



HURRICANE LOSS REDUCTION FOR HOUSING IN FLORIDA

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FLORIDA INTERNATIONAL UNIVERSITY
Miami, FL 33199**

Volume 2 Chapter 1



Eliminating State and Local Barriers to Upgrading Existing Mobile Homes and Communities

Scope of Work:

Work under this research topic will emphasize the collection of data from actual case studies that should help illustrate the various types of barriers encountered, the result of the process and which will also assist in evaluating potential remedies or solutions for the elimination of such barriers.

- (a) Researchers will explore the role rehabilitation (“rehabbing”) of mobile homes may contribute to an upgrading of the mobile home park. The IHRC will also explore rehabbing as an opportunity to introduce structural enhancements as a method for promoting hurricane loss mitigation. This research will include an assessment of the economic aspects of rehabbing and the feasibility of implementing government programs to facilitate

rehabbing. In addition work under this research track will look into potential remedies to correct some of the contributors to given barriers.

- (b) Various case studies of closing mobile home parks will be developed in the Miami-Dade and Tampa areas. The objective will be to: (a) Develop a chronology of events related to these external factors acting upon the park, (b) Describe the current status of this process, (c) record and analyze the actions taken by the various parties involved in this process such as, (d) Assess the potential future outcome of this process based on knowledge acquired through this research.

Research Titles and Players:

1.1 The Role of Rehabilitation in the Upgrading of Mobile Homes and Communities (pages 3-16)

University of South Florida, School of Architecture and Community Design
Stephen Schreiber
Kevin Nickorick

1.2.a Closing of an Urban Mobile Home Park: A Case Study (pages 17-102)

International Hurricane Research Center, Florida International University
James Rivers
Stefanie Klein
Amy Reid
Juanita Mainster
Lilia Cunningham
Deirdra Hazeley
Anthony Peguero

Institute for Public Opinion Research, Florida International University
Hugh Gladwin

1.2.b Mobile Home Parks that are Closing in the Tampa Area: A Case Study (pages 103-120)

University of South Florida, School of Architecture and Community Design
Stephen Schreiber
Kevin Nickorick

1.1 THE ROLE OF REHABILITATION IN THE UPGRADING OF MOBILE HOME AND COMMUNITIES

A. Introduction

A turning point for manufactured housing was the new federal Manufactured Home Construction and Safety Standards enforced by the Department of Housing and Urban Development, which became effective on June 15, 1976. The HUD code provided “uniform design and construction standards for factory manufactured homes, and led to industry wide, significant improvement in quality, safety, aesthetics, and energy efficiency. A factory-built home produced prior to June 15, 1976, is commonly referred to as a mobile home or a pre-HUD Code home, while those built after adoption of standards are referred to as manufactured housing. Pre-HUD Code homes are now at least 25 years old and are reaching the point of obsolescence in increasing numbers” (A Feasibility Study, 2000). By some estimates, there are about 250,000 pre-HUD homes in use in Florida. It is mobile homes of this earlier vintage that were the focus of this project.

Many lower-income families are choosing manufactured housing as an affordable housing option. "An Examination of Manufactured Housing as a Community — and Asset-Building Strategy" explores the advantages and disadvantages of manufactured housing for organizations whose mission is community development and wealth building. This report, and other efforts (such as the "Developing Community Assets with Manufactured Housing: Barriers and Opportunities" symposium held in Atlanta, Georgia in February 2002) are part of an effort to better understand the implications and opportunities of manufactured housing for the community-development field. Issues affecting the market include a severe shortage of capable and experienced mid- and executive-level property managers, too few new manufactured-housing communities being built, replacement or rehabilitation of older manufactured homes and communities, and avoiding rent control and landlord-tenant legislation (Allen, 1997).

Systematic rehabilitation of pre-HUD mobile homes provides extraordinary opportunities to add safety measures to this vulnerable housing stock. As part of the “remanufacturing” process, contractors can add shear walls, horizontal diaphragms, and uplift straps. This year the research team developed case studies of various statewide programs that encourage renovation of individual mobile homes and mobile home parks.

Among the key findings:

- Some of the innovative renovation programs, including programs involving prisoners and vocational classes, have been discontinued because programs were not sustainable.
- The primary obstacles to renovation programs seem to be overarching prejudices against mobile homes in many communities and difficulties of committing public/private resources to a housing type that is often considered personal property (not real property).
- Many communities in California seem to have well developed approaches to encourage renovation of individual mobile homes and mobile home parks. These approaches involve public agencies and nonprofit developers assisting individual homeowners through deferred payment loans.
- Very few private sector companies are involved in extensive mobile home renovation or remanufacturing projects.

B. Renovation Programs (Non profit)

1. Foundation for Rural Housing, Inc., Wisconsin

The Foundation for Rural Housing, Inc. was created in 1970 by the Rural Electrical Cooperatives as a statewide non-profit organization. The Foundation has developed a program with the Department of Corrections (and Wisconsin Manufactured Housing Association and Division of Housing & Intergovernmental Relations) to obtain donated manufactured homes, rehabilitate them with prison labor and make them available for low-income housing.

For a period of 9 years, inmates at the several correctional institutions (minimum and secure) in Wisconsin totally rehabilitated 71 used mobile homes donated by mobile home retailers. The Foundation used federal, state and local grants to underwrite the project, pay for materials, find needy families and locate land for the homes. An initial federal grant of \$223,000 launched the project in 1994. Families were asked to contribute \$1200 to offset the cost of the program. In 1997 the group received a grant of \$36,000 from the Department of Natural Resources to demonstrate the rehabilitation of six uninhabitable mobile homes into three marketable "double wide" homes.

The program had several major goals:

- Produce safe affordable housing in rural areas for low income families.
- Provide job training.

- Recycle obsolete mobile homes that would otherwise be sent to landfills.

Through the mobile home project, inmates learned various skills related to the building trades. The inmates working on the project were directed by the Western Wisconsin Technical College vocational staff.

Initially the program organizers anticipated dismantling and recycling up to 20% of the units. However, because of the time intensity and lack of job training associated with dismantling, priorities were focused on renovation.

One of the unanticipated difficulties was obtaining sites for renovated units. Many mobile home parks have restrictions such as unit age, roof style, or size minimums which prohibited siting renovated units.

The program was stopped recently due to Department of Corrections budget cuts. The organization is currently involved in helping mobile home residents with minor repairs (Thompson, 2004; Bureau of Correctional Enterprises, 1995; Wetter, 1994; Quinn, 1996; Ziebarth, 1995).

2. Washoe County, Nevada, Department of Corrections

In 1999, the Washoe County jail obtained the first license in Nevada to build and rebuild mobile homes. The jail's eight programs had produced \$500,000 in revenue last year (State of Nevada, 1995).

3. Vocational education, Pollock, South Dakota

In Pollock, South Dakota, students identified a need in their community for more housing. The high school's agriculture and shop classes are working together through the Rural Trust to renovate old mobile homes, and then rent them or sell them back to the community. Other student-run businesses in Pollock include a video editing business, a T-shirt monogram service, and a student-run cheese store that sells cheese produced by a local factory (Connecting Schools and Communities, undated).

4. Colorado Rural Housing Development

Transform Housing in Monte Vista, Colorado, converted mobile homes into permanent homes for rural farm workers, who contributed "sweat equity" toward

home purchase. In the late 1980s, Exxon Corporation abandoned an oil shale exploration in western Colorado, leaving behind a stock of empty mobile homes. Colorado Rural Housing Development Corporation (CRHD) saw this as an opportunity to rehabilitate the abandoned homes and provide low-cost housing for families elsewhere in Monte Vista. This is a rural agricultural area with a large proportion of seasonal and year-round resident farm workers who struggle to make a living from the short growing season. These families are too poor to qualify for USDA Rural Development Administration housing programs.

In this prototype project, CRHDC packaged \$210,000 from the Colorado Housing Finance Authority as first mortgages, underwritten and serviced by Mountain View Mortgage, with market rates and a 25-year term. Second mortgages, at below-market rates and deferred for five years, came from the nonprofit Colorado Housing Corporation. Grants from the U.S. Department of Health and Human Services' Office of Community Services and the Coors Foundation further subsidized the project.

In the first phase, the program transported 12 single section manufactured homes 150 miles to several scattered lots that were zoned to allow their placement. New windows, drywall and insulation were installed, and rooms and garages were added to several of the units. The wheels were removed and CRHDC met with the county recorder's office to purge all the titles and convert the homes to real estate.

Older, but basically sound, mobile homes were selected. CRHDC transformed the units by placing them on permanent wood foundations, building new shells and roofs around them, adding an additional bedroom in each, making extensive interior improvements, making them energy efficient with the addition of insulation and storm windows, adding a garage, and landscaping the grounds.

Most of the program participants were renters, often living with other family members, and had incomes less than 60 percent of area median income. Once they were pre-qualified, they were placed into groups of six families. Each group worked together on the reconstruction of the homes, adding a sweat-equity component that further lowered total costs. CRHDC trained homebuyers in construction skills. Their sweat equity, reduced the housing costs, and their new skills helped them look for long-term permanent employment.

A typical unit cost was about \$34,000, and the sweat equity for each unit was valued at \$10,000. The Office of Community Services of the U.S. Department of Health and Human Services and the Colorado Housing Finance Authority financed the project.

Grants covered about 50 percent of the costs, while CHFA provided low-interest loans to finance the remainder. The grant contains a 20-year recapture provision.

Phase two of the project relocated 12 multi-section manufactured home units to a single site. The multi-section units required less rehabilitation than the single-sections and cost about \$40,000 per unit, including land.

All the units have held up well and have appreciated in value; some residents have refinanced their homes or made additional improvements. CRHDC overcame initial community resistance toward the use of mobile homes. Al Gold, CRHDC's executive director, reports that it was difficult to find developable land that was zoned for manufactured homes, given the bias that exists against these units.

While this program was quite successful, a ready supply of vacant homes is a rare occurrence. There was some minimal buyer discontent related to fixtures that were not replaced during rehab (Rohe, 1995; Fannie Mae, 1997; Apgar, 2002).

5. Vermont Housing & Conservation Board

In 2002, twenty housing developments were funded by the Vermont Housing & Conservation Board totaling 419 homes. These developments provide homeownership opportunities for lower income Vermonters, create rental housing in some of the state's tightest housing markets including a number of upper-income communities, acquire and rehabilitate mobile home parks, develop affordable assisted living for frail elders, revitalize downtowns, and preserve the affordability of developments (A Feasibility Study, 2000).

6. Phoenix Floods

Floodwaters destroyed or severely damaged an estimated 657 dwellings across Jackson County, Arizona in 1996. Government officials, property owners and residents have been working diligently to protect the most vulnerable areas from future flooding. That work includes enlarging drainage systems, reinforcing stream banks, designating new parks and stiffening home-siting regulations. Much of the cost has been underwritten by the federal government, which has pumped at least \$10.5 million in flood-related assistance into Jackson County this year. Federal flood insurance has underwritten the \$1.1 million purchase of 25 new manufactured homes and \$275,000 in repairs to 14 others (about \$20,000/mobile home).

Under remanufacturing permits issued by the state, the damaged mobile homes were salvaged. Construction crews cleaned and sanitized the homes, repaired, re-insulated and re-covered floors and walls, and landscaped the home site. To date, four salvaged manufactured homes have been sold to new owners (Quinn, 1996).

7. California Programs

Many communities in California have well developed approaches to encourage renovation of individual mobile homes and mobile home parks. The statewide CalHome Program grants local public agencies and nonprofit developers to assist individual households through deferred-payment loans. Grants are directed to local public agencies or nonprofit corporations for first-time homebuyer down payment assistance or home rehabilitation. This includes manufactured homes not on permanent foundations.

The City of El Cajon Housing Rehabilitation Loan Program provides up to \$7,500 to repair/rehabilitate mobile homes. An additional \$1,000 may be loaned if the applicant is over 62 years of age or disabled. (El Cajon website) Chula Vista's Comprehensive plan provides grants to low-income families to rehabilitate their mobile homes through the Mobile Home Rehabilitation Grant Program explores upgrading trailer parks to allow conversion to exclusive mobile home park zones (Chula Vista website).

Sacramento's Create A Loan Mobile Home Rehabilitation Loan is a program designed to provide financing for home improvements to low-income mobile homeowners in the City and County of Sacramento (Sacramento website). Citrus Height's Mobile Home Repair Program provides low and no interest loans of up to \$7,500 made to mobile home and manufactured home owner-occupant households for essential home repairs (Citrus Heights website).

Capitola's Mobile Home Rehabilitation Grant Program offers low-interest rehabilitation loans to the owners of mobile homes, in which all payments are deferred up to 15 years or until the borrower sells the coach. (The priority of work items funded by rehabilitation loans is the correction of building and safety code violations including roofs, windows, heating and plumbing systems, and handicapped access, with loan amounts not to exceed \$15,000). The Fairfield Program encourages rehabilitation mobile homes, single family, and multifamily, homes by issuing near \$1.3 million in rehab loans (Fairfield/Suisun Chamber website).

8. Boulder, Colorado

The purpose of a free program in Boulder is to help mobile home owners unable to pay for essential rehab measures remain in their homes. Cosmetic repairs are not part of the program. Rehab measures may address plumbing, electrical, roof and energy conservation problems and are prioritized as follows: Life safety and security of occupants, Threats to continued ownership of home (evictions), Building conditions or damage that is a threat to occupancy, Conditions that do not meet City of Boulder and Federal housing code standards (Boulder website).

9. Anchorage, Alaska

The Mobile Home Dislocation Assistance Program's (MHDAP) objective resides in aiding the owners of mobile homes who are slated to move their homes from mobile home parks due to redevelopment and rezoning. The types of assistance available consist of rehabilitation for building code regulations and rehabilitation for improvements needed to successfully move the trailer to another site. Originally, \$168,000 of funds had been contracted with Catholic Social Services to assist low- and moderate-income households (Anchorage website).

10. Northfield, Minnesota

Since 1995 the Northfield Housing and Redevelopment Authority has had a Mobile Home Rehabilitation Program in place that provides for low interest, no interest or deferred loans to mobile home owners, depending upon income, to fix code related items in their mobile homes. Since 1995, only four loans have originated from this program. Starting in 2001, the HRA expanded this program to include the acquisition and demolition of substandard mobile homes. The mobile home owners would be able to utilize the money from the acquisition of their mobile home to purchase another mobile home or utilize it as a down payment on a single family home or town home. Participants in the program must be at or below 80% of the area median income level based on family size (City of Northfield, 2001).

C. Renovation Programs (For profit)

1. Oregon

In October 1997, the Oregon Building Codes Division (BCD) published a guide, for private companies, on how to buy and sell flood-damaged manufactured homes. It is

not clear how many companies, if any subsequently became involved in the remanufacturing process. The rules are as follows:

“As is” sales

A home can be sold “as is.” This means that the buyer accepts responsibility for the home’s performance and quality.

Salvage sales

When flood damage is more severe, a home may be declared salvage by an insurance company. When a home is declared salvage it can’t be sold except as salvage and is considered non-habitable. However, the buyer may remanufacture a home that has been declared salvage.

Remanufacturing

The first step is to contact the BCD for an inspection to determine whether the home can be remanufactured. If the inspection finds that the home can be remanufactured, the work must follow these guidelines:

- Obtain a permit from BCD (the cost is \$95).
- An inspector from the Division must examine the home
- Replace all wet insulation and all damaged material
- Remanufacture the home to the codes in effect at the time of original manufacture.
- Replace all flood damaged electrical devices, ducts and appliances
- Install smoke detectors.

Labels and insignias

If the HUD labels or state insignias are still on the home, passing the final inspection by BCD will be considered recertification of those labels. If the labels are missing, BCD will issue an “Oregon Insignia of Compliance” to be attached to each section of the home (Oregon Building Codes Division, 1997).

2. Rexmere Village, Florida

The Rexmere Village is located in Broward County. James Dale, the park owner, estimates that “substantial rehabilitation of mobile homes, including the roof-over, new floors and interior/exterior improvements cost about \$8000”. After making these upgrades, he can sell these rehabilitated homes for \$15,000 to \$20,000. “This only motivates the proper owner to rehabilitate the homes and also provides enormously affordable housing for those who need it.”

According to Dale, if a home is sold in Rexmere Village for \$15,000, the loan payments will be about \$150 per month. Lots are just over \$500. “This means that a person can live in a three-bedroom two bath fully remodeled home with a private yard, parking, pool and other amenities for \$650 a month.” He believes that “rundown apartments in the vicinity ran for as much as \$450/month” and most are

“two bedrooms, no lawns, no parking”. By comparison, he observes that renovations of site built houses often average \$35,000 to \$45,000.

James Dale advocates for letting the market make decisions as to what mobile homes should be renovated. “If community owners realize, through an expanded publicity program, that they can rehabilitate a home and sell it at a profit and at the same time, improve their perks and residents’ lifestyles, obviously they will do so” (Dale, 2002).

3. **Blair Group, Florida**

Blair Group, headquartered in Lakeland, is one of the state's largest and most experienced mobile home operators and repair companies. Most of their work involves additions, cosmetic remodeling, and “roof-overs”. According to Frank Reeves, who heads the Blair Group’s construction division, the company has not found a way to make the gutting and remanufacturing of mobile homes profitable, even if the units are obtained for free. It costs several thousand dollars to pull the units out of mobile home parks and transport them to a remanufacturing facility. Many deteriorated units are simply not transportable—costs are usually too high (and space is too limited) to reconstruct the mobile homes in place. Because of the nature of the construction of pre-1976 homes, they are difficult to repair once they are damaged—floors are often made of flake board, which warps once it gets wet. Roofs are usually made of galvanized metal, which also is difficult to repair. There are exceptions--Blair Group recently spent \$93,000 for rehabbing pre HUD homes (Reeves, 2004).

D. Obstacles

Several factors act as impediments to the rehabilitation or modification of mobile homes: 1) Mobile homes that are not placed on permanent foundations do not qualify for conventional bank financing for rehabilitations; 2) Homes placed in rented parks are financed as personal property because conventional single-family mortgage programs require that the land and property be bundled together to qualify; and 3) conventional single-family mortgages also require that a home be placed on a permanent foundation; however, owners of manufactured housing cannot always afford the higher costs of a permanent foundation. “As a result, mobile home owners often resort to sub-prime lending agencies for rehabilitation loans. In many cases these sub-prime lending agencies charge interest rates as high as 22 percent. Furthermore, many housing service providers note that even if

financing for repairs is obtained, older mobile homes are often difficult to repair because of their poor quality and inconsistencies in building technology” (A Feasibility Study, 2002).

Manufactured homes inundated with water, from flooding or leaks, typically incur significant damage, because of the materials and construction techniques. In many cases this damage will render the unit uninhabitable. Many state and local codes have severe restrictions on the rebuilding of residences when damage is more than 50 percent of the unit’s market value. For example, the unit may have to be raised above base flood elevation, or brought up to current HUD (or other building code) standards. Because of the construction, repairs to (or replacement of) damaged components of a manufactured home are not as readily available as they are for conventional structures. Once flooded it is more common for the entire unit to be replaced rather than repaired.

As An Examination of Manufactured Housing notes, “Even while working to expand acquisition and financing of new manufactured homes on owned land, equal effort must be devoted to addressing the difficult conditions of many lower-income people— owners and renters alike—living in older, and often deteriorating, mobile homes. While a few of these families and individuals could be relocated to new and better quality homes with the help of existing government subsidies, resource limitations at the state and federal level suggest the urgency of devising cost-effective methods to eliminate both pressing health and safety problems, and upgrading or rehabilitating this very affordable element of the nation’s housing inventory” (Apgar, 2002).

The team found numerous instances of government supported affordable housing programs that did not allow funds to be used to renovate mobile homes.

For example, North Country Affordable Housing (New York) has designed its program with a preference for site-built, or in some cases modular factory-built units, over HUD-code units. “This is a common approach among community development practitioners—in some cases based on careful analysis, in others based simply on personal biases and perceptions” (Apgar, 2002).

The Scattered Site Housing Rehabilitation program, in North Carolina, is designed to assist low-income homeowners by making moderate repairs to their homes. To qualify for assistance, individuals must meet the following minimum requirements: “Must be real property. Mobile homes are eligible for assistance by the State, but

must be on permanent foundations, and no more than \$15,000 can be spent on the unit. The County does not have to rehabilitate mobile homes unless it so chooses” (Alamance County web site).

Similarly, in Ocala, Florida State Housing Initiatives Partnership (SHIP) funds cannot be used to purchase or rehabilitate mobile homes. In Davie, Florida many Davie families are forced to live in sub-standard mobile homes where the lot-rents are generally less expensive due to the lack of affordable rental housing. Unfortunately, there are currently no Federal or State-funded programs that provide resources to renovate mobile homes. The Town’s strategy for assisting mobile home occupants is to develop new affordable rental and homeownership housing (Davie web site).

A report on *Fair Housing in Minnesota* identified the lack of resources for repairs and rehabilitation for mobile homes, as a major impediment to fair housing. Currently, manufactured homes sited on fee simple real estate are eligible for home improvement loans from the Minnesota Housing Finance Agency, but manufactured homes sited on leasehold land (i.e. in mobile home parks) are not. However, the Minnesota Housing Finance Agency has funded a proposal from Faribault, MN under its Community Revitalization Fund that provides for the rehabilitation or replacement of substandard manufactured homes sited on leasehold property (Minnesota Finance Agency web site).

Several non-profit corporations have operated successful programs that extensively renovate older mobile homes. Unfortunately the team was not able to identify any private companies in Florida that are involved in the gutting and remanufacture of older mobile homes. Gutting and rebuilding pre-1976 mobile homes does not make economic sense for private companies

The non-profit organizations relied on donated materials, free labor, and substantial grants. In some cases, the renovation costs of single wides approached \$40,000/unit, probably far more than the market value of the homes.

The for-profit organizations, which do not have access to free labor and materials, cannot justify the investment. Rexmere Village officials, for example, estimated the maximum value of a renovated mobile home to be about \$15,000.

Table 1. COMPARISON OF RENOVATION PROGRAMS

Program	For profit?	Cost of renovation/unit	Other factors	Approx. market value of renovated units
Wisconsin Rural Housing	No	\$8,000	Donated materials, inexpensive labor, grant supported	
Colorado Rural Housing	No	\$34,000-\$40,000	Donated materials, inexpensive labor, grant supported	
Phoenix floods program	No	\$20,000	Grant supported	
Rexmere Village	Yes	\$8,000	Cosmetic	\$15,000
Blair Group	yes	\$8,000		

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Citrus Heights, General Plan; <http://www.ci.citrus-heights.ca.us/generalplan/>

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1.2.a CLOSING OF AN URBAN MOBILE HOME PARK: A CASE STUDY

I. EXECUTIVE SUMMARY

The IHRC investigators developed a research plan to conduct an intensive case study of an urban mobile home park, Little Farm Trailer Park in the Village of El Portal, during the few months immediately after the residents were given notice that the park was closing. The objective in this project was to interview samples of mobile home park residents and other key stakeholders from the surrounding community and from participating organizations. As originally conceived, the current project was focused on being present at meetings of the Village Council, for selected committees' meetings, and in meetings that involved representative of the Council, park owners, prospective new owners/ developers, and representatives of the mobile home park residents.

The goal was to gauge their knowledge about relevant statutes, programs and resources, to learn their attitudes about the park closing and relocation processes, and the relocation plans of the residents. An additional aim was to compare this specific park closing with newspaper accounts of recent local mobile home park closings to provide a county-level context. The desire also was to obtain a statewide context, e.g., to explore the implications of this closing for other Florida urban mobile home parks and residents, using data and the work of other groups. The intent was to learn as much as possible that might inform and improve local governments' and State of Florida relocation and alternative affordable housing policies and programs.

The IHRC Team focused on completing the following key processes:

- recruiting research associates for the project that had the appropriate skills (survey research, library research, interviewing experience, Spanish language fluency, etc.)
- studying prior relevant work conducted under the Eliminating State and Local Barriers to Upgrading Existing Mobile Homes and Communities research tract
- appraising planning and zoning reports and meetings re: the Little Farm Trailer Park in El Portal, Florida
- developing a park resident survey, including:
 - selecting a sample of mobile home units in the targeted park
 - developing an appropriate informative notice of prospective respondents

- developing an appropriate interview protocol in English and Spanish
 - obtaining IRB approval for the research design and instruments
- examining environmental code enforcement documents on the Little Farm park
- reviewing a major local task force report on mobile home parks and their closure
- abstracting newspaper accounts of recent park closings in the South Florida area
- assembling pertinent mobile home and mobile home park data for Florida
- garnering information from a recent State-level affordable housing study

Key findings include: (see full report for detailed findings)

- the notice to the residents of impending park closing did not occur when it was anticipated by the Village Council and, by extension, the project investigators
- reasons for the delay in notice to the residents followed an apparently common pattern of continuations, evasions, and delaying tactics employed by park operators and developers, according to reviewed code enforcement documents
- a year-long effort by a large local governmental task force yielded a wealth of relevant findings and recommendations that are incorporated into this report
- newspaper accounts of park closings appear to reflect a consistent pattern that is mirrored in earlier IHRC mobile home reports and the cited task force report
- analysis of mobile home occupancy data from the U.S. Census, mobile home park data from the Florida Department of Health, and estimates of mobile home vulnerability (by generation of manufacture) by exposure (Florida counties with Gulf and Atlantic shorelines) provides useful county-level context and scoping
- interpretation of larger, seemingly ineluctable urban economic and demographic growth patterns and data suggests that urban mobile home parks will continue to be characterized by aging stock, not being replaced with newer safer units
- increasing value of land occupied by urban mobile home parks, costs of upgrading their infrastructure, local governments' need for increased tax revenues, and nearby businesses' and residents' desire to have the parks converted to other uses make the continuation of park closures very likely

- park closures is indisputably being re-framed as a public policy issue, i.e., the need for a compassionate and socially equitable affordable housing policy for the benefit of elderly retirees on limited fixed incomes and low-income working families who cannot afford to move their mobile homes away from neighborhoods where they have jobs and social supports and cannot find affordable fixed-site housing either for rent or purchase.

