

# the Redmond SPOKESMAN

The Heart of Central Oregon

100TH YEAR, NO. 21, USPS 778-040

WEDNESDAY, NOVEMBER 18, 2009

35 CENTS

## Seniors form co-op, control their own destiny



Trish Pinkerton/Spokesman

Four of five board members of the newly formed Green Pastures Senior Cooperative celebrate the recent finalization of its purchase of their home, a mobile home park in southwest Redmond: (from left: Richard Martin, Phyllis LaPora, Al Eckerman, and Howard Miller.

Trish Pinkerton  
Spokesman staff

For years, the residents of Green Pastures mobile home park in southwest Redmond lived in dread of a notice in the mail telling them the park had sold to developers and they would have to move.

But on Oct. 16 the residents were able to let go of that worry forever — as members of the Green Pastures Senior Cooperative, they became the new owners of their 51-space mobile home park.

"Now we're safe," said Phyllis LaPora, one of the cooperative's five board members and a resident for the past four years.

If the park was sold to developers, state law says only that the property owner has to give residents 365 days' notice and pay each \$7,000 for relocation, not enough to move their homes to a new park, even if one can be found, said Richard Martin, a three-year Green Pastures resident and board member. "The last thing you want is to go to your mailbox and get the letter that this is your notice. That's why we had to do it," he said.

Green Pastures Mobile Park, at 2633 S.W. Obsidian Ave., was owned and developed by local

residents Arthur and Alice Teater. Arthur Teater died in 1984 and Alice Teater in 2003. Alice left the property in a trust and designated the Redmond and Central Oregon humane societies as beneficiaries. Since that time the residents have feared the park would be purchased for its development potential.

In March 2008 the residents received an invitation to attend an April meeting to see if they were interested in forming a cooperative and purchasing the park, Martin said. Every-

one in the park just jumped at the opportunity to buy the park for its current residents and to preserve its affordable housing stock for the future, he said.

"It was the golden opportunity we were looking for, so it wouldn't be sold to developers," Martin said.

At an April 2008 meeting the residents voted unanimously in favor of the purchase. With the help of Community and Shelter Assistance Corporation (CASA of Oregon), the Northwest Cooperative Development Center and the Community Development Law Center, the residents started the process of forming a

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cooperative to obtaining financing, purchase the park and run it themselves, Martin said.

Green Pastures Senior Cooperative started signing up members and got 100 percent participation, Martin said. Each member paid \$25 down to show they were committed. Some paid the remaining \$475 owed on each lot all at once; others on a payment plan, but all paid.

In August 2008, the cooperative made its pitch to buy the park from the trust. However, at the time only the Central Oregon Humane Society was willing to sell. The Redmond Humane Society, undergoing its own financial problems, held out for a while, Martin said.

But by early 2009, once the Redmond society had received financial help from Deschutes County, it was ready to begin negotiations again.

In the meantime the residents continued working on the co-op structure and elected a board, so they would be ready to act when the trust beneficiaries were ready, said Al Eckerman, co-op board member and resident of the park for nine years.

The parties signed the final agreement on May 12, 2009.

The co-op owns the land in the original developed park, not the undeveloped 12 acres at 23rd Street and Obsidian Avenue still owned by the trust.

As for the residents, "Our rent went up with this," Martin laughed.

Previously, each paid \$275-

\$300 a month depending on their particular space in the park. Now all pay \$350, which includes water, sewer, garbage and general park maintenance, as well as the mortgage.

"That's pretty darned affordable," LaPora said.

Most people in the park own their manufactured homes outright so \$350 a month including utilities is very affordable, Martin said.

The park is open to owners 55 and older, which is required by federal rules in any senior project, Al said.

"I think our main challenge was just balancing all of the mov-

ing parts in this project," said Chelsea Catto, CASA of Oregon housing program manager, in an e-mail interview. "Since the park was held in a trust for the benefit of the two humane societies, it was a unique deal that required all of those involved to come up with some creative solutions. In addition, our program is fairly new and the lender that the cooperative used, the Network for Oregon Affordable Housing, a nonprofit bank consortium, is new to this as well, so we were essentially working with them to create this new loan package/program at the same time. It was challenging, but everyone worked overtime to make it happen."

A five-member board of directors elected by the membership governs the cooperative. By-laws call for at least one general membership meeting per year, and members serve on various committees. The park's residents are regulated by park rules that were established when the cooperative was formed, bylaws and space lease agreements.

In addition to LaPora, Martin and Eckerman, the board includes Harold Miller and Neva Barker.

"It was the golden opportunity we were looking for."

Richard Martin  
Green Pastures Senior  
Co-op member

"This is probably the best example of what a co-op should be, at least to this point," Eckerman said.

"We've

made a good group," Martin added. "People have been keeping in mind the best interests of everybody."

Now that the purchase is complete residents are looking to the future.

They are working on pruning large trees and removing a few, doing some asphalt repair and are looking to future park upgrades as they can afford them, Martin said.

They also would like to encourage new homeowners in the park. About five homes are for sale and three vacant lots are waiting for homes, Martin said. The park's uncertain status in recent had made potential buyers leery.