

## Seniors in Mobile Home Parks: The Unprotected Class

There is a land where the inhabitants are told by their ruler how much they are required to pay for the right to live in their homes and where they are forced to live by 33-pages of dictated and enforced rules and regulations. These rules and regulations control the inhabitant's movement in the land, they control their ability to make minor decisions concerning their homes, they control who can visit them, and they control virtually every aspect of the inhabitant's economic and social life. This is not a foreign land in some faraway country; this is a pocket of land in America called a mobile home park. It is a pocket of land where the American ideal of life and liberty and self-determination does not exist. And, many of these inhabitants are helpless and easily scared senior citizens.

Mobile homes (really unmovable manufactured homes) are still the most inexpensive home to purchase. The owners are either very young or very old, as this is their first (or last) affordable home to buy. Seniors in mobile home parks, due to their age, health, and economic status, are very vulnerable and need to be established as a protected class by local, state, and federal governments. The Americans with Disability Act should be changed to include the aged as a protected class, especially in this senior mobile home area of housing, particularly if the senior's income is mainly social security. This said, there is a unique form of disability seniors in mobile home parks are subject to. This is an "economic disability" which makes these seniors susceptible to a form of constructive eviction from uncontrolled space rent increases, pass throughs and from the unreasonable enforcement of park rules and regulations used many times to control and intimidate tenants. A pass through is a monthly bill the park owner attaches to the tenants rent to cover a park expense. No authorization or justification is needed by the owner to do this. It is really a second form of a rent increase. Not to pay a pass through subjects a tenant to an eviction.

All senior citizens, because of their age and insecurities, are least likely to defend themselves and can be exploited, especially if they fear the loss of their mobile home. Because of the mobile home park management's ability to levy uncontrolled rent increases, many seniors are forced to sell their mobile homes and lose the only security they thought they had until the day they die. In short, this is a form of elder abuse, elder discrimination, and rises to the level of a national public health issue. This is a vulnerability a senior has for living in a mobile home park where there are no laws to protect them from the unrestrained abuses of park owners.

The minimum age in a senior park is 55 years of age. Many are in their 80s. When a senior purchases a mobile home it is fair to say it is not for an investment, but a place to live in for the rest of their life. Also, it is usually the only type of home they can afford to purchase with most of the seniors living on social security or a small pension. Seniors are physically and economically trapped by mobile home park owners which can lead them to being marginalized and exploited. This is the second vulnerability a senior living in a mobile home park has.

There is a crisis in America in affordable housing. Ideally, what are needed is universal rent stabilization laws for all residents in mobile home parks. The laws that allow for uncontrolled lot rent increases and for unreasonable rules and regulations create a unique and over-powerful flaw in the authority given to mobile home park owners. As a start, what is needed are state and nation-wide laws that protect and preserve home ownership for seniors and families in mobile home parks.

Recently venture capitalist groups who have lobbying power and access to low interest rates backed by the Federal Government have been acquiring mobile home parks at an alarming rate. These corporations have one goal in mind when they buy the parks, reduce the costs and services in the park and increase the rents and fees to allow them to increase the returns to their investors so they can buy more parks. They can do this because they have a captive group of residents and unfortunately, most states have extremely

outdated laws governing mobile home parks. In the vast majority of states these laws are heavily skewed towards the park owners and against the residents. Laws put in place 40 to 50 years ago when most parks were owned by individuals who often lived in the parks are not adequate to protect the residents in 2025.

I moved to Keywood Manor Mobile Home Park in 1998 and have lived here with my wife Helen for 27 years, I am now 83 years old. The park was owned by an individual owner when we bought our mobile home in 1998 and our yearly rent increases were normally \$10 or \$15/month, and several years we had no increases in rent during that time. Since the park has been purchased by out of State Corporations our rents have increased every year and the increases range between 9% to 13%. Rents have increased and services have decreased.

Respectfully submitted in Support of Bill LD1723

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