Key recommendations include:

- Strongly consider commissioning the IHRC to work toward conducting the resident interview study in the coming fiscal year when it is almost certain that the residents will be given notice of the Little Farm Trailer Park closure.
- Fund the IHRC to conduct a follow-up (five years after the Task Force Report) to document which recommendations have been implemented.
- Use the more than 20 generalizable recommendations from the Miami-Dade mobile home park task force report as the basis for providing county-level guidance to local governments throughout Florida.
- Create and maintain a web-accessible master database of mobile home park property information (zoning, tax, resident demographics, enforcement actions), accessible by all enforcement and housing assistance agencies.
- Implement the recommendations of the Affordable Housing Study Commission, particularly those which attempt to assist mobile home park residents to transition from older generation units in parks with health and safety hazards to affordable and hurricane-resistant site-built housing.

II. INTRODUCTION AND OBJECTIVES

Scope of Work:

In consultation with the IHRC Project Directors Ricardo Alvarez and Carolyn Robertson, the investigators developed a research plan to conduct an intensive case study of an urban mobile home park during the few months immediately after the residents were given notice that the park was closing. Recent prior work by other IHRC investigators has been very illuminating on the topic of parks in West Central Florida that have closed, but their investigations were post hoc and they had considerable difficulty in locating, several months later, residents whose mobile home parks had closed. Consequently, they had been able to conduct very few interviews with residents to glean their reactions, the dynamics of their relocation process, what their post-closing housing situations were, etc.

The objective in this project was to interview samples of mobile home park residents and other key stakeholders from the surrounding community and from participating organizations. As originally conceived, the current project was focused on being present at meetings of the El Portal Village Council, for selected committees' meetings, and in meetings that involved representative of the Council, park owners, prospective new owners/ developers, and representatives of the mobile home park residents.

The goal was to gauge their knowledge about relevant statutes, programs and resources, to learn their attitudes about the park closing and relocation processes, and their plans, particularly those of the residents regarding their relocation. In addition, the aim was to characterize this specific park closing with reference to published newspaper accounts of recent local mobile home park closings to provide a county-level context. The desire also was to view this park closing within a statewide context, e.g., to explore the implications of this closing for other Florida urban mobile home parks and residents. The intent was to learn as much as possible that might inform and improve local governments' and State of Florida relocation and alternative affordable housing policies and programs.

As will be detailed in the Methods and Findings sections which follow, circumstances and developments in the studied Village and mobile home park did not permit the original emphasis and design to be followed as intended.

III. METHODS

III.1 Recruit and Train Graduate Research Assistants with Appropriate Skills

The design and objectives of this project require field research skills that are not readily found, e.g. interviewing residents in natural settings on highly important personal issues in a tense community environment and being able to conduct the interviews in either English or Spanish. The Laboratory for Social Science Research was fortunate to have available two graduate research assistants who had gained invaluable field interviewing experience in South Miami-Dade County in the aftermath of Hurricane Andrew. Other graduate students had years of relevant work experience prior to entering graduate school and possessed organizational and data management skills that complemented those of the field interviewers.

These staff were identified, hired, and trained in a very short time following approval of the project topic and design by DCA and IHRC Project Directors and execution of the contract in late 2003. All were in place by February 2004.

III.2 Review of Prior Relevant HLMP Work

The IHRC Final Reports for DCA for 2001, 2002, and 2003 contain a wealth of data and information on mobile home parks, mobile home replacement, mitigation programs, and other germane issues. The investigators and graduate research assistants familiarized themselves with these earlier studies to learn from the earlier work and design a study that would build upon and extend existing knowledge.

III.3 Review of Village of El Portal Planning Efforts

Early in the history of the project, the investigators were made aware of a key series of events (a charette, resulting analyses and publicly presented plans, creation of committees and subcommittees by the Village of El Portal Council, and planning presentations and meetings to and by these groups). The investigators interviewed several of the principals in these efforts and have included a seminal planning report from this series in Appendix A to the current report.

III.4 Develop Resident Survey Study

III.4.a Select a Sample of Mobile Home Units for Resident Interviews

Given that a major focus of the project as conceived and planned was to obtain information from various stakeholder groups involved in the mobile home park closing – chief among which were the park residents themselves – a key project task involved selecting a sample of residents to interview. Since it was not possible to interview all the residents in this park with over 200 mobile homes, it was necessary to devise a sampling that could capture reliable information, i.e. that accurately represented the entire population of residents of the park, on their knowledge about relevant statutes, programs and resources, their attitudes about the park closing and relocation processes, and their plans and intentions regarding relocation.

Unfortunately, no documented information was available on the demographic characteristics of the residents. Even ‘street’ names and unit ‘addresses’ (basically unit numbers) within the park were not uniform and no listing of residents by unit numbers was available. In addition there was no available listing of phone numbers

for the park residents, making a computer-assisted telephone interview (CATI) approach untenable. The investigators had a copy of a publicly available aerial photograph of the park that was of some help, but it was necessary for project staff to physically sketch a map of the park by driving through as a team and noting unit numbers and positions and street names (see Appendix B).

Once the sketch map was completed, arbitrary lines were drawn to form 'quadrants' of the park. Using a randomizing scheme of entering each quadrant and selecting a starting point, staff selected every n^{th} unit in a spiraling selection process until 7 units per quadrant were marked. These units were designated as the 'prime' targets for obtaining interviews with heads of households. In case the units selected as prime targets proved vacant, or resulted in failure after reasonable attempts to contact the head of household there, or resulted in the head of household declining to be interviewed, the sampling design allowed for selecting an adjacent unit as an 'alternate' to maintain the 'randomness' and the planned number of interviews for each quadrant and the park. This process produced a census of 185 mobile home units and a sample of 28 units as prime targets for head of household interviews.

III.4.b Create Method of Inviting Respondents to be Interviewed

Once the sample of units was selected, the next task set involved inviting the heads of households to participate in this study by being interviewed. Given the reported (and observed) racial/ethnic diversity and multilingualism (said to be primarily Spanish-speaking but with significant numbers whose first language was English), it was recognized that the invitation (as well as the interviews themselves) would need to be presented in both languages. The project staff wrote an informative one-page explanation of the study: how individual households were selected for interviewing, explaining options for location and scheduling of the interviews that were available to the participants, and that \$10 gift certificates to Publix were being conveyed to those interviewed as tokens of appreciation for the courtesy of their time and cooperation (see Appendix C for copies of the Invitations to Participate in both English and Spanish).

These invitations were to be hand delivered to the target units by project staff who were also trained as interviewers, providing the opportunity, should the resident prefer, to conduct the interview immediately there at their residence. Recognizing that many heads of household could be at their workplaces during week days and daytime working hours, the plan was to have these invitations delivered between 5:00 p.m. and twilight and on Saturdays.

III.4.c Create Interview Protocols

Because the project had very specific objectives, it was necessary to develop a project-specific interview protocol. Project staff referred to an earlier mobile homeowner telephone survey protocol used by the FIU Institute for Public Opinion Research in 2002 for another study in the same series as the current investigation. That interview protocol was useful to a degree but, because the emphasis in the earlier study was mitigation practices and knowledge, to a large extent it was necessary to create an interview protocol for the current study *de novo*.

The interview instruments (in both Spanish and English) are included in Appendix D. The questions probe for information on:

- Unit descriptive/classifying information
- Residential history re: mobile homes and mobile home parks
- Household composition, income and expenses
- Knowledge of details of park closing and attitudes about the closing
- Plans for relocating, including factors important in the relocation decision
- Knowledge of assistance programs/applicable rights and statutes
- Respondent demographics

III.4.d Obtain Institutional Review Board Approval

The protection of human subjects is a concern that all research universities must address in all investigations involving humans. Universities and the federal agencies that are the major sources of external funding require that some level of review and approval be applied for any institutionally-sponsored research in which potentially harmful information will be elicited by university-affiliated researchers from participants. The requirements in this study were not onerous or difficult to satisfy, but it was necessary to complete the Institutional Review Board (IRB) request and approval process. Project investigators completed the required forms that included explaining everything that was being done (the purpose, sponsoring agency, all notices and questionnaires used, identification of any potential harm and potential benefits to participants, etc.). These were submitted to the Florida International University IRB and the project received IRB approval to proceed as it has been described.

III.5 Review of Miami-Dade County DERM Code Enforcement Documents

As will be discussed in more detail in the Findings section below, the investigators found it necessary to request access to public records information in the files of the Miami-Dade County Department of Environmental Resources Management (DERM) for the targeted mobile home park. Denial by the park manager that the park was closing made it imperative that the investigators seek verification of the information that had been provided by Village Council partners in this project, i.e. that the mobile home park had not complied with a DERM code enforcement Consent Agreement and therefore would be compelled to cease using the property as a mobile home park. The requested access was granted and provided the information needed to verify that the park would indeed be closing. Other information that this file review revealed will be discussed below.

III.6 Review of 'Miami-Dade County Trailer Park Task Force' Report

During the course of electronic searching of newspaper accounts, the investigators were alerted to the possibility that a significant report might have been produced on the issue of 'trailer park' problems in Miami-Dade County. Follow-up inquiries to a network of public sector contacts resulted in locating a 72-page task force report that had been completed in 2000. This report was crafted over a yearlong study period and involved many of the relevant code enforcement and other county officials in the first study of mobile home park issues in the county in several decades. The report contains 37 specific recommendations in addition to other valuable reference information; the recommendations are included verbatim in Appendix E to the current report.

III.7 Review of Newspaper Accounts

The graduate research assistants conducted thorough electronic searches of the archives of the Miami-Herald for journalistic coverage of mobile home park closings. Articles located were assembled and gleaned for both content and patterns. The results of this search lend confidence in the findings and conclusions reached by the investigators from other sources (interviews, public records, databases, reports and planning documents). Excerpts from typical articles are included in Appendix F to the current report.

III.8 Summary of Pertinent Statewide Mobile Home Park and Mobile Home Data

The Little Farm Mobile Home Park in El Portal is but one among thousands of mobile home parks in Florida. This case study was undertaken not because of the sheer numbers of mobile homes involved or the size of the resident population facing displacement or because it was in Miami-Dade County. It is true that it was perceived that the study would be facilitated by virtue of this facility's proximity to the researchers and their university home. This was not an unimportant consideration, given time and budgetary limitations including extensive investment of staff time required to attend numerous meetings in the El Portal Village and travel to and from the park site to conduct interviews. It is also true that cooperation was anticipated to be facilitated between the Village Council members, the park management, and the park residents by including El Portal Villagers and a mobile home park resident advocate as participant/ advisors to the study team. (As will be explained below, this latter 'advantage' did not prove as cogent as was anticipated.)

The Little Farm Mobile Home Park was selected as a case study of a closing mobile home park primarily because (a) it is in a metropolitan area of Florida that is in a county highly exposed to the high winds of land falling hurricanes (b) it has an Atlantic shoreline, and (c) of the likelihood that this park is heavily populated by older units that are among the most unsafe residential structures in a tropical storm. In this sense, the Little Farm Mobile Home Park is a member of a category of Florida mobile home parks and it was envisioned that many of the findings from this case study might be generalizable to other parks in Florida like it.

To give context and perspective to this case study, the investigators assembled data on mobile homes and mobile home parks in Florida from several sources. By county, they found counts of all mobile home units, mobile home parks and spaces per park, and estimates of the numbers of all mobile homes by manufacture 'generation'. Projections were calculated of the numbers of residents of Generation I units by county. Summary tables were created showing the numbers of mobile home parks, mobile home park spaces, total mobile homes, number of Generation I mobile homes, percentage of all mobile homes that are Generation I, and estimated numbers of Florida residents of Generation I mobile homes by county (Appendix H). Within the Findings section below, data from these tables are presented and discussed that focus on metropolitan areas in Florida that have Atlantic or Gulf shorelines. These data may help to specify which counties and metropolitan areas

in which the need to address the risk and vulnerability of these mobile home residents are most urgent and of greatest magnitude.

III.9 Review of Affordable Housing Study Commission Report

The Affordable Housing Study Commission was created in 1986 by the Florida legislature pursuant to the provisions of Section 420.609, Florida Statutes. It was tasked to make recommendations to improve public policy, stimulate community development and promote the production, preservation and maintenance of safe, decent and affordable housing in Florida. The Commission meets approximately five times per year, and meetings are open to the public. The Governor appoints 21 citizens representing various interests to the Affordable Housing Study Commission for four year terms. The Commission chooses a topic each year and prepares a report, using research prepared by members and staff, public testimony and input from affordable housing advocates, experts and organizations, that is submitted to the Governor and the legislature for their consideration. It is staffed by the Florida Department of Community Affairs, Division of Housing and Community Development (from <http://www.dca.state.fl.us/fhcd/ahsc/message.htm>).

In 2003, the Commission chose to produce an Annual Report on Manufactured Housing. The investigators reviewed the entire 58-page report, which is electronically accessible at <http://www.dca.state.fl.us/fhcd/ahsc/2003Report.htm> for prospectively useful data, other findings and the Commission's recommendations. The review focused particularly on information directly relevant to mobile home parks and their closure. The examination also searched for information that had broader implications for affordable housing alternatives also pertinent for those who might need to relocate from closing mobile home parks.

IV. FINDINGS

IV.1 Findings from Village of El Portal Planning Efforts

Project investigators relied upon Village of El Portal Council members, council community advisors, and a resident liaison to both the Advisory Committee and to this project to alert them of planning meetings and documents that were pertinent to the current study. In this regard, project staff attended a variety of meetings: small gatherings of stakeholders convened in private homes specifically to discuss the project, Village subcommittee meetings that focused on the park closure and plans for its re-development, public meetings for presentations by planners from city and

county governments and professional planning firms, and regularly scheduled meetings of the Village Council where the Little Farm situation was an agenda item.

The seminal planning document reviewed by project staff in this context was entitled '1999 Charrette Process and Current Vision', with a subtitle 'Planning and Zoning Workshop for property located between NE 87th Street and NE 83rd Street, and between Biscayne Boulevard and the FEC Corridor'. The authors of this report were Hugh Gladwin, Derrick Smith, and John Tomczak and the noted boundaries are those of 'Tuttle's Subdivision', otherwise known as the Little Farm Mobile Home Park. This report is included in its entirety as Appendix A to the current report.

From this report, with substantiating observations and information from the other planning meetings attended, the following findings can be summarized:

- The Little Farm Trailer Park is acknowledged by the Village of El Portal as its own, an historic component of that neighborhood since its founding, with the residents of the park continuing to be viewed as important citizens, though their park has 'often been neglected by the Village'.
- The Village cites the Miami-Dade County Department of Environmental Resources and Management (DERM) report requiring the Little Farm Trailer Park owners to upgrade the park's sewage facilities as being an economic incentive for the owners (in addition to the common economic development/property value pressures on urban mobile home parks) to close the park.
- The park owners were reported to have signed a contract with a named corporation to buy and re-develop the property if the corporation's plans meet the Village's land use plan and zoning requirements.
- The Village was urged to develop land use plans and zoning for the area that are in the best interest of El Portal and its residents, regardless the ability of a new park owner to complete the purchase by submitting re-development plans that are acceptable to the Village.
- The Village was advised to pursue the following objectives in these regards:
 - Strive to assure that the rights of park residents are respected.
 - Assist the residents in obtaining knowledge of their Florida statutory rights.
 - Insist that the relevant laws be enforced.
 - Ensure that the park is not vandalized as closure proceeds.
 - Insist on allowing only development that is good for El Portal as a whole.

- Coordinate with the City of Miami (100 foot wide strip next to Biscayne Blvd) and Miami-Dade County, the two other jurisdictions involved.
- The report outlined the goals for the area from the viewpoint of the Village:
 - To increase the tax base.
 - To provide a range of housing, including affordable housing (priority to current park residents), emphasizing owner-occupancy and housing that can appreciate in value.
 - To accommodate appropriate businesses and offices to partake of the economic revitalization of the Biscayne Blvd area.
 - To use the development as an accessible extension of the El Portal community out to Biscayne Boulevard, using walkways and mini parks.
 - Use zoning standards and landscaping in conjunction with higher housing and commercial density to create an attractive addition to El Portal.
- This report summarized a process that began in 1998 with a proposal to the South Florida Regional Planning Council for a charrette (a community-based design and planning project) that resulted in the following recommendations:
 - Reintroduce a balanced mix of small and large retail, offices, and residences to create a true “24-hour” stable and flexible neighborhood
 - Permit mixed-use buildings, with retail uses on the ground floor, with offices and/or residences above
 - Change setback requirements to:
 - allow buildings to be built up to their front property lines
 - lay out shared parking facilities to the rear of lots
 - add a separate, landscaped “service lane” along Biscayne Boulevard to ease parking conflicts
- The report concluded that these decisions are the right and responsibility of the Village leadership and residents, but that they need expert advice for guidance.

IV.2 Findings from the Resident Survey

In the Methods section of the current report, the processes used to recruit and train staff and to select a sample of park housing units from which heads of households would be interviewed were described. That section also described the tasks and processes employed to develop the remainder of the survey (invitations to participate, interview protocol, translations of both into Spanish, purchase of Publix

gift certificates as respondent 'compensation', approval from the university's Institutional Review Board).

Recognizing that the park is private property with an owner and resident manager, project staff contacted the manager by phone to introduce the university team, to explain the study being conducted, its approval and support by the Village Council, the funding agency and its interest, etc. The staff provided the manager with copies of the invitation and the protocol to assure him of the specifics of the survey and that the intent was to be helpful to residents rather than accusatory or blaming of the park owner or manager.

After multiple deferrals of a decision to verbally approve the conduct of the survey on-site, citing need to confer with the owner who was out of town, the manager finally declared that he did not want project staff upsetting the residents with misinformation that the park was closing. He insisted that the park was simply being 're-zoned' and was not closing.

Since the basic premise underlying the survey was reaction to and plans for dealing with a mobile home park closing, the investigators decided it was necessary to confer with Village Council authorities, who obviously thought the park was closing. The principal investigator was granted a short-notice meeting with the Village Manager, Steven Alexander, the Chair of the Council's Planning and Zoning Committee, Andrew Dickman (an urban planner and a practicing land use lawyer), and Dr. Hugh Gladwin, a former Councilperson and Chair, Citizens Advisory Committee for the Tuttle Subdivision, all of whom are intimately involved in the planning for the Little Farm redevelopment. After Mr. Dickman spoke with the park manager by phone and received confirmation of his perspective that the park was not closing, discussion ensued regarding alternatives, including off-site or telephone interviews.

Telephone numbers for park residents were not available to the Village Council and subsequent checking with normal sources for telephone numbers by geographic area revealed only a partial phone listing for the park's area. A telephone survey was also questionable as a methodology because it would require editing the interview protocols for CATI (Computer Assisted Telephone Interviewing) application as well as hiring and training telephone interview staff.

As the discussion pondered off-site locations for the interviews, Mr. Alexander became increasingly cautionary about the prospect that conducting the survey under

the conditions of closure denial by park ownership and management, could generate an environment that was less than conducive to finalizing a contract to redevelop the property. Mr. Dickman and Dr. Gladwin seemed more inclined to go ahead in some fashion with the survey but the Village Manager had definitely cooled to the idea.

Immediately subsequent to this meeting, the principal investigator discussed the issues further with the Mr. Dickman and Dr. Gladwin. They concurred that attempting to complete the survey under hostile conditions was not advisable from multiple perspectives: possible heightened tensions among Council members; generation of displeasure (and possibly litigation) by the park owners; and desire to not expose project staff (graduate students) to a physical and/or emotional environment that had even the slightest prospect of being a danger to them. The bottom line was that the entire interview was predicated on the assumption that respondents had been notified that their mobile home park was closing, and this was clearly not the case for Little Farm Trailer Park.

Appendices B, C, and D contain documentation of the preparation and readiness of the project team to conduct the survey interviews as proposed, but the events recounted immediately above made further attempts to complete this phase of the project inadvisable at this time.

In summary,

- the park closing did not occur on the schedule that was planned by the Village Council and anticipated by the researchers
- the investigators and their community partners concurred that attempting to complete the survey under the current conditions was not advisable from multiple perspectives

IV.3 Findings from Miami-Dade County DERM Code Enforcement Documents Review

As noted in the Methods section above, following the denial by the Little Farm Trailer Park manager that the park was closing, the investigators decided to request access to public records information on this property in the files of the Miami-Dade County Department of Environmental Resources Management (DERM). The requested access was granted to this project's Principal Investigator and to a Village representative (Dr. Gladwin).

The investigator made an appointment for himself and Dr. Gladwin with a cordial and accommodating Environmental Code Enforcement Officer in the Water and Wastewater Division of DERM. As promised, the entire DERM file on this property was made available without restriction to the investigator and Dr. Gladwin. They reviewed the file from front to back, a record of five years of inspection reports, notices of violation, letters from owners' attorneys, documentation of fines for non-compliance assessed and paid, Consent Agreements, requests and granting of extension to compliance deadlines, etc.

Notably, the file also contained a notarized and apparently fully-executed sales contract that documented the sale of the park from the corporation (whose manager we had been seeking permission to conduct the survey) to the corporation named in the El Portal Planning Report as the prospective buyer, should approval of the re-development plans be approved by the Village. The sales contract was dated April 3, 2003 and the sales amount was stated to be 'no less than \$4,800,000.'

Near the end of the file was the most recent Consent Agreement, which referred to the failure of park ownership to date to complete (or even begin) the upgrade to the park's sanitation system (actually, hooking up to an abutting City of Miami sewer line) in three time-defined phases since the original Consent Agreement some years ago. The current expiration date for complying with the conditions stipulated in the Consent Agreement – which followed yet another 18-month extension - was January 28, 2005.

If environmental code enforcement were literally interpreted, the park owners must give the residents six-month eviction notices before the park is actually closed and that notice would have to be July 31, 2004. The DERM Code Enforcement Officer who made the file available to the investigators indicated that current practice is to be somewhat more lenient in demanding that official deadlines be met, suggesting that the notice of closure to residents may not be issued by park owners by the end of July.

In summary,

- The review of the environmental code enforcement documents for this park presents a record that is consistent with:
 - findings of Dr. Schreiber in his Florida West Coast studies
 - findings of the Miami-Dade Trailer Park Task Force Report (see below)
 - newspaper accounts of local code enforcement and park closings.

- reasons for the delay in notice to the residents appear to follow a fairly common pattern of continuations, evasions, and delaying tactics employed by park operators and developers, according to reviewed code enforcement documents

IV.4 Findings from ‘Miami-Dade County Trailer Park Task Force’ Report

Mobile homes, or as they were earlier known, ‘trailers’ came into use in the U.S. in the 1920’s but the earlier models were small and the design emphasis was transportability rather than longer-term or permanent residence. The 1940’s and 1950’s saw tremendous demand for affordable housing following World War II and a cultural change in the U.S. that fostered geographic mobility and relocation of both younger and older family members in cities and sometimes states far removed from their ‘hometowns’. From their earliest days as permanent housing, mobile homes became increasingly important components of the affordable housing stock in this country.

As the numbers of mobile homes increased, entrepreneurs established ‘trailer parks’ to provide infrastructure (water and sanitation services, electrical hook-ups) and other amenities to renters. Eventually, some of the ‘spaces’ began to be sold to mobile home owners but many mobile home owners continue to rent or lease their park spaces and some even rent or lease both their spaces and the housing units. Records of the Miami-Dade County Department of Planning and Zoning identify a mobile home park – Villa Fair - being registered under a Certificate of Use as early as 1924. Notably, that oldest mobile home park in the county recently ceased operations. Currently the oldest continuously operating park in the county is Sunny South, established in 1925 (Miami-Dade County Trailer Park Task Force Report, p.14).

As Florida in general and South Florida specifically experienced tremendous population growth across all portions of the socioeconomic spectrum beginning in the 1950’s and continuing today, mobile home parks proliferated to accommodate ‘snowbirds’, retirees, new families that were first time homeowners and lower income working families who couldn’t afford more expensive fixed-site houses. Miami-Dade County, consistent with national trends, began to develop stronger building and zoning codes and in 1949 initiated the requirement that approval to establish a mobile home park be obtained through a zoning public hearing and that park owners obtain an annually renewable Certificate of Use and Occupancy (Miami-Dade County Trailer Park Task Force Report, p.14).

The number of mobile home parks increased nationally as well as in Florida in the 1960's with the 'baby boom' era demand for affordable housing and the earliest increment of post-war retirement cohorts. In 1966, there were 102 operating parks with a combined 'footprint' of 920 acres in Miami-Dade, but by 1970, the total was 125 when the new parks that were either planned, approved, or in operation were added and the new combined total for acreage used by these parks was 1,858, more than double the space occupied only four years earlier (Miami-Dade County Trailer Park Task Force Report, p.14). Concerned by this rapid growth, the Miami-Dade Planning Department and Building and Zoning Department jointly delivered a Report on Mobile Home Parks in Dade County in 1970 at the behest of the county commission. This 1970 report was apparently rather low key in that its impact is reported to have been recommendations for 'new standards and site plan requirements to make the parks more compatible with permanent low-to-medium density residential subdivisions' (Miami-Dade County Trailer Park Task Force Report, p.14).

The Task Force Report did not specify or speculate the reasons, but it did note that 'in 1977, the County practice of performing Certificate of Use and Occupancy (CO) annual inspections ceased...This discontinuation of annual inspection may have contributed to the loss of continuity in mobile home park regulation.' (Miami-Dade County Trailer Park Task Force Report, p.16).

Thirty years after its initial and only other call for mobile home park review, a resolution was approved by the county commission directing the county manager 'to review the issue of mobile home and trailer parks, of a non-transient nature, to determine the condition and status of parks in Miami-Dade County and to develop a comprehensive plan for the resolution of the conditions at some parks which render those parks unfit for human habitation or create a danger to the health and safety of the park residents and the surrounding neighbors. The comprehensive plan should include consideration of the need to eliminate existing code violations while also recognizing the need within the County for low cost permanent housing for County residents' (Miami-Dade County Board of County Commissioners Resolution No. R – 529-99, p. 2).

