudice from neighbors,*
- *Rules with amount pets in the park,*
- *Improving relationships with neighbors,*
- *Improve park infrastructure.*

Residents shared that they had either no relationship or a negative relationship with the manufactured home park owner. Residents felt owners do not respect tenants and do not care for their needs.

### **Perspectives on Collective Ownership**

Residents associated mutual respect and shared responsibilities with cooperative and seemed to be, at the least, vaguely familiar with the concept. However, some residents had little knowledge of what a housing cooperative is and asked for an explanation of the term and examples.

Many participants thought that co-ownership of the park by residents could be a positive situation as they would have more control and freedom about various aspects of their living situation. In addition residents felt that they would have more value and respect for their space as well as the space of others which could help to resolve current issue with disrespectful and problematic neighbors.

When participants were asked whether or not they would consider owning the park together, many of them said that they would consider the opportunity. Nevertheless there were a significant amount of participants that seemed skeptical about co-ownership with their neighbors. These residents admitted, however, that their reluctance stemmed from the fact that their ultimate goal is to own their own house.

### **Preferred Channels of Receiving Information on Cooperative Living**

Focus group participants suggested several resources that would enable them to become a resident owner in a cooperative. Of the resources suggested the following were highlighted as the most important:

- ***In depth information:*** residents shared that they would like information about the program and case examples of current cooperative manufactured home parks.
- ***Financial education support:*** residents shared that they would like financial information and help in their decision making process as well as information regarding how residents would be legal responsible for their property and the cooperative.
- ***Access to a program representative:*** residents share that they would like to have access to a bilingual person that they trusted and could contact should they need support or more information.

Residents suggested many channels for disseminating information about cooperative ownership to them. The following three methods were given preference;

- ***face-to face communication:*** group orientation settings that allow opportunities to engage in dialogue with neighbors and with the program representative.
- ***Print publications:*** bilingual brochures and packets that described the program in straightforward language.
- ***Visual Media:*** a supplemental video that described the program.

## **Recommendations**

### ***Cultural Competency***

NCDF should ensure that staff working on promoting cooperative ownership with rural Latinos in manufactured home parks is aware issues that Latino residents face. In particular staff should be sensitive to the experiences, cultures, values and language needs of Latino residents. The following are some key cultural competency issues that NCDF staff should understand in order to work effectively with Latino communities:

#### ***Discrimination***

Latinos residents may have particular experiences with discrimination in their communities. Having an understanding of the discrimination issues that Latino residents have experienced could help equip NCDF in effectively framing the benefits of cooperative ownership to the Latino community.

#### ***Temporary Housing***

Many Latinos that are living in manufactured home parks in Minnesota may be seasonal and or migrant workers. Even Latinos who live in Minnesota year round may not plan to or want to live in their manufactured park long-term and may see their residence as a temporary living situation. NCDF should evaluate these perspectives when deciding where and how to promote cooperative ownership among Latinos living in manufactured home parks.

#### ***Immigration***

Increasing issues and fears surrounding immigration enforcement has had a significant impact on rural communities where Latinos reside. NCDF should be aware that some

Latino immigrants that live in manufactured home parks are undocumented or have family members who are undocumented.

### ***Understanding ‘Cooperative’***

Latinos living in manufactured home parks may have different levels of familiarity and experience with the concept of cooperatives. NCDF should be clear in framing and communicating the term cooperative and in addition be receptive residents’ perspectives on the term.

### ***Communication Strategies***

NCDF should use a diverse range communication strategies and rich media sources to inform Latinos about cooperative ownership. Residents shared that they preferred mode of communication was face to face as they would be able to ask questions of the program representative and it could provide an opportunity to have group dialogue with neighbors around the issue. The following strategies might help NCDF effectively engage Latino residents:

#### ***Bilingual Communications***

NCDF should be very aware of the wide range of language skills among Latino manufactured home park residents and be strategic when developing information materials. NCDF should create bilingual information materials that are appropriate for the needs of residents.

#### ***Content and Examples***

NCDF should develop information materials and strategies that provide in depth information about the cooperative ownership experience in manufactured home parks. NCDF should personalize the information by including case examples and residents experiences from other manufactured home parks. NCDF should also educate residents about the legal and financial responsibilities that residents would take on.

#### ***Community Meetings***

NCDF should host meetings for Latino manufactured home park residents to learn about and discuss cooperative ownership. Participants mentioned the importance of having an NCDF representative who was able to answer resident’s questions about the organization and the program.

#### ***Audiovisuals***

NCDF should create and distribute videos about cooperative ownership in manufactured home parks to park residents. A video can also be good method for communicating information to individuals who are unable to read.

#### ***Publications***

NCDF should produce supplemental print materials about cooperatively owning a manufactured home park. Many participants said they would like to receive print



materials, such as pamphlets, which provided more information about NCDF and cooperative ownership.

***Build Community Partnerships***

NCDF should build and strengthen partnerships with local community programs and Latino-serving organizations. By building these kinds of local relationships with community partners, NDCF may be able to better establish credibility and trust among Latino manufactured home park residents.

***Financial Management***

NCDF should be aware of the financial issues and challenges that rural Latino residents in manufactured home parks may face. NCDF should explore ways to support residents in a way that is financially and ethically sound. Many residents come from low socio economic households which do not afford them much financial freedom. Furthermore residents offered numerous suggestions on how NCDF could best support them financially.

***Provide Financial Counseling and Support***

NCDF should explore ways to create partnerships with other local and statewide housing and financial organizations that work with Latino communities to provide a network of support for residents. NCDF should have a plan of action for residents that may fall behind in their payments.

***Communicate Economic Advantages and Disadvantages of Cooperative Ownership***

NCDF should investigate and share information about the financial benefits of property ownership in a cooperative manufactured home park compared individual home ownership with park residents.

## Introduction

Northcountry Cooperative Development Fund (NCDF) contracted Hispanic Advocacy and Community Empowerment through Research (HACER) to investigate the attitudes, perspectives and priorities of Latino residents of manufactured home parks in rural Minnesota.

NCDF is a cooperative financial organization that grants loans to groups and individuals to support the formation and operation of consumer cooperatives, worker-owned co-ops, and housing cooperatives. As part of its mission, NCDF promotes cooperative ownership of manufactured home parks to increase stability, promote economic equity and improve quality of life in these communities.

Manufactured home parks are neighborhoods consisting of pre-fabricated dwelling units which are placed on segregated lots, often permanently. These lower-cost units are typically owner-occupied, but the owner often pays rent for the lot upon which the unit seats.<sup>1</sup> Under a cooperative housing arrangement, the residents themselves collectively own the park, affording them more control and stability, and reducing costs.

Over the last decade, the Latino population has increased dramatically in rural Minnesota. Manufactured home parks provide a low-cost housing alternative for these residents. As a result, Latinos have become a significant part of rural manufactured home communities. Thus NCDF is interested in reaching out to Latinos to promote cooperative living in these communities.

The objectives of this study were to identify key concerns and issues of Latino residents of manufactured home parks so as to help NCDF develop strategies to conduct outreach and promote cooperative living and ownership. As part of this study HACER conducted three focus groups in rural Minnesota, with a total of 33 Latino residents of manufactured home parks, to assess the following:

- 1) Latino residents notions of what ‘home’ is,
- 2) Latino residents perspectives and experiences on manufactured home park living,
- 3) Areas for improvement of Latino residents living situation,
- 4) Latino residents perspectives on cooperative living and ownership, and
- 5) Latino residents preferred modes of receiving information.

The results of this study will enable NCDF to develop a framework to promote manufactured home park cooperatives among rural Latinos.

The following report includes a description of the project methodology, a discussion of study participants’ perspectives on the concept of “home,” and an analysis of

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<sup>1</sup> The terms ‘mobile home’ and ‘trailer home’ are often used to designate manufactured homes. This report, however, avoids the use of such terms as they are less accurate and arguably derogatory. It is important to note, however, that Spanish speaking Latinos often used the anglicism ‘*trailer*’ to denote this type of housing.

participants' relationship with the manufactured home parks where they lived. The report also presents participants perspectives on cooperativism and their preferred channels for receiving information about cooperative ownership. Lastly, the report concludes with recommendations for how NCDF can best engage Latino communities to promote cooperative ownership in manufactured home parks.

## Methodology

This study had two phases. First, with the assistance of the University of Minnesota Center for Urban and Regional Affairs, HACER created maps to identify areas with high concentrations of Latinos residing in manufactured home parks. Subsequently, three focus groups were conducted in three different communities with a significant population of Latino households in manufactured home parks.

### *Phase I: Mapping Latino Manufactured Home Park Households in Minnesota*

In the initial phase of the project HACER worked with staff from the Center for Urban and Regional Affairs (CURA) to assess the present landscape of rural Latinos living in manufactured home parks in Minnesota. Using Geographic Information System (GIS) technologies and census data, a map of manufactured home park communities with high concentrations of Latino households were created in order to identify target focus group sites.<sup>2</sup> Four different statewide maps of Minnesota were produced that depicted the following characteristics:

- 1) Percentage of Housing Units that are Manufactured Homes (see Appendix A);
- 2) Percentage of Latino Population in Area with Manufactured Homes (see Appendix B);
- 3) Number of Latino Households in Mobile Homes (see Appendix C); and
- 4) Percent of Mobile Homes with Latino Householder (see Appendix D).

These maps use 2000 Census data at a census tract scale. Census tracts are areas of about 4,000 inhabitants that are designed to be relatively homogeneous units with respect to population characteristics, economic status and living conditions. It is the smallest scale at which housing data and Hispanic or Latino origin data can be cross-tabulated. HACER selected census tracts that met the following four criteria:

- 1) The tract is in a rural area,
- 2) Forty-six (46) percent of the mobile homes<sup>3</sup> in the tract are Latino households,
- 3) Nineteen or more of the mobile homes in the tract are Latino households, and
- 4) The tract has at least 50 units or more.

These criteria were used to identify significant populations of Latino residents in rural manufactured home parks. The parks that met the above criteria were identified as areas of interest. HACER then crosschecked these tracts with a list of all manufactured home parks in Minnesota with 19 units or more. HACER identified a total of eight parks in

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<sup>2</sup> The US Census Bureau uses the term “house hold” to refer to the people living in a housing unit.

