

At More Mobile-Home Parks, a Greater Sense of Security



Erik Jacobs for The New York Times

Alice Sadoski and her neighbors at their trailer park in Massachusetts hope to complete their purchase of the park's land in May. "I'm comfortable with these people," she said of her fellow residents.

By LOREN BERLIN
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NORTH ATTLEBORO, Mass.

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Mike Albans for The New York Times
John Sinrud lives at the Green Acres Park in Kalispell, Mont., and joined with his neighbors in August to buy the land. "Our board's goal," he said, "is to keep costs as low as possible."

IN the year 2000, Charles and Alice Sadoski sold their small ranch house, bought a three-bedroom trailer, and moved down the road to the Wamsutta Mobile Home Village, an 86-unit property right behind Wally's Auto Mall. Mr. Sadoski was ailing, and could not keep up the ranch house anymore, but "he wanted a place that if something happened to him, I would be safe," Mrs. Sadoski explained. "Here, I'm not too far from the bank, and [CVS](#) is up the street."

Mr. Sadoski died last year, at 72, and Mrs. Sadoski, 66, seems to be living the tranquil and secure life her husband sought for her. A retired child-care worker, she spends her days doing volunteer work — making more than 200 colorful "coverups," or giant bibs, for a nearby adult day-care center, for example. Sometimes she knits in the dark green recliner in her living room; other times she sews at a small desk under a window in her kitchen, where she keeps rows of spooled thread, a sewing machine and a tomato-shaped pincushion.

But despite her peaceful life, Mrs. Sadoski has one looming worry.

"It scares the daylights out of me that some big corporation is going to come in and raise the rent until I can't pay for it anymore," she said as she folded a just-completed blue plaid coverup. "I'm on a very limited income, and I don't know where else I would go." It is not the mobile home that Mrs. Sadoski rents; she and her husband bought the

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trailer, vintage 1962, for \$29,900. But, like 25 percent of the roughly 18 million Americans living in one of the nation's 50,000 mobile-home parks, she rents the underlying land, and is thus as vulnerable as any tenant to rent increases or even eviction, if a landlord sells to a developer with other plans for the property. Many of these residences, also called manufactured homes, are fairly large, and to move them might cost several thousand dollars.

To avoid these risks, Mrs. Sadoski and her neighbors set out in 2009 to create a cooperative and purchase the park's land themselves. After a rival buyer bowed out, and after a price drop by the park owner, the residents are now nearing success. They have secured a mortgage, and are scheduled to close the deal in May.

Such purchases are not new. In a few states where property values have historically been high, like California and Florida, mobile-home residents began to form for-profit cooperatives in the 1960s. In New Hampshire in the mid-'80s, a nonprofit model emerged that aims to keep shares inexpensive enough so every resident can join and to reinvest any profits in the property. That model soon spread to Massachusetts, New York and Rhode Island.

But now the movement is expanding. Since 2004, Connecticut, Maine, Minnesota, Montana, Texas and Wisconsin have all welcomed their first nonprofit mobile-home cooperative, and the number of cooperatives has grown as well in the states of Delaware, Oregon and Washington.

The recent real estate boom has fueled this surge. "Manufactured housing communities were routinely being closed down, due to change of use, in the real estate run-up in the mid-2000s," said Paul Bradley, president of [ROC USA](#), a nonprofit group that provides assistance to these residents. "That led to a lot of front-page stories that rattled both homeowners and advocates."

Also, legislators have lent these buy-minded residents a hand. Since 2005, the states of Montana, North Carolina, Oregon and Washington have set up tax breaks and other incentives for landowners who sell parks to a residents' association or other qualified group. (Vermont, the only other state with such a law, passed its in 1998). Those measures join similarly supportive laws in 12 other states, including new ones in Delaware and New York, that, among other things, require owners of mobile-home parks to notify residents of any impending sale or give them a right of first refusal. Last August George Everett, 64, the former owner of the Green Acres Park in Kalispell, Mont., became the first property owner to sell his mobile-home park to its occupants under that state's new law. "I hated to see them have to get up and leave if somebody bought the property," said Mr. Everett, who received a capital gains tax break for selling to the residents.

John Sinrud, 43, president of the Green Acres residents' group, hopes the sale of the 32-unit park — which sits deep in the Rockies and is surrounded by mountains on three sides — will make the homeowners' future more secure. "We have several individuals that are living paycheck to paycheck," he said. "Our board's goal is to keep costs as low as possible."