While this resolution and the resulting task force report's 37 recommendations (included as Appendix E in the current report) did not focus on park closings, the deliberations of the task force and many of their recommendations are relevant for

issues of code enforcement and the need for improvement of information and services for residents of mobile home parks who must relocate because their parks are closed for persistent and unresolved code violations. It is telling that the emphasis in the report is on unsafe and unhealthy conditions in deteriorating and dwindling numbers of mobile home parks in Miami-Dade County. The 2000 report cited Florida Department of Health figures in reporting a then-current total of '86 mobile home and RV parks ...in Miami-Dade County...' (Miami-Dade County Trailer Park Task Force Report, p.14). As is detailed elsewhere in the current report, that total has continued to decline to a 2004 total of 72.

This task force was organized into three subcommittees, each of which developed its own information. The following is a summarized and abridged listing of the findings listed by the three subcommittees. (the resulting 37 recommendations are included in Appendix E).

Code Enforcement Subcommittee Findings

1. Zoning and fire setback requirements for units, additions and accessory structures are inconsistent, e.g. property owners may satisfy fire department requirements while violating zoning specifications.
2. Most additions to park units have been constructed without building permits (weren't applied for or were denied) and many structures do not meet current building code.
3. Mobile home parks do not currently receive services by the county's department of solid waste management. Park owners must hire private garbage haulers to service residents and park residents are not authorized to use county-operated trash and recycling centers for disposal of trash or white goods.
4. The county fire department is currently authorized to issue civil citations only to park owners, even though the agent of the cited violations may be park residents.
5. Park residents often build additions without permits and violate other codes including junk and trash accumulation. Many county departments with code enforcement authority and jurisdiction do not require annual inspections of mobile home parks, acting instead on complaint bases, which allow the accumulation of code violations with resulting fire, safety and other hazards.
6. Code violations that represent emergencies, i.e. threats to life safety, can now be remediated using dedicated trust fund resources generated by a 2% surcharge added to continuing penalties, liens placed on property for non-

payment of citations for code enforcement violations and/or non-compliance and costs of enforcement.

Inspection Subcommittee Findings

7. An inspection team from building, fire and rescue, health and Team Metro (neighborhood-based police department with code enforcement emphasis) inspected a total of 194 lots (20% of a total of 969 from a purposive sample of five mobile home parks). The team goal was to identify critical violations for purposes of the study only (unless life threatening situations were found). The categories of inspections and the numbers of critical violations found were: plumbing (16), zoning (15), electrical (12), environmental health (8), interagency codes (8), mechanical (7), and life safety (5). The team concluded that a wide range of potentially serious violations exist among parks throughout the county.

Housing Subcommittee Findings

Charged primarily with analyzing the status of mobile home parks in the county as a source of affordable housing, this subcommittee also studied: 1) current trends regarding park closures; 2) the impact of park closures resulting from code enforcement actions; and 3) the county's responsibility to provide some resources and/or placement options for residents displaced by park closures. One means of gathering information for subcommittee consideration were surveys of park owners and service provider agencies. Four completed surveys from housing assistance agencies and 17 from mobile home park owners yielded the following findings:

8. Park residents have average annual incomes from \$8,000 to \$20,000.
9. Average monthly rentals ranged from \$275 to \$400, with some parks adding increments of \$10-15 per month per additional person over limit of 2-3.
10. Park closures impact hundreds of individuals and families with children who are left with essentially no place to go and very few resources to assist with relocation.
11. Parks established in the late 1930's and 1940's have deteriorated from poor maintenance, illegal additions/expansions, and refusal of park owners to correct cited code violations.
12. Five mobile home parks closed in the past year, with another in the process of closing currently, and five more facing possible closure in the coming year.

13. Most older mobile homes are not in condition to be transported and/or are unacceptable to other operating parks in the vicinity.
14. Other alternative affordable housing may be the only viable option.

Generalizable Recommendations

Appendix E contains a listing of all 37 recommendations made by the three subcommittees of this task force. A subset of those recommendations has been selected and abridged by the Principal Investigator for inclusion in the current report for their potential generalizability to other Florida counties. They are included in Section V (Recommendations) below.

IV.5 Findings from Newspaper Accounts

Review of The Miami Herald from 1985 to 2004 (See Appendix F for excerpts) revealed that as mobile home parks close and in the times preceding the closing, there seem to be some notable similarities in circumstances and events.

1. Living conditions are often deplorable inside parks slated for closing.
2. Residents typically are drawn to living in parks because of their affordability, and are typically not financially able to quickly and easily move either their owned units or to sell and purchase alternate housing.
3. There seems to be a persistent pattern of lack of communication between park owners, government agencies and residents. There is resultant confusion among residents when relocation time arrives.
4. Laws and regulations about park closings and tenant rights are confusing and not understood by residents, who also have limited resources (i.e. legal representation) with which to negotiate with owners.
5. It seems that often sales of mobile home parks occur after repeated and accumulated unremediated code violation citations.
6. Amount of notice time prior to the closing is insufficient, if given to residents at all.
7. Residents often describe their reaction to the closing in very personal terms, emphasizing the emotional nature of relocation, including apprehension, anger and frustration.
8. Misinformation about codes is prevalent among all involved, including the residents themselves, as well as park managers and resident representatives.
9. Code enforcement is lax - additions to units are made in violation of code; as a result, homes become more difficult to move, more unsafe and more vulnerable to hazards.

One more ‘finding’ worth noting from the project staff’s review of newspaper accounts:

The Miami New Times published a long article on December 20, 2001 by reporter Jim DeFede recounting an interview with Ms. Deborah Curtin who, as Director of Team Metro (a county department of 10-community based centers housing police units and various satellite operations of other county departments, including code enforcement agencies), chaired the ‘Miami Dade County Trailer Park Task Force’. Ms. Curtin detailed what seemed clearly her forced resignation a few months earlier for too vigorously enforcing code infractions to the displeasure of the then-County Manager and some of his friends. The article chronicles what was characterized as a struggle between those in county government who were striving to improve health and safety conditions within unincorporated county’s mobile home parks (which then numbered 57 of the then countywide total of 86). It is a fascinating account of attempts to improve communication and coordination among departments for the benefit of those who live in the parks and to render more effective assistance in relocating them when parks close and the difficulties in doing so. The full article can be viewed by clicking the URL below: <http://www.miaminewtimes.com/issues/2001-12-20/defede.html>.

IV.6 Findings from Statewide Mobile Home Park and Mobile Home Data

To give context and perspective to the Little Farm Trailer Park as a case study and to put the Miami-Dade County data and information in the appropriate larger perspective, the investigators gleaned data on mobile homes and mobile home parks in Florida from multiple sources. The 2000 U.S. Census provides counts per Florida County of all mobile home units (those on individual lots as well as those in mobile home parks). The Florida Department of Health provided data on mobile home parks and mobile home park spaces per park by county. The investigators obtained a listing of these data from the FDOH that was current as of April 2004. Estimates of the numbers of all mobile homes by manufacture ‘generation’ – Generation I (1974 and before), Generation II (1975 through 1994), and Generation III (1995 and after) – were obtained from a 2003 FIU IHRC report to DCA by Dash.

Combining data from these sources, the report contains summary tables on the numbers of mobile home parks, mobile home park spaces, total mobile homes, number of Generation I mobile homes, percentage of all mobile homes that are Generation I, and estimated numbers of Florida residents living in Generation I

mobile homes by county. The tables also summarize these data for specific and combined metropolitan areas and all non-metropolitan areas of Florida with further focus on metropolitan areas and their constituent counties that have Atlantic or Gulf shorelines. These data may help to specify which counties and metropolitan areas in which the need to address the risk and vulnerability of these mobile home residents are most urgent and of greatest magnitude. (See Appendix H for county level data within the four summary categories presented and discussed below).

From Table 1 (Appendix H): Mobile Home Parks (MHP), Mobile Home Park Spaces (MHPSp), Mobile Homes per Census (#MHc), Generation 1 Mobile Homes (est.), County Ranking (average of ranks on #MHc and %G1), Percentage of Mobile Home Residents in Generation 1 Units (%G1) and Number of Residents in Generation 1 units (#Gen1Res) (est.) by County, Metropolitan Category and re: Shorelines.

	#MHP	#MHPSp	#MHc	#G1MH	Avg. Rank	%G1	#Gen1Res
Statewide Totals and Averages	5,947	383,933	849,304	267,769		31.5	669,423
Metro Counties w/Shores (Totals and Averages)	3,361	261,279	466,972	169,818	19	36.4	424,545
Metro Counties w/o Shores (Totals & Averages)	1,278	88,788	203,804	52,730	23	25.9	131,825
Non-Metro Counties w/Shores (Totals & Avgs.)	451	13,894	65,682	18,134	44	27.6	45,335
Non-Metro Counties w/o Shore (Totals & Avgs.)	857	19,972	112,846	27,087	47	24.0	67,718

	#MHP	#MHPSp	#MHc	#G1MH	Avg. Rank	%G1	#Gen1Res
Statewide Totals and Averages	100.0	100.0	100.0	100.0			100.0
Metro Counties w/Shores (Totals and Averages)	56.5	68.1	55.0	63.4			63.4
Metro Counties w/o Shores (Totals & Averages)	21.5	23.1	24.0	19.7			19.7
Non-Metro Counties w/Shores (Totals & Avgs.)	7.6	3.6	7.7	6.8			6.8
Non-Metro Counties w/o Shore (Totals & Avgs.)	14.4	5.2	13.3	10.1			10.1

Statewide

- A total of almost 5,947 mobile home parks exist in Florida, containing 383,933 mobile home spaces (not including spaces reported by the FDOH for recreational vehicles, tents and 'lodges').
- The 2000 Census reported 849,304 mobile homes of all types, manufacture generations and in all sites for the state of Florida.
- Using earlier IHRC estimates of manufacture 'generation', there is an estimated total of 267,769 Generation 1 (built before 1974) mobile homes in Florida.
- Generation 1 units (est.) represent 31.5% of the Census reported total of 849,304 Florida mobile homes.
- Floridians residing in Generation 1 mobile homes are estimated (assuming 2.5 persons per household) at 669,423.

Metro Counties with Shorelines

- 24 Florida counties have either Atlantic or Gulf Coast shorelines, making these counties more exposed to tropical storms and hurricanes than other counties, and are in Metropolitan Areas, where mobile home parks are reported to be steadily closing and dwindling as siting options, where non-park siting for mobile homes is rare, and where space and historical factors increase the likelihood that Generation 1 units are highly prevalent (See Appendix H for county-level data).
- Over one-half (56.5%) of all mobile home parks in Florida are in this highest exposure category.
- More than three-quarters (68.1%) of all mobile home park spaces in Florida are highly exposed to hurricane hazards by their location in these counties.
- 12 of these 24 counties have Generation 1 mobile home percentages above the statewide-average.
- More than one-third (36.4%) of all mobile home units in the counties in this category are older and less structurally sound Generation 1.
- Almost two-thirds (63.4%) of all Generation 1 mobile homes (est.) in Florida are in these most exposed counties and these units are home for an estimated 424,545 vulnerable residents.

Metro Counties without Shorelines

- 10 Florida counties are in Metropolitan Areas that do not have the increased risk from being near bodies of tropical water but where pressures for park closings, and older generation units are issues similar to those noted above (See Appendix H for county-level data).
- 21.5% of all mobile home parks in Florida are in this risk category.
- Almost one-quarter (23.1%) of all mobile home park spaces in these counties.
- Only 2 of these 10 counties have Generation 1 mobile home percentages above the statewide-average.
- Nonetheless, 25.9% of all mobile home units in the counties in this category are older and less structurally sound Generation 1.
- A slightly lower 19.7% of all Generation 1 mobile homes (est.) in Florida are in these counties (indicating that more Generation 2 and 3 homes exist there) and these older units house an estimated 131,825 residents.

Non-Metro Counties with Shorelines

- 11 Florida counties are in Non-Metropolitan Areas but do have the heightened hazard of shorelines (9 are either in the Panhandle or on the Gulf Coast, the other two are Indian River and Monroe) (See Appendix H for county-level data).
- Only 7.6% of all mobile home parks in Florida are in this category, many of which are in counties often struck by storms but most of which are sparsely populated.
- Only 3.6% of all mobile home park spaces are in these counties, indicating that they are in considerably smaller than average parks.
- Only 1 of these 11 counties has a Generation 1 mobile home percentage above the statewide-average.
- Still, 27.6% of all mobile home units in the counties in this category are older and less structurally sound Generation 1.
- Only 6.8% of all Generation 1 mobile homes (est.) in Florida are in these counties, again indicating more Generation 2 and 3 homes and the greater ease in non-urban areas in finding non-park sites for newer Generation double and triple wide units); an estimated 45,335 Floridians reside in Generation 1 units in these counties.

Non-Metro Counties without Shorelines

- 23 Florida counties are in 'landlocked' and less urban counties but do have the heightened hazard of shorelines (9 are either in the Panhandle or on the Gulf Coast, the other two are Indian River and Monroe) (See Appendix H for county-level data).
- 14.4% of all mobile home parks in Florida are in this category which is relatively less exposed and historically has suffered less wind damage from hurricanes than counties with shorelines.
- Only 5.2% of all mobile home park spaces are in these counties, indicating as in the previous category that they are in smaller than average parks.
- Only 2 of these 23 counties have Generation 1 mobile home percentages above the statewide-average.
- Almost one-quarter (24.0%) of the mobile home units in the counties in this category are older Generation 1 homes.
- Just over 1 in 10 (10.1%) of all Generation 1 mobile homes (est.) in Florida are in these counties, probably reflecting the same trend of more recently purchased and non-park sited units in less urban areas; a not-insignificant 67,718 (estimated) individuals and families reside in Generation 1 units in these counties.

IV.7 Findings from the Affordable Housing Study Commission Report

- A handful of Florida coastal counties and cities have a large majority of the older and aging manufactured housing stock, much of which is in parks or communities.
- Older mobile home parks are often located in areas that have become thriving real estate markets. As property values increase, the likelihood increases that these parks will close and be converted to commercial or other uses, thus displacing residents and potentially diminished affordable housing stock.
- There are few available resources for rehabilitating older manufactured housing units that need repairs or remodeling to improve access for the disabled.
- The elderly, young adults, lower-income persons and families, and the disabled are disproportionately represented among the residents of manufactured housing.

- There is little or no direct state involvement - except for regulatory oversight and enforcement - in facilitating access to, and preserving, manufactured housing. No state-administered affordable housing program currently provides resources for assistance in purchasing manufactured housing units, rehabilitation, or related housing activities that might be available to owners of standard site-built dwellings. Several pertinent state-administered programs exist that have no statutory or regulatory barriers for such use.

V. RECOMMENDATIONS

V.1 Recommendations Regarding the Mobile Home Park Resident Survey

- Strongly consider commissioning the IHRC to work toward conducting the resident interview study in the coming fiscal year when it is almost certain that the residents will be given notice of the Little Farm Trailer Park closure.

So much work has gone into the planning and preparation for these interviews that following through in the coming fiscal year would be cost-effective. The objective of learning from the questions in the interview protocol is still valid and worthwhile. The interview staff will still be available and are willing to participate and some members of the Village Council are willing to assure that the residents will be accessible as soon as the closure notice is given. Also, with the information assembled from the current project, the investigators are in much better position to provide useful direction and advice to the Village Council as they strive to assist the park residents with relocation (See Appendix A, Recommendations in Memo to Village Manager from Chair, Citizens Advisory Committee).

V.2 Recommendations as Selected and Abridged from the ‘Miami-Dade County Trailer Park Task Force’ Report

Code Enforcement

- Make local zoning setback requirements uniform and consistent with those enforced by the fire and rescue department that are established by State law.
- Amend the applicable building code to establish minimum construction standards for mobile home park additions that were constructed before newer, more stringent codes were enacted.
- Enact a local ordinance such that mobile home owners could have currently illegal additions brought into permitted legal compliance.

- Include park operators in discussions of code amendments affecting parks.
- Make publicly-operated or –contracted solid waste management services available to mobile home park owners and residents.
- Make trash and recycling centers accessible to mobile home park residents under a fee structure consistent with that afforded the general public.
- Recommend amendment of the State Fire Code enforcement provisions to allow the local fire departments to cite either or both the mobile home owner and the park operator, as appropriate, for cited code violations.

Inspections

- Establish an inter-departmental mobile home park inspection team to conduct coordinated annual inspections that are comprehensive and consistent, with checklists for the different inspection areas, and inspections based on established and disseminated standards. Conduct at least one annual meeting that includes the team and all agencies having enforcement responsibilities to discuss inspection procedures, code changes, and any other relevant issues.
- Provide training to this team’s members in the various legal responsibilities of homeowners, park owners, and operators, providing them information on available local governmental and state housing and social service assistance and outreach services for mobile home park residents. Use this team to provide outreach and education, disseminating to mobile home park owners and residents up to date and comprehensive listing of all agencies offering support services to mobile home park residents.
- Provide copies of all inspections and complaints/investigations to homeowners and mobile home park owners and/or operators.

Housing

- Recommend changes to applicable Florida Statutes and modify local ordinances to park owners/operators to notify local government authorities of potential park closures coincident with their provision of legal notification to park residents.
- Impose or increase annual mobile home registration fees, placing the revenues in a trust fund dedicated to providing relocation assistance to closing park residents.

- Establish or identify an office within local government, e.g. housing authority, human services, with the lead responsibility for coordinating assistance to mobile home park residents impacted by park closures, identify and maintain a database of affordable housing units available locally that could be used by relocating mobile home park residents.
- Treat the recipients of mobile home park closure notices as automatically eligible for housing assistance after they have exhausted their legal remedies.
- Upon notification of park closures, coordinate the establishment of an on-site office (with expanded hours to include nights and weekends) to provide relocation assistance services to residents.
- Establish a program through local government, community or economic development, and/or public housing agencies that requires developers of affordable housing projects to set-aside a designated number of units for persons impacted by mobile home park closures.
- Earmark an annual funding allocation from CDBG and/or HOME funds or other appropriate funding sources for relocation assistance to residents of closed mobile home parks, e.g., first and last month's rent, utility deposits, and security deposits.
- Consider a public housing agency set-aside program for a minimum number of Section 8 vouchers for the relocation of mobile home park residents being relocated.
- Provide referrals, as needed, to available emergency housing units, including those designated as housing for the homeless.

Other

- Amend local codes to require adequate address signage on individual mobile home lots to facilitate the comparison of site plans with actual park configurations and for identification purposes.
- Require annual certificates of use and occupancy for mobile home parks, dedicating the fees from such to defray the cost of conducting annual inspections.
- Require park operators to coordinate with local government in the orderly removal of vacant or abandoned units in mobile home parks that have commenced a closure, with care to assure that the removals are carried out legally, expeditiously, and with attention to the health and safety of the park residents.

As an additional recommendation that is not from the Task Force Report:

- Conduct a follow-up (five years after the Task Force Report) to document if any of the 37 recommendations have been implemented.

This would essentially be an ‘outcomes’ program evaluation. An analysis of which of the numerous recommendations were implemented, which weren’t and the reasons given for failure to implement. To the degree that these recommendations were generalizable to other county or even municipal governments throughout Florida, the results of such an evaluation could be very useful.

V.3 Recommendations as Selected and Abridged from the Final Report, 2003 Affordable Housing Study Commission

Major Recommendation: Create a state manufactured housing assistance program (MHAP) to assist local governments in meeting the needs of very low-income households (households at or below 50% of the AMI), and the housing needs of low-income elderly and the disabled. More specifically, the Florida Housing Finance Corporation and the Florida Department of Community Affairs, working with appropriate public and private organizations, should design a manufactured housing assistance program, draft legislative language to create the program under Chapter 420, Florida Statutes, and include the proposed legislation in their 2004 legislative package.

The following ten supporting recommendations were included:

1. Manufactured Housing Assistance Plan. Local-level implementation of the MHAP could include:
 - a) Down payment assistance, closing costs, impact fees, assessment assistance
 - b) Housing counseling (e.g. home maintenance, foreclosure prevention, consumer education and protection)
 - c) Mobile home park preservation
 - d) Rehabilitation and life-safety improvements
 - e) Replacement of aging dilapidated units
 - f) Special needs, e.g. meeting accessibility needs
 - g) Utility hookups, potable water provision (well) and septic systems
 - h) Installation costs

2. Guiding Principles. A MHAP should have with the following guiding principles:
 - a) Local agencies should have flexibility to meet local consumer needs via flexible structure, e.g. State Housing Initiatives Partnership (SHIP) program.
 - b) State program is for overall guidance to general goals for local programs
 - c) State program should require a locally adopted MHAP implementation plan
 - d) State program should set minimum criteria for consumer protection, education

3. Tier Funding. The MHAP should be administered in two tiers, one for entitlement jurisdictions and another for non-entitlement jurisdictions. One half of the funds should be made available as entitlements, proportionally distributed according to the absolute number of manufactured housing per jurisdiction. The remainder should be made available on a competitive basis to non-entitlement jurisdictions, including small cities and counties, using the following scoring criteria:
 - a) % of manufactured housing units as % of overall housing stock
 - b) Community housing affordability, e.g. median house price/median income
 - c) Age of units
 - d) Percentage of population <50% AMI, or < 80% AMI for disabled or elderly
 - e) Community millage rate status (i.e., at or near millage rate cap)
 - f) Presence of an area of critical economic concern

4. Program Administration. By the Florida Housing Finance Corporation.

5. Department of Revenue and Documentary Stamp Taxes. The DOR should modify its record-keeping methods in order to ascertain the percentage of documentary stamp tax revenues that are derived from manufactured housing real property transactions.

6. Dedicated Funding Source. An appropriate state agency should create a dedicated funding source for a MHAP statewide with the following possible revenue sources: Manufactured Housing Assistance Program.
 - a) Manufactured housing installation fees
 - b) Title transfer fees (for manufactured housing)
 - c) Manufactured housing tags
 - d) CAT funds for manufactured housing for safety-related issues

7. Program and resource availability. The appropriate state agencies should promote the use of funds from existing programs that could be used for manufactured housing.
8. Manufactured Housing Relocation Fund. Support the funding of the Manufactured Housing Relocation Fund.
9. Park Preservation and Resident Ownership. Manufactured housing communities for be permitted to become resident-owned communities via use of 501(c)(3) bonds or central function bonds. A model should be developed for Resident-Owned Communities (ROC) as a land trust or cooperative in order to access preservation funding. 'Safe harbor' guidelines should be consider for inclusion.
10. Consumer Education. Develop and disseminate comprehensive manufactured housing consumer protection and education curriculum and educational materials

As a recommendation from the current project investigators:

- Implement the recommendations of the Affordable Housing Study Commission, particularly those which attempt to assist mobile home park residents to transition from older generation units in parks with health and safety hazards to affordable and hurricane-resistant site-built housing.

V.4 Recommendations re: Statewide Mobile Home Park and Mobile Home Data

As stated in the Miami-Dade County Trailer Park Task Force Report:

- Create and maintain a web-accessible master database of mobile home park property information (zoning, tax, resident demographics, enforcement actions), accessible by all enforcement and housing assistance agencies.

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VII. APPENDICES

- A. EI Portal Village Planning and Zoning Workshop Report**
- B. Little Farm Trailer Park Sampling Procedure and Map Showing Units Selected for Interviewing**
- C. Survey Notice to Residents (English and Spanish versions)**
- D. Resident Survey Instrument (English and Spanish versions)**
- E. Miami-Dade Trailer Park Task Force Recommendations**
- F. Newspaper Article Excerpts**
- G. Miami-Dade Mobile Home Parks – Recently Closed and Currently Open**
- H. Statewide Mobile Home Park and Mobile Home Data**

Appendix A

To: Regina R. Russell
Interim Village Manager
Village of El Portal

From: Hugh Gladwin
Chairperson, Citizens Advisory Committee

Subject: Citizens Advisory Committee Recommendations

Date: October 12, 2003

At its meeting Thursday, October 9, 2003, the Citizens Advisory Committee made four recommendations:

RECOMMENDATIONS CONCERNING PLANNING AND ZONING OF THE TUTTLES SUBDIVISION AREA

1. The Committee recommends that the Village move as quickly as possible to interview and hire a planning consultant per the qualifications submitted by firms on September 19, 2003 in response to the Village's RFQ. The Committee feels that possible proposals from the Pinnacle Corporation, DERM deadlines, and the need for residents of the trailer park to have options for their future, all make it essential that the Village have its plans in place very soon. If DERM shuts down the trailer park on deadline, options for the seller, buyer, and the Village, could narrow rapidly.
2. In its first two meetings the Committee has reviewed the "1999 Charrette Process and Current Vision" report prepared for and presented at a Planning and Zoning Workshop earlier this year. The Committee believes the conclusions of this report are still the best and most specific recommendations for how the area should be developed. It is not possible to be more specific at this time since there are many policy factors to be worked out by the Village. For example, given that the present Comprehensive Plan will be in effect, what specific options are there for zoning changes and development guidelines? In addition, it is clear that coordination with the City of Miami, Miami-Shores and Miami-Dade County is necessary. However, the Committee cannot set up this coordination by itself. Once these factors and linkages are worked out, the Committee is ready to continue its work, discussing specifics implementing the recommendations of the earlier report, working with the planning consultant hired by the Village, and seeking further public input.

RECOMMENDATIONS CONCERNING THE CURRENT RESIDENTS OF THE TRAILER PARK

3. The Committee strongly recommends that the Village take a firm position that the best possible arrangement be worked out for assisting Trailer Park residents if they have to move. The State is supposed to pay a certain amount for owned trailers. If those funds are not readily available, the Village needs to have them included in the relocation package from another source. The Committee notes that funding to pay for relocation up to \$6,000 per household has been provided in other trailer park closures; this kind of assistance should be available here.
4. Here also, the Committee strongly feels that time is of the essence. Trailer Park residents need time to prepare if they have to move, and the need to know what assistance will be made available to them. If time runs out, they will also have few options.