<sup>3</sup> The US Census Bureau uses the term “mobile homes” to refer to manufactured homes.

five different census tracts in rural Minnesota as potential focus group sites. The tracts were located in Crookston, Willmar, Waseca, Albert Lea and Worthington.

HACER finally selected three of these five areas as focus group sites based on a number of considerations, including the actual size of the parks, their geographic distribution, and the presence of community contacts. It is important to note that given the environment of fear and uncertainty created by the Immigration and Customs Enforcement raid carried out at the Swift plant in Worthington, Minnesota, last December HACER did not conduct a focus group in that area. There was no indication, however, that the raid had an impact on the focus groups conducted elsewhere.

Due to the relative size of these communities and the sensitive nature of some of the material covered by this study, this report does not identify focus group communities by name. In order to protect the privacy of manufactured home park residents who participated in this study, throughout the rest of this report particular focus groups are referred to as focus group 1 (FG-1), focus group 2 (FG-2) and focus group 3 (FG-3).

## ***Phase II: Focus Groups with Latinos Residing in Manufactured Home Parks***

HACER worked with community partners (e.g. educators, community organizers and Latino-serving organizations) to identify key contacts within the targeted communities to help coordinate the three focus groups for this project. Responsibilities of focus group coordinators included arranging logistics for the focus groups and recruiting participants that met certain eligibility requirements.

HACER provided focus group coordinators in the three selected communities with a checklist to aid with recruitment (see Appendix E). The checklist contained the following eligibility criteria:

- 1) Participant is an adult (at least 18 and over);
- 2) Participant is Latino (self-identifies as Latino);
- 3) Participant is a current resident of a manufactured home park in one of the three selected communities;
- 4) Participant had lived in the manufactured home park for at least one year, and
- 5) Participant was the only one in the focus group from his or her household.

Of the three focus groups, FG-1 was conducted in December 2006 and FG-2 and FG-3 were conducted in January 2007. FG-1 and FG-2 were conducted in Spanish and FG-3 was conducted in both English and Spanish to accommodate the participants' language preferences.

Each focus group participant received a \$40 stipend to reimburse them for his or her time. All of the focus group participants were asked to fill out a demographic form that asked them answer questions regarding general characteristics about themselves (**Appendix F**).

Upon filling out the demographic form, participants were asked to sign a consent form (**Appendix G**) before the focus group would commence. The same series of 10 questions were asked to participants in all three groups (**Appendix H**). These questions were designed around five areas of assessment:

- 1) Latino residents perspectives of home;
- 2) Latino residents relationship to rural manufactured home parks;
- 3) Areas for improvement of Latino residents living situation;
- 4) Latino residents perspectives on cooperative living and ownership;
- 5) Latino residents preferred modes of receiving information.

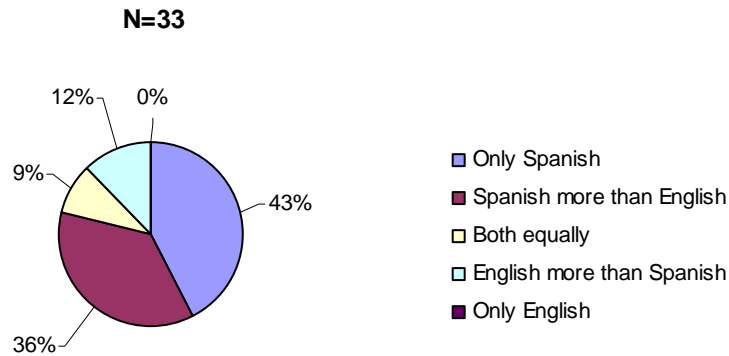
All three focus groups were recorded with a digital voice recorder. The recordings were later transcribed and then analyzed.

## Demographics

A total of 33 individuals participated in the focus groups for this project, the majority of which were female (79 percent). Participants' ages ranged from 19 to 61 years old, with an average age of 39. Seventy six percent (76) of participants were married. The rest were single (23 percent) or had widowed (1 percent).

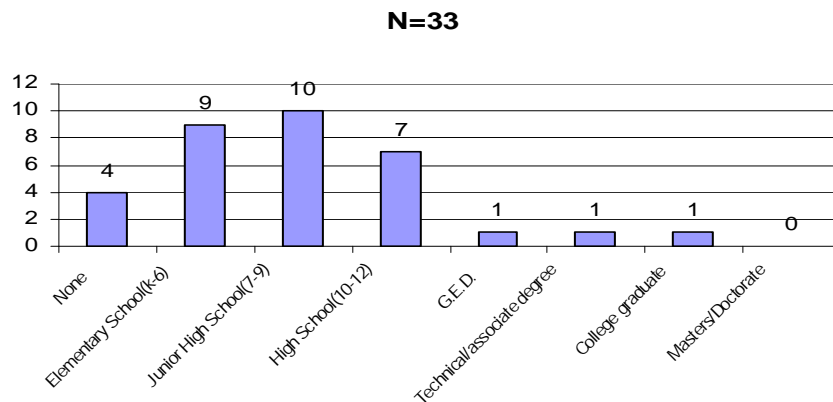
As depicted in **Figure 1**, almost half of focus group participants reported Spanish as the primary language spoken at home. Approximately one-third (36 percent) of participants reported speaking Spanish more frequently than English at home.

**Figure 1: Language Spoken at Home by Participants**



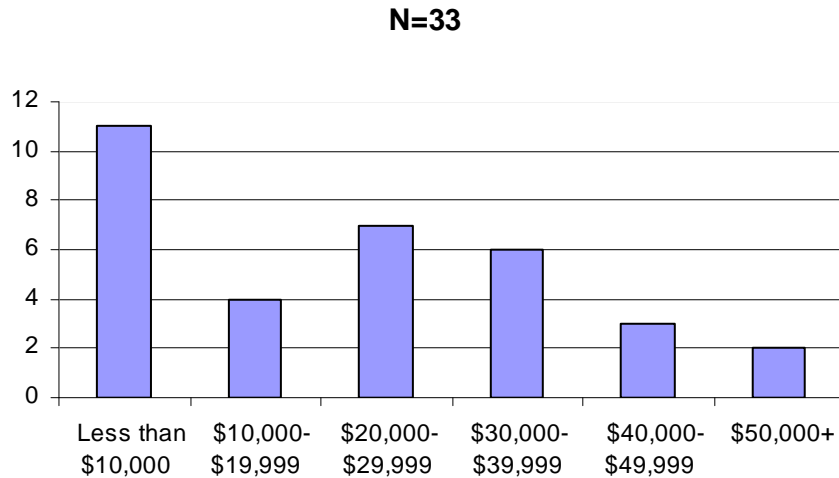
**Figure 2** shows the educational level of participants. Albeit a majority of participants reported having completed some sort of formal education, only about two-thirds (69 percent) had completed a 9th grade education and only one participant had a college degree.

**Figure 2: Highest Level of Education Attained by Focus Group Participants**



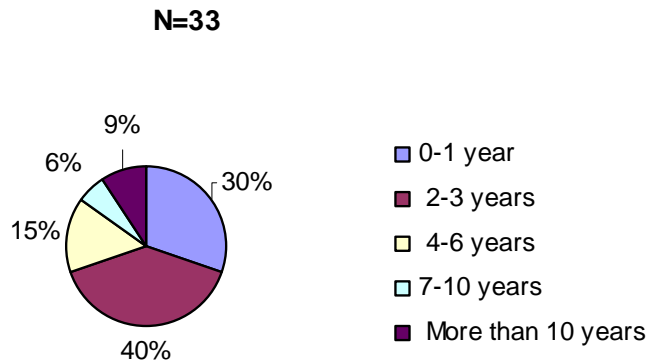
Most focus group participants reported coming from low-income households. Over two fifths (42 percent) reported having a total annual household income of less than \$19,000, while only two participants reported making more than \$50,000 a year (see **Figure 3**).

**Figure 3: Total Household Income of Focus Group Participants**



Focus group participant’s number of years living in their current manufactured home park residence varied significantly. Close to one third (30 percent) of participants had lived in their current residence for more than four years; nearly two-thirds (70 percent) had lived in their residence for less than 3 years.

**Figure 4: Number of Years Focus Group Participants Have Lived in the Manufactured Home Park**



Significantly, when participants were asked whether or not they had plans to stay or move from the park in the near future, over half (55 percent) reported they planned to move from the park in the near future.



## Focus Group Findings

### *I. Perspectives on “Home”*

Participants were asked to respond to a series of questions to gauge their perspectives and relationship towards the concept of “home”. The introductory question asked participants to describe some of their favorite activities to do at home. In addition, participants were also asked to share what the word “home” means to them. Participants were then asked to visualize their ideal home through a drawing exercise. Participants were asked to share their drawings in front of the group. The drawings are analyzed at the end of this section.

#### **What are your favorite things to do at home?**

*“...My favorite thing to do is to bake because it keeps the house warm.”*

Many participants shared domestic activities such as sleeping, cooking and cleaning, playing with kids and spending time with family as their favorite things to do while at home. A focus group participant said that his favorite things to do are to watch television and investigate things on the internet. Another participant said she enjoyed gardening and teaching her kids about plants. Yet another participant shared that she liked to play ‘*lotería*’, a traditional bingo-like table-top game that Mexican families often play at home. Several female participants expressed satisfaction in being homemakers.

#### **When you think of your “home”, what comes to mind?**

*“...the word is something sweet. It's a place where you can be with your family and your children. It's a place that sweet...”*

When participants were asked to share their ideas of what the word “home” means to them, they frequently mentioned “family” as the most important element. Participants highlighted the importance of their children and spouse. Other participants related the term “home” to a permanent place of dwelling. Focus group participants made references in regards to stability, ownership and ‘a place where you can see yourself living forever’. In addition, some participants shared that their residency status was a major issue for them. A few admitted that they were undocumented, or didn’t have ‘papers’, and as a result found it difficult to make plans to have a permanent home.

*“(Home) for many of us its just a dream, because for many of us we need to fix our status to be here in the U.S...there is a lot of discrimination here with Hispanics...there’s a lot of inequality.”*

These individuals shared their frustrations in regards to trying to secure a good job, get an education and apply for credit to purchase a house without papers.

