

Precarious living: MT mobile home residents face eviction, rising rents, flood threats

David Erickson Sep 19, 2022



Yvonne Perrigo, a resident of Travois Village mobile home park, was given a six-month eviction notice by the owner of Skyview Trailer Park in 2017 alongside occupants of 33 other mobile homes in the park. Perrigo spoke with Hermina Harold, who was then working for the North Missoula Community Development Corporation and helped Perrigo come up with the money she needed to move to the Travois Village mobile home park a few blocks away.

BEN ALLAN SMITH, Missoulian

Although they're often the most affordable type of housing, trailer homes are a precarious living situation because the owners don't own the land and can find themselves displaced if an owner decides to sell or redevelop the property.

According to the American Community Survey, 10% of houses in Montana are mobile homes compared to 5.5% for the U.S. overall. Millions of Americans, and many thousands of Montana residents, live in these types of homes and can suddenly find themselves with no place to live.

That's the situation Yvonne Perrigo of Missoula found herself in back in 2017, when the owner of Skyview Trailer Park in the Westside neighborhood gave her and the occupants of roughly 33 other mobile homes **six-month eviction notices**.

"From the best I remember there was a note that was just left on my door," she recalled. "Our home and us needed to be out. My mobile home is an older mobile home and a lot of places in town wouldn't take it. It was one of the roughest times I've ever had."

Perrigo's mother is retired and lives with her because she has medical issues.

"You know, I wasn't sure from day to day whether my mom and I were even gonna have a place to live," she said. "I take care of her because she lives with me. That, for me as a daughter, was probably the scariest thing ever."

Perrigo had lived at Skyview for almost nine years. With a full-time job at a local grocery store that she's had for 17 years, she had worked hard to get to a stable financial situation in her life.

"We were seriously facing having to maybe live in our car or put everything in storage," she said. "And it was really hard because by the time I was 33 I had my house paid off. I had no mortgage. All I had was my lot rent. And then to be told years later when you had no idea that this was even going to happen, that you had six months to figure out somewhere to be?"

Missoula's **sky-high rental prices** were out of her reach.

"I'd gone from just paying that lot rent, which was like \$280 a month, to a world where now the minimum two-bedroom apartment was like \$1,200," she recalled. "And I mean, that was low-end for an apartment. Nothing fancy. And I'm going out into this with my mom having medical issues."

Her mother has had two strokes and has lots of medical bills, which means her credit wasn't great.

"I live paycheck to paycheck," Perrigo said. "My bills get paid but they may not always be on time, which you know, that's not good credit. And so there was that struggle finding somewhere that would rent to us. It was pretty scary."

She put applications in and looked at mobile home courts in Hamilton, Bonner and Alberton.

"I was looking everywhere," she said. "Even giving up my house and just moving into an apartment somewhere. Nothing was a given. I have a dog and a cat, and they're like family, but that made it even more difficult. It was just very, very tough."

Finally, two weeks before she had to move out, she had settled on a plan to pay \$1,000 to rent two tiny bedrooms in a friend's house and give the mobile home away.

That was when Perrigo spotted Hermina Harold, who was then working for the North Missoula Community Development Corporation, headquartered across the street. Harold had been working to help several of the trailer park's residents move.

"And I was talking to her and I just broke down, really the first time in that six months, broke down and I'm like 'I feel like I'm giving up everything I've worked on since I was 28 years old,'" she said. "I feel like I'm giving up my life."

It wasn't easy, but Harold helped Perrigo come up with the money she needed to move to the Travois Village mobile home park a few blocks away.

"(Harold) was like, 'we want to help you'," Perrigo recalled. "So I call her back and I'm like, well, the only thing that can help me right now is finding somewhere to move my house." To move into Travois and comply with the regulations there, Perrigo needed to re-side her trailer home.

"And I didn't have the money to re-side it, because I'd already looked into that," she said. "I could either pay to move my trailer, because that's not a cheap expense either, or re-side it. I couldn't do both. I told her, I don't have the money to do it. I don't have credit cards or anything like that. I don't have any rich family members that I can just go borrow money from."

Harold was able to help Perrigo get a special loan for people that want to do upgrades and repairs on mobile homes and find a contractor to do the siding.

"She was willing to do any of the leg work, like drop off my application," Perrigo recalled. "Then on the first day for siding, the contractor showed up with four volunteers. They weren't getting paid for it, they were just doing it to be nice. It was the most amazing thing ever."