Committee members present at the meeting were Reynaldo Bermudez, Forrest Bowen, Hugh Gladwin, John Tomczak, and Cynthia Tramonte. If other Committee members do not wish or are unable to serve, please ask Council members to appoint others.

Please keep the Committee advised (through me) of actions of the Planning and Zoning Committee or the Village Council that affect the work of the Committee.

El Portal Village Planning and Zoning Workshop Report

Planning and Zoning Workshop for property located between NE 87th Street and NE 83rd Street, and between Biscayne Boulevard and the FEC Corridor

1999 Charrette Process and Current Vision

Hugh Gladwin
Derrick Smith
John Tomczak

The Little Farm Trailer Park

Has been a part of El Portal since the Village was founded.

Though the area has often been neglected by the Village, its residents have and continue to be important citizens of our Village.

Unfortunately, the economics of trailer parks have changed and one after another they have been closed and sold.

Another pressure is that DERM has said the Little Farm trailer park does not have adequate sewage facilities. The cost of upgrading the sewage system is another economic pressure on the owners.

The owners of the trailer park have signed a contract with the Pinnacle Corporation to buy and develop the property if Pinnacle's plans meet the requirement of El Portal's land use plan and zoning.

Whether or not Pinnacle is able to buy and develop the property, El Portal must develop land use plans and zoning for the area that are in the best interest of El Portal and its residents.

What El Portal needs to do:

Do what it can to make sure the rights of trailer park residents are respected. They need to know their rights under Florida law, and the Village must insist that the relevant law be enforced. The Village also must ensure that vandalism of the trailer park does not take place.

Be firm on allowing only development that is good for El Portal as a whole.

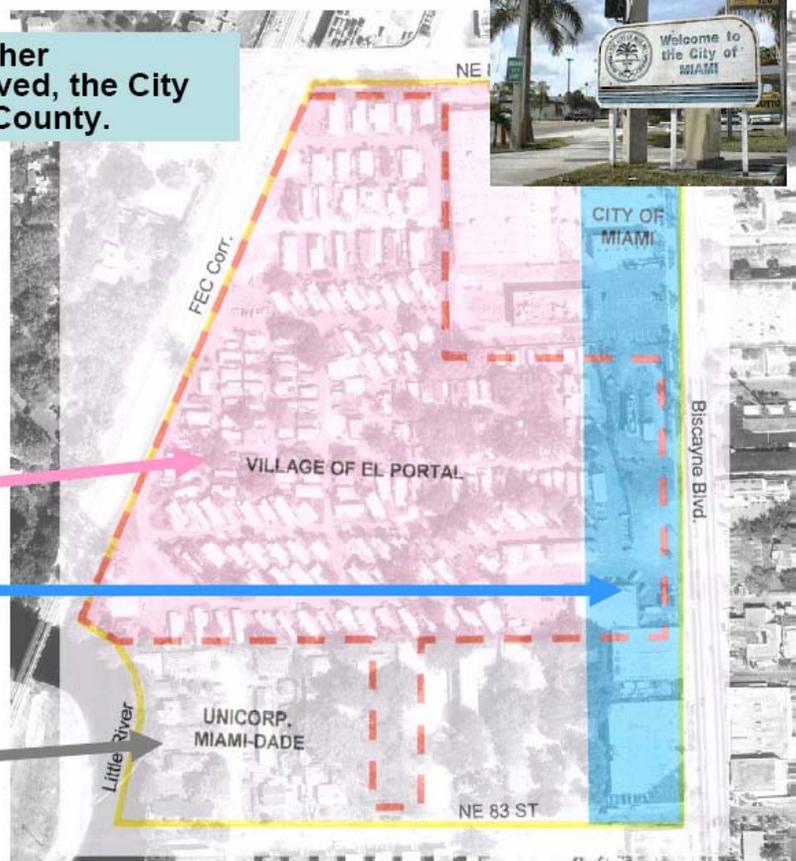
Coordinate with the two other jurisdictions that are involved, the City of Miami and Miami-Dade County.

Coordinate with the two other jurisdictions that are involved, the City of Miami and Miami-Dade County.

Dotted red lines show the area owned by the Little Farm trailer park owners.

It is in three jurisdictions:

- El Portal
- City of Miami
100 foot wide strip next to Biscayne Blvd
- Unincorporated Miami-Dade County



Goals for the area from the point of view of El Portal

Increase the tax base of El Portal through good land use planning and zoning. This is the only part of the Village adjacent to Biscayne Blvd. Property values along Biscayne will continue to increase rapidly as the boulevard is transformed by the City of Miami's special zoning district and FDOT renovation. El Portal will increase its tax base also, but only if it matches the same high land use standards the City of Miami we be applying to the surrounding area. If it does not, it will become the only place along Biscayne to allow and attract undesirable land uses.

Provide a range of housing, including affordable housing (with priority given to current residents of the trailer park), with most units owner-owned. The housing must not be in a form that cannot appreciate in value.

Include **appropriate businesses and offices** that will enable commercial property in the Village to be a part of the **economic revitalization of the Biscayne Blvd area**.

THIS IS EL PORTAL'S ONLY CHANCE TO BENEFIT FROM BISCAYNE BLVD REVITALIZATION

More essential goals

Development of the area should not cut people from El Portal off from Biscayne Blvd shops with walls and parking lots. Attractive well-lighted walkways and mini parks will reduce crime and make small businesses thrive. The area should be an **accessible extension of the El Portal community out to Biscayne.**

Higher housing and commercial density can be a good thing if it is done with beautiful trees and landscaping as well as zoning standards that encourage attractive buildings.

Visitors should know the area is a part of El Portal because it looks like El Portal, with beautiful trees, buildings, and landscaping.



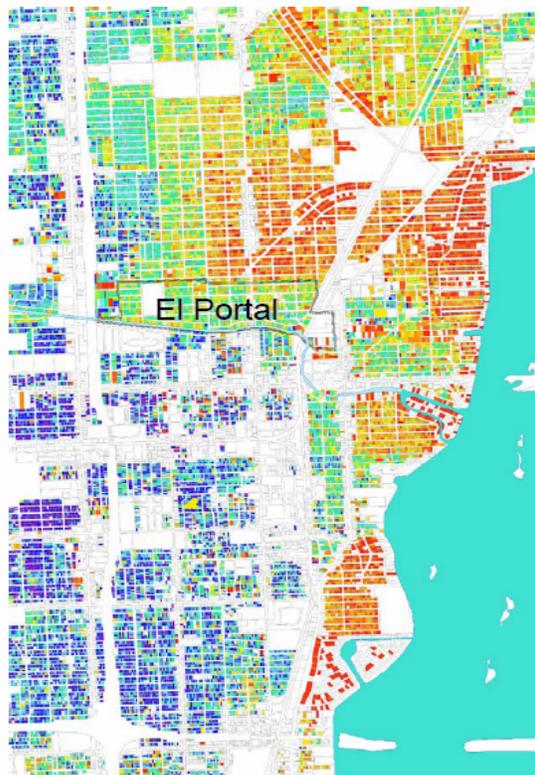
Background:

El Portal's current interest in planning for the future of the Village and its residents as the Biscayne Blvd area changes began in **1998** with a **proposal to the South Florida Regional Planning Council.**

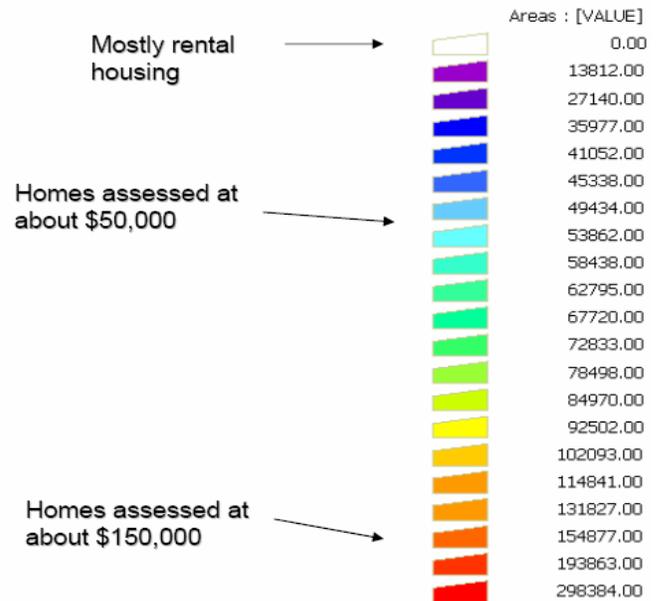
The proposal was to have a **charrette (a community-based design and planning project).**

What was the charrette proposal from El Portal concerned to address?

- Northeast Miami-Dade County is rapidly becoming even more divided between rich and poor neighborhoods “islands of gentrification in a sea of urban decline”.
- El Portal is truly a gateway/portal between the rich and poor areas. But as a “bedroom community” with almost no commercial tax base, it is extremely vulnerable.



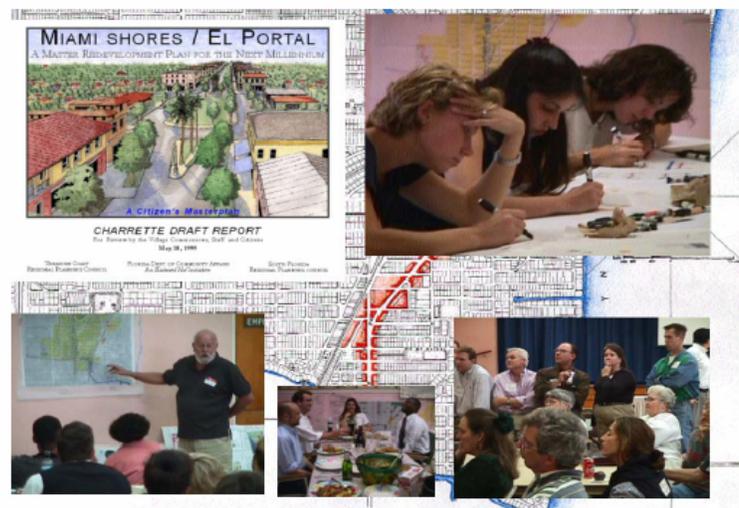
Current Miami-Dade single owner household assessed values: note El Portal's position as a gateway between rich and poor areas.



The regional planning council accepted the El Portal proposal as well as the one from Miami Shores. One charrette was done for both.

Two important conclusions from the charrette for El Portal:

- Make El Portal's one east-west major street work for the Village.
- Make sure Biscayne Blvd development happens in a way that will work for all communities in the area.



REDEVELOP BISCAYNE BOULEVARD AS A BETTER COMMERCIAL RESOURCE The area in and around Biscayne Boulevard between NE 79th Street and approximately NE 95th Street represent the largest redevelopment opportunity within the two villages.

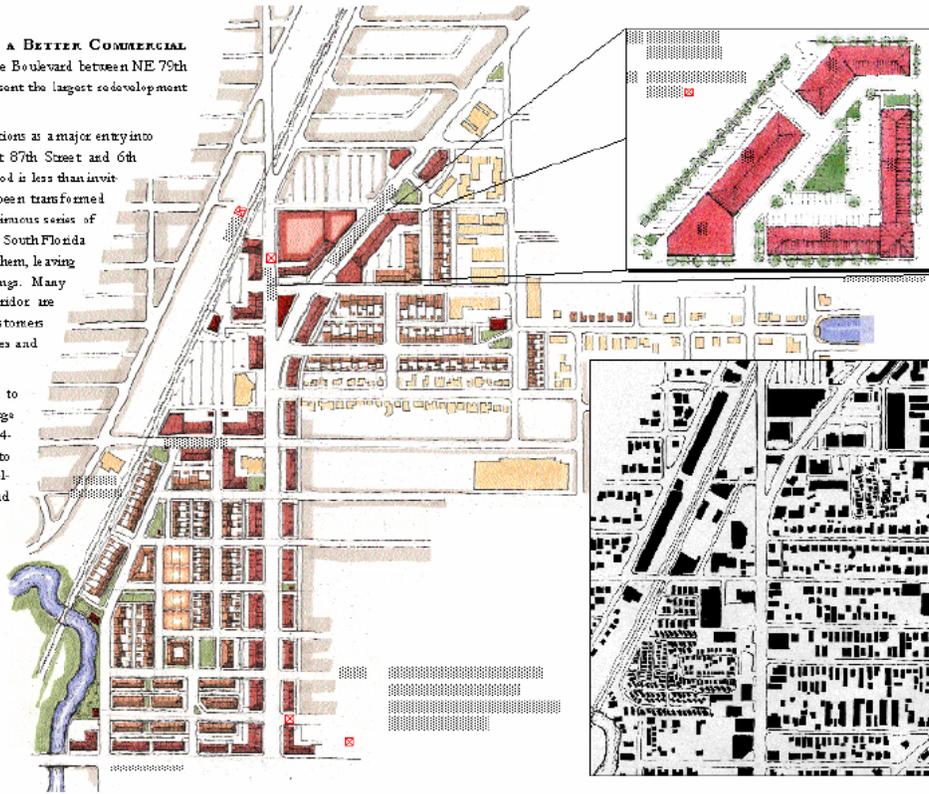
This stretch of Biscayne Boulevard already functions as a major entry into the community, with two additional entries at 87th Street and 6th Avenue. As a gateway, however, the neighborhood is less than inviting. Over the years, Biscayne Boulevard has been transformed from its roots as the “Dixie Highway” to a continuous series of commercial strips. As the population centers of South Florida shift westward, the retail businesses went with them, leaving behind a sea of dilapidated and unsightly buildings. Many of the businesses left along the Biscayne corridor are either barely surviving or attract undesirable customers or have a minimal presence, such as small offices and storage facilities.

The goal for the redevelopment of this area is to reintroduce a balanced mix of small and large retail, offices and residences to create a true “24-hour” neighborhood. The approach here is not to try to compete with newer strip commercial developments but to offer something more stable and flexible.

This can be achieved by employing well-founded urban principles:

- Permitting mixed-use buildings, with retail uses on the ground floor, with offices and/or residences above.
- Changing setback requirements to allow buildings to be built up to their front property lines, and laying out shared parking facilities to the rear of lots.

Additionally, a separate, landscaped “service lane” can be added along Biscayne Boulevard, easing parking conflicts.



FROM THE CHARRETTE REPORT:

BISCAYNE BLVD: PAST TO PRESENT

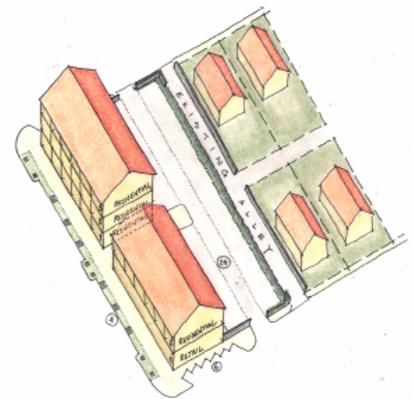
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WHAT NEEDS TO BE DONE

The goal for the redevelopment of this area is to reintroduce a balanced mix of small and large retail, offices, and residences to create a true “24-hour” neighborhood. The approach here is not to try to compete with newer strip commercial developments but to offer something more stable and flexible. This can be achieved by employing well founded urban principles:

- Permitting mixed-use buildings, with retail uses on the ground floor, with offices and/or residences above.
- Changing setback requirements to allow buildings to be built up to their front property lines, and laying out shared parking facilities to the rear of lots. Additionally, a separate, landscaped “service lane” can be added along Biscayne Boulevard, easing parking conflicts.



Some design possibilities from the charrette



HOW DOES EL PORTAL MAKE SURE DEVELOPMENT OF THE AREA IS GOOD FOR THE VILLAGE?

Increase the tax base of El Portal through good land use planning and zoning.

Provide a range of housing

Include appropriate businesses and offices so El Portal will benefit from the economic revitalization of the Biscayne Blvd area.

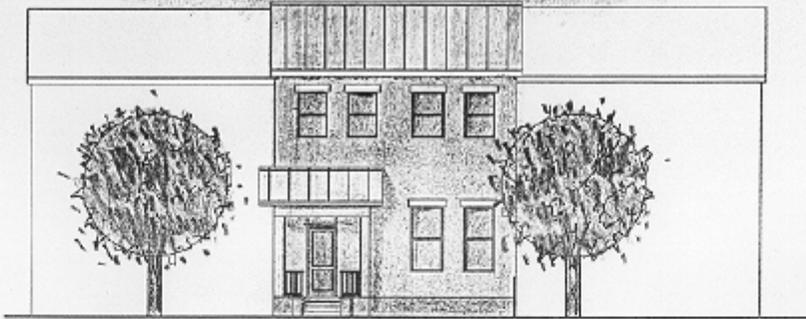
The area should be an accessible extension of the El Portal community out to Biscayne.

Zoning to enable beautiful trees, buildings, and landscaping

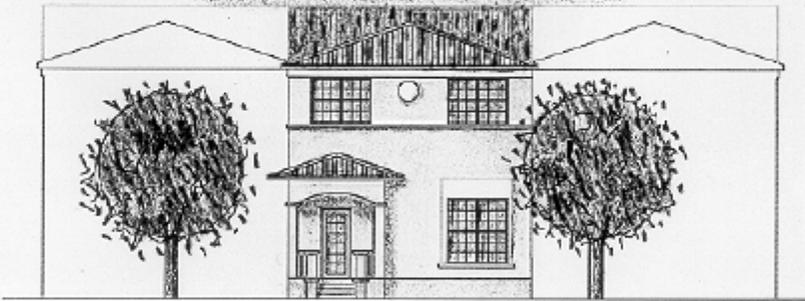
The next slide shows the thinking of some El Portal residents (Hugh Gladwin, Derrick Smith, and John Tomczak) on how this might happen



TOWNHOUSE =
2 STORY/3 BEDROOM/2.5 BATH



FRONT ELEVATION - MASONRY VERNACULAR



FRONT ELEVATION - MEDITERRANEAN



FRONT ELEVATION - MISSION

CONCLUSION:

IT IS UP TO EL PORTAL TO DECIDE WHAT KIND OF LAND USE PLANNING AND ZONING IN THE AREA IS BEST FOR EL PORTAL RESIDENTS.

IN THIS THE VILLAGE NEEDS TO BE GUIDED BY PROFESSIONAL ADVICE

Appendix B

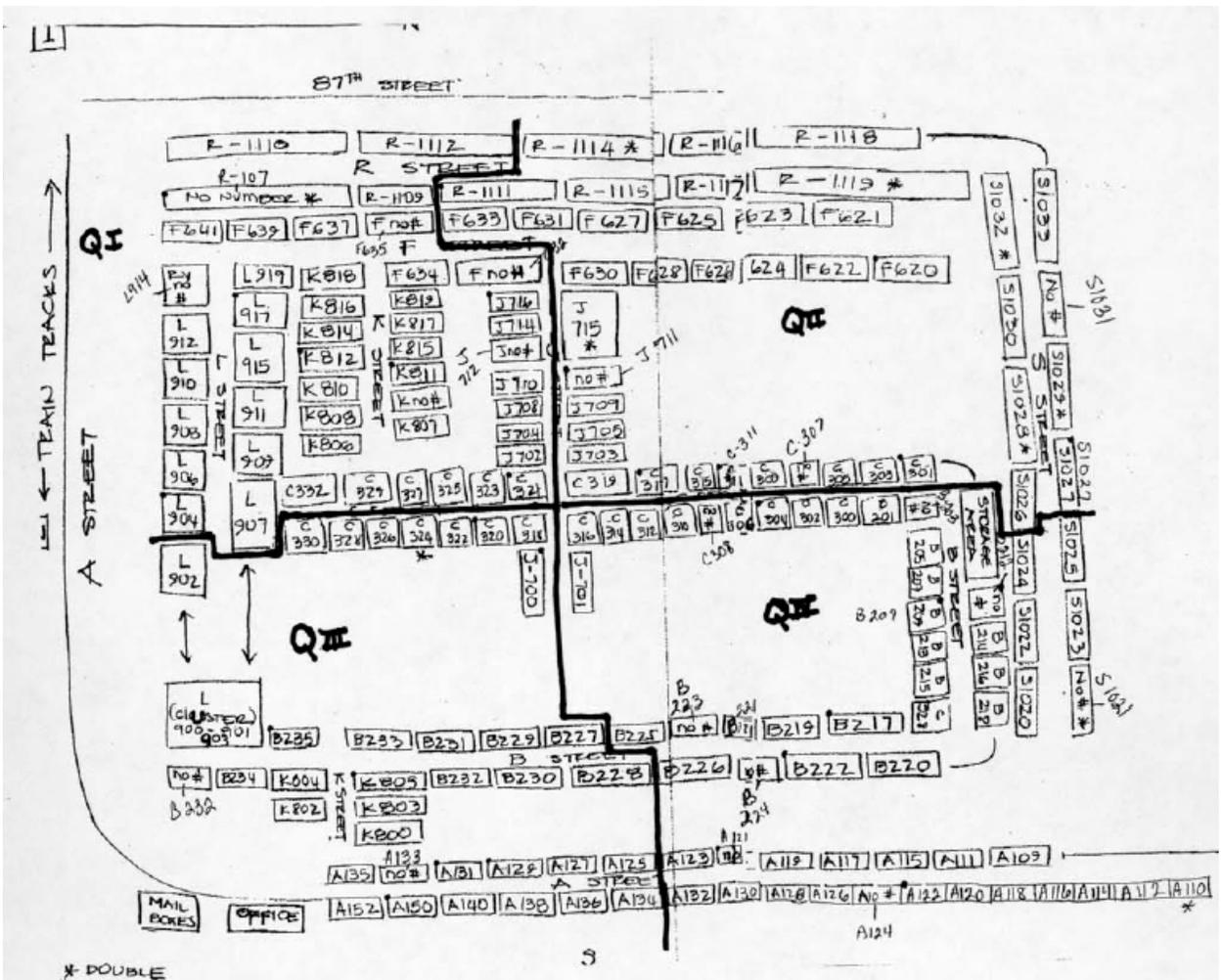
Little Farm Trailer Park Sampling Procedure and Map Showing Units Selected for Interviewing

1. A map was made of The Little Farm Trailer Park by using both an aerial photograph and by driving through the park to identify mobile home unit numbers. 185 mobile homes were identified.
2. After plotting the mobile homes' unit numbers on the map, the park was divided into quadrants: I, II, III, IV, labeled in a clockwise fashion beginning with the upper left hand corner.
3. To establish a sample of 28 mobile homes, 7 homes per quadrant were identified. These were identified by counting every seventh (randomly assigned number) home beginning from the top left hand corner and proceeding in a spiral motion to the center of the quadrant.

4. The following units were identified as the sample:

R107	R1111	C304	C320
L917	F620	B212	B235
J716	J711	B209	K805
K811	C317	B217	A131
K812	C311	B222	A129
L904	C301	A121	A150
C321	S1027	A122	J700

5. If any of the residents in this sample refuse to participate, we will proceed to request participation from the unit to the right of the original mobile home identified. If they refuse, we will proceed to the left of the original mobile home identified.



Appendix C

Survey Notice to Residents (English and Spanish versions)

Interviews Sought with a Sample of Little Farm Residents

The El Portal Village Council has been notified by the owners of the Little Farm Mobile Home Park that, because of improvements required by a government agency, the owners feel they must sell the park sometime in the next year or so, and that it likely will be changed to some other use.

The Florida Department of Community Affairs is one of the state agencies that have some responsibilities for the regulation of mobile home parks. Mobile home parks in urban areas are closing at a rapid rate and this agency wants to know how people involved cope when changes are coming. They have asked some professors at Florida International University to talk with local government about what it is doing about these changes, and to talk with prospective new owners of the parks about whether they want to do what is necessary to stay in business as a mobile home park. They also want to know how owners are working with residents regarding the change, specifically in terms of what mobile home owners are planning and what they are doing to prepare for a probable eventual park closing.

Little Farm is important to you because you live here and it is your neighborhood. The professors' assistants want to ask you questions about Little Farm, but your answers are important for others as well. There are many homeowners in similar parks in Miami-Dade County and other cities in Florida where owners are being pressed by developers and economic considerations to sell. It is already known that having to relocate a mobile home or sell it and find somewhere else to live can be difficult for homeowners like you. The state agency, the Village Council, and those asking you questions want to find ways to make these changes easier for you and for others in a similar situation.

In the next few weeks, students working for these professors want to talk with some of you – a sample selected from different spots in the park – about your plans for relocating when the actual time and plan for the park closing is known. If you agree when you are asked to talk with them, they will meet with you for about ½ hour on a day and at a time that is convenient for you. They will meet you at the Village Hall. The conversation will be private and with you personally. They will not take down your name, just what you choose to say to them and your answers to their questions. They will prepare a report that combines the answers from all they interview – you will not be identified in this report or anywhere else as a person who was interviewed. If your words are used as a quotation, they will be careful not to do it in a way that would identify you as the speaker.

In compensation for your time and participation in the survey, you will be provided with a \$10.00 Publix gift certificate.

The report is for the State agency, but publicly available copies will be given to the Village Council, which will have free copies of its summary available for anyone who wants it. Whatever is learned from these interviews will be included in the report. The hope is that it will be helpful not only to you and your neighbors, but also to others like you and your family who live in mobile home parks that may be in a similar situation in the months and years to come.

Informe para los residentes del parque Little Farm

El consejo de la aldea de El Portal ha sido notificado por los dueños del parque de unidades móviles Little Farm que a causa de mejoras requeridas por una agencia del gobierno, se ven obligados a vender el parque en el año próximo mas o menos, y que probablemente cambiara el uso de la propiedad.