In each one of the three focus groups, at least one participant mentioned that they did not envision their ideal home as living in a manufactured home park. Participants shared the idea of having their own space with privacy from neighbors.

Security was also important. Participants associated security with feelings of peace and unity with family and neighbors. Many participants shared bad experiences of property being vandalized and not feeling safe living in a manufactured home park:

*“It’s like trying to achieve a dream, you know a place where the land belongs to you. Where you’re kids can come and they don’t have the unrest that people are going to come and take things and do bad things...”*

Other ideas that participants briefly mentioned as importantly related to the idea of home were good health and keeping their houses clean.

## **Drawing Exercise**

The drawing activity was an important way to get participants to engage themselves in group discussion and served as an alternative format to sharing their values about the idea of home. Each participant was asked to take about 10 minutes draw a picture on a blank sheet of paper that represented their ideas of home. Participants were advised that all drawings were valuable and that they should feel comfortable to draw whatever images that came to mind (see Appendix I for a sample of the drawings).

An overarching trend that surfaced during the drawing exercise was the notion of “home” as a site-built, single-family structure or house rather than a manufactured or mobile home.

Only a couple of participants had different visions of “home”. One participant from FG-3 drew a picture of a recreational vehicle or camper. He explained that he could take his family with him in the vehicle wherever they felt like living. A second participant from the same focus group drew a picture of a bed with her and her daughter on it. To her, the bed she drew represented home:

*“...because no matter where we [the woman and her daughter] are I just want to be comfortable and the number one place where we are the most comfortable is in bed”.*

In all of the focus groups, participants mentioned that the key elements of an ideal home are having enough room for all of the family members to live comfortably, foliage (e.g. trees, gardens, flowers, greenery etc), and windows for sunlight. One participant from FG-2 shared her particular vision:

*“My dream is to have a house where there’s a lot of space and lots of trees, and a place where my grandchildren can come and play that is comfortable”.*

Another important structural element that participants envisioned as being part of an ideal home was a basement that could double as a storm shelter. They explained that the above ground storm shelters provided by park management are inadequate. One participant in FG-3 shared that in her manufactured home park, stray cats had taken over the storm shelter and if there were ever a storm the residents would have to remove all the cats out of the shelter in order to use it. Residents from this focus group were also concerned that the shelter itself had become so dilapidated that it would not withstand a storm or tornado. Many residents admitted that they would rather drive in their cars to a shelter in town than take refuge in park’s shelter.



***Residents from FG-2 were fortunate to have a more structurally sound storm shelter that residents from FG-1. (Photo: A. Banks)***

In the discussions that ensued during the drawing exercise, participants also indicated that a place for kids to play outside was an important park feature that was lacking and or was something that needed to be repaired. Participants in FG-3 mentioned that there had been

a small park for the kids to play on but it had been vandalized and was no longer usable or a desirable place for their children to play.

Participants also valued the aesthetics and structural features of single-family houses, such as chimneys, thick walls to block noise, gardens, pools, attics, basements, and two car garages. Interestingly, one participant mentioned that she would like to have a “Mexican-style house”. Others indicated they wanted to have a place they could fix up and paint whatever color they liked.

In addition to structural and aesthetic elements, participants also reiterated that a home involves household harmony and communication, freedom, privacy, sense of connectedness, and stability.

## **Discussion**

In sum, focus group participants expressed a wide variety of perspectives in relation to home. The majority of participants shared domestic activities such as cooking, cleaning, sleeping and watching TV as their favorite things to do at home. In addition, focus group participants associated many ideas with the term ‘home’ through discussion and the drawing exercise. Of the themes that were discussed, ‘family’ was most often mentioned. Residents also discussed many ideas that related around the theme of permanency. Topics included family stability, ownership of the housing unit, and immigration status. In addition the residents also shared how they perceived home to be a more permanent structure and preferred to have a site-built single-family housing unit instead of a “*trailer*” (manufactured home). Residents also perceived that home should be a place where they have a sense of security for their property and their families as they shared their fears and stories of vandalism in their trailer parks. The idea of freedom was also an important theme that was discussed as residents felt that their home should be a place where they can feel like they can do what they please when they please.

During the drawing exercise many participants shared their ideals about home that had features that were currently lacking in their trailers and their trailer park. The major aesthetic elements that residents discussed from their drawings were:

- ***larger spaces*** as many families felt overcrowded in their trailers
- ***more foliage and landscaping*** around the park to add beauty
- ***second levels*** to their trailers like basements or attics as some participants addressed issue with the condition of their storm shelters
- ***garages*** as residents shared that there is a lack of adequate parking space for families with multiple cars
- ***a park or play area for children*** as there was a lack of space for children to play and/or the space provided is inadequate.

The drawing exercise was an important activity in extension with the initial question that asked them to discuss what comes to mind when they hear the term home. For many

participants the activity enabled them to further envision and articulate their ideals about home, and as a result participants shared specific and descriptive ideas about their ideal home.

## ***II. Living Conditions and Residents' Priorities***

Focus group participants were asked several questions about how they perceive their relationships towards their manufactured home parks. Participants were asked to share their experiences on how they came to live in the manufactured home park as well as what they liked and disliked about their current living situation in the park. In addition participants were also asked to comment on their experience and relationship with the owners of their manufactured home parks. Lastly, participants were asked what they would do to improve their living situation in the park.



*Manufactured home (Photo: R. Ortiz)*

### **How did you come to live in the manufactured home park?**

When participants were asked to share their personal stories on how they came to live in a manufactured home community, the vast majority agreed that the main motivations for moving to a manufactured home park are economic. Participants felt that other housing

options are less affordable or simply unavailable to them. One participant, for instance, mentioned lack of credit as a barrier to purchasing a site-built, single-family house rather than a manufactured home:

*“I came because it was the cheapest [option]. Because if you don’t have credit here you can’t buy a [site-built] house and so these people didn’t ask for credit. They didn’t ask for anything. They just trusted in us that we were going to pay, and this is how we came to the ‘trailas’ [manufactured home park].”*

Other participants observed that purchasing a site-built unit is often beyond their financial possibilities, and that the monthly park lot fee tends to be less than rent for an apartment.

Participants also thought manufactured homes are a better housing option for a number of non-economic reasons. Space is an important factor in participants’ choice of housing. Participants felt that manufactured homes are overall more spacious than apartment units, and that manufactured home parks afford their children more space to play.



***One manufactured home park had a modest park for children to play at.  
(Photo: A. Banks)***

Laxer rules about noise, pets and occupancy in manufactured parks are important factors too. One participant explained that occupancy rules restrict their choice of housing:

*“I lived in an apartment for 3 years. True, yes an apartment is nicer but it’s more expensive and you can’t live there with a lot of people...If there are 2 rooms then you can only have two people, but if there’s 2 rooms in a trailer you can have 4 people...if you want or however you want it.”*

Housing discrimination was cited as an additional barrier. One participant related what she perceived as a common occurrence with landlords:

*“... You get discriminated on. You call in and ask to see the apartment and they might not know that you're Hispanic, but as soon as you go there and they see your color they know that you're Hispanic. They'll go 'oh I'm sorry the apartment has already been rented'. But you'll say oh I just called and he said the apartment was available so what made you just change mine? And they'll say 'oh well I was on my way and somebody just called and said that they wanted it'. So you know they have left us no other way except for to go and look for a trailer. So you know those are the main reasons why we as Hispanics look for a trailer instead of an apartment.”*

This and other participants felt that establishing residence in a manufactured home park is often not a matter of choice but the outcome of extraneous factors such as discrimination and lack of affordable housing alternatives.

## **What do you like and don't like about living in the park?**

### **Positives**

When participants were asked what they liked about living in the manufactured home park, many of them responded that a sense of freedom is very important. To them, a sense of freedom involves:

- 1) Owning a home;
- 2) Being able to make home improvements, such as painting and remodeling;
- 3) Having the liberty to listen to music and make noise without bothering neighbors or being admonished;
- 4) Privacy; and
- 5) Having more access to physical space inside and outside of their trailer.

Participants associated owning a house as an integral aspect of ‘the American Dream’. Participants, moreover, felt that by owning a house they would gain autonomy over their home life. Many residents cited that they had to ask their park managers permission in order to do small home improvements to their units. In addition many residents shared negative experiences about neighbors who complained about noise levels when they played their music. For other participants, who had previously lived in apartments, they valued having a sense of privacy and having more physical space which often was not the situation in an apartment building.

According to participants, other positive aspects of living in manufactured home parks are affordability relative to other housing options and a sense of community and unity with neighbors, especially in times of crisis. One participant shared the following story:

*“What I like is that we all know each other...we haven’t lived here long but this last year we had an experience that a tornado came and lifted off the roof. And after this I saw that all of our people ran to help us. And I liked this because in that moment you could see that there was unity.”*

Several residents shared that this sense of community derived from the fact that there are other Latinos living in the park. Participants felt that they could identify with and relate to their Latino neighbors. As one participant put it, “It’s like little Mexico”.

Additionally, participants in FG-2 mentioned proximity to work as convenient. They appreciate that they are often able to carpool to work with neighbors and save money on gas.

## **Negatives**

When asked to share what they did not like about living in a manufactured home park, participants placed lack of security and enforcement of park rules at the top of the list. Participants complained about vandalism, such as the braking of car and home windows, and theft of property from their yards as pressing issues. They linked these problems to the presence of unsupervised youth in the park and expressed a desire for enforced curfews to keep youth from loitering around the park at night. Moreover, participants emphasized the need for increased police presence to diminish criminal activity.

Participants also mentioned animal hoarding as an issue. Although the ability to keep pets was deemed a positive aspect of living in a manufactured home park by participants, most of them agreed there is a problem with pet owners who keep too many animals. In one focus group, moreover, participants expressed concern over neighbors with dogs they deem aggressive, such as pit bull terriers and other large breeds. They pointed out a need for limitations as to the types and number of pets each resident could keep.

According to participants, other negative aspect of living in manufactured home parks are home value depreciation, increasing lot rental fees, park managers’ continual threats of eviction and lack of respect towards residents and prejudice from white neighbors. As a result, some participants found their living condition less than desirable and did not consider their manufactured home a permanent housing solution.



