

# With Few Legal Protections, Nashville Mobile Home Park Residents At Risk Of Losing It All

By MERIBAH KNIGHT •



*As Nashville rents rise, mobile home parks are expanding as a viable option of affordable housing stock. But with few legal protections, residents can feel powerless.*

MERIBAH KNIGHT / WPLN

Mobile home parks are positioning themselves as a key piece of Nashville's affordable housing market, filling a niche traditional developers can't keep up with. As rents rise across the city, companies that operate these parks are expanding. But with few legal protections, residents can feel powerless.

Victor and his family came to the U.S. from Mexico 18 years ago to chase the American dream: A house. A steady income. Better opportunities. Because Victor is undocumented, he assumed getting a mortgage was out of the question. So instead, he scrimped and saved, working long hours at his landscaping job, to pay \$28,000 for a two-bedroom mobile home. Today, the preferred term is manufactured home.

Six years ago, the family settled at Holiday Village, a mobile home park just off Dickerson Pike. It was safe and filled with many other Mexican families. His kids were able to enroll in a high-performing charter school nearby. And the family managed to pay the \$467 rent, on time every month.

"It was calm. You could have the door open. No robbers or nothing," says Victor's teenage son, Victor Jr., who translated for his dad. Because of Victor's legal status, he asked that only his first name be used.

They're inside the family's tidy manufactured home, next to a brightly lit Christmas tree topped with a glowing angel. The walls are covered with children's drawings and the shelves are packed with awards and soccer trophies.

So everything was pretty stable at Holiday Village. Then, in 2013 it was purchased by a large New Jersey-based company, UMH Properties.

At the end of October, Victor got a letter in the mail. After six years of renting the lot, his month-to-month lease was being terminated.

"We had paid all our payments on time, but in the letter," Victor Jr. says, "it didn't say the reason why she was kicking us out. So we don't know."

The letter gave no reason. And by Tennessee law, it didn't have to. So, Victor, his wife, and their five children had 30 days to move.

It turns out, nearly a dozen families received the same letter. Some lived in a park nearby, also recently acquired by UMH.

Looking for help, the families connected with attorney and former state senate candidate Erin Coleman. She was able to convince Holiday Village to let Victor's family stay one more month to get through the holidays. But that was all.

On a recent evening inside Victor's trailer, he and another family facing eviction sit in his living room, venting.

"What we understand that's happening is that they are trying to update the mobile home park," Coleman says in English as a family member translates.

She's not sure why UMH chose to terminate their leases, she says. Yes, the trailers were older, but they're in decent shape.

UMH declined WPLN's request for an interview. But in a statement, a company spokesman says UMH was well within its legal rights, adding the terminations were due to residents violating community rules. The company representative declined to offer specifics, citing privacy concerns.

The confusion around these sudden lease terminations points to the obvious [tension with mobile home parks](#). You own the structure you live in, but you rent the land it's on. And in Tennessee, unlike states such as California, New York or New Hampshire, there are few — if any — protections for these residents.

"I'd say 18 states in the country probably have fairly protective laws," says Frank Latimer, director of housing education at Affordable Housing Resources, a Nashville non-profit. "The strange part about it," he adds, "is the largest percentage of manufactured homes are located here in the south and we probably have the least laws that help the tenants than in any other part of the country."

In Tennessee, with little oversight from local or state government, it's up to the park owners to decide how they want to do business — even if a resident own their manufactured home outright. For example, if your lease is terminated and you can't move the home immediately, a park can take possession and re-rent it as theirs.

"If they told you in 30 days that you had to move your home — and that's a minimum of \$5,000 — most of these people are not even able to move the home, so they lose everything that they have," Latimer says. "So they are left with no place to live and no place to go."

The folks who own and operate these parks range from mom and pop shops to Wall Street. UMH, the company that owns Holiday Village where Victor lives, is a publicly traded real estate investment trust, or REIT. It has big plans to expand in Nashville. In fact, this week it's asking for permission to add 155 more manufactured homes to Holiday Village. The company currently owns five parks, which they call communities, in and around Nashville.

And this isn't the only city where UMH is growing. Since 2011, UMH has more than doubled the number of parks it owns and manages. The growth is fueled, in large part, by a new push to rent, sell and finance manufactured homes, rather than just lease the land they're on. And the move has paid off. UMH's stock price surged by 50 percent over the past year, and its revenue has grown by 68 percent since 2012.

But some of its strategies, while good for investors, don't sit well with industry folks.

Paul Bradley is the president of ROC USA, a company that helps mobile home residents [band together to buy the parks they live in](#). The notion that upgrading the park could be the reason for terminating leases troubles him.

"Upgrading mobile home parks over time by buying older units as they come up for sale is done all the time. And it's the appropriate way to do it," Bradley says. "Evicting people for the age of their home on 30 days' notice isn't the right way to do it."

Back in the trailer, families are realizing that despite their grievances, there is little they can do.

"So right now we still can't take this to court," Coleman tells them. What Coleman has done, though, is get a law firm to write a letter to UMH, since all the impacted families are Latino, "letting them know that we are investigating discrimination actions."

In a statement, UMH denied any discrimination claims. But this isn't the first time the company has received such complaints. In 2011, 29 residents of a Memphis mobile home park tried unsuccessfully to sue the company over the same issue.

Victor and the other family breathe a sigh of relief when Coleman tells them she found spots in new parks and money to cover their move.

But Victor is still struggling. He hasn't been able to work due to an injury, and the family is really tight for money. Through his son, he says he put all the money he saved into the trailer. Victor adds that he wishes he'd used the money for a down payment on a house — a house on a piece of land he actually owned. ##

<http://nashvillepublicradio.org/post/few-legal-protections-nashville-mobile-home-park-residents-risk-losing-it-all#stream/0>

**(MHPProNews.com Editor's Notes:** NPR fails to get even the basic of proper nomenclature correct, contrary to the rules of proper journalism. When even the basics are problematic, how can one be certain of the rest of their reporting? Many manufactured home professionals and home owners believe that they are pushing an agenda, and ignoring facts that contradict their narrative.

Examples of Industry feedback includes the following

<http://www.MHPProNews.com/blogs/daily-business-news/nprs-mobile-home-park-owners-can-spoil-an-affordable-american-dream-follow-up-report-part-1/>

<http://www.MHPProNews.com/blogs/daily-business-news/jail-him-nprs-mobile-home-park-owners-can-spoil-an-affordable-american-dream-refuted/>

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