El departamento de asuntos comunitarios en la Florida es una de las agencias estatales con algunas responsabilidades de la regulación de parques para unidades móviles. Los parques para unidades móviles en áreas urbanas se están cerrando a paso apresurado y esta agencia desea saber como la gente implicada afronta estos cambios. Han pedido que algunos profesores en la universidad internacional de la Florida hablen con el gobierno local sobre lo que está haciendo sobre estos cambios. También han pedido que hablen con los futuros dueños para saber si ellos están dispuestos a hacer lo que sea necesario para mantener la propiedad como parque de unidades móviles. Y si cómo dueños y futuros dueños están colaborando con los residentes con respecto al cambio.

El parque Little Farm es importante para usted porque usted vive aquí y es su vecindad. Los entrevistadores desean hacerle algunas preguntas a usted referente a el parque Little Farm. Hay muchos dueños de casa móviles en parques similares en el condado de Miami-Dade y en otras ciudades en la Florida en donde la construcción de casas nuevas y consideraciones económicas están presionandoles a vender. Se sabe que teniendo que volver a colocar una unidad móvil o venderlo y encontrar algún otro sitio en donde vivir puede ser difícil para los dueños de hogares móviles como usted. La agencia estatal, el consejo de la aldea, y las personas haciéndole preguntas desean encontrar maneras de realizar que estos cambios sean más fáciles para usted y para otros en una situación similar.

En las próximas semanas, estudiantes de FIU desean hablar con algunos de ustedes quienes han sido seleccionados de una muestra de diversos puntos en el parque. Quieren saber sobre sus planes para establecerse en otro sitio cuando se determine la fecha y el plan del cierre del parque. Si usted esta de acuerdo en dar la entrevista, ellos hablaran con usted por alrededor de media (1/2) hora en un día y tiempo que le sea conveniente a usted. Las entrevistas se darán acabo en el salón comunitario de la aldea. La conversación será privada. No se anotará su nombre,

únicamente lo que usted elija decirles. Prepararán un informe que combina las respuestas de todos los entrevistados – usted no será identificado en este informe o en cualquier otro lugar como la persona que fue entrevistada. Si sus palabras se utilizan como citación, tendrán cuidado de hacerlo de una manera que no le identifique como el vocero.

En compensación por su tiempo y su participación en el estudio, le proporcionarán un vale de \$10.00 de Publix.

El informe es para la agencia del estado, también copias serán disponibles al consejo de la aldea, y a cualquier persona que lo deseé. La esperanza es que esto sea provechoso no solamente para usted y a sus vecinos, pero también para otros como usted y su familia que viven en parques de unidades móviles y que se encuentren en una situación similar en los próximos meses y años.

Appendix D

**Resident Survey Instrument
(English and Spanish versions)**

LITTLE FARM MOBILE HOME PARK

Date _____ / ____ / ____ _____ (Day of week, month, day of month)	Interview # _____ Interviewer _____
---	--

Hello, my name is _____ from FIU. Thank you for agreeing to talk with me this (morning, afternoon, evening). We've provided you with a brief written explanation of why we want to talk with you, but if you have any questions about the purpose of the interview, I'll answer them before we begin.

Let me remind you that all your answers and responses will remain confidential. We will not attach your name or any other identifying information to your survey. If you do not want to answer a question in the survey, please let me know, and we will skip it and go to the next question. You may decide to withdraw from the survey and discontinue your participation at any time.

-
-
1. First, let me confirm your address. It is number _____, correct?
 2. Is that a single-wide, double wide, or something else? S _ D _ O _____
 3. What company manufactured your home? When? (DK – 88)
Manufacturer _____ Date: 19____
 4. What year did you move into this park (Little Farm)? 19____ 200____
 5. Was the home you're in now here when you moved into it? Y __ N __
a. (if 5 is No) Did you own it and move it here from another park? Y __ N __
 6. Did you live in any other home in this park before this one? Y __ N __

7. What kind of housing did you live in just before moving to this park?
 In a mobile home in another park _____
 A mobile home, not in a park _____
 A house that I/we rented _____
 A house that I/we owned _____
 A rented apartment _____
8. Are you the 'head of the household'? Y ___ N ___
9. Are you the owner of the mobile home? Y ___ N ___
 (If Y, go to 10)
- a. Does your spouse own it? (N, go to 9c) Y ___ N ___
 b. Does s/he live there? (if Y, go to 10) Y ___ N ___
 c. Is it owned by someone else who lives there? (if Y, go to 10) Y ___ N ___
 d. Is it rented from the park owner? (If Y, go to 10) Y ___ N ___
 e. Is it rented from someone else? Y ___ N ___
10. How many people live in your home? (___) = Adults ___ + Children ___
(If respondent is hesitant in answering, assure them that this information will be kept confidential and anonymous... If they are still reluctant, try some 'ballpark' approach, e.g., Adults: only you? ___ only you and one other? ___ three or more? ___ Children: only one? ___ two-three? ___ four-five? ___ six or more? ___)
11. Is your mobile home insured? (N, go to 12) Y ___ N ___
 a. Does your insurance policy include wind insurance? Y ___ N ___

Now, I'd like to discuss what you understand to be the future of the park and your plans?

12. Do you think you'll have to move anytime soon? Y ___ N ___
 a. Approximately what month and year do you think you will have to find someplace else to live? RF 88 DK 99 YYYY/MO|2|0|_|_|/|_|_|

13. In regards to your mobile home and future living arrangements:
What are your plans at this point?
- a. No plans/don't know what we'll do _____
 - b. To move my current home to another park _____
 - c. To move my current home to a non-park site _____
 - d. To sell, buy another unit in a park _____
 - e. To sell, buy another unit that is not in a park _____
 - f. To sell, buy a fixed-site home _____
 - g. To sell, rent in a fixed-site home _____
 - h. To sell, rent in an apartment building _____
 - i. To sell, move in with relatives _____
 - j. To sell, move in with friends _____
 - k. Other plans (explain: _____)
14. Do you know of any programs or agencies that can help you find a new place to live?
N ___ Y (specify) _____
a. (if Y) what can/do they do? _____

15. Do you know of any laws that say what your rights are as a mobile home owner or renter? N ___ Y (specify)

a. (if Y) What do these laws or ordinances say?

16. As you think about moving from this park, is **where** you relocate important to you?
Y ___ N ___ (If N, go to 22)
18. What is the single MOST important thing about **where** you move to?
(a-e) _____
19. What is SECOND MOST IMPORTANT about **where** you move to?
(a-e) _____
20. What is THIRD MOST IMPORTANT about **where** you move to?
(a-e) _____
21. What is FOURTH MOST IMPORTANT about **where** you move to?
(a-e) _____
- a. Near to where you work
 - c. Near to relatives

- b. Near to public transportation
- d. Near to friend
- e. Other _____

I'm going to ask you some questions about household income and expenses that are important for us to understand what choices are realistic for people in your situation. **(Hand R 'Household Income' reference card and a pencil and ask them to please calculate...)**

22. Please tell me which **letter** corresponds to your approximate total household income per month? (RF 8; DK 9)
 a-j

What about monthly household expenses? **(Hand R 'Household Expenses' reference card and ask them to please calculate...)**

23. Please tell me which **letter** corresponds to your approximate total household expenses per month? (RF 8; DK 9)
 a-j
24. How much per month (rent or mortgage payment) do think your household can afford for housing if you have to move?
 \$
25. How do you feel as you think about moving from the park when it closes?
- a. Excellent, an opportunity to improve our living situation
 - b. OK, I think we'll be able to find something comparable
 - c. Not sure, just don't know at this point
 - d. Worried that won't be able to afford what we want
 - e. Very scared, don't have any idea of where we'll go, what we'll do
 - f. Other

We're almost through, just a few more questions about you personally.

26. Sex (by observation) Male Female
27. What year were you born? REFUSED 8888

(Hand R 'Racial Group' and 'Ethnic Group' reference card)

28. Which 'racial' group are you?
- Black/African American 1
 - White (Non-Hispanic) 2
 - American Indian/native American 3
 - Asian 4
 - Other Caribbean Islander (Specify: _____) 5
 - Other (Specify: _____) 6

29. Which 'ethnic' group are you? |_|
 Hispanic 1
 Non-Hispanic/English primary language 2
 Non-Hispanic/Other primary language (Specify: _____) 3
30. What is the number of years of school that you have completed?
|_|_|
 Less than Middle/Junior High School 00 - 07
 Middle School/Junior High School 08 - 09
 High School (Some) 10 - 11
 High School (Diploma/GED) 12
 Post-Secondary Technical/Professional Training/ AA Degree
 13 - 15
 Bachelors Degree 16
 Masters/ Professional (law, business)/ Doctorate 17+
 Refused 88
31. Are you currently... |_|
 Retired 1
 Disabled 2
 Not employed outside the home, not looking, not a student 3
 Not employed, but want to and am looking 4
 Not employed because am a full-time student 5
 Employed, part-time (even if also a student) 6
 Employed, full-time (regardless of student status) 7
32. In what country were you born? |_|_|
 Continental United States, Alaska, or Hawaii (Skip to conclusion) 01
 Puerto Rico 02
 Cuba 03
 Nicaragua 04
 Mexico 05
 Central/South America (Country: |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|) 06
 Haiti 07
 Other Caribbean (Country: |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|) 08
 Other (Country :|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|) 09
 Refused (Skip to conclusion) 88
33. IF FOREIGN-BORN: REFUSED 88, NOT APPLICABLE 99
 How long have you lived in the U.S., more or less continuously? (Years)
|_|_|

Our report will be available sometime in June of this year. I have no more questions, but if you have anything you would like to ask me about the project, I'll tell you if I know.

(If not available at time of survey)

Would it be OK if I were to call you later for the information on the manufacturer of your mobile home and year made (usually on a plate attached to (name some likely locations)?)

Yes, phone number: _____

No ____ (reason?) _____

Thank you so much for your time and information. We wish you and your family well.

HOUSEHOLD INCOME

- a. wages from paid employment (household members) _____
- b. public assistance or TANF _____
- c. retirement _____
- d. SSI, SSDI, or disability _____
- e. Social Security (SSA) _____
- f. food stamps _____
- g. Veteran's benefits _____
- h. Unemployment or Worker's Compensation _____
- i. child support or alimony _____
- j. income from a spouse or partner (not in household) _____
- k. money from family members, friends (not in household) _____
- l. income from other sources not listed above _____
- m. TOTAL |_|_|_|_|

Please tell me which letter corresponds to your approximate monthly household income?

- | | |
|-----------------------|-----------------------|
| A - less than \$1,000 | F - \$3,000 - \$3,499 |
| B - \$1,000 - \$1,499 | G - \$3,500 - \$3,999 |
| C - \$1,500 - \$1,999 | H - \$4,000 - \$4,499 |
| D - \$2,000 - \$2,499 | I - \$4,500 - \$4,999 |
| E - \$2,500 - \$2,999 | J - \$5000 or more |

HOUSEHOLD EXPENSES

To aid in your answer, here is a list of possible household expenses. This list is just to help you calculate or to make an estimate—we do not need specific details. Think about the **past month**: about how much did YOUR HOUSEOLD spend, altogether?

- a. mortgage payment or rent on your mobile home _____
- b. park rental fee _____
- c. homeowners insurance (on possessions) _____

- d. loan payment on vehicles _____
- d. insurance on vehicles _____
- e. public transportation _____
- f. food _____
- g. clothing _____
- h. child care _____
- i. school tuition _____
- j. medical/dental care _____
- k. health/dental/hospitalization insurance _____
- l. expenses for needs not listed above _____
- m. TOTAL |_|_|_|_|

Please tell me which letter corresponds to your approximate monthly household expenses?

- | | |
|------------------------------|------------------------------|
| A - Less than \$1,000 | F - \$3,000 - \$3,499 |
| B - \$1,000 - \$1,499 | G - \$3,500 - \$3,999 |
| C - \$1,500 - \$1,999 | H - \$4,000 - \$4,499 |
| D - \$2,000 - \$2,499 | I - \$4,500 - \$4,999 |
| E - \$2,500 - \$2,999 | J - \$5000 or more |

**WHICH 'RACIAL' GROUP ARE YOU?
(TELL ME A NUMBER)**

- Black/African American 1
- White (Non-Hispanic) 2
- American Indian/native American 3
- Asian 4
- Other Caribbean Islander (Specify: _____) 5
- Other (Specify: _____) 6

**WHICH 'ETHNIC' GROUP ARE YOU?
(TELL ME A NUMBER)**

- Hispanic 1
- Non-Hispanic/English primary language 2
- Non-Hispanic/Other primary language (Specify: _____) 3

LITTLE FARM MOBILE HOME PARK INTERVIEW

Fecha _____ / ____ / ____
(día de la week, mes, día del mes)

Entrevista # _____
Entrevistador

Hola, mi nombre es _____ de FIU. Gracias por acordar hablar conmigo esta (mañana, tarde, noche). Le hemos proveído una breve explicación escrita sobre porqué deseamos hablar con usted, pero si usted tiene cualesquiera pregunta sobre el propósito de la entrevista, le contestare sus preguntas antes de que comencemos.

1. Primero, permítame confirmen su dirección. ¿Es el número _____, correcto?
2. ¿Es una unidad sencilla (single-wide), doble ancho, o un algo más? S _ D _
O _____
3. ¿Qué compañía fabricó su hogar? ¿Cuándo? (DK? 88)
Fabricante _____ Fecha: 19____
4. ¿En qué año se mudo usted a este parque (Little Farm)? 19 __ _ 200____
5. ¿La unidad en la cual usted reside ahora estaba aquí adentro del parque cuando usted se mudo? Si ___ No ___
a. (si #5 es, No) Era usted el propietario de la unidad y la movió aquí de otro parque? Si ___ No ___
6. ¿Usted vivió en algún otra unidad en este parque antes de ésta unidad?
Si ___ No ___
7. ¿En qué tipo de alojamiento vivió usted antes de mudarse a este parque?
En un hogar móvil en otro parque _____
Un hogar móvil pero no un parque _____
En una casa de alquiler _____
En una casa propia _____
En un departamento de alquiler _____
8. ¿Es usted el jefe de la familia? Si ___ No ___
9. ¿Es usted el dueño del hogar móvil? Si ___ No ___
(Si la respuesta es si, siga a #10)

- a. Es su esposo/a propietario/a de la unidad? (Si la respuesta es No, siga a 9c) Si ___ No ___
- b. Vive el/ella en la unidad? (Si la respuesta es Si, siga a #10) Si ___ No ___
- c. Es propiedad de alguna otra persona que vive aquí? (Si la respuesta es Si, siga a #10) Si ___ No ___
- d. ¿Se alquila del dueño del parque? (Si la respuesta es Si, siga a #10) Si ___ No ___
- e. ¿Se alquila de alguna otra persona? Si ___ No ___

10. ¿Cuántas personas vive en su hogar? (_____) = adultos + _____ niños _____ (si el encuestado esta renuente en contestar, asegúrele que esta información será mantenida confidencial y anónima... ¿Si siguen siendo renuentes, intente una estimación? e.g., adultos: ¿solamente usted? ___ solamente usted y un otro? __ tres o más? __ Niños: ¿solamente uno? _____ dos a tres? ___ cuatro a cinco? _____ seis o más? _____)
11. ¿Esta asegurado su hogar móvil? (Si la respuesta es No, siga al #12) Si ___ No ___
- a. Incluye su póliza seguro de viento? Si ___ No ___

Ahora, me gustaría discutir su entendimiento del futuro del parque y sus planes?

12. ¿Piensa usted que tendrá que mudarse en cualquier momento? Si ___ No ___
- a. Aproximadamente en qué mes y año piensa usted que tendrá que encontrar otro lugar para vivir? RF 88 DK 99 YYYY/MO 2004/
13. Con respecto a su hogar móvil y futuros arreglos para vivienda: ¿Cuáles son sus planes a este punto?
- a. Ninguno plan / no sabemos qué vamos hacer _____
 - b. Mover mi hogar actual a otro parque _____
 - c. Mover mi hogar actual a un local fuera de un parque _____
 - d. Vender y comprar otra unidad en un parque _____
 - e. Vender y comprar otra unidad fuera de un parque _____
 - f. Vender y comprar un hogar en un sitio fijo _____
 - g. Vender y alquilar un hogar en un sitio fijo _____
 - h. Vender y alquilar en un edificio de apartamento _____
 - i. Vender y mudarnos con parientes _____
 - j. Vender y mudarnos con amigos _____
 - k. Otros planes (explique): _____

14. ¿Sabe usted de algunos programas o de agencias que puedan ayudarle a encontrar un nuevo lugar para vivir? No ___ Si (especifique)

 a. (Si la respuesta es Si, qué pueden hacer? _____
15. ¿Conoce usted alguna ley sobre sus derechos como propietario o inquilino?
 No ___ Si
 (especifique) _____

 a. (Si la respuesta es Si) Qué dicen estas leyes o ordenanzas? _____
16. ¿Es importante para usted donde usted se va localizar al mudarse de este parque? Si ___ No ___ (Si la respuesta es Si, siga a #22)
17. ¿Cuál es la cosa más importante del lugar a donde se muda? ___ (a-e)
18. ¿Cuál es la SEGUNDA cosa mas importante del lugar a donde se muda? ___ (a-e)
19. ¿Cuál es la TERCER cosa MÁS IMPORTANTE del lugar a donde usted se muda? ___ (a-e)
21. ¿Cuál es la CUARTA cosa MÁS IMPORTANTE del lugar a donde usted se muda? ___ (a-e)
- a. Cerca a donde usted trabaja c. Cerca a parientes e. Otro

 b. Cerca al transporte público d. Cerca a amigos

Le voy hacer algunas preguntas acerca de su ingreso familiar y sus gastos, estas preguntas son importantes para entender qué opciones tienen las personas en su situación. **(Presente al encuestado la tarjeta de referencia y un lápiz y pídale que calcule)**

22. ¿Por favor dígame qué letra corresponde aproximadamente con su ingreso familiar mensual? (RF 8; DK 9)
 a-j | _ _ |

¿Qué tal sobre sus gastos mensuales? **(Refiera encuestado a la tarjeta y pídale que calcule)**

23. ¿Por favor dígame qué letra corresponde aproximadamente con sus gastos mensuales? (RF 8; DK 9)
a-j |__|
24. ¿Aproximadamente cuánto podrá usted pagar mensualmente para el alquiler o de hipoteca si usted tiene que mudarse?
\$|__|__|__|__|
25. ¿Que piensa usted sobre la mudanza del parque cuando cierre?
 a. Seria una oportunidad excelente, para mejorar nuestra situación de vivienda _____
 b. Pienso que pueda encontrar algo comparable _____
 c. No estoy seguro/a, no se a este punto _____
 d. Preocupado/a que no tenga para pagar por el tipo de vivienda que deseamos _____
 e. Muy preocupado/a, no tengo ninguna idea a donde iremos o qué haremos _____
 f. Otro _____

Estamos por terminar, únicamente me restan algunas cuantas preguntas sobre usted personalmente.

26. Sexo (por la observación) _____ masculino _____ femenino
27. ¿En qué año nació usted? REFUSED 8888 19 _____

(Provea al encuestado la tarjeta de Grupo Racial y grupo Étnico)

28. ¿Con cual grupo racial se identifica usted? |__|__|
- | | |
|---|---|
| Afro-Americano / Negro | 1 |
| Blanco (No-Hispano) | 2 |
| Indio Americano / Nativo Americano | 3 |
| Asiático | 4 |
| Otro Isleño Del Caribe (Especifique: _____) | 5 |
| Otro (Especifique: _____) | 6 |
29. ¿Con cual grupo étnico se identifica usted? |__|__|
- | | |
|---|---|
| Hispano | 1 |
| No-Hispano / Ingles es mi idioma principal | 2 |
| No-Hispano / Otro idioma (especifique): _____ | 3 |

Si, pero no tengo teléfono: Pida dejar esta información con Cynthia
 No ___ (razón?) _____
 Gracias por su tiempo y la información proveída. Le deseamos suerte a usted y su familia.

INGRESO FAMILIAR

Para ayudar en su respuesta, aquí está una lista de fuentes posibles de ingresos. No necesito información de ninguna fuente específica – esta lista es únicamente para asistirle en calcular un estimado. ¿Piense acerca del **mes pasado**: cuánto ingreso recibió de todas fuentes combinadas?

- a. **sueldos del empleo (de todos miembros de la familia)** _____
- b. **La ayuda estatal o TANF** _____
- c. **La jubilación** _____
- d. **SSI, SSDI, o la incapacidad** _____
- e. **Seguro social (SSA)** _____
- f. **Sellos para alimentos** _____
- g. **Beneficios para veteranos** _____
- h. **Desempleo o Compensación laboral (worker’s Comp.)** _____
- i. **Manutención para los niños / o esposa/o** _____
- j. **ingresos de un esposo o el compañero/a (no en casa)** _____
- k. **dinero de miembros de familia, los amigos (no en casa)** _____
- l. **ingresos de otras fuentes que no listaron arriba** _____
- m. **TOTAL** |_|_|_|_|

[¿Dígame por favor cuál letra corresponde de la tarjeta a sus ingresos mensuales aproximados de la casa?](#)

- | | |
|-----------------------|-----------------------|
| A - Menos de \$1,000 | F - \$3,000 - \$3,499 |
| B - \$1,000 - \$1,499 | G - \$3,500 - \$3,999 |
| C - \$1,500 - \$1,999 | H - \$4,000 - \$4,499 |
| D - \$2,000 - \$2,499 | I - \$4,500 - \$4,999 |
| E - \$2,500 - \$2,999 | J - \$5000 o mas |

LOS GASTOS DEL HOGAR

Para ayudar en su respuesta, aquí está una lista de fuentes posibles de ingresos. No necesito información de ninguna fuente específica – esta lista únicamente para asistirle en calcular un estimado. ¿Piense acerca del mes pasado: cuánto gastos recibió de todas fuentes combinadas?. ¿Piense acerca del **mes pasado**: acerca de cuánto gasto su hogar, en total?

- a. pago de hipoteca o alquiler en su unidad móvil _____
- b. Alquiler del lote _____
- c. El seguro de propietarios (del contenido) _____
- d. el pago en vehículos _____
- e. seguro en vehículos _____
- f. el transporte público _____
- g. alimento _____
- h. La ropa _____
- i. El cuidado de los niños/as _____
- j. la matricula escolar _____
- k. médico/dental _____
- l. salud/dental/el seguro de hospitalización _____
- m. gastos para necesidades no listaron arriba _____
- n. TOTAL |_|_|_|_|

¿Dígame por favor cuál letra corresponde de la tarjeta a sus gastos mensuales aproximados de la casa?

- | | |
|-----------------------|-----------------------|
| A - Menos de \$1,000 | F - \$3,000 - \$3,499 |
| B - \$1,000 - \$1,499 | G - \$3,500 - \$3,999 |
| C - \$1,500 - \$1,999 | H - \$4,000 - \$4,499 |
| D - \$2,000 - \$2,499 | I - \$4,500 - \$4,999 |
| E - \$2,500 - \$2,999 | J - \$5000 o mas |

¿CON CUAL GRUPO RACIAL SE IDENTIFICA USTED?
(DIGAME POR FAVOR EL NUMBER QUE CORRESPONDE A SU RESPUESTA)

- | | |
|---|---|
| Afro-Americano / Negro | 1 |
| Blanco (No-Hispano) | 2 |
| Indio Americano / Nativo Americano | 3 |
| Asiático | 4 |
| Otro Isleño Del Caribe (Especifique: _____) | 5 |
| Otro (Especifique: _____) | 6 |

¿CON CUAL GRUPO ETNICO SE IDENTIFICA USTED?
(DIGAME POR FAVOR EL NUMBER QUE CORRESPONDE A SU RESPUESTA)

- | | |
|---|---|
| Hispano | 1 |
| No-Hispano / Ingles es mi idioma principal | 2 |
| No-Hispano / Otro idioma (especifique): _____ | 3 |

Appendix E

Miami-Dade Trailer Park Task Force Recommendations

FINAL REPORT ON FINDINGS AND RECOMMENDATIONS OF THE MIAMI-DADE COUNTY TRAILER PARK TASK FORCE September 5, 2000

Executive Summary and Recommendations

On May 11, 1999, the Miami-Dade Board of County Commissioners approved Resolution R-529-99, sponsored by Commissioner Don-in D. Rolle, directing the County Manager to review the condition and status of mobile homes and trailer parties in unincorporated Miami-Dade County. The resolution instructed staff to develop a comprehensive plan to resolve unsafe conditions at trailer parks and make recommendations for changes to the County Code and code enforcement methods. The directive further required that a comprehensive plan be developed for resolution of the conditions at trailer parks that may be deemed unfit for human habitation or create a danger to the health and safety of both park residents and/or surrounding neighbors.

The Task Force members agreed that the best approach in which to carry out their charge was to form subcommittees to address the three major areas of opportunity and concern. Sub-committees were established to examine the existing conditions in mobile home parks (Inspection Subcommittee); to review current code regulations and analyze code enforcement methods and organization (Code Enforcement Subcommittee); and to review the housing programs and opportunities available for mobile home park residents (Housing Subcommittee). Each of these subcommittees was comprised of Task Force voting members and non-voting members. Mobile home park operators were invited to attend and participate in the discussions and three mobile home park operators were by their peers to represent the industry as voting members of the Task Force.

The subcommittees have been meeting for the last 13 months. This report represents the work of these subcommittees and the contributions of dozens of public administrators and industry members.

Each subcommittee devised a plan to best carry out its work. All three of the subcommittees surveyed their respective agencies or developed materials such as inspection checklists to obtain background information and data. Samples of the instruments that were utilized in this data collection phase are attached as part of this report. The subcommittees prepared their final recommendations in July 2000. The Task Force met on August 29, 2000, to approve the final recommendations that are incorporated in this report.