### ***How would you describe your relationship with the owner of the park?***

Most of the focus group participants shared negative comments about their relationship with the owner of their park. Participants viewed this person as disconnected with the park issues and dishonest with the residents. One participant, for instance, shared a story of how she was forced to resubmit another deposit when the manufactured home park was sold to a new owner but never received her initial deposit from the previous owner:

*“The problem that we have had in our manufactured home park is when they changed owners. When we started renting at the trailer they asked for a deposit and so when we changed owner’s they asked for another deposit... and we asked ‘what is going to happen with the other deposit that we gave?’ So we had talked with the previous owner of the park and asked ‘when we were going to get our deposit back’, and she said that she’d returned all of the deposits and that ours had been returned and we said no we still have a receipt but we haven’t received any money... so we’ve been dealing with that for the last year trying to get our money back.*”

Participants in each of the three focus groups, moreover, said they rarely saw the owners around the park. A focus group participant expressed frustration over the fact that the park owner did not plow the snow or put salt on the road until a week after a snow storm:

*“Last year everybody got stuck in the snow because we had a very bad blizzard, and he didn’t come over for like a week to plow the roads. Everybody had to shovel their cars out, when you came into the trailer court you had to shovel your way through just to get to your parking space.*”

As a result of the owners’ lack of attention to park issues and resident needs, participants felt that owners only come to collect rent money or raise the rent but never to do anything to help the tenants. One participant described the park owner as a “receptacle for their money and nothing else.” Another participant suggested it would be a good idea to call a meeting between the residents and the owner to make him sit down and listen and resolve their complaints about the park.

### **What would you do to make living in the park better?**

Participants from all three focus groups commented that their relationship with neighbors could be better. They suggested more interaction and communication among neighbors. As one of them put it:

*“There needs to be more communication between the people in the manufactured home park. There’s a lack of communication between neighbors that needs to be improved...”*

One participant, moreover, suggested holding community workshops to teach all the park residents about rules and regulations.

Racial tensions and cultural differences, however, seemed to be barriers to community building. In one group, participants described instances of racial prejudice between neighbors that they felt impeded a sense of community.



*Central mailbox unit in one manufactured home park (Photo: R. Ortiz)*

Additionally, FG-3 participants mentioned improvements to their park's infrastructure. This group specifically asked for trash cans to be placed in front of their home to avoid walking through snow in the winter to the park dumpster. In addition to individual trash cans, they also suggested mailboxes for each unit for the same reason. Others were also concerned about the size of mailbox receptacles. They deemed them too small to receive large packages or to keep all their mail while out of town. Participants also pointed to a need for speed bumps to reduce vehicle driving speeds within the park and make the park safe for their children to play outside.

Another issue residents from FG-3 identified as inconvenient and at times problematic was the use of propane tanks for home heating. Two participants shared how it is a common occurrence during the winter for propane meter dials to freeze. As a result, residents often have no warning before their propane tanks run low or empty, and families are on occasion left without heat until they are able to refill or replace the propane tank. Another resident, moreover, mentioned that it would be helpful to have a barricade around the propane tanks to help block snow drifts from covering them and to ensure easy access to them. Several residents also suggested that both a bus shelter and a cross light between the park and the bus stop be installed to ensure their children's safety and protect them from the elements while waiting for the school bus. Another important

area of improvement for participants in all three focus groups is space for kids to play. Participants suggested that play areas and park facilities ought to improve so that their children can play safely.

## **Discussion**

Focus group participants shared a diverse range of perspectives about living conditions in manufactured home parks. In addition they offered many suggestions on how to resolve some of the issues that residents face.

Economic factors were one of the themes that residents cited as a main reason why they chose to live in a manufactured home park. Many residents often had very few if any other alternative affordable housing options in their towns which made living in the manufactured home park one of the only viable options. Nevertheless, for those who did have access to alternative housing options such as apartments, many still preferred to live in a manufactured home park. Overall residents perceived the manufactured home parks to be more affordable, providing larger and better living spaces, and allowing for more privacy and autonomy. Participants also cited proximity to work, ability to carpool, and their relationship with other Latino residents as positive aspects. However, residents also commented on various aspects of life in a manufactured park that they wish to improve, namely the lack of security and supervision over the park, depreciation of residents' homes, prejudice from neighbors and issues with too many pets in the park.

In general residents shared that they had either no relationship or a negative relationship with the manufactured home park owner. Residents felt owners do not respect tenants and do not care for their needs. Overall, many of the negative aspects about living in manufactured home parks became the basis for discussions on how to improve living conditions. Participants thought that improving their relationships with neighbors is a priority. In addition participants suggested improvements to park infrastructure that were particular to the needs of each of the parks where participants lived.

### ***III. Perspectives on Collective Ownership***

Residents were asked a series of questions that related to their experiences and perspectives on collective ownership. Residents were asked to discuss whether or not they perceived that collective ownership would improve their living situation as well as whether they would be interested in collective ownership of their park. In addition residents were also asked to discuss their associations and understanding of the term 'cooperative'.

**If you and your neighbors could own the park yourselves, how would your living situation improve or not?**

Overall the vast majority of participants in the three focus groups perceived that collective ownership of the manufactured home park would be a positive situation in so far as they would have more freedom. One resident from FG-3 shared how ownership would afford residents more freedom:

*“It would be much better, because I could do whatever-pay taxes and I can do what I want on my property.”*

Another aspect that residents from FG-3 mentioned was the value and respect that ownership could yield in this situation:

*“I think that it would be a lot more comfortable, a lot better for each resident... because we would have respect for each other and each others space. Because we would know that our neighbors are the owners of their property and they can do whatever they want”.*

Several residents saw that in addition to having more freedoms as to what they can and can't do they also mentioned the ability to have more control over their living situation, as they saw that they could enforce the park rules and hold families more accountable for their behavior. Several residents agreed that problematic neighbors might opt not to stay in the park as they might not want or be able to follow the park rules. Residents also agreed that resolving this issue of problematic neighbors would be an important factor in forming the cooperative as some mentioned concerns with drugs and gang activity in the park.

Nevertheless there were a few participants from FG-2 who were skeptical about collective ownership and did not think that it would work. One reason that they thought that it would not change the situation was because of the proximity of the trailers to each other as well as their size. As one resident described in his own words:

*“The trailers are very close together. The trailers are one next to another—this doesn't change. If each person bought the land with their trailer, nothing would change. Because the neighbors will keep on being the same. We need a bigger house that can be a home.”*



*Photo of proximity of units (Photo: R. Ortiz)*

Another reason that participants cited as being problematic were language barriers, as they felt that it was difficult for them to achieve success with organizations that were unable to effectively communicate with them in Spanish. One resident from FG-2 articulated how he aspired to have ‘the American Dream’ and a quality of life that was better than what he had in Mexico, and felt like the manufactured home park was far from that goal:

*“We come from over there with the idea to improve the quality of life that we have over there. I have my house over there. I can’t come over here and be worse off than over there. If this is the case, why did I come? It’s the American Dream. I am in a trailer right now. But right now I am working so hard because I want to save money to build a house where my kids can each have their own space, and my wife and I can also have a place for us. But if I don’t achieve this in three years, I’ll go back...If I get enough credit I’ll be able to do this; and if I don’t get the credit... Well to have a dream you need to sleep and I haven’t slept yet!”*

### **Would you and your neighbors consider owning the park together?**

When residents were asked to share whether or not they would consider owning the park together the majority of them said that yes, they would consider the opportunity, and many said they would like to learn more about the program. One participant described why he thought that it would be a good idea:

*“I think that it’s a good idea, because we have a basis to have something like this. We’re in communication with each other...I think that this would be a great help to everyone.”*

However there were a few participants who were skeptical and would not consider owning the park. They shared concerns over buying the land with their neighbors but not being able to build a house on their lot. Several residents shared that their manufactured homes were in poor condition and were quickly depreciating in value. One woman mentioned that it would be preferable to get rid of the manufactured home and build a little house instead. Another man explained how he did not see the point in purchasing land with a home depreciating in value:

*“...To buy the land and keep living there in a trailer—this is not useful. There will still be a trailer there. What we don’t want is to keep living in a trailer. Am I explaining myself? Because the trailer will keep decreasing in value...the trailer has a lot of costs.”*

### **When you hear the word “cooperative”, what comes to mind?**

Due to time constraints, only FG-1 and FG-2 participants were able to respond to this question. Nevertheless residents from these two focus groups had distinct ideas of what a cooperative meant to them. One participant said that a cooperative meant there would be respect and residents would share responsibilities for the park. Another participant said that under a cooperative arrangement residents would be more involved and more willing to respect park rules:

*“A cooperative means that there will be meetings with everyone who is going to participate. And we are going to start with the basics—there will be rules, and we will need to respect these rules.”*

Keeping everything clean was an important value for a cooperative that was mentioned by one woman in focus group two and another resident mentioned that a cooperative meant that someone was always in charge. Nevertheless, in addition to the comments about residents perspectives towards cooperative living there were a few participants that did not respond to this question. There were a few residents in each of the focus groups who appeared skeptical and unclear about what a cooperative meant and asked to have the focus group facilitator explain the concept to them.

## **Discussion**

In sum, residents associated mutual respect and shared responsibilities with cooperative and seemed to be, at the least, vaguely familiar with the concept. However, some residents had little knowledge of what a housing cooperative is and asked for an explanation of the term and examples.

Many participants thought that co-ownership of the park by residents could be a positive situation as they would have more control and freedom about various aspects of their living situation. In addition residents felt that they would have more value and respect for their space as well as the space of others which could help to resolve current issue with disrespectful and problematic neighbors.

As a result, when participants were asked whether or not they would consider owning the park together, many of them said that they would consider the opportunity. Nevertheless there were a significant amount of participants that seemed skeptical about co-ownership with their neighbors. These residents admitted, however, that their reluctance stemmed from the fact that their ultimate goal is to own their own house.

## ***IV. Preferred Channels of Receiving Information on Cooperative Living***

The following questions were posed to focus group participants to gauge their preferences as to the best modes for communicating information related to cooperative living, as well as necessary resources that would enable them to become a resident owner.