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Mr. Bradley said: “The real big win, in terms of the homeowners, is that that cooperative removes the property from the speculative real estate market. No third party is going to profit off of the land in the short term.”

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Erik Jacobs for The New York Times

The trailer park in North Attleboro, Mass., where Ms. Sadoski lives.

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Jonathan Cohen for The New York Times

“Now we’re somebody,” said Terri Aker, who lives in a trailer park in Unadilla, N.Y.

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Jonathan Cohen for The New York Times

Ms. Aker and Pat Scheidegger, pictured, and their neighbors at a trailer park bought the land last fall.

Scheidegger, 68, the secretary of the residents’ association, “There’s all these laws we’ve had to find out about. We’re finding new vendors, and finding new things that have to be fixed.”

Ms. Scheidegger, a divorced mother of four, sold her home and moved to Meadow Valley in 1992, after her youngest child graduated from high school. “I just decided that since I was by myself I didn’t need anything that big,” she said. So she bought a new, three-bedroom, two-bathroom manufactured home for \$23,000, and selected a lot on top of the small hill that splits the park into two levels.

“I just love it,” she said. “I have a terrific view. And I don’t have to look at another house out my back door. I can just see for miles and miles and miles.” There are thickets of

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But this arrangement may not be for everyone. “Unless residents decide to hire somebody for on-site management, they are left to do it themselves,” said Thayer Long, executive vice president of the Manufactured Housing Institute, a trade group. “That can be a challenge. A lot of folks don’t have the experience doing that or just don’t want to do it. A lot of residents just want to live in a community, pay rent, and have everything taken care of for them.”

Indeed, one reason that Mrs. Sadoski and her neighbors have nearly succeeded in buying their park is that the rival buyer backed out once he learned how much updating was needed for the park’s roads and water, sewage and electrical systems.

“You can’t run a dryer or a modern appliance in some of these lots because some of the park’s electrical service is so old,” said Andy Danforth, the housing program manager at the Cooperative Development Institute, a nonprofit group that is helping the Wamsutta homeowners.

In Unadilla, N.Y., a town of 5,000 about 100 miles southwest of Albany, the residents of Meadow Valley Manufactured Home Park are confronting these challenges firsthand.

The occupants of that 54-unit park bought it at a foreclosure auction in October, and now, said Pat

trees on Ms. Scheidegger's horizon, and in the winter a never-ending snowfield that unfolds almost to the alpaca farms that are scattered about the local hills.

"Nothing goes on here," conceded Ms. Scheidegger, but she likes it that way, she said. During the day, she quilts or makes hook rugs, or does word-search puzzles in one of the books she receives monthly — a Christmas gift from her dad and sister. Occasionally, she goes to dinner with some fellow residents, often to a nearby restaurant called The Cream of the Crop at the Barn. The featured dish at the Friday night fish fry, she said, "is such a big piece of fish that it sticks out on both sides of the plate." This quiet country life has its downsides for the residents, but owning the land has helped on that score already.

"For six years there was an abandoned home, just sitting here, full of rats," Ms. Scheidegger said. "The neighbors on both sides complained to the park manager, and he always said that they were waiting for the courts, waiting for the courts. After we bought the park, we just gave it away to get it out of here. And now we're going to try and rent that lot because that's our only empty lot in the whole park."

Ms. Scheidegger also values the park's growing sense of community. One resident's son "goes around the park on his four-wheeler if there's a lot of snow and just plows anyone who hasn't been plowed out," she said, adding, "He doesn't even want money."

In the spring, the residents will plant \$100 worth of tulips, daffodils and other perennials, and then, Ms. Scheidegger said, "We're going to close off one of the streets and have everybody come and have a picnic. We said when we won the auction and bought the place we would have a celebration, but we couldn't then because it was winter."

Gaining title to the land is also fostering a new sense of pride. "Now we're somebody," said Terri Aker, 53, a machine operator at a calendar factory. "We're owners."

As for Mrs. Sadoski back in Wamsutta, she eagerly anticipates another fruit of residential ownership: peace of mind. "Having a corporation would be out of my comfort zone," she said. "I feel like if the residents get the park, then I will be O.K. I'm comfortable with these people. They've been my neighbors a long time."