Recommendations

Code Enforcement Subcommittee

1. Modify Miami-Dade County's Chapter 33 zoning setback requirements to be uniform and consistent with setback requirements enforced by the Miami-Dade Fire and Rescue Department, which are established by State law. Modify the County's zoning setback requirements as follows: side-to-side to be 10 feet setback; end-to-side to be eight feet setback; end-to-end from any other structure to be six feet setback; and accessory (non-attached) structures to be three feet set back.
2. The Miami-Dade Department of Planning and Zoning and the Miami-Dade Fire and Rescue Department jointly prepare an amendment to County Code, Chapter 33 that creates an administrative process to address existing trailer parks that have setback violations.
3. The Building Code Compliance Office prepare an amendment to the South Florida Building Code that establishes minimum construction standards for trailer park additions. The Ordinance shall establish the following:
 - a. Base-line standards for additions built prior to 1976. Acceptable documentation to establish the date of the addition should include but not be limited to County records, contracts for the work performed, and park operator records.
 - b. Different standards for additions built after 1976, but prior to January 1, 2000. The requirements should be based on the Building Code that was in place at the time the structure was built.
 - c. Additions to mobile homes built after January 1, 2000, must meet current Building Code.
4. The Building Code Compliance Office draft an Ordinance to modify the current Building Amnesty Program to allow trailer owners to legalize additions that meet the ordinance criteria. The process should include a means for property owners to obtain permits for their existing structures even if they do not have the documentation from the manufacturer normally needed to obtain a permit.
5. Continue to include trailer park operators in discussions of future amendments to County code affecting trailer parks.
6. The Department of Solid Waste Management (DSWM) inform trailer park owners that three types of waste services are available to them:
 - a. Curbside pick-up
 - b. On-site containers (the park owner has the option of owning the container or renting one from DSWM).
 - c. Service on demand – the Department can create a specialized type of service for trailer parks.

Upon the request of a trailer park owner, DSWM will evaluate the site and determine the best type of service for the location.

7. DSWM develop a fee structure for access to trash and recycling centers by trailer park residents. This schedule shall show the cost for use of the trash and recycling center as a separate cost or packaged with other DSWM services. The Department will request that trailer park residents present picture identification prior to using the facility.
8. Recommend that the State Legislature amend Fire Code enforcement provisions to allow the Fire Department to cite the mobile home owner and the park operator. Current code makes park operators solely responsible for eliminating violations created by the mobile home tenant yet does not hold the tenant accountable for compliance.

Inspection Subcommittee

9. Establish an Inter-departmental Trailer Park Task Force (Inspection Team) to inspect trailer parks. The inspections shall be conducted annually at a minimum.
10. Provide training to the Trailer Park Inspection Team members in the various legal responsibilities of homeowners, park owners, and operators. This training shall also include information pertaining to available County and State housing and social service assistance and outreach services for trailer park residents.
11. Provide copies of all inspections and complaints/investigations to homeowners and Trailer Park owners/operators.
12. All inspections conducted by the team must be comprehensive and consistent, applicable to set standards and not arbitrary in nature.
13. Develop a checklist for inspection by each agency or department having inspection jurisdiction.
14. Conduct at least one annual meeting with all agencies to discuss inspection procedures, code changes, and any other relevant issues. Invite park owners to attend this meeting(s).
15. Establish, maintain, and publish a list of governmental liaisons from all agencies having jurisdiction over trailer parks. Include a comprehensive listing of all agencies offering support services to trailer park residents. Make the list readily available to owners and park residents.

Housing Subcommittee

16. Reconcile all existing County and State codes regulating trailer parties so that they are consistent with one another in terms of specifications and requirements.
17. Recommend changes to applicable Florida Statutes and modify local ordinances to park owners/operators to notify Miami-Dade County of potential park closures at the same time residents' are provided legal notification by park owners/operators.
18. Increase annual mobile home/trailer registration fees to be placed in a trust fund that will be used to provide relocation assistance counseling to trailer park residents.

19. Identify an office within Miami-Dade government that will:
 - a. Oversee the coordination of assistance to mobile/trailer park residents impacted by park closures.
 - b. Identify and maintain a list of available affordable housing units in the County that could be utilized to relocate mobile/trailer park residents.
 - c. Develop informational packages that can be distributed to all park residents advising them of any assistance that may be available to them and where to call.

Ideally, the designated coordinating agency should be the Department of Human Services or the Miami-Dade Housing Agency.

20. Establish by County Commission Resolution an "Emergency Response Team" that include a representative from those County Departments and community that either provide services or have resources that may be utilized to provide assistance to displaced park residents. Team membership shall include the Miami-Dade Police Department, Team Metro, Department of Human Services, Office of Community and Economic Development, Miami-Dade Housing Agency, Miami-Dade Homeless Trust, State of Florida Department of Health, the Red Cross, the Salvation Army, Legal Services of Greater Miami, Inc., and other relevant departments/offices of other municipalities. The Team shall work closely with the coordinating office to develop and implement a process that will be utilized to effectively address the immediate and long-term needs of park residents, including the identification of all available resources and housing options, upon notification of park closures.
21. Review current housing assistance eligibility criteria to treat the recipients of mobile home park closure notices as eligible for housing assistance after they have exhausted their legal remedies. Tenants facing removal from a trailer park as a result of an operator's enforcement of the zoning regulations should also be eligible.
22. Develop a mechanism that will ensure notification of all elected officials in impacted districts of potential park closures as soon as park owners/operators notify the County.
23. Upon notification of park closures, coordinate the establishment of an on-site office (with expanded hours to include nights and weekends) to provide ongoing assessment of residents, including case management services, relocation assistance counseling, and the coordination of resident meetings to determine appropriate placement/ relocation needs, for example, Red Cross assistance, rental units elsewhere, and the County's emergency housing, homeless facility. Residents should be evaluated for Section 8 housing eligibility at the commencement of the closing process.
24. Coordinate classes through the Team Metro Citizens Academy, specifically targeting mobile/trailer park residents (county-wide) that would educate them on available County services, including but not limited to: how to access those

- services, courses on home ownership, various affordable housing options, starting a small business, and hurricane preparedness.
25. Establish a program through the County's Office of Community and Economic Development (OCED) and the Miami-Dade Housing Agency, as part of the County's Request for Application (RFA) process that requires developers of affordable housing projects to set-aside a designated number of units for persons impacted by trailer park closures or reduction in lots to comply with enforcement action.
 26. Obtain an annual funding allocation from new and/or reprogrammed funds of prior year CDBG and/or HOME funds or other appropriate funding sources. The funds shall be utilized to provide relocation assistance to trailer park residents for first and last month's rent, utility deposits, and security deposits, in the event of a park closure or reduction in lots to comply with enforcement action.
 27. Review the feasibility of developing a program of the Miami-Dade Housing Agency to set-aside a minimum number of Section 8 vouchers for the relocation of trailer park residents in the event of park closure or reduction in lots to comply with enforcement action.
 28. Provide appropriate referrals, as needed, to other available emergency housing units, including homeless housing.

Supplemental Recommendations of the Task Force

29. Develop and maintain a reference database containing trailer park property information, zoning, tax, resident demographic, and enforcement information. The database shall be accessible via the Internet for all agencies to use as reference. Ultimately, this database shall become part of the master centralized database proposed by Miami-Dade County Code Enforcement Task Force.
30. Execute a memorandum of understanding with the Florida Department of Health to obtain annual files on registered trailer parks so that County and State systems remain updated and accurate. Execute similar agreements internally with key departments as needed to maintain the integrity and usefulness of the database.
31. Designate Team Metro as the lead County agency for the coordination of trailer park regulation.
32. Fund within Team Metro a trailer park unit to include a project manager, a team of eight inspectors, and appropriate clerical support to conduct trailer park inspections. The Directors of County Departments having specialized technical staff or licensed inspectors such as Department of Environmental Resources Management and the Building Department shall have the option to outstation their staff with Team Metro or otherwise coordinate with Team Metro.
33. Amend the Code of Miami-Dade County, Chapters 8CC, 19A, and 33, to authorize Team Metro Neighborhood Compliance Officers and Minimum

- Housing Officers to enforce permit requirements for mobile home tie-downs and Certificates of Use and Occupancy.
34. Amend the Code of Miami-Dade County, Chapter 33, to require adequate address signage on individual mobile home lots to facilitate the comparison of site plans with actual trailer park configurations and provide identification purposes.
 35. Reinstate the practice of requiring annual certificates of use and occupancy for mobile home parks. The fee from the certificates shall be utilized to defray the cost of conducting annual inspections.
 36. Review current available Federal and State programs with the express purpose of identifying and obtaining funds or grants to assist mobile home park owners and mobile home owners with the cost of repairs to meet minimum housing standards and construction. Provide information to park operators of potential sources of financing or grants to assist them in upgrading infrastructure to meet local and state requirements for potable water supply and wastewater/sewer hook-ups or treatment plants. Such information shall include possible public finance vehicles such as improvement districts or special taxing districts that might allow owners to pay for improvements over a period of time in lieu of conventional financing.
 37. Require that the park operator coordinate with the County for the orderly removal of vacant or abandoned trailers in parks that have commenced a closure or reduction in number of lots to comply with enforcement action. The removal of junk trailers and trash shall be carried out in a safe, legal, and expeditious manner, in —accordance with all applicable regulations, to maintain the health and safety of the park tenants.

Appendix F

Newspaper Article Excerpts

PRE-2000

Miami Herald December 8, 1985

"TRAILER PARKS: HEADING THE WAY OF THE DINOSAUR"
CHRISTOPHER WELLISZ

The parks are falling victim to rising land values and park owners are bowing to pressures from developers. Many trailer parks are on prime real estate tracts, some of the last remaining large sites of undeveloped land in a region that is already almost built out.

Many of Dade's 92 mobile home parks are in North Dade, east of Interstate 95 and north of Flagler Street. The area has many of the Dade's older parks, opened 30 or 40 years ago during Miami's post-war boom, when land was cheap and housing scarce. Like motorized pioneers, mobile home owners arrived in droves to settle in sparsely populated areas that eventually would be encircled by shopping centers, subdivisions and office buildings. The land between Biscayne Boulevard and the bay, now covered with homes and apartment buildings, was a mangrove covered swamp.

Three years ago [1982], 77 mobile home owners were forced to move when **Howard's Trailer Lodge at 119th Street and Biscayne Boulevard** was closed down to make way for a \$30 million office complex... Some of the tenants wanted to cross Northeast 16th Avenue to Kobe's, but there wasn't room... Last year [1984], Metro-Dade police were called in to evict 55 tenants at the **Cloverleaf Trailer Park**, 16320 NW Second Ave. The planned (condominium slated to replace the park) has not yet been built. The developers claim the tenants cost the project its financing by delaying their eviction with a court fight.

After 11 years as a policeman, [Name omitted] quit the Hollywood Police Department, moved into the **Palm Trailer Park**, 12000 NE 16th Ave., and set himself up in business as a tile salesman. ...said he didn't want the burden of large mortgage payments until he could be sure his business would be a success. So he paid \$5,500, cash, for his used trailer and pays \$155 a month in rent. When his business takes off, he says, he will buy a house. [Name omitted] a retired steelworker from New Jersey figures that a year's rent for a

lot at the Palm Trailer Park costs less than a winter's heating bill for his home up North. So he closes up his home and comes to the Palm park in winter. "It's like getting a free vacation," he said. Another Palm resident [Name omitted], 84, says she feels secure with neighbors just a few feet away in the next lot. "When you live in a house or a condominium, you close the door and nobody knows you're living. Here, we depend on each other."

Yet for all their conveniences, North Dade's trailer parks appear to be dinosaurs destined for extinction. "It's just a matter of time," says (the manager of) the 10-acre **Kobe Trailer** Park, 11900 NE 16th Ave., next door to the Palm.

The Miami Herald April 21, 1986

**"MOBILE HOME RESIDENTS' FATE RESTS WITH POWERFUL LOBBYISTS"
MIKE SANTE**

The fate of Broward's 150,000 mobile home residents rests this week with a handful of little known but highly influential lobbyists ... one key lobbyist for the state's mobile home owners is fighting to protect her clients from big rent increases, sudden rule changes and evictions to make way for more lucrative development ... Senate President ... "It was really pathetic. I went out there and talked to those people and it made me realize there were some hardships and abuses."

...families with children in Davie's **Sunshine Village Mobile Home Park** are pushed out because the park suddenly changed its rules to allow only adults. More than 300 residents at the **Everglades Lakes Mobile Home Community** in West Broward refused to pay their rent when lot prices jumped \$15 last January. The owners threatened to evict them. Last summer hundreds of mobile home residents living in three Palm Beach County parks -- **Shadow Lakes, Parkway and Palm Beach Gardens** -- received eviction notices after property owners decided to put their land to more lucrative use.

The Miami Herald February 23, 1995

**"FEMA CLOSING DOWN TEMPORARY HOUSING OPERATION"
OSCAR MUSIBAY**

After buying trailers from FEMA at a discount, 243 South Dade residents may have to shell out hundreds of dollars to bring their homes up to Dade County code.

"These parks were originally designed for a certain size trailer and layout, and there's no guarantee that FEMA maintained the integrity of these parks," said [Name omitted], chief assistant building inspector. "Here we have individual lives in danger because they don't have the proper tie-downs. It's just not right."

"When I bought the trailer, the FEMA lady walked around," said [Name omitted], who lives in Sunrise Village mobile home park, 14500 SW 280th St. "She said: 'Everything is up to code. You don't have to change anything.' " FEMA now says there are infrastructure problems at Sunrise Village, and it's trying to move all its residents away. "We don't want to desert them," [the owner] said. [The park] owner ...plans to keep the park open and said FEMA has left residents in the lurch. "If I sold someone a home, I would have to put it into code."

The Miami Herald September 26, 1996
"MOBILE PARK TENANTS: WE'RE BEING PUSHED OUT"
PASCALE ETHEART

"Everybody around here is low income. They just can't up and leave just like that," said Chris [Name omitted], who has lived at the park with her husband and three children for almost three years. But [the park manager] stressed that the park's residents are month-to-month tenants and said management had given them the amount of notice required. "The park is closing down. It's going to be remodeled," he said.

More than 40 families live at the park across from the South Dade Skills Center. Many of the tenants at Coral Rock are farm workers who bought the trailers from the Federal Emergency Management Agency for \$1, when the agency left after Hurricane Andrew.

"I don't know where to beg for money so I can get away from here," said (a resident) who has lived at the park for about a year.

[The park manager] said the residents shouldn't worry about finding a new trailer park because he has heard from brokers who are interested in moving the Coral Rock tenants to area parks free of charge. But some tenants said that is just a temporary solution to a deeply rooted problem. "We want [land] ownership. We don't want to move and have someone else dangling an ax over our heads all of the time," said [a resident].

The Miami Herald March 23, 1997
"TRAILER-PARK RESIDENTS SAY THEY HAVE NO OPTIONS"
CECILE BETANCOURT

The owner of the Villa Fair Trailer Park park, [Name omitted] Corporation, has already paid its first installment of the \$100,000 fine the corporation owes the county for the long list of code violations and fire hazards that have plagued the park for more than five years. "Every single trailer has at least one code violation or fire hazard," said [Name omitted], the assistant county attorney handling the case.

But when the county recently required the owner of (this park) at Southwest 89th Avenue and Eighth Street to close down the park, the Castillos and the park's 74 other families were told they had to move within a year.

"Right now, my husband and I don't have any money to buy a house or pay more rent somewhere else," said Castillo. They pay \$275 a month in rent for a 14-by-40 foot space for their trailer, which cannot be moved because of the additions the Castillos made. She hopes to get \$7,000 in compensation from her landlord for the trailer. "I have six people living here and I don't know what to do for them," Castillo said. "The owner is solving his problems, but what about us?"

In 1992, the county fined (the owning corporation) \$440,000, but [it] never paid up and disregarded the county's order to make the corrections at the park. [The corporation] had to issue eviction notices to the 75 residents within 30 days, clear out the park completely within two years and pay a reduced fine to the county at a minimum of \$1,000 per month.

"If they were truly mobile homes, then this would all be a lot easier. We could just relocate these people to another park," [the manager] said. "But they've built these permanent little homes. They want us to compensate them for their loss, but we can't do that either because what they did was illegal."

The Miami Herald March 1, 1998

"MOBILE-HOME PARK OWNER PRESENTS PLAN TO PINECREST"
CHARLES RABIN

Wayne [Name omitted] owns a mobile home park in Homestead with 150 open spots. (He) came up with what he thought was a quick fix, and he proposed to the village's five council members at their Feb. 10 meeting a plan he felt would enable tenants an easy move to his **Four Seasons Mobile Home Park**, 220 NE 12th Ave. The move to Homestead, he said, would cost the village [of Pinecrest, newly incorporated] a total of \$2,800 per trailer, saving the renters at **Fowler's Trailer Park** the pain of coming up with quick cash. Now, with foreclosure proceedings and a 1984 sales moratorium behind them, about 300 of the 600 lots are for sale. The village, he said, would recoup all of its spending. "In effect, it kills the proposal," he said. "The mobile homes will not be available in quantity because other people are buying them."

(Wayne's plan): He found 100, three-bedroom trailers built in 1993 that could be purchased for \$2,000 -- a relatively low price. The expense of the move, hookups and permits could be done for \$800 per trailer. He said he also found 70 residents at Fowler's willing to go ahead with the move. None, however, signed contracts.

Total cost to the village: About \$200,000. Each family living in a trailer would then pay \$49 per month to the village for five years. The rent at Four Seasons is \$275

monthly. (Wayne) said he would have let the new tenants pay only \$200 per month for the first year.

A Fowler's resident, of course, could move his or her own trailer, saving the expense of purchasing a new home. But the condition of the trailers -- many have been there for about 30 years -- would make moving them impossible, (Wayne) said. ``A great deal of them are junk," he said. ``And without the new trailers you would end up with people on the street."

Residents of the just-under 10-acre Pinecrest facility at Southwest 124th Street and 82nd Avenue were informed early this year by the attorney representing the park that they had until February 1999 to move on. Soon after, the village signed a contract giving it the right to purchase the property for \$3.5 million by February 1999.

It is believed village officials are studying the property as a possible long-term site for Village Hall and the Police Department. Pinecrest Village Clerk [Name omitted] said ``The council was interested at looking at other options. The council in the past has indicated an intent to provide assistance to those residents. In what form, has never been clarified."

The Miami Herald April 23, 1998
"PINECREST LOOKING AT LAND DEAL MOBILE HOME LOT
MAY BECOME PUBLIC PARK"
CHARLES RABIN

It looks as if **Fowler's Trailer Park** might remain a park -- but instead of trailers and washing machines, it may be filled with green grass and swing sets. After saying no to the study, the commission voted 5-0 to hire a planner to study how the park's 10 acres at 8200 SW 124th St. could be used as a park. Hingston, who coaches football and baseball at nearby and overcrowded Suniland [recreational] Park, said it could relieve some of its overcrowding problems. "I am not going to convert residential property into commercial property," said Greer, who earlier had suggested a portion of the park be looked at as a possible adult living facility.

BEGINNING 2000

The Miami Herald August 4, 2000
"EVICTED FAMILIES CAUGHT IN WEB OF NEGLECT, POVERTY THEY CAN'T
AFFORD TO MOVE AND THEY CAN'T GET ANY HELP"
MARTIN MERZER

The once-thriving **Bell Haven Trailer Park**, at 3200 NW 79th St., and its residents are trapped between poverty and governmental inaction ...90 families are reluctantly clinging to shattered, decaying homes in a half-demolished trailer park ... they live amid piles of debris and shards of glass and a moonscape of pockmarked roads.

Rats and abandoned cats and dogs run wild. Mosquitoes and cockroaches attack nightly. Water service is sporadic.

"It's abysmal," said Wendy [Name omitted] of The Cat Network, which has been trying to rescue abandoned pets that are turning wild at the trailer park. "It looks like the aftermath of a war zone. How much can we get done for animals when all these people are being ignored?"

"Nobody likes to do a mass eviction, least of all my client or myself," attorney Howard [Name omitted] said. "The county has been very lax. People are there helping cats, but where are the people who are trying to help the people?" "We can't very well start developing when there's still people there," [an executive for the owning corporation] said. "Everyone seems to be stuck between a rock and a hard place. This is a bad situation for everyone."

The Miami Herald December 11, 2000
"TRAILER PARKS AT RISK AS LAND PRICES SOAR"
DALE K. DuPONT

"The value of this land in today's market is far greater than the income generated from the business of the trailer park," said Elliot [Name omitted], a Realtor ...in Coconut Grove.

[He] is handling the sale of **Coe's Trailer Park**, where [a resident], 76, has lived for the past 19 years. [She] pays \$227 a month rent. Asking price for the property owned by a woman in Michigan is \$855,000.

Built in 1939, the park sits on a small strip of land between West Dixie Highway and Northeast 26th Avenue. Perhaps more importantly, it sits next to another nearly vacant strip that's also for sale. The two together may be more attractive to a developer who can use the income from the park to carry him through the necessary year's notice he would have to give residents. Already, developers are planning to convert the nearby **Lone Pine Mobile Village** and adjacent property into a huge shopping center.

The owners had been told several times since 1992 to hook up with the county sewer system or risk fines. But the cost was prohibitive, said Linda [Name omitted], one of the owners. They tried selling the property, which had been in the family for more than 35 years, but new zoning was a problem. "We just couldn't fight it anymore," she said. "We had no choice but to close down."

"The mobile home community in Dade County is certainly by attrition going to eventually disappear," said Elliott [Name omitted], who owns four parks with about 500 smaller homes. Hurricane Andrew destroyed a lot of parks in South Dade, including [his] 38-acre, 330-unit **Dadeland Mobile Home Park** near Country Walk.

The property was sold to a housing developer. The county now has about 90 mobile home parks, compared to several hundred in the '60s. Another seven parks in Miami-Dade are being bought for development and could be closed within a year, estimates [Elliott], who has been actively involved in the family business for 30 of its 40 years. Broward has about 165 parks, down from a peak of 180 in 1984.

"People aren't looking for mobile home parks," said Shawn [Name omitted], a Realtor ...who is listing the 1.13 acres just south of Coe's for \$649,000. He, too, is getting a lot of interest from developers. The parks are like a lot of the older hotels on Collins Avenue prized for their ocean frontage. He has a two-acre, 30-site park for sale in north central Miami-Dade County for \$525,000.

"The best use of these properties is to convert them into some type of affordable housing," said Wohl, [and he] is working on several deals now to do just that. Such projects qualify for federal tax credits.

The Miami Herald January 28, 2001

"DEVELOPMENT TAKEOVERS EXTINGUISH MOBILE-HOME LIFESTYLE"
GRIFF WITTE

Because undeveloped land in Broward County is at a premium, developers have turned a covetous eye toward properties that aren't being used as profitably as they could be, and mobile-home parks are prime targets.

[Name omitted], 59, and his wife, [Name omitted], were devastated when the [Candlelight Mobile Home Park] park's owners, the Seminole Tribe of Florida, announced that everyone had to be out by Nov. 30 to make way for the tribe's planned \$400 million Hard Rock Cafe-themed casino.

On Friday, the task force was assisting the last remaining resident of the North Miami Trailer Park, 1790 NE 127th St., to find a new place to live. The park was scheduled to close Friday to make way for new permanent affordable housing, but the woman had misplaced her relocation papers and had nowhere to go.

Another community on the hit list: the Lone Pine Mobile Village in Aventura at 20000 W. Dixie Hwy., in North Miami-Dade. It has been sold. The owner of Aventura Mall is seeking permission to bulldoze it and build a shopping center, Aventura Crossings.

Development pressures on the 53 remaining trailer parks in unincorporated Miami-Dade County have become so great that last year the County Commission created a task force to address the problems of housing repairs, code enforcement and relocation. (see Findings and Appendix E). Grisel Rodriguez coordinates the 30-person team charged with addressing those issues.

"It's not fair to the people who live here," (the resident) said. "It's not like you can hire an attorney and fight a corporation. You got to move. But since they're abandoning trailer parks all over the place, there's no place to put it even if you had the money."

The Miami Herald October 2, 2002
"MOBILE HOMES FADING AWAY"
CASSIO FURTADO

Census data released in June showed that Broward, Palm Beach and Miami-Dade counties lost a total of 6,700 mobile homes between 1990 and 2000. And the trend continues. Two mobile home parks are set to close this year in Dania Beach and another in North Miami-Dade.

Hollywood's **Candlelight Mobile Home Park** closed last year, evicting about 300 families and making way for the Seminole Tribe's Hard Rock Cafe-themed casino.

"I don't know where I am going to go," Miller [42, who has lived at **Oak Grove Trailer Park** for two years] said. "There's nothing you can do about it, but it's a rough way to do business."

"What I think they did was a slimy deal," [Name omitted, 55, who came from Massachusetts to find work three months ago] said. "One thing is to throw us all out of here, but you could have done this a lot more ethically." [Another resident], 28, who has lived there for more than a year, said there was "no place to move." "All trailer parks in Hollywood are filled up," he said.

Christine [Name omitted], who began to run the park for [the owner] on Thursday, said she would meet individually with the trailer owners to see their financial situation. "We're not monsters," [she] said. "We have family as well."

The Miami Herald January 10, 2003
"DEMOLITION SCATTERS HOLDOUTS AT TRAILER PARK"
DRAEGER MARTINEZ

"Tenants evicted from their homes [in **Bob's Trailerville**] with only hours, sometimes minutes, to pack. Residents with serious illnesses struggling to find new housing" said [a resident]. This notice does not relieve your responsibility to pay lot rental amount that is due each month [and] any failure to pay [rent] will be immediately resolved through eviction," the notice said.

Amy [Name omitted], an Executive [with the development company who bought the land] has good reason to demolish the mobile homes. "Trailers that have been abandoned have been removed for safety reasons," she said. "You can't have trailers left out in the open, because they attract vagrants, drug users and other undesirables."

Miami-Dade County senior social worker Ernestine [Name omitted] said that about 20 families have left the park and entered the county's emergency housing program since November.

...the park's ownership took her trailer off its concrete foundation Tuesday and moved it to a new lot hundreds of feet away - where it lacks water or electric connections... "The new spot doesn't have water or electricity. I'll sleep in the trailer overnight, but it's cold, and I have asthma," said [the resident], who turned 56 on Thursday. "I don't want to go to a homeless shelter, because they won't let me bring my dogs. The rest of my family is all in Cuba."