### **What resources would you need to become a resident owner?**

When participants were asked what resources and information they would need in order to make an informed decision regarding the formation of a manufactured home park cooperative, they asked for more information about cooperatives in general, including a description and explanation of what a cooperative is and examples of cooperative housing arrangements in manufactured home parks. Participants also deemed financial information important. Participants asked for information on the fiscal and legal responsibilities of cooperatives as well as information on financing (such as interest rates and how to secure a loan).

A few participants were concerned about what would happen to them should they fall behind in their payments and what kinds of resources would be available to help them. One participant, moreover, expressed concerns over finance terms:

*“I would like there to be a program where they charged you a payment based on what you earn. I would like them to be fair in their payments. Because sometimes*

*they charge you more, in the interest, sometimes you end up paying more in interest than what the property cost, or whatever you bought.”*

Other participants suggested that the cooperative ought to have a program that supports owners financially to do maintenance on their trailers:

*“...If there are people that don't have resources, if we're going to be united and it would be a cooperative in the aspect of saying well-we're united we're working together you could ask for a fund/fee like \$30 by each family...and this month its going to this house we're going to invest in construction for this trailer to do repairs whatever you need, then it would be good...because sometimes for one to fix their trailer it costs a lot and its difficult to get it done-its left half finished...I think that each trailer would respond well, and it would be a lot of money if everyone participated.”*

Participants also wanted to learn about the legal responsibilities of cooperative housing residents. Residents from one focus group mentioned that it would be beneficial to have a contact person to provide them with information and support, and address questions and concerns.

### **How would you prefer to receive information on how to become a resident owner?**

Focus group participants were eager to offer suggestions on what they thought would be the best ways to receive information about cooperatives. They suggested various formats for dissemination of information on cooperative ownership. Face to face communication strategies, print publications and audiovisual media were the preferred communication methods.

#### **Face to Face Communication**

Above all, participants emphasized face to face communication as the preferred way to learn about cooperative ownership and living. Many residents felt that they lacked an in-depth understanding of how a cooperative functions and thought the best environment to address this would be in a group setting. Having a sense of community dialogue and engagement with their neighbors was an important factor that residents addressed in whether or not they would consider the program. For that reason many indicated that they would prefer a group meeting, similar in format to the focus group, in which a bilingual representative would talk about housing cooperatives and then allow residents to ask questions. One resident said it would be better if the representative were more like a 'teacher', so he/she could come and 'teach' them about cooperative living.

In addition to face to face communication, residents also mentioned the importance of being able to have access to a person that would be able to answer questions and address concerns after the initial meeting. One participant suggested setting up a hotline or a



contact phone number for a representative that participants could contact if they had questions about the program. One participant, moreover, emphasized the importance of feeling a sense of trust and transparency with the person in charge of all the paperwork.

### **Publications**

While most participants agreed that they preferred face-to face communication in a group setting, there were others who mentioned that they would also like to receive some written information in Spanish and English about the program either delivered to them in person or through the mail. One participant shared that having supplemental print materials would be a way to further enrich their knowledge about the program. However, another participant said that when she receives information with ‘small print’ and too many ‘clauses’ she puts it aside and pretends to know what the document contains.

### **Audiovisuals**

There were a few residents that suggested the idea of having a video sent to their homes explaining cooperative living. One woman explained that because she did not like to read she would rather have a video that talked about the program. Other participants suggested hosting a community gathering to show an informational video about housing cooperatives and then have residents discuss what they saw in the video.

### **Discussion**

Focus group participants suggested several resources that would better enable them to become a resident owner in a cooperative. Above all, more in depth information about the program and case examples of current cooperative manufactured home parks were deemed most important by participants. In addition residents also shared that they would need financial education support to help them in their decision making process as well as information regarding how residents would be legally responsible for their property and the cooperative. Participants also expressed a desire for having access to a program representative whom they could contact should they need support or more information.

Residents suggested many channels for disseminating information about cooperative ownership. The preferred mode of receiving information is in face-to face interactions such as in a group orientation setting. Residents emphasized the importance of having an opportunity to engage in dialogue with their neighbors and with the program representative as critical to whether or not they would consider the program. Feeling a sense of trust and competence from the program representative would also be important for residents.

In addition to face-to face communication, participants asked for a video and/or publication describing the cooperative program in a straightforward language.

## **Strategies for Outreach to Latino Residents of Manufactured Home Parks**

The following section offers suggestions for how to best work with Latino residents in rural manufactured home parks to promote cooperative ownership. Based on our findings, HACER has compiled a list of key strategies to consider when working with this population. We propose strategies to work with Latinos living in manufactured home parks in a respectful and effective manner as well as strategies on how to encourage cooperative ownership among Latinos.

### ***Cultural Competency***

Staff working on promoting cooperative ownership with rural Latinos in manufactured home parks should be aware of the unique issues that Latino residents face. Having an understanding of the unique issues may provide a basis by which staff is able to foresee obstacles and barriers to engagement by Latino residents. In particular staff should be sensitive to the experiences, cultural practices, values and language needs of Latino residents. The following are some key issues that ought to be kept in mind to work effectively and respectfully with Latino communities:

#### ***Discrimination***

Latinos residents may have had particular experiences with discrimination in their communities. When participants shared how they came to live in the manufactured home parks several participants shared that they had felt discriminated against in their search for apartments. Participants told stories of not being shown apartments because they were Latino. In addition some participants shared stories of discrimination by their White (non-Latino) neighbors in their manufactured home park. Having an understanding of the particular discrimination issues that these communities face could help to effectively frame the benefits of cooperative ownership.

#### ***Temporary Housing***

Many Latinos that live in manufactured home parks in Minnesota may be seasonal and or migrant workers. Seasonal and or migrant workers who live in manufactured home parks may only see the house as a temporary living situation and may not be interested in cooperatively owning their park. Moreover, Latinos who live in Minnesota year round may not plan to or want to live in their manufactured park long-term. For instance, many participants shared their desire to buy a site-built home or house for their families. Some participants expressed reservations towards the idea of cooperatively owning their parks because that would mean settling for a less-than-ideal living situation. It is important to note that over half of the participants shared that they had plans to move away from the park in the near future. NCDF should evaluate these perspectives when deciding where and how to promote cooperative ownership among Latinos living in manufactured home parks. A survey of residents' long-term residential plans and of their current occupation may help in gauging whether or not they would be interested in cooperative ownership. NCDF should be clear in communicating reasons why residents should explore

cooperative ownership even if they are temporary residents or only want to live in the park for a few years.

### ***Immigration***

Increasing issues and fears surrounding immigration enforcement has had a significant impact on rural communities where Latinos reside. The social climate around these issues may affect NCDF's work with Latinos in a number of ways. NCDF should be aware that some Latino immigrants that live in manufactured home parks are undocumented or have family members who are undocumented. Concerns over documentation status may make Latino residents hesitant to speak to organizations and representatives from outside their own community, regardless of whether they are documented or undocumented.

### ***Understanding 'Cooperative'***

Latinos living in manufactured home parks may have different levels of familiarity and experience with the concept of cooperatives. In addition, some Latino residents may have a unique world view of what the term cooperative signifies that may differ with that of mainstream Minnesota. Some focus group participants seemed to be very familiar with the concept of cooperative ownership, while others were not. These participants felt they needed more information about cooperative ownership before they could decide whether or not they were interested in cooperative ownership of their parks.

### ***Communication Strategies***

NCDF should use a diverse range of communication strategies and products to inform Latinos about cooperative ownership. Residents shared that they prefer to receive information about cooperative ownership through face to face communication in group settings, supplemented with audio-visuals and print materials with easy to read language. Furthermore NCDF also should be mindful of the various education levels and language needs when communicating with Latino residents in manufactured home parks. Data from this study suggests the following strategies should help NCDF effectively engage Latino residents:

### ***Bilingual Communications***

NCDF should be very aware of the wide range of language skills among Latino manufactured home park residents and be strategic when developing information materials. Furthermore, NCDF should create bilingual information materials that are appropriate for the needs of residents. Some residents who participated in this project were bilingual in English and Spanish, while others were monolingual and only spoke Spanish or English. Additionally, when participants were asked to fill out paperwork for participation in the focus group, it was discovered that some residents were illiterate and unable to read or write in either language. NCDF should be responsive to residents varying linguistic needs and abilities in their efforts to contact, educate and partner with Latino communities.

### ***Context and Examples***

NCDF should develop information materials and strategies that provide information about the cooperative ownership experience in manufactured home parks. In addition to providing detailed background information about cooperative ownership NCDF should also personalize the information by including case examples and residents experiences from other manufactured home parks. Several focus group participants highlighted that they would be interested in hearing about the successes and failures of other cooperative manufactured home parks. Hearing stories of cooperative manufactured home park could be a tool for educating unfamiliar Latino residents about the concept of cooperative ownership. In addition NCDF should educate residents about the legal and financial responsibilities that residents would take on.

### ***Community Meetings***

NCDF should host meetings for Latino manufactured home park residents to learn about and discuss cooperative ownership. Participants across the focus group suggested that community meetings and dialogues, in a similar fashion to a roundtable or focus group, would be a good way to learn about NCDF's work with manufactured home park residents. One participant reported that this was a good strategy because it would allow the community to come together to discuss and debate the program as a group. Participants also mentioned the importance of having an NCDF representative who is able to answer resident's questions about the organization and the program.

### ***Audiovisuals***

NCDF should create and distribute videos about cooperative ownership in manufactured home parks to park residents. Focus group participants were receptive to the idea of learning more about cooperative ownership from a video, as long as it was accompanied by other information strategies like a community meeting or print publications. A video can also be good method for communicating information to individuals who are unable to read.

### ***Publications***

NCDF should produce print materials about cooperatively owning a manufactured home park. Many participants said they would like to receive print materials, such as pamphlets, with information about NCDF and cooperative ownership. Participants suggested that print material could be helpful because they could take them home to read them at their own leisure.

### ***Build Community Partnerships***

NCDF should build and strengthen partnerships with local community programs and Latino-serving organizations. Local focus group coordinators were instrumental in aiding HACER with recruitment of participants and organization of focus group logistics in the three communities. By building these kinds of local relationships with community partners, NDCF may be able to better establish credibility and trust among Latino manufactured home park residents.

