

might as well end up owning it," a Westland representative said.

Financing would come from three major sources: the state, through its Mobile Home Park Assistance Program; the city, through a tax-exempt bond issued through Pacific Western Bank (although this proposal is still under consideration by the city); and the residents themselves, through membership fees, which would be required in order to become part of the proposed owner cooperative.

Now Westland and the residents association are independently appraising the park to determine a price, expected to be somewhere in the neighborhood of \$1.7 million to \$1.9 million.

Assuming a figure can be negotiated, residents would buy the park as a "limited equity cooperative," a design that limits the amount of equity a member can build into his or her investment to the amount of the initial membership fee plus interest. In theory, this would keep membership costs affordable for future members, and ensure El Rio's status as a low-income housing option.

However, the limited equity structure in this case applies only to land ownership. Land could not net residents a large profit, but mobile homes could be bought and sold for whatever prices the market would bear.

Some believe that community ownership could actually drive home prices up in future years, thus negating El Rio's benefit as a low-income community. Cooperative land ownership would keep monthly payments low and stable, making homes at El Rio a more attractive investment.

Some residents see the possibility of increased home values as a plus. Others doubt the unique, but in many cases antique, mobile homes at El Rio will ever command glimmer sums.

After buying the park, the residents' association would become a legally-

Program

The program accumulates funds from yearly licensing fees, which all mobile home dwellers pay on their coaches, and lends them statewide to low-income residents interested in buying their parks.

Under program guidelines, the 49 eligible households would pay a monthly amount not to exceed 35 percent of their monthly income. Some would pay up to 60 percent less than the \$175 to \$195 per month (plus utilities) they pay now.

Monthly payments for non-low-income residents would increase by 5 percent to 7 percent, which is roughly equivalent to the yearly rent increase they would pay anyway.

Those who don't buy into the coop will see a 10 percent rent increase, the amount of the \$1,500 membership fee spread over the life of a 30-year mortgage. As Marcus puts it, "They're costing the rest of us money."

But if all goes well, any future developers would have to approach an association of resident-owners rather than an out-of-town investment group in order to gain access to the park.

Although upwards of 60 out of 90 homeowners have said they are willing to buy the park, not everyone is gung-ho on the park-buying scheme. Some older residents especially have been adamantly opposed to the plan.

"A lot of people are being led down the rosy path, being told money's free," says Lorraine Richey or "Sarge," as she is known around the park. "I'm not gullible and I don't believe in free lunches."

It takes me 15 minutes to convince her I'm a writer, not a con man.

When I ask her what she'll do if someone buys the park and relocates the tenants, she looks at me square and says, "You can't fight city hall."

Earl Getts wouldn't mind buying the land his home sits on, but doesn't

Other residents, while not actively opposed to buying the park, are skeptical about their ability to raise \$1,500 cash. They're waiting to give their full support to the project until after they see if they can get loans



Lorraine "Sarge" Richey

During the afternoon I spent with Sarge Richey, on her patio crowded by empty book-

cases, I listened to stories about El Rio.

"You see all these bookshelves?" she said. "I used to have upwards of 10,000 pocket books. I kept 'em in that shed over there." She points to an olive-drab shed with the word "Librery" above the door in raised letters. "I loaned 'em out to anybody and everybody until this fire inspector told me they were a fire hazard. Well, I, they were pretty hot, but books I'll tell ya, but they weren't that hot."

She remembers when the park was full of "shacks" (for outdoor camping) and people came here "for fun-sies," when going to the movies was "a big deal" and nobody locked their doors.

She has lived here for 31 years.

door neighbors. It's nice to be able to walk down the park and people say, 'Hi Frank, 'Hi Frank.'"

People watch out for each other. "I was surrounded by little old people for years," says Oldenkamp about his park neighbors. "It was great because I had my own police force."

And almost everyone talks about,

Sarge remembers when the park was full of "shacks" and people came here "for funsies," when going to the movies was "a big deal" and nobody locked their doors.

the quiet. During the evening I spent with Frank Mims in his comfortably furnished suburban-style mobile home, he stopped for a moment during our conversation.

"You see how quiet it is, and peaceful? ... It's like this all the time."

Many of the younger people, like Mims, are first-time home-buyers and see mobile homes as a way to "step

up." Mike and Beth Marcus, Sue Marcus's son and daughter-in-law, bought their coach last January.

"Being a young couple just starting out, it was a boon for us. We're about to increase the size of our family and it's really important to feel like we're making a start, not just throwing money down the tubes," Beth says.

Mike says their decision to move here was also partly political.

"I've lived here [in Santa Cruz] all my life," he says. "I'm seeing Santa Cruz turned into Condoiland."

From his front door he can see the second and third floors of the River Street West Condominiums.

"Do you know what they cost?" says Mims of the low-income-designated condos. "Ninety thousand. I'm not ready for \$90,000 right now."

Sue Marcus bought her coach "on the strength of the vegetable garden." The day I visited her she was putting up a trellis.

"The thought [of living in a mobile home] never appealed to me," she says. "I wanted to retire. I was an analyst for the city of San Jose. I thought I'd just stash my stuff and take off and travel. But I've enjoyed living here so much, I've hardly left."

"I told my kids: I'm an itchy foot. But if I ever threaten to sell this place, have me committed. Because this is where I should be 20 years from now. This is just perfect."

Just Another Tuesday Morning

The sun is bright at 8 o'clock in the morning, especially when it shines on the river near El Rio Mobile Home Park.

I woke up early one morning to attend a meeting of "the 8 o'clockers," a group of older El Rio residents who get together at Butler Hall on the El Rio grounds to tell jokes, swap recipes, exchange gossip and solve world problems.

"We like to get together, have

look like his dentist. He hugs one of the women and a cloud of coos and ahhs rises up.

Someone is on their way to Reno.

Someone has just come back from Palm Springs. One woman knits and another reads the paper. A long-winded joke about trouble and high seas ends with the captain proffering, "All hands on deck!" And the teller