The Miami Herald July 23, 2003
"FAMILIES AT TRAILER PARK MAY LOSE HOMES"
MARYANN HOLLAND AND SOFIA SANTANA

"Moving out of the area means moving away from work," said Ovidio [Name omitted], who has lived in his trailer with his mother for the past four years.

"I don't think there is anyplace for us to move," said Veronica [Name omitted], who lives with her two young sons at the **Sunrise Village Mobile Home Park II**.

The Miami Herald May 16, 2004
FORCED OUT
JENNIFER MOONEY PIEDRA

Troubles for residents of **Hialeah Acres (formerly Acres O Sun) and Anchor mobile home parks** started about a year ago when an attorney for the two landowners went before the city council with plans to build 72 villa-style apartments on the property.

If residents abandon their trailers, state law requires the property owner to provide them with \$1,375 in compensation. If they choose to move their trailer, they are eligible to receive compensation for the cost of their move up to \$3,000, Guarch [an attorney representing the property owners] said.

"Tallahassee took away all the powers of cities on issues like these," Hialeah Mayor Raul Martinez said. "Other than saying we wish we could do something for them," there is nothing the city can do to prevent the owners from exercising their property rights.

Appendix G

Miami-Dade Mobile Home Parks – Recently Closed and Currently Open

Recently Closed

Park Name	Park Address	# Spaces
BELL HAVEN MOBILE HOME PK	3200 NW 79 ST	376
FOUR SEASONS MOBILE	220 NE 12 AVE	263
LONE PINE VILLAGE	20000 W DIXIE HY	241
DADE MOBILE HOME PARK	3565 NW 36 ST	116
ANCHOR MOBILE HOME PK	2659 W OKEECHOBEE RD	103
BOBS TRAILERVILLE PK	1274 NW 79 ST	100
NORTHWEST TRAILER PARK	8151 NW 27 AV	98
MYRICKS TRAILER PARK	1600 NW 119 ST	98
TRAILER GROVE	730 NE 90 ST	93
PARKSIDE MOBILE HOME CRT	8401 NW 14 AV	78
NORTH MIAMI TRAILER PK	1790 NE 127 ST	78
KOBE TRAILER COURT	11900 NE 16 AVE	64
ACRES O SUN TRAILER PARK	1391 W 30 ST	57
JONES FISHING CAMP	14601 NW 185 ST	57
LARRY/PENNY THOMPSON	12451 SW 184 ST	240
ROYAL COLONIAL MOBILE	14850 SW 280 ST	120
TRAIL TRAILER PARK	4250 SW 8 ST	63
ANDREW CENTER	19200 SW 380 ST	125
GATEWAY ESTATES CONDO	35250 SW 177 CT	222
GATEWAY WEST CONDO	35303 SW 180 AV	120
GATOR PARK INC.	24050 SW 8 STREET	20
ROYAL COUNTRY	5555 NW 202nd Terrace	864
SUNRISE VILLAGE MOBILE	14500 SW 280th St	301
THOMPSON PARK	12451 SW 184th St	30
PARADISE VILLAGE	12850 WEST STATE RD 84	452
THE BOARDWALK	100 NE 6TH AVE	314
GOLD COASTER	34850 SW 187th Ave	548
LANDMARK MOBILE HOME PARK	215 NW 79th St # B224	76
MH Park Spaces Closed		5,317
Est. # MH Park Residents Required to Relocate		13,293

Currently Open

Mobile Home Park Name	CITY	Mhsp aces	Rvsp aces	Street Address	ZIP Code
Landmark M H P	Miami	48	0	19800 W Dixie Hwy	33180
Sun Haven Trailer Park	N Mia Bch	56	22	19500 W Dixie Hwy	33180
Dixie Mobile Court	N Mia Bch	47	0	19640 W Dixie Hwy	33180
Coes Trailer Court	N Mia Bch	31	0	19770 W Dixie Hwy	33180
Biscayne Breeze Park	Miami	59	0	11380 Biscayne Blvd	33181
Little Farm Mobile Court	Miami	229	0	8500 Biscayne Blvd	33138
Keystone Tourist Court	Miami	188	0	6307 Ne 2 Ave	33138
Magic City Trailer Prk.	Miami	98	0	6005 Ne 2 Ave	33137
Lil Abners Mobile Home Prk.	Miami	908	0	11239 Nw 4 Terr	33172
Blue Lake Mobile Home Park	Miami	278	0	9801-10001 W Flagler St	33172
Medley Mobile Home Park	Miami	202	15	8181 Nw S River Dr	33166
Medley Lakeside Retirement Park	Medley	86	1	10601 Nw 105 Way	33166
Palm Trailer Park Inc.	Miami	165	0	12000 Ne 16 Ave	33161
Shady Oaks	Miami	37	0	14701 Ne 6 Ave	33161
Sixth Ave Trailer Park	Miami	22	0	14752 Ne 6 Ave	33161
Colonial Acres Mobile Homes	Miami	296	0	9674 Nw 10 Ave	33150
Trinidad Court Inc.	Miami	173	0	61 NW 79 St	33150
Rovell Trailer Park	Miami	138	0	939 Nw 81 St	33150
Tropical Trailer Village	Miami	118	0	1398 Nw 79 St	33150
Westland Mobile Home Park	Miami	114	0	1175 Nw 79 St	33150
Sunnyland Trailer Prk. Inc.	Miami	105	0	129 NW 79 St	33150
Landmark Mobile Home Park	Miami	76	0	215 Nw 79 St	33150
New Avocado Trailer Park Inc.	Miami	73	0	1170 Nw 79 St	33150
Mia Heights Trailor Park	Miami	127	0	3520 Nw 79 St	33147
Palm Lake MHP, Inc.	Miami	124	0	7600 Nw 27 Ave	33147
J Bar J Trailer Ranch	Miami	99	0	2980 Nw 79 St	33147
New Tradewinds Trailer Park	Miami	82	0	1921 NW 79 St	33147
Schmidt Trailer Park	Miami	49	0	2542 Nw 79 St	33147
Blue Belle Trailer Prk.	Miami	150	0	3586 Nw 41 St	33142
Royal Duke Trailer Park	Miami	138	0	3620 Nw 30 Ave	33142
River Park Trailer Park	Miami	102	0	2260 Nw 27 Ave	33142
All Star Mobile Park	Miami	73	0	3010 Nw 36 St	33142
Carleys Mobile Home Prk.	Miami	70	0	4111 Nw 37 Ave	33142
Fronton Trailer Park	Miami	54	0	3617 Nw 36 St	33142
Paradise Trailer Park	Miami	99	0	2750 NW S River Dr	33125
Hialeah Trailer Park	Hialeah	32	0	425 E 33 St	33101
Royal Country Trailer Park	Miami	864	0	5555 NW 202 Ter	33055
Honey Hill Mobile Home Prk	Opa Locka	438	0	4955 Nw 199 St	33055
Riviera Park Inc.	Opa Locka	162	0	19900 Nw 37 Ave 12401 W Okeechobee	33055
Courtly Manor	Hialeah	525	0	Rd	33016
Sunny Gardens Trailer Prk.	Hialeah	93	0	2901 W 16 Ave	33012
Hialeah Acres, Inc.	Hialeah	57	0	1391 W 30 St	33012
Strawberry Village Trailer Prk.	Hialeah	39	0	1451 W 29 St	33012
Hibiscus Trailer Park	Hialeah	34	0	3131 West 16 Ave	33012

Wynken Blynken & Nod	Hialeah	191	15	2775 W Okeechobee Rd	33010
84-LTS, LLC	Hialeah	103	0	2659 W Okeechobee Rd	33010
Holiday Acres Mbl Home Prk. Inc.	Hialeah	84	0	1401 W 29 St	33010
Silver Court Trailer Prk Inc	Miami	236	0	3170 Sw 8 St	33125
Sunnyside Trailer Park	Miami	106	0	6024 Sw 8 St.	33144
White House Trailer Park	Miami	71	0	6840 Sw 8 St	33144
Alsips Trailer Park	Miami	30	0	6000 Sw 8 St	33144
Westhaven Court	Miami	21	0	6020 Sw 8 St	33144
Miami Terrace Trailer Prk.	Miami	91	0	1040 Sw 70 Ave	33144
	Coral				
Gables Trailer Park	Gables	93	0	825 Sw 44 Ave	33134
University Lks Mbl Home Park	Miami	1153	0	12850 SW 14 St	33184
Pioneer Trailer Park	Miami	12	0	3910 Sw 89 Ct	33165
L. & P. Thompson Mem. Prk	Miami	0	240	12401 SW 184 St	33177
Miami-Everglades Kampground	Miami	2	257	20675 SW 162 Av	33187
Isla Gold Mobile Home Prk	Naranja	228	129	26401 S Dixie Hwy	33030
	Florida				
Goldcoaster Trailer Park	City	348	200	34850 Sw 187 Ave	33034
	Florida				
Southern Comfort C/Ground Inc	City	1	350	345 E Palm Dr	33034
	Florida				
Florida City Camper Site	City	0	280	601 NW 3 Av	33034
	Homestea				
The Board Walk	d	210	104	100 Ne 6 Ave	33030
	Homestea				
Aquarius Mobile Home Park	d	187	50	451 Se 8 St	33030
	Homestea				
Homestead Trailer Park	d	0	50	31 Se 2 Rd	33030
	Homestea				
Princetonian Mobile Home Prk.	d	280	0	12900 Sw 253 St	33032
Palm Garden RV Park	Miami	0	39	28300 Sw 147 Ave	33033
	Homestea				
Palm Garden Man. Home Comm.	d	275	0	28501 Sw 152 Ave	33030
	Homestea				
Pine Isle Mobile Home Park	d	317	0	28600 Sw 132 Ave	33030
	Homestea				
Silver Palm Mobile Prk Inc	d	112	0	17350 Sw 232 St	33170
	Homestea				
Redlands Mobile Home Park	d	80	0	17360 Sw 232 St	33170
Villa Capri	Miami	301	0	14500 Sw 280 St	33032
Countywide Totals		11,490	1,752		

Appendix H Statewide Mobile Home Park and Mobile Home Data

Table 1. Mobile Home Parks (MHP), Mobile Home Park Spaces (MHPSp), Mobile Homes (Census total), Generation 1 Mobile Homes (estimated), County Ranking (combined ranks on #MHc and %G1), Percentage of Mobile Home Residents in Generation 1 Units (%G1) and Number of Residents in Generation 1 Mobile Homes (estimate) by County, in Metropolitan and Non-Metropolitan Areas and with and without Shorelines

		#MHP	#MHPSp	#MHc	#G1MH	Rank*	%G1	#Gen1Res
Statewide Totals and Averages		5,947	383,933	849,304	267,769		31.5	669,423
County	Metropolitan Area w/Shore	#MHP	#MHPSp	#MHc	#G1MH	Rank*	%G1	#Gen1Res
Pinellas	Tampa-St. Petersburg-Clearwater	317	43,183	50,264	25,271	1	50.3	63,178
Pasco	Tampa-St. Petersburg-Clearwater	282	13,984	43,700	13,756	2	31.5	34,390
Hillsborough	Tampa-St. Petersburg-Clearwater	552	25,893	42,063	13,600	3	32.3	34,000
Broward	Palm Beach-Broward-Miami-Dade	149	19,266	26,834	12,735	5	47.5	31,838
Lee	Fort Myers-Cape Coral	153	17,875	38,084	11,080	4	29.1	27,700
Manatee	Sarasota-Bradenton	114	19,509	27,891	10,914	6	39.1	27,285
Palm Beach	Palm Beach-Broward-Miami-Dade	138	15,920	20,083	9,590	10	47.8	23,975
Volusia	Daytona Beach	222	18,199	24,272	9,549	9	39.3	23,873
Sarasota	Sarasota-Bradenton	80	15,235	20,226	8,652	12	42.8	21,630
Brevard	Melbourne-Titusville-Palm Bay	152	11,630	24,092	7,564	11	31.4	18,910
Miami-Dade	Palm Beach-Broward-Miami-Dade	72	11,490	15,338	7,129	15	46.5	17,823
Duval	Jacksonville	126	9,897	22,485	6,601	13	29.4	16,503
Hernando	Tampa-St. Petersburg-Clearwater	45	2,773	13,404	3,887	18	29.0	9,718
Martin	Fort Pierce-Port St. Lucie	52	4,318	7,626	3,755	29	49.2	9,388
Escambia	Pensacola	235	3,932	11,935	3,656	19	30.6	9,140
Charlotte	Punta Gorda	46	6,171	11,611	3,636	21	31.3	9,090
Collier	Naples	79	3,875	10,772	3,611	25	33.5	9,028
St. Lucie	Fort Pierce-Port St. Lucie	38	8,849	11,595	3,362	23	29.0	8,405
Bay	Panama City	172	3,603	12,926	2,962	23	22.9	7,405
Santa Rosa	Pensacola	96	1,100	8,586	2,319	31	27.0	5,798
Okaloosa	Fort Walton Beach	132	2,109	6,385	2,132	38	33.4	5,330
St. Johns	Jacksonville	58	747	7,688	1,965	34	25.6	4,913
Nassau	Jacksonville	27	375	6,771	1,600	39	23.6	4,000
Flagler	Daytona Beach	24	1,346	2,341	492	58	21.0	1,230
Metro Counties w/Shores (Totals and Averages)		3,361	261,279	466,972	169,818	19	36.4	424,545
County	Metropolitan Area w/o Shore	#MHP	#MHPSp	#MHc	#G1MH	Rank*	%G1	#Gen1Res
Polk	Lakeland-Winter Haven	509	34,993	65,235	13,860	1	21.2	34,650
Marion	Ocala	186	8,971	34,455	9,117	7	26.5	22,793
Lake	Orlando	159	13,607	30,549	9,089	8	29.8	22,723
Orange	Orlando	146	15,565	20,068	6,871	14	34.2	17,178
Osceola	Orlando	76	5,390	10,989	3,031	26	27.6	7,578
Alachua	Gainesville	39	3,168	10,973	2,688	28	24.5	6,720
Leon	Tallahassee	77	3,264	11,274	2,485	27	22.0	6,213
Clay	Jacksonville	21	211	9,231	2,281	31	24.7	5,703
Seminole	Orlando	21	3,054	5,066	2,117	39	41.8	5,293
Gadsden	Tallahassee	44	565	5,964	1,191	46	20.0	2,978
Metro Counties w/o Shores (Totals & Averages)		1,278	88,788	203,804	52,730	23	25.9	131,825

Table 1 (continued). Mobile Home Parks (MHP), Mobile Home Park Spaces (MHPSp), Mobile Homes (Census total), Generation 1 Mobile Homes (estimated), County Ranking (combined ranks on #MHc and %G1), Percentage of Mobile Home Residents in Generation 1 Units (%G1) and Number of Residents in Generation 1 Mobile Homes (estimate) by County, in Metropolitan and Non-Metropolitan Areas and with and without Shorelines

<u>County</u>	<u>Non-Metropolitan Area w/Shore</u>	<u>#MHP</u>	<u>#MHPSp</u>	<u>#MHc</u>	<u>#G1MH</u>	<u>Rank*</u>	<u>%G1</u>	<u>#Gen1Res</u>
Citrus		88	3,580	17,212	4,904	16	28.5	12,260
Monroe		94	2,308	9,814	4,111	22	41.9	10,278
Indian River		59	5,780	6,786	2,060	36	30.4	5,150
Levy		34	339	8,530	1,952	34	22.9	4,880
Walton		61	788	6,417	1,367	42	21.3	3,418
Dixie		17	146	3,981	965	47	24.2	2,413
Wakulla		17	118	4,178	959	47	23.0	2,398
Taylor		28	426	3,517	583	53	16.6	1,458
Jefferson		16	109	1,867	429	60	23.0	1,073
Gulf		15	135	1,929	410	60	21.3	1,025
Franklin		22	165	1,451	394	63	27.2	985
Non-Metro Counties w/Shores (Totals & Avgs.)		451	13,894	65,682	18,134	44	27.6	45,335

<u>County</u>	<u>Non-Metropolitan Area w/o Shore</u>	<u>#MHP</u>	<u>#MHPSp</u>	<u>#MHc</u>	<u>#G1MH</u>	<u>Rank*</u>	<u>%G1</u>	<u>#Gen1Res</u>
Putnam		77	1,109	14,935	4,157	17	27.8	10,393
Highlands		98	7,200	13,491	3,075	20	22.8	7,688
Sumter		56	1,742	9,495	2,416	30	25.4	6,040
Okeechobee		120	1,669	7,630	1,926	36	25.2	4,815
Columbia		94	1,560	9,273	1,877	33	20.2	4,693
DeSoto		33	1,295	5,049	1,591	43	31.5	3,978
Suwannee		22	439	7,460	1,434	39	19.2	3,585
Hendry		30	1,188	5,316	1,413	43	26.6	3,533
Jackson		92	1,000	6,265	1,319	43	21.1	3,298
Bradford		14	209	3,294	937	50	28.4	2,343
Baker		20	252	3,438	926	49	26.9	2,315
Hardee		24	338	2,928	853	53	29.1	2,133
Gilchrist		7	14	3,367	734	51	21.8	1,835
Glades		36	239	3,180	714	53	22.5	1,785
Holmes		30	331	2,711	627	57	23.1	1,568
Madison		31	353	2,954	626	56	21.2	1,565
Washington		22	260	3,539	618	52	17.5	1,545
Calhoun		18	259	2,012	455	59	22.6	1,138
Hamilton		11	140	2,225	377	60	16.9	943
Lafayette		2	11	1,072	349	65	32.6	873
Union		10	245	1,743	336	64	19.3	840
Liberty		10	119	1,469	327	65	22.3	818
Non-Metro Counties w/o Shore (Totals & Avgs.)		857	19,972	112,846	27,087	47	24.0	67,718

1.2.b MOBILE HOME PARKS THAT ARE CLOSING IN THE TAMPA AREA: CASE STUDIES

A. Introduction

A host of factors may contribute to the degradation and, in some cases, the demise of mobile home parks. In older parks lot size and the inability of re-platting make it impossible for some parks to upgrade to newer, safer units. Often when these conditions combine with lack of maintenance of individual mobile homes and deterioration of the park a downward spiral can ensue that is often unstoppable. Soon other factors come into play, including an exodus from the park that may take the park from physical deterioration to economic degradation. In the end, market or economic and regulatory pressure may combine with these other factors leading to the shutting down of the park, sale of the land and displacement of the resident population.

Research has identified a range of factors, from regulatory and political to socio-economic, that may doom mobile home parks in urban areas to disappear or displaced. The researchers studied parks that are still occupied and functioning, but which are going through the process of being subjected to a range of external pressures that may lead to their closure such as: i) Mobile Home Park owner/management, ii) public authorities/elected officials, and iii) the public at large within the larger vicinity of the mobile home park.

The purpose of this track was to develop case studies of mobile-home parks that have, or are about to be, closed as a result of given pressures. The team studied the specific pressures that came to bear on these parks, and the ultimate factors causing each park's closure or abandonment. This process of study included the following questions: (a) What remedies were attempted to save the park, if any, and why did they fail? (b) What happened to the residents of the park? (c) Are the former residents still residing in the area? (d) How many continue to live in mobile home parks? These case studies include an analysis of the specific contributors, reasons for the eventual outcome and recommendations for potential remedies.

A significant number of mobile home parks have closed in Tampa Bay and the state in recent years. "In 1990, there were 762,855 mobile homes in Florida, or nearly 13 percent of all the homes in the state. Florida still has more mobile homes (more than 850,000), and more mobile home parks (more than 2,600) than any other state. But

for the first time in 50 years, the numbers are changing. Mobile home parks are not disappearing as fast as roadside attractions or drive-in theaters. But the 2000 census showed that for the first time since such records were kept, the percentage of mobile homes in Florida has dropped. Chris Kuhn, an attorney for the Gandy park homeowners association, said, “St. Petersburg was built in large part on tourists buying mobile homes. And it survived on that for eons. But in 10 years, you probably won’t see a mobile home park in the city“ (Zucco, 2003).

The team studied, in detail, two mobile home parks that were in the process of closing in 2003-04. One is located in an area where property values are rising; the other is in an area where property values are stagnant. In the case of the former, the private sector pressured the closure of the park for a “higher and better use”. In the case of the latter, the public sector forced the closure of the park for health, safety issues. The two parks are:

1. Westshore Mobile Home Park, in South Tampa, a highly desirable area facing rising property values. This older waterfront park, is currently in the process of closing to make way for market rate housing on that property.
2. End Gate Park, in East Tampa, an area that Mayor Iorio has pledged to revitalize. The area is notorious for its sub standard mobile home parks.

The team also developed summaries of several other Tampa Bay mobile home parks that are currently in the process of closing.

Among the key findings:

- Displaced residents from these parks may have no other options for housing alternatives.
- There are wide discrepancies in compensation packages for displaced residents.
- Most former residents of End Gate appear to have moved within a close vicinity of the closed park, often to inferior conditions. Most former residents of Westshore appear to have moved to distant locations, often to improved conditions.
- The city is in the very early stages of supporting a private effort to develop new manufactured housing, as affordable housing, in East Tampa, the same area as one of the closed mobile home parks.

B. Case Studies

1. Introduction

Names of former residents were located from:

- Tampa reverse phone directories from 2003. The directory lists names of residents by address.
- A public document listing the names of former End Gate residents.
- The minutes from city council meetings, in which the closures were discussed. As many residents were present at those meetings, their names were included in the public documents.
- Newspaper articles.

The team used current on line phone directories to find likely current phone numbers and addresses for former residents of Westshore (extensive information was available about End Gate). If there was only one listing in Florida under that person's full name, that address was considered to be a likely current address. If there were 2 listings, the closest address to the particular mobile home park was considered to be the likely current address. The team then called all likely phone numbers, for former residents of Westshore. (The team did not contact former residents of End Gate, because much more information was available about those residents). For those residents who confirmed that they had lived at Westshore, the team asked permission to conduct short interviews, regarding current living arrangements, financial and emotional status.

The state's mobile home relocation fund provides only \$1,375 to owners who abandon their single-wide mobile homes. Those who own double-wides would receive \$2,750. For residents who can take their homes with them, the state provides \$3,000 for single-wide mobile homes and \$6,000 for double-wide or larger.

2. Westshore

Westshore Mobile Home Park was located at 6601 Westshore Boulevard in South Tampa, near Tampa Bay. The park harbored about 100 mobile homes.

Approximately 6,500 people live in mobile homes in South Tampa and the average in Hillsborough County is 1 in 10 people, a rate much higher than the national average.

Weis Group filed paperwork in September 2002 that indicated that the property was being considered for development. Many residents of the mobile home park found out about the intentions of the owner by reading about the proposal in a February *St. Petersburg Times* story. Even property managers, Billy and Julie Lollar discounted the early rumors of redevelopment. The owner's plans were brought to light after they asked the city to close Everett Street, which is just north of the park. This will allow the future builders to construct closer to the existing apartments to the north.

According to newspaper accounts, some neighbors of the mobile home park, who consider the park an eyesore, are overjoyed. The mobile home park residents, some of whom have lived there for over 10 years, are distraught that their community will be broken up. When the closure notice came, about 30 mobile homes were occupied. "The people inside are young and old, black and white, Hispanic, American Indian and Moravian. Half are renters. Half are homeowners" (Matus, 2004).

Zoning already provided for multi-family development within the RM-24 code. Actually, mobile homes are not permitted in this zoning type but the 7.5 acre park was grandfathered in when it was purchased by the Weis Group in 1992. Any future redevelopment would void that agreement (Varian, 2003).

Phillips Development, which is based in Raleigh, N.C., is planning to build one-, two- and three-bedroom apartments that rent from \$700 to \$1,200 a month. This is quite a contrast to the mobile home rentals from \$150 a month (Matus, 2003).

Problems have been common at Westshore, including noise, drugs, vandalism and unauthorized dumping. Police have visited the park 191 times in the past two years (Matus, 2003). Few of the residents own their homes while others are long-time owners. Many of the older model single-wides sit vacant on the property.

The mobile home relocation trust fund may not apply for the residents in Westshore Mobile Home Park. The legislation may be invalidated by the existing zoning code that disallowed mobile homes or if the owner receives an unsolicited offer to sell. Very few could actually move their homes if unable to sell due to regulations that prohibit older mobile homes in newer parks. In addition, many were not in sufficiently stable condition to survive the trials of transportation.

Several other South Tampa parks are closing as well, leaving more homeowners displaced and wondering where they will end up. The opportunities are limited for people accustomed to the budget afforded by parks like Westshore. Westshore closed one month earlier than expected (early 2004) placing many residents in an even tighter bind. They assuredly will not be occupying the new construction on their former homestead. Many have gone beyond South Tampa to find new homes they can afford.

The team attempted to contact the 41 known former residents of Westshore at the time it closed (Table 1), through web online searches to match new phone numbers with the names of the former residents. By conducting reverse phone directory searches, the team found likely addresses for 24 of the residents. Of those addresses, only 8 were in Tampa (2 within a mile of Westshore). The remainder was in rural parts of Hillsborough County (3), elsewhere in Florida (13) and out of state (1).

Because of numerous disconnected phones, hang ups, and indications of “wrong persons”, the team only interviewed two former residents in detail. Neither still lived in mobile home parks. One lost her mobile home due to the closure (the other was a renter). The move was a financial hardship for both. Only one former resident feels that he is in better situation now.