### ***Financial Management***

NCDF should be aware of the financial issues and challenges that rural Latino residents in manufactured home parks may face. NCDF should explore ways to support residents in a way that is financially and ethically sound. Many residents come from low socio economic households which do not afford them much financial freedom. Furthermore residents offered numerous suggestions on how NCDF could best support them financially.

### ***Provide Financial Counseling and Support***

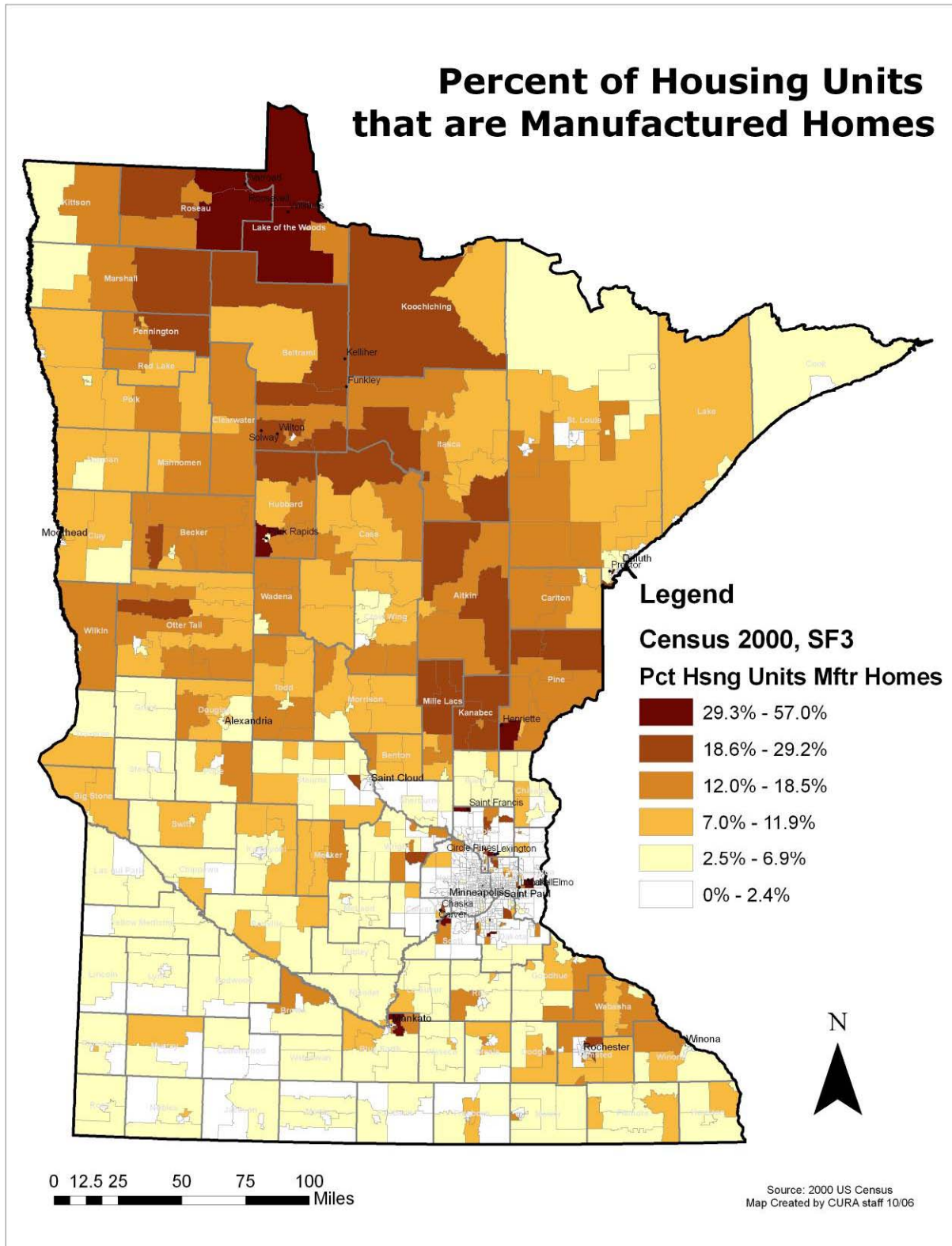
NCDF should explore ways to create partnerships with other local and statewide housing and financial organizations that work with Latino communities to provide a network of support for residents. Many focus group participants expressed interest in receiving more information about the financing aspects of home ownership, such as how to apply for credit and loans. Similarly residents also were interested in learning about the different types of credit and interest rates. Residents were also keen on knowing whether their cooperative share payments would be affordable for their income level. One resident said that he would like it if his payments were to be based on both his family income and expenditures. NCDF should provide resources for residents that may fall behind in their payments. In addition NCDF should help residents in setting up a park savings fund to assist residents with remodeling of their homes and other park infrastructure needs they may have.

### ***Communicate Economic Advantages and Disadvantages of Cooperative Ownership***

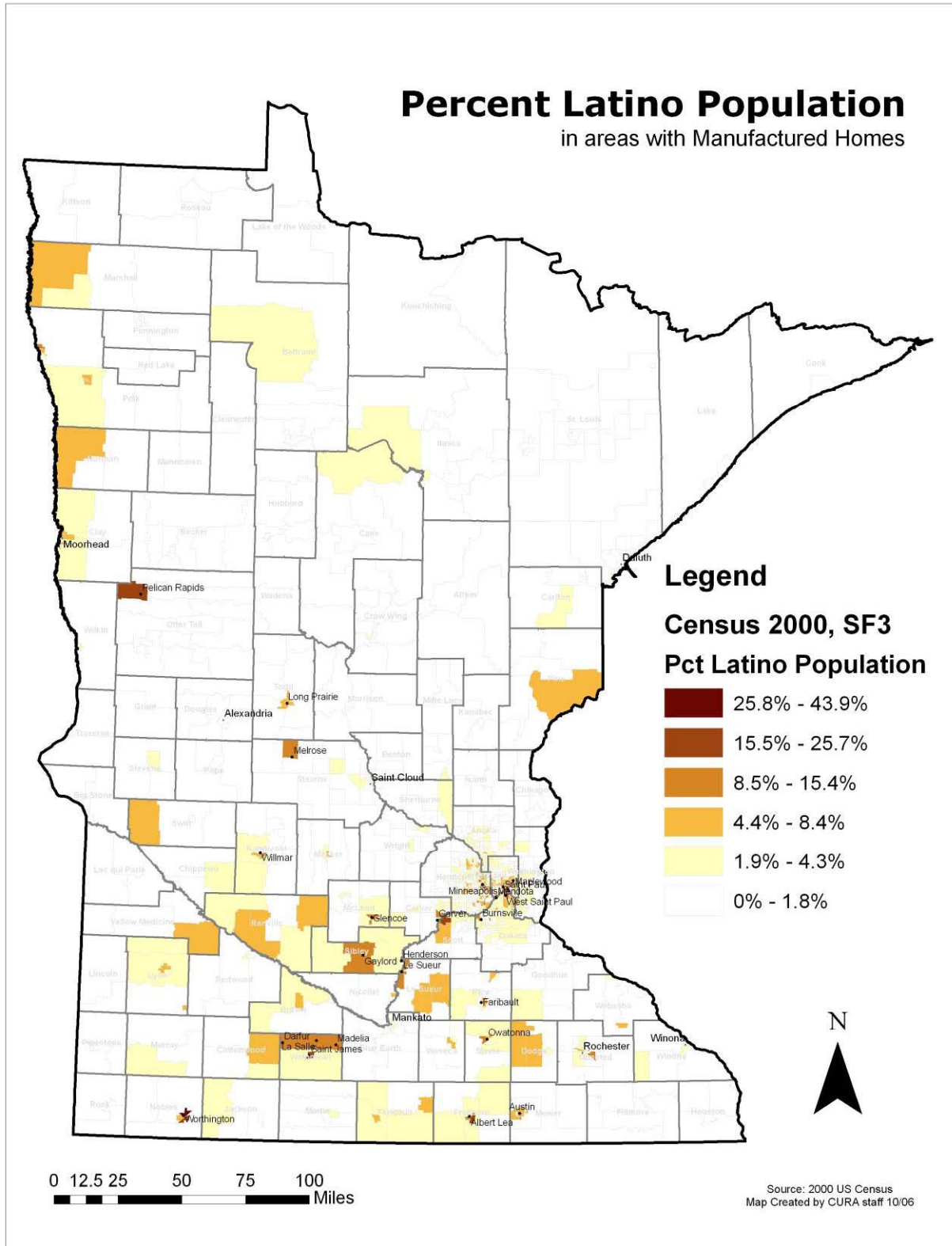
NCDF should investigate and share information about the financial benefits of property ownership in a cooperative manufactured home park compared individual home ownership with park residents. One strategy might be to provide literature on a cross-comparison analysis and assessment of property values in resident's communities. This information may be beneficial for residents who are interested in relatively shorter term property ownership. Many residents were concerned about purchasing land with a mobile home that was depreciating in value. By communicating how residents can increase the property value of their homes, NCDF may be able to recruit residents who are looking to buy a house. Lastly, by providing resources on how residents can sell their manufactured home and share of the park, if they so choose, residents may feel more freedom and control over home ownership in a cooperative manufactured home park.