That was only the first part of the struggle. Perrigo still had to pay \$1,800 to have the trailer moved, and the hitch on the trailer snapped going over a speedbump.

"So the house fell on the pavement, and it broke the stove," she said. "I had paid half up front, and they said they needed the second part of the payment so they can go get parts to fix the hitch. And so I'm sitting out there on the road with my mom and dog and cat in the car with me hoping to God they would come back. I mean, my house is sitting there with all of my belongings."

After it was moved, she had to have it leveled and had to hook up the plumbing as well. "I told my mom, after that experience, I'm never moving my house again," she said. "It almost caused me to have a breakdown. It literally almost broke me. It was tough." She prides herself on being independent.

"I'm a pretty strong person," she said. "Like, I'm single. I'm proud of it. My mom raised me that you don't need somebody to take care of you. You can take care of yourself. And I do for the most part."

She can fix things when they need to be fixed and has supported herself and her mother. "I can do what I need to do, and this was a spot where I was not in control and I had no idea what I was going to do," she said. "It was awful. Definitely the hardest time of my life." Perrigo is happy in her new place now even though she pays a higher lot rent, but she sympathizes with all the mobile home residents across the country that just don't get lucky like she did. "A lot of my neighbors ended up nowhere," she said. "I had a lot more set up than most of my neighbors. I know a lot of them stayed there until they forced them to move out, and then a lot of them ended up being homeless."

The site of the former Skyview Trailer Park is now being developed into low-income and moderate-income apartments. However, other mobile home parks across the country are being bought up by institutional investors who then hike the lot rents.

Last year, National Public Radio **reported** that private investors like to raise rates and fees in the parks because that makes the park more valuable in the eyes of a bank. Then, they can borrow more money against the park, much like a homeowner would when they refinance a house and take out cash with the new loan. Then, they use that money to buy another mobile home park and raise the lot rents again, with many of the loans backed by the U.S. government through Freddie Mac and Fannie Mae.

Investors aren't the only threat to mobile home residents. A **report by Headwaters Economics** in Bozeman recently found that throughout Montana, 20% of all mobile homes are in a neighborhood with a high flood risk, compared with 14% in America.

The study found Montana's mobile homes have a higher flood risk than mobile homes in other places in the U.S. Montana ranks fifth in the nation for neighborhoods that have both high flood risk and high mobile home density.

"Too frequently, mobile home residents experience disproportionate impacts from disasters like flooding," wrote the study's author Kris Smith. "When compared to other housing types, mobile home residents have socioeconomic characteristics such as higher rates of poverty and being more likely to have a disability or mobility issue that increase their vulnerability to disasters. After a flood, mobile home residents are also more likely to experience barriers to long-term recovery and are more likely to be permanently displaced."

She noted that mobile home parks are run as commercial businesses and owners have little financial incentive to invest in projects to elevate homes. Even government programs that pay owners to remove a park from a floodplain offer little if any money to help relocate the residents.

"In Montana, nonprofit organizations have helped fill some of these shortfalls," Smith noted. "NeighborWorks Montana helps mobile home park residents purchase their parks so they have control over land use, maintenance, and infrastructure decisions and investments. This is an increasingly common strategy for disaster risk reduction, often supported through state policy changes, with more than 1,000 mobile home parks now owned by residents throughout the country."

She noted that a project to help a resident-owned mobile home park elevate above the floodplain in Great Falls took years to secure the funding.

"More resources and funding to help mobile home residents strengthen their resilience to disasters is clearly needed," she said.

In Fromberg, Montana, where nearly a quarter of homes are mobile homes, the June 2022 floods in southcentral Montana flooded an entire mobile home park.

In Missoula, Perrigo knows all too well how tenuous it is to live in a mobile home park. She hopes more people realize that there needs to be more programs and protections in place to prevent displacement of community members.

"I look at it as a blessing and a miracle," she said. "I'm a very religious person, and I know that my faith is what really got me through it. And if I hadn't had help from Hermina and her team I don't know where I would have been. I would have been paying \$1,000 for a two-bedroom. You go from paying \$280 to \$1,000 just for two bedrooms? That's crazy."

Source: https://missoulian.com/news/local/precarious-living-mt-mobile-home-residents-face-eviction-rising-rents-flood-threats/article_b14ba3a3-d3f9-50e2-b3b1-8c20b80d5598.html