Table 1. FORMER WESTSHORE MHP RESIDENTS

Sources: City directories, newspaper articles, web searches

#	Last Name	Phone Number Found?	Confirmed Phone Number	New address	Dwelling Type
1	Alonso	yes		Valrico, Hillsborough County	
2	Alvarez				
3	Ascher	yes	yes	Tampa	Apt
4	Austin				
5	Bennett				
6	Bianco	yes		Riverview, Hillsborough County	
7	Binus				
8	Campbell				
9	Campbell	yes	yes	Interbay Blvd., Tampa	MHP
10	DeGroat	yes	yes	Tampa	Apt
11	Dempsey				
12	Goyco				
13	Hornsher				
14	Houser	yes		Lakeland, Polk County	

15	Hunter	yes		Jacksonville County	
16	Ingram	yes		Jacksonville area	
17	Kozlowski	yes		Cape Coral	
18	Kusek	yes		Broward County	
19	Lange	yes	yes	St. Pete, Pinellas County	MHP
20	Maldonado	yes		Miami or Orlando	
21	Mulhearn	yes	yes	Polk County	MHP
22	Noble	yes	yes	Cherokee St. , Tampa	Apt
23	Parks				
24	Parris				
25	Richards	yes		Broward County	
26	Rico	yes		Tampa	
27	Sanderson	yes		Pearl St., Tampa	
28	Scoville	yes		Pinellas County	
29	Shimooka	yes		Palm Beach County	
30	Smith	yes		Bruce B. Downs Ave, Tampa	
31	Sokolik				
32	Sokolikora				
33	Srichant				
34	Vanderzee				
35	vonZiebrecht	yes	yes	Tampa	Single family house
36	Weaver				
37	Webster				
38	Weisberg	yes		Broward County	
39	Weisberg	yes		Broward County	
40	Wilhelm	yes		Ruskin, Hillsborough County	
41	Williams				

3. End Gate Apartments & Trailer

End Gate Apartments & Trailer was located at 4402 E Hillsborough Ave, in East Tampa. Tampa Mayor, Pam Iorio, closed the park down late last summer because she said it was unfit for humans. Health hazards were the reasons city officials gave for closing the End Gate Trailer Park. Allegations of shared electricity, leaky roofs, faulty septic systems, sewage in the street and children “riddled” with ringworm were some of the violations sited. An approaching hurricane also concerned code officials:

Make a long story short, Hurricane Isabel was upon us at that particular time. We were concerned about that. Concerned about the health, safety and welfare of the folks who live out there (City of Tampa, 2003).

Code Enforcement officials were called out shortly after the mayors' visit and quickly began condemning homes. The city found the entire park beyond repair and "uninhabitable", closing it down and forcing the residents out of their homes, often with little or no compensation for their property. The city of Tampa condemned more than 50 of the mobile homes and demolished more than a dozen. More than half of End Gate's former residents rented trailers owned and maintained by the park. But others, such as Paul Vann, owned their trailers and leased space from the park (Lengell, 2004; Edwards, 2004).

About 100 residents were forced out of the park, with only a few receiving the \$500 moving provision provided by the city. The city stated that some residents were hesitant to give out personal information to the government. The tenants complained that they were unfairly penalized because of their poverty and could not afford to live elsewhere. Code Enforcement Director Curtis Lane said the residents have been given ample time - four months - to find new housing.

Of the 96 residents, 70 have filed claims and received payments, and the various property owners have received payments. However, in some situations the applicants don't follow up with us after we take the initial application. So some of those 96 applicants, the balance of those 26 may never receive any payment because they don't follow up with us for whatever reason (City of Tampa, 2003).

"We went the extra mile for these people," says Diversion Services Coordinator Barbara Bunting, adding that staff was on site every day and often on their days off to help residents find new homes, solve logistical problems, fill out paperwork, obtain needed services and even personally help people move. "No one was ever told they had to leave in 24 hours -- and they were never threatened with arrest" (Edwards, 2004).

But not everyone agreed with the mayors' fervor. "As deplorable as these conditions were, this was home for some people," Tampa Councilman Kevin White said (City of Tampa, 2004). "It is a very substantial problem," said Commissioner Ronda Storms, whose district includes many of the problem areas in eastern and southern Hillsborough. Storms is adamant the county find a solution that doesn't involve displacement. "I'm not putting a bunch of people out on the street," she said. "That's not preferable to their current situation. All of a sudden the mayor shows up and says, 'Tear it all down,' " Susan Greenbaum, an anthropology professor at the

University of South Florida, agrees with the park tenants, saying the city's aggressive approach to code enforcement, particularly in poor neighborhoods, goes too far. "I'm so disappointed with [lorio's] lack of sensitivity in her code enforcement activity," Greenbaum said. "She seems to have a tin ear on this issue" (Edwards, 2004).

End Gate owner Wilbur Gifford, who purchased the park for \$1.1 million a few weeks before its condemnation, said he thought the city would give him more time to make improvements. Gifford said the condemnation order affected the residents, many of whom are poor, considerably more than him. "The city has created more damage than there ever was before," he said. "If those residents could have afforded to live somewhere else, they would have."

"End Gate Trailer Park was not the sort of place you'd live if you had a choice. It was a squalid dump with raw sewage and dilapidated trailers, some of which didn't even have electricity or water. But the people who lived there didn't have many choices. Some had been forced to move twice in the past two years after parks they were living in were sold and closed. But as ugly and dirty as it was, End Gate was their home. "We wasn't living the best," says 69-year-old Emory Solomon, "but we was comfortable."

The five former residents I spoke with say they were treated disrespectfully by code enforcement officers, given conflicting information, had their water and power turned off even though they had paid their bills, had their trailers destroyed by movers and their possessions stolen by looters, and now live in conditions no better than the ones they left (Edwards, 2004).

Code enforcement officials say they treated everyone respectfully, often working on their own time and at their own expense to help ease the burdens of moving and remedy existing health and safety hazards.

Solomon, a retired masonry contractor, scrapes by on \$500 a month plus \$35 in food stamps. He owns his trailer and was paying \$210 a month in lot rent at End Gate. He says his electricity and water were turned off without warning, and he was told to vacate his home in 24 hours or face arrest. After being told he would receive \$500 for moving expenses, Solomon got quotes ranging from \$1,500 to \$2,500 to move his trailer. Instead, the city found contractors to move the trailers and paid his first month's rent in another park.

Solomon says the contractors didn't disconnect water and sewer pipes before moving the trailers. At least one was completely destroyed and others were badly damaged. The floor was torn out of Solomon's bathroom, walls were cracked, the seal was broken, doors no longer close properly, his water heater was damaged, and he was without water and electricity for a month after moving as a result of the damage. Contractors also did not properly set up trailers on their new sites, says Solomon, leaving owners to pay an additional \$200 to get them leveled and just live with the rest of the damage (Edwards, 2004).

According to Greenbaum, “Many mobile home and RV parks have been investigated and deemed unfit for human habitation or rezoned to exclude the trailers that were residing on the property. Even the paltry \$500 moving expense funding did not make it into the hands of many of the people displaced. An interesting irony is that now the people have been evicted and many homes had to be left badly damaged and dilapidated, the site is still a hazardous disaster, perhaps worse off now than before. Beyond displacing the residents, the city has made no moves to clean up what they termed as a place unfit for habitation” (Edwards, 2004).

Of the 96 known residents of End Gate at the time it was condemned, current addresses have been identified for 65 (Table 2). These addresses were obtained through a database developed by the City of Tampa, from newspaper articles, and from web searches.

Of these 65 displaced residents, 14 continue to live in mobile homes. One is deceased and another 4 live in motels. Nineteen (19) live in apartments. The balances live in single family houses. Susan Greenbaum speculates that a number of the former residents are actually now homeless (Greenbaum, 2004).

All of these displaced residents continue to live in Hillsborough County—most in Tampa. Some have moved to neighborhoods as far away as Riverview, but 9 of the displaced residents have relocated to Fort Brooke Mobile Home Park, just around the corner from End Gate. According to Curtis Lane, Tampa Code enforcement director, “Most of those folks are being relocated to other trailer parks as well, all over the place” (City of Tampa, 2003).

According to the *Weekly Planet*, “Not one of the former residents [interviewed] said they were better off now than before the city moved them. Solomon pays \$300 a month to rent his new lot at Fort Brooke -- a nearly 50 percent increase -- and can't

park his boat or RV on the property without paying additional fees. Herman Jackson Jr. still does not have electricity, water or sewer. His 15-year-old son is living with his minister until Jackson gets those basic services“ (Edwards, 2004).

Table 2. FORMER END GATE MHP RESIDENTS
Sources: City of Tampa, city directories, newspaper articles, web

#	Last Name	New Address	Dwelling Type	Miles from End Gate
1	Austin	6708 Shadville Lane #232, Tampa, FL.	Apt	5
2	Avelino			
3	Beliarny	5029 N. 40th. St., Lot 10, Tampa, FL	Mobile home	1
4	Blankenship	2909 N. 17th. St., Tampa, FL.	House	4
5	Blocker	12205 N. 16th. St. #103AA, Tampa, FL.	Apt	7
6	Blonshire	4510 W. Knox St., Tampa, FL. 33614	House	7
7	Blumenthal	1314 Bacall Ln., Lot N-4, Gibsonton, FL.	Mobile home	15
8	Bodler	1915 W North B St., #8, Tampa., FL. 33606	Apt	5
9	Bohner			
10	Bohner			
11	Boyette	12417 N. 15th. St., Tampa., FL.	House	5
12	Brooks	2301 E. Sligh Ave., Apt. 22, Tampa., FL.	Apt	1
13	Bryant Jr.	1307 E. Hillsborough Ave., Tampa., FL	Motel	2
14	Burby	2905 50th. St., Tampa., FL.	House	3
15	Bush	1914 E. Shadowlawn, Tampa., FL. 33610	House	2
16	Calhoun	1403 31st. Ave., Tampa., FL 33603	House	3
17	Cantey			
18	Carnegie	7517 N 40 th St Tampa. FL.	House	1
19	Causey			
20	Cintron	4316 E. Henry, Tampa., FL. 33610	House	1
21	Clintro			
22	Crawford	2905 50th. St., Tampa FL.	House	3
23	Dennard	3208 - E. Lindell, Tampa., FL	House	2
24	Denzel	9917 Ellicott St. Unit 16, Tampa., FL	Apt.	5
25	Donaldson			
26	Eaton	9917 Ellicott St. Unit 7, Tampa., FL.	Apt	5
27	Elway Jr.	9915 Ellicott St. Unit E, Tampa., FL.	Apt	5
28	Evans	1811 Tinsley Circle. #122, Tampa-, FL.	Apt	
29	Ford.	5029 40th. St. Lot 36, Tampa., FL.	Mobile home	1
30	Fowler	9421 Bullfrog Circle, Tampa	House	?
31	Frazier			
32	Fuller	909 E. Lotus Ave., Apt. E. 3, Tampa., FL.	Apt	5
33	Fuller			
34	Gamble	5029 N. 40th. St. Lot #44, Tampa., FL.	Mobile home	1
35	Garner	9917 Ellicott St. Unit 20, Tampa., FL.	Apt	5
36	Goss	6720 N Nebraska Ave., Tampa., FL.	Motel	3

37	Green	2615 9th. Ave. , Tampa., FL. 33605	House	3
38	Hall			
39	Harris			
40	Harrison			
41	Harrison	4015 Hwy 92 W. Tampa-, FL.	House	7
42	Hensel			
43	Hicks	5029 N. 40th. St Lot#29,Tampa.,FL.	Mobile home	1
44	Hock	2905 N. 50th. St. Tampa., FL. 33619	Apt	3
45	Holloway	5220 State Rd. Unit#11, Seffner, FL. 33584	Mobile home	9
46	Howard	3206 E. Ida, Tampa., FL. 33610	House	2
47	Jackson	6810 Maple Ln. #2, Tampa., FL.	Apt	5
48	Jackson	5029 N. 40th. St., Lot 7,_Tampa., FL	Mobile home	1
49	Jackson Jr.	3202 N 48 th St, Trailer 1, Tampa	Mobile home	2
50	Johnson			
51	Johnson	12527 Tinsley Cir., Lot 103, Tampa., FL.	Mobile home	6
52	Kautzman			
53	Kellum			
54	Kennedy			
55	Kerr	14007 E. 140th. Ave., Apt. A, Tampa., FL.	Apt	8
56	Lamber			
57	Landrum	1814 N. 47th. St., Tampa., FL.	House	2
58	Lewis	3704 E. Henry, Tampa, FL., 33610	House	2
59	Long.	3704 E. Henry, Tampa, FL., 33610	House	1
60	Lord	1207 Charlie Av, Tampa., FL.	House	?
61	Ipina			
62	Madison	521 Riverview Dr., Lot # 32, Riverview, FL	Mobile home	12
63	Manning			
64	Mayers			
65	McBride	10106 N. Aster Ave., #B, Tampa., FL. 33612	Apt	5
66	McGee	5029 N. 40th. St., Lot 23, Tampa., FL.	Mobile home	1
67	Miranda	5029 N. 40th. St Lot#29,Tampa.,FL.	Mobile home	1
68	Moore	3401 E. 12th. Ave., Tampa., FL.	House	3
69	Nichols	1307 E. Hillsborough Ave., Tampa., FL.	Motel	1
70	Nichols			
71	Reyes			
72	Roberts	2301 E. Sligh Ave., Apt. 26, Tampa., FL.	Apt	2
73	Ross	5029 N. 40th. St., Lot 29, Tampa., FL.	Mobile home	1
74	Sanderson	12244 N. 15th. St., Tampa., FLa. 33612	House	6
75	Santiago			
76	Santiago	12202 N. 15th. St. , Apt. 401, Tampa., FL.	Apt	6
77	Shakelton	13120 N. 23rd. St., Tampa., FL.	House	6
78	Shelton	8017 N. 10th. St., Tampa, FL. 33604	House	4
79	Silli-nan	9917 Ellicott St. Unit 17, FL.	Apt	5
80	Sims			
81	Smith	7517 N. 40th. St., H-113,Tampa., FL. 33604	Apt	2
82	Solomon			
83	Solomon	5029 N. 40th. St., Lot 49, Tampa., FL.	Mobile home	1

84	Solomon	Deceased		
85	Sommo	5912 N. Nebraska Ave., Tampa., FL.	Motel	3
86	Stedman	3110 E. 33rd. Ave., Tampa., FL.	House	2
87	Stout	9917 Ellicott St. Unit 15, Tampa., FL.	Apt	5
88	Talley	11014 N. Parson Ave., Seffner, FL. 33584	House	9
89	Vann			
90	Washington	11654 Round Table Way, Thonotosassa,FL	House	8
91	Washington			
92	Weatherby			
93	Wilson	3704 E.Henry, Tampa., F1.33610	House	1
94	Yournan			
95	Zavala			
96	Zavala			

4. Summary

The Westshore and End Gate closings have received significant attention in the press, primarily because of the marked differences in the treatment and compensation of residents. As the Tampa Tribune editorialized:

The other day, the city of Tampa assured Westshore residents that they will receive \$1,375 for relocation costs. This was the right thing to do, since moving even a modest mobile home can cost \$3,000 or more. The Westshore relocation contrasts with that of the condemned End Gate trailer park in east Tampa, where residents were offered only \$500 for moving costs. Most residents left after the park was declared unfit for human habitation last September, but a handful of owners held out for more time and more money. The city, in a compassionate decision, agreed to delay evictions. The Westshore and End Gate cases illustrate the disparity in relocation costs given mobile home owners who have to uproot. If there is a formula for figuring costs, it's not clear to the residents or the public. In 2001, state lawmakers passed the "mobile home owners' bill of rights" to better protect Florida's 1.3 million mobile home residents. It set up a trust fund to help offset a homeowner's expense of moving. The next step is to develop a fair formula for affected residents, regardless of whether they lose their homes to redevelopment or to condemnation" (Compensating Mobile Home Owners, 2004).

C. Other recent Tampa Bay closings

1. Gandy Trailer Park, St. Petersburg, Pinellas County

St. Petersburg Environmental Development Commission approved a plan for 171 townhouses on Fourth Street N. A judge has to rule on an earlier appeal by the residents of the Gandy Trailer Park, one of two mobile home parks that occupy the site. It's one of several projects in the works in the St. Petersburg area that would force longtime residents out of mobile home parks.

The project, dubbed Terra Manor, would be built on 14.5 acres near 51st Avenue N where the Gandy Trailer Park and the Metropolitan Mobile Home Park now sit. It would consist of 57 three-unit buildings, with prices ranging from about \$130,000 to \$180,000.

The City Council rezoned the site in September to accommodate the project. The mobile home park residents appealed the decision. The issue is now being decided in circuit court.

The developer is continuing planning the project, and it came before the EDC last week. The EDC, a city board that approves site plans, grants variances and deals with similar development issues, gave its unanimous approval.

J.W. Owens, president of the Gandy Trailer Park homeowners association, said after the EDC vote that the owners and the developer, D.R. Horton Homes, are close to settling a dispute over how much homeowners should be paid when they are forced to move. That settlement would negate the lawsuit, Owens said (Childs, 2004).

2. Parsley's by the Gulf, Redington Shores, Pinellas County

Sun Vista Partners III, a company headed by John Loder, has a contract to purchase a 25-acre Parsley's by the Gulf on the Boca Ciega Bay from the Parsley family, which developed the land as a trailer park in the 1940s. The park, along with some Gulf Boulevard properties that are also part of the sale, is surrounded on three sides by Redington Shores but is part of unincorporated Pinellas County.

The premium property, a rare find on the crowded beaches of built-out Pinellas, has been in the family's hands ever since. And while residents fretted for years over whether the Parsleys would sell and developers ogled the large site, life went on at

this little piece of paradise, with its shuffleboard courts, waterfront views and palm tree-dotted yards.

“The mobile home park is the third in Pinellas to be sold in recent weeks. Don Hazelton, president of the Federation of Manufactured Home Owners of Florida, said he is concerned about where residents will go. About 70 of the mobile home units are owned by the Parsleys, who rent them out seasonally, and many more of the 330 units in the park are owned by winter residents.” “There is not enough affordable housing within Pinellas County's boundaries to absorb these people that have to be relocated,” Hazelton said.”

The family developed the 25 acres near Redington Shores as "Parsley's Trailer Park" in the 1940s. Back then, most of the trailers were wheeled in for temporary stays, and the homes were less permanent than the mobile homes today.

Over the years, the Parsleys were approached by countless real estate agents and property investors, even though the land was never officially for sale. According to a 1983 Florida law, a mobile home park that is for sale must first be offered to the tenants, who have a right of first refusal to buy the park. If a buyer makes an unsolicited offer on a mobile home park, however, the seller is not obligated to offer the property to the tenants (Wimmer, 2003).

3. Silvercrest Manor, Largo, Pinellas County

“Developers are right on schedule in transforming what was once a sleepy mobile home neighborhood known as Silvercrest Manor into a \$20-million Mediterranean-style hub for shoppers. A Publix, a Home Depot, a Walgreens and a host of smaller stores will make up the new retail center at the northeast corner of Seminole Boulevard and Ulmerton Road.

The center is about 90 percent leased with a Publix, Walgreens, Kinko's and specialty stores, which include a hair salon, sandwich shop, pizzeria, bank, nail salon, electronic game retailer and a cellular communications store” (Reeves, 2004).

4. Colony Mobile Home Park, St. Petersburg, Pinellas County

“Wal-Mart has requested annexation into St. Petersburg for the adjacent property now occupied by Colony Mobile Home Park. Wal-Mart spokeswoman Daphne

Moore said the store has no timeline on when developers will request a zoning change from residential to commercial use.

Seeking to expand its store on Tyrone Boulevard N into a super center, Wal-Mart has approached owners of Colony Mobile Home Park about buying their property and turning it into a parking lot. Because the mobile home park at 7901 40th Ave. N is part of the county, Wal-Mart has asked the county to amend the area's annexation planning boundary to allow St. Petersburg to annex the land.

The mobile home park is owned by 45 residents, who two years ago seized an opportunity to buy the property. About 80 residents passed on the deal. They own their trailers but not the land beneath them” (Meacham, 2004).

5. Tarpon Pines, Tarpon Springs, Pinellas County

Tarpon Pines owner Charles W. Seitz sent a letter on May 11 saying he had hired a Largo firm called AGRS to manage the 5.9-acre property. Seitz wrote then that his recent illness made the change necessary, but he had no plans to sell the property. But nine days later, residents received a letter from AGRS telling them they'd have to be out in six months. Residents say a little more than half of the roughly 55 trailers and mobile homes near the corner of Pinellas Avenue S and Meres Boulevard are actually occupied. Since 1997, Tarpon Pines has racked up 102 code violations, accumulating about \$409,000 in fines and liens

Now Brothers, 48, and his family are not only looking for a new home, his wife, Heidi, 37, is looking for a new job. Her five- minute walk to her job as a cashier at a nearby Winn-Dixie just won't be possible any more. Eight dollars an hour may not seem like much, but it sure beats starting at the bottom again (Rondeaux, 2004).

The property is valued at a little more than \$1-million, according to Pinellas County property appraiser records. “Several of the homes have been condemned over the years and declared unfit for human habitation by city code enforcement inspectors. Violations included problems with decaying structures, sewage problems, improper electrical wiring and health and safety concerns,’ Schiably said” (Rondeaux, 2004).

D. New manufactured houses in Tampa

Despite Tampa’s efforts to close some mobile home parks within city limits, it is encouraging other efforts to develop new manufactured homes.

Palm Harbor homes, one of the largest manufactured housing companies, is “ in talks” with the Tampa Housing Authority regarding a partnership, in which the company would place manufactured homes in east and west Tampa for Section 8 housing (Bettendorf, 2003).

Civitas, a private development company, is proposing an extensive redevelopment of aging neighborhoods near Tampa’s downtown. The group is proposing to develop low-cost housing across the city where displaced tenants of the Central Park housing complex could move. The group has control of at least 250 lots on which they propose erecting manufactured houses called "Renaissance homes." The group plans to open a manufacturing plant in east Tampa to produce steel components for low-cost homes. The material would be used in Renaissance homes and other homes across central Florida.

Narrow rows of short concrete columns rise, the start of a plan to mass-produce affordable housing in some of Tampa's poorest neighborhoods. The Civitas redevelopment company has begun construction of prototype steel-frame structures it calls shotgun-style homes for the 21st century (Reid, 2003).

Civitas wants to open a factory in east Tampa to manufacture pieces of prefabricated steel homes, which would be assembled on narrow lots in east Tampa, West Tampa and Tampa Heights. “Duplexes, town homes and "granny flats" are among the eight model units under construction north of Columbus Drive, east of 22nd Street beside the railroad tracks” (Reid, 2003).

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3. **Transcripts**

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Volume 2 Chapter 2



Development of a Replacement Program for Existing Older Mobile Homes

Scope of Work:

Researchers will assess the total estimated cost and timelines associated with replacing all pre-1976 units currently located in mobile home parks in Florida. This research will also include identification of potential sources of funding for such a program, as well as policy alternatives that could be enacted through legislative action to make such a replacement program feasible and affordable.

To help assess options, a mail survey will also be conducted based on a random sample of pre-1976 Florida Mobile Home Registrations

Research Titles and Players:

2.1 Mobile Home Replacement Program Regulatory and Financial Issues (pages 123-129)

Hemispheric Center for Environmental Technology, Florida International University

Alfredo Ravinet

Edgar Polo

Krishnan S. Raghavan

Srinivasa Gadiparthi

Stephen Becca

2.2 Survey of Pre-1976 Mobile Home Owners in Florida (pages 130-185)

Department of Sociology, University of North Texas

Nichole Dash

Myron Strong

2.1 MOBILE HOME REPLACEMENT PROGRAM

Introduction

Florida has a large stock of mobile homes, most vulnerable to hurricane damage. The Florida Department of Motor Vehicles (DMV), which registers mobile home titles, has recorded approximately 1.14 million mobile home units in Florida. It is estimated that over 338,000 of those units were built before 1976 (Generation 1) and more than 648,000 between mid-1976 and mid-1994 (Generation 2). Combined, this sector accounts for 12.8% of the total housing stock and 85.5% of the total mobile home units (previous year report, 2003). The years 1976 and 1994 are important in the mobile homes construction due to the establishment of national HUD standards for the manufacturing of mobile homes and the implementation of higher standards during the respective years.

Mobile homes built before 1976 and between 1976-1994 are more vulnerable to hurricanes. Various research activities have been performed by the IHRC to examine damage loss reduction to these mobile homes. Past research focused on different approaches to develop a replacement program for Generation 1 and 2 mobile homes with less vulnerable housing.

Objective

The primary objective of the *Replacement Program for Existing Mobile Homes in Florida Project* is to identify various available financial resource options for the replacement of old mobile homes and/or construction of new mobile homes and assess the feasibility of these options.

Technical Approach

The execution of the *Mobile Home Replacement Program* is mainly performed in two phases. The first phase involves collection of data on available financial resources for mobile homes and the second phase involves assessing the feasibility of these options.

Before considering the available financial resources, location and size of the existing mobile homes is taken in to account due to considerable difference in the prices of the mobile homes and the requirement of higher safety standards for different locations. The Florida Department of Community Affairs Division of Emergency

Management divided the state into 7 different regions. The counties in each region can be observed in Table 1:

Table 1. Different regions in Florida

Region Number	Region Name	Counties
1	West	Escambia, Santa Rosa, Okaloosa, Walton, Holmes, Washington, Bay, Jackson, Calhoun, Gulf
2	Big Bend	Gadsden, Liberty, Franklin, Leon, Wakulla, Jefferson, Madison, Taylor, Hamilton, Suwannee, Lafayette, Dixie
3	Northeast	Columbia, Gilchrist, Baker, Union, Bradford, Alachua, Nassau, Duval, Clay, Putnam, St. John, Flagler
4	West Central	Levy, Citrus, Hernando, Pasco, Pinellas, Hillsborough, Manatee, Polk
5	Central	Marion, Sumter, Lake, Volusia, Seminole, Orange, Osceola, Brevard
6	Southwest	Sarasota, Hardee, DeSoto, Charlotte, Lee, Highlands, Glades, Hendry, Collier
7	Southeast	Okeechobee, Indian River, St. Lucie, Martin, Palm Beach, Broward, Monroe, Miami-Dade

Depending on the intensity of hurricane winds, the U.