## **Appendices:**

*Appendix A: Percentage of Housing Units that are Manufactured Homes*

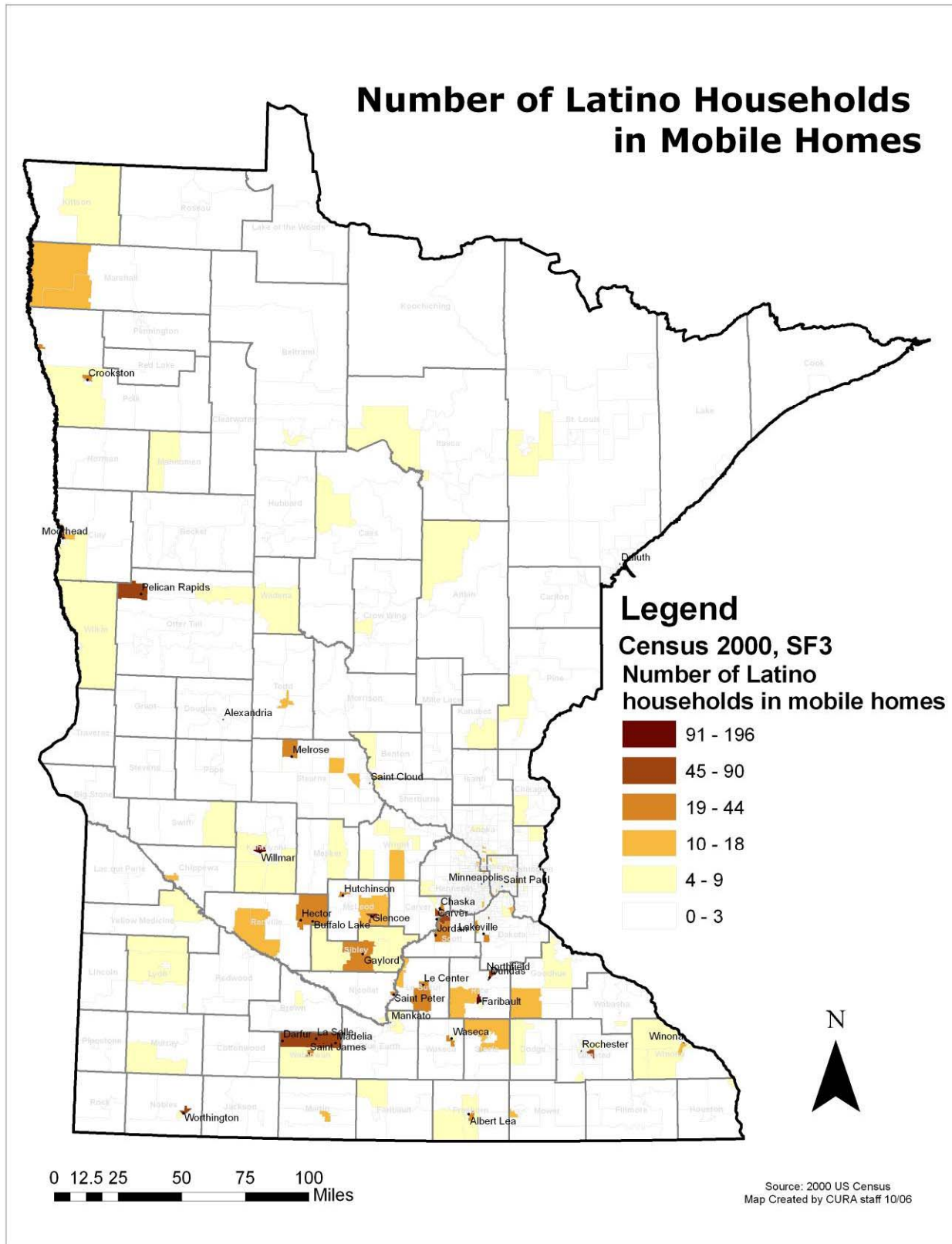


**Appendix B: Percent of Latino Population in Area with Manufactured Homes**

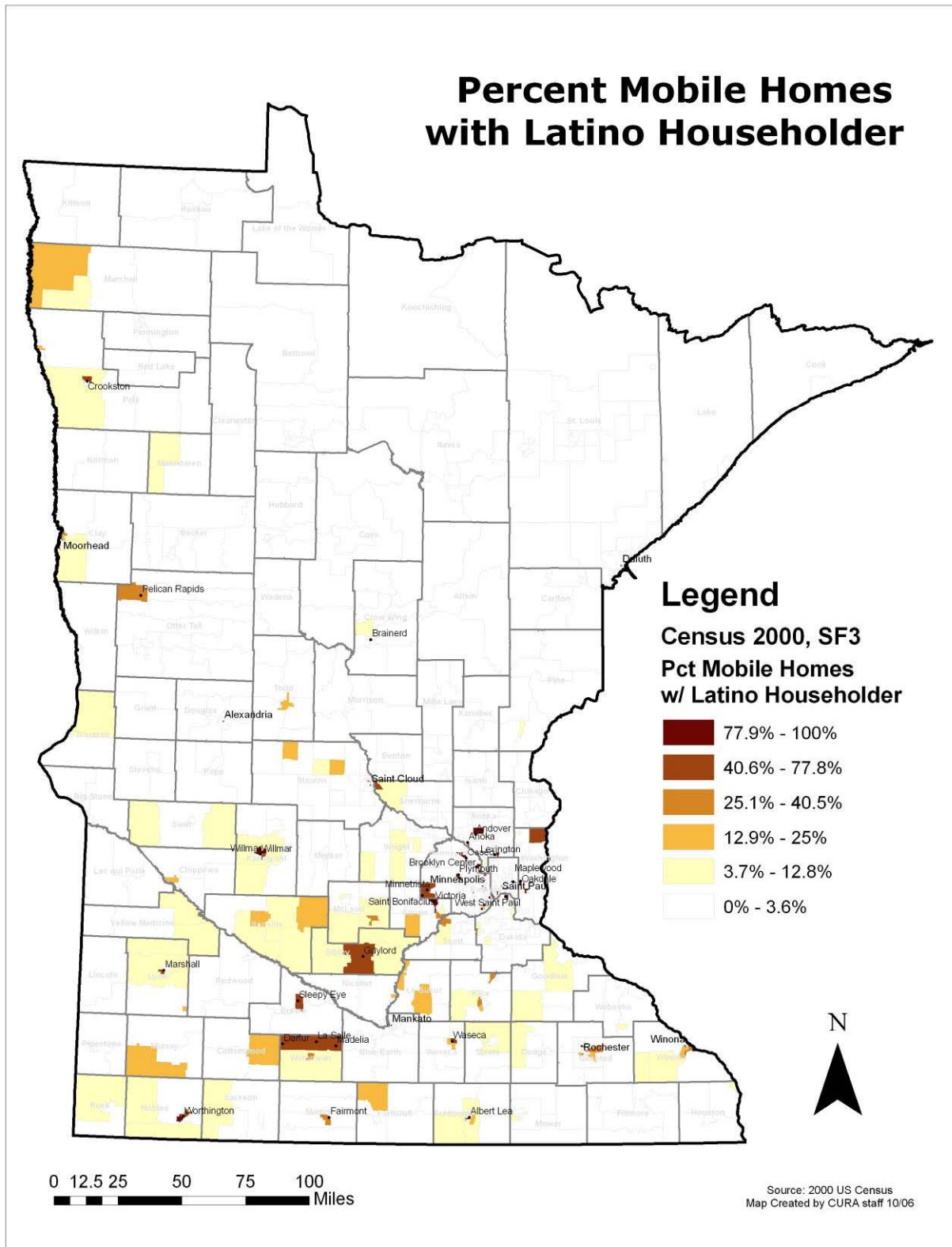




*Appendix C: Number of Latino households in Mobile Homes*



*Appendix D: Percent of Mobile Homes with Latino Householder*



## *Appendix E: Focus Group Recruitment Guide*



The Northcountry Cooperative Development Fund (NCDF) has asked HACER to submit a proposal for a study that would enable NCDF to develop a framework for promoting manufactured home park cooperative development among Latinos in rural Minnesota. The objective is to identify concerns and issues that should be considered in the promotion of cooperative living in these communities.

To do this, HACER will conduct three focus groups of 10 to 12 participants each and will attempt to assess:

- **Resident's relationship** to the manufactured home park
- **Pressing issues** Latino residents have in regard to their housing situation
- **Recommendations** as to appropriate methods of delivering information about cooperative living to the residents.

Participants will be questioned on the above issues and should be aware that there are risks to participation in the study. For example, we will ask them to share their personal thoughts and experiences as Latino residents of manufactured home parks and to be as forthcoming as possible. There are no direct benefits to participation in this study. However, the results of the study are intended for eventual improvement in manufactured home park living.

**Please make sure that the following characteristics are applicable to all recruited participants:**

- Adult (18 and over)
- Latino
- Current resident of manufactured home park in the selected city or town
- Year-round resident for at least one year prior to focus group
- No two participants from the same household

If the participant meets all the criteria, please verify availability- days of the week and times that work for them.

Please sign this form certifying that you have verified each focus group participant's eligibility and explained to him/her the scope of the project, the benefits, and the risks involved. Thank you.

Signature of Recruiter \_\_\_\_\_ Date \_\_\_\_\_

# Focus Group Registration Form

*(Please feel free to Use this form as a way to keep track focus group participants-this is for your records only, HACER will not need this form)*

	Name	Address	Phone	Eligible (Y/N)	Availability (M/T/W/TH/F/Sa/Su)
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					
11.					
12.					

## Appendix F: Focus Group Demographic Sheet in English and Spanish

### DEMOGRAPHIC SHEET FOR NCDF (North County Development Fund)

We are collecting the following information in an effort to know more about who has participated in this project. You are free to skip any question you prefer not to answer.

1. **Age:** \_\_\_\_\_  
 \$50,000+
2. **Gender:**  
 Male  
 Female
3. **What is your marital status?**  
 Married  
 Single
4. **What is your ethnicity?**  
 White(not of Latino origins)  
 Hispanic/Latino  
 African-American  
 Native American  
 Multi-ethnic  
 Other (please specify) \_\_\_\_\_
5. **What is your highest level of education completed?**  
 None  
 Elementary School(k-6)  
 Junior High School(7-9)  
 High School(10-12)  
 G.E.D.  
 Technical/associate degree  
 College graduate  
 Masters/Doctorate
6. **What language (s) do you prefer to speak at home?**  
 Only Spanish  
 Spanish more than English  
 Both equally  
 English more than Spanish  
 Only English  
 Other \_\_\_\_\_
7. **What is your current occupation?**  
\_\_\_\_\_
8. **What is your gross household annual income?**  
 Less than \$10,000  
 \$10,000-\$19,999  
 \$20,000-\$29,999  
 \$30,000-\$39,999  
 \$40,000-\$49,999
9. **How many people live in your household(including yourself)?**  
 1-3  
 4-6  
 7-9  
 More than 10
10. **How many children do you have?**  
 None  
 1  
 2  
 3  
 4  
 5  
 6+
11. **How long have you lived in the manufactured home park (“manufactured home park”)?**  
 0-1 year  
 2-3 years  
 4-6 years  
 7-10 years  
 More than 10 years
12. **Do you receive economic assistance from the government for housing?**  
 Yes  
 No
13. **Are you a seasonal or year-round resident?**  
 Year-round  
 Seasonal
14. **Do you have plans to move from the manufactured home park in the near future?**  
 Year-round  
 Seasonal

## Hoja Demográfica para NCDF (North County Development Fund)

Estamos coleccionando la siguiente información para saber un poco mas sobre las personas quienes han participados en este proyecto. Si prefiere, usted puede optar de no responder a cualquier pregunta.

1. **Edad:** \_\_\_\_\_

2. **Género:**

Masculino

Femenino

3. **¿Cuál es su estatus civil?**

Casado(a)

Soltero(a)

4. **¿Cuál es su raza/ethnicidad?**

Hispano/Latino

Afro-Americano

Americano Indígena

Blanco/Caucásico

Multi-étnico

Otra (por favor de especificar)

\_\_\_\_\_

5. **¿Nivel de educación más alto completado?**

Ninguno

Primaria(k-6)

Secundaria (7-9)

Preparatoria o Bachillerato (10-12)

G.E.D.

Grado asociado/vocacional

Universidad

Maestría o Doctorado

6. **¿Cuál es el idioma(s) preferido en su casa?**

Solo español

Español mas que inglés

Ambos igualmente

Inglés mas que español

Solamente inglés

Otro idioma \_\_\_\_\_

7. **¿Cuál es su ocupación?**

\_\_\_\_\_

8. **¿Cuál es su ingreso anual aproximado de su hogar?**

Menos que \$10,000

\$10,000-\$19,999

\$20,000-\$29,999

\$30,000-\$39,999

\$40,000-\$49,999

\$50,000+

9. **¿Cuántos personas viven en su casa (incluyendo usted)?**

1-3

4-6

7-9

More than 10

10. **¿Cuántos hijo(a)s tiene usted?**

Ninguno

1

2

3

4

5

6+

11. **¿Por cuanto tiempo ha vivido usted en su casa?**

0-1 año

2-3 años

4-6 años

7-10 años

Mas de 10 años

12. **¿Usted alquila o es dueño(a) de su casa?**

Alquila

Dueño(a)

13. **¿Usted recibe asistencia económica del gobierno para su vivienda?**

Sí

No

14. **¿Usted vive aquí todo el año o solo por temporadas?**

Todo el año

Temporadas

15. **¿Usted tiene planes de mudarse del parque de trailers en el futuro pronto?**

Sí

No

## ***Appendix G: Focus Group Consent Form in English and Spanish***

### **NORTHCOUNTY COOPERATIVE DEVELOPMENT FUND (NCDF) PROJECT**

#### **Consent form for participants**

**INTRODUCTION:** The Northcounty Cooperative Development Fund (NCDF) and HACER invite you to participate in a group conversation as a part of a research study that seeks to identify Latina/o concerns and issues related to living in manufactured home parks. HACER staff (Alyssa Banks and/or Elisabeth Golub) would like to facilitate a group conversation between you and other members of your community. Read this form completely before you agree to participate in the group. If you have questions, please ask them before you sign the form.

**PURPOSE:** The purpose of this study is to (1) identify how Latina/o tenants' view their relationship to the manufactured home park, (2) identify tenants' concerns and experiences regarding manufactured home living and (3) find the best methods to deliver information about cooperative living to Latinos in rural Minnesota manufactured home parks.

**PROCEDURES:** If you agree to be interviewed, you will fill out a form. This form will ask you to tell us some characteristics about yourself. We will not ask for your name. The information you share on this form will only be used to describe individuals with whom we have spoken in this study. After filling out the form, you will take part in a group conversation. With your permission, the conversation may be audio taped. You can choose not to be recorded. The group conversation will last approximately two hours.

**RISKS AND BENEFITS TO BEING IN THE STUDY:** There are risks to participation in this study. For example, we will ask you to talk about your personal experiences in a group. We will ask about your thoughts and experiences in your present living situation. This information will be shared with NCDF, but we will not share any information that may identify you. There are no direct benefits to participation in this study. However, the results of this study are intended to create an opportunity for Latino residents living in manufactured home parks to learn more about the benefits of cooperative ownership.

**COMPENSATION:** You will receive \$40 at the end of the interview.

**CONFIDENTIALITY:** The paperwork and recordings from this study will be kept private. They will be kept in a locked cabinet in our office for one year and will be destroyed or erased thereafter. Only researchers working on this project will have access to this information.

**VOLUNTARY NATURE OF THE STUDY:** You do not have to participate. If you participate in the group discussion you can choose to not respond to a question if you don't feel comfortable. You can leave the group conversation at any time. Your decision to leave the group will not affect your current or future relations with HACER, NCDF or your current living situation.

**CONTACTS AND QUESTIONS:** If you have more questions about this study please contact Rafael Ortiz, HACER's executive director, he speaks Spanish and English and can answer your questions. You may call him at 612.624.3326. ***You will receive a copy of this form.***

#### **AGREEMENT TO PARTICIPATE:**

I have read and understand the above information. I have asked my questions and have received answers to these questions. I agree to participate.

Signature of Participant \_\_\_\_\_ Date \_\_\_\_\_

Signature of Facilitator \_\_\_\_\_ Date \_\_\_\_\_

# NORTHCOUNTY COOPERATIVE DEVELOPMENT FUND (NCDF) PROJECT

## (FORMULARIO DE CONSENTIMIENTO PARA LOS PARTICIPANTES EN LA PLÁTICA.)

**INTRODUCCIÓN:** La organización Northcountry Cooperative Development Fund(NCDF) y HACER le invitan a participar en un estudio con el fin de identificar preocupaciones y temas relacionados a la vida en los parques de tráilers. El personal de HACER (Alyssa Banks y/o Elisabeth Golub) desea facilitar una plática entre usted y otros miembros de su comunidad. Lea este formulario completamente antes de acceder a participar en la plática. Si acaso le queda alguna pregunta o duda, por favor, aclare sus dudas antes de firmar el documento.

**PROPÓSITO DEL PROYECTO:** El propósito de este estudio es; (1) identificar como los residentes Latino(a)s en los parques de tráilers ven su relación con el parque, (2) identificar los preocupaciones y vivencias de los residentes(3) Encontrar métodos para presentar información sobre cooperativas de vivienda a los Latino(a)s que residen en los parques de tráilers en áreas rurales de Minnesota.

**PROCEDIMIENTO:** Si usted consiente a participar, llenará otro formulario. El formulario le hará preguntas sobre algunas características personales. No será necesario darnos su nombre. Se usará esta información solamente para describir los individuos con quien hemos hablado en el transcurso del estudio. Después de llenar los formularios, usted participará en una plática. Con su permiso, es posible que la plática sea grabada. Usted puede optar a que la plática no sea grabada. La plática durará aproximadamente 2 horas.

**RIESGOS Y BENEFICIOS DE PARTICIPACIÓN:** Usted corre algunos riesgos al participar en este estudio. Por ejemplo, hablará sobre sus experiencias personales delante de otras personas en el grupo. Le haremos preguntas sobre las experiencias en su situación de vivienda. Se compartirá esta información con NCDF, pero no se comunicará información alguna que lo pueda identificar a usted. No hay ningunos beneficios directos de su participación en el estudio. No obstante, se pretende usar los resultados del estudio como una oportunidad para que los Latinos que viven en los parques de tráilers aprendan sobre los beneficios del cooperativismo.

**RECOMPENSA MONETARIA:** Usted recibirá \$40 en efectivo por su participación al final de la plática.

**CONFIDENCIALIDAD:** La información en los archivos y grabaciones de este estudio es confidencial. Se guardará en un archivo bajo llave por un año y se destruirá borrará entonces. Solamente las personas involucradas directamente en este estudio tendrán acceso al archivo.

**PARTICIPACIÓN VOLUNTARIA:** Su participación no es obligatoria. Si usted participa y si no quiere responder a alguna pregunta, no le obligaremos a responder. Usted puede salir de la conversación en cualquier momento. Su decisión de salir no afectará sus relaciones presentes ni futuras con HACER, NCDF o su situación de vivienda presente.

**CONTACTOS Y PREGUNTAS:** Si acaso tiene mas preguntas sobre el estudio favor de contactar Rafael Ortiz, el director ejecutivo de HACER, el habla español e inglés y puede responder a sus preguntas. Usted puede comunicar a el al 612.624.3326. *Usted recibirá una copia de este formulario.*

### DECLARACIÓN DE CONSENTIMIENTO:

He leído y entiendo la información en los párrafos anteriores. He aclarado mis dudas y he recibido repuesta a mis preguntas. Consiento a participar en el estudio.

Firma del Participante \_\_\_\_\_

Fecha \_\_\_\_\_

Firma del Moderador(a) \_\_\_\_\_

Fecha \_\_\_\_\_



## *Appendix H: Focus Group Question Guide*

### **NCDF Focus Group Questions:**

**Intro Question:** Name, How long have they lived in the park and what is their favorite thing to do at home?

1. When you think of your “home”, what comes to mind?  
(**exercise:** draw a picture that represents your idea of “home”-10 minutes to draw 10 minutes to discuss-question for discussion: could you talk about your drawing? what about it makes it “home”?)
  2. How did you come to live in the manufactured home park?
  3. What do you like about living in the park? (probe: what don’t you like?)
  4. What would you do to make living in the park better?
- 

**EXERCISE-** Vote on issues (Concerns/Prioritization)

---

5. How would you describe your relationship with the owner of the park?
6. If you and your neighbors could own the park yourselves, how would your living situation improve or not?
7. Taking into consideration everything we have discussed today, and if you had the necessary resources and information, would you and your neighbors consider owning the park together?
8. What resources would you need to become a resident owner?
9. How would you prefer to receive information on how to become a resident owner? (probe: video, radio, leaflet, in-home meeting, person-to-person, at church, at school, at work, at the park)
10. When you hear the word “cooperative”, what comes to mind?

In sum, your priorities for improving the living conditions in your park are (list them out), you want/don’t want to own the park, to become owners you would need the following resources (list), and you prefer to receive information in the following manner (list). Am I forgetting anything?

**Appendix I: Sample of Participants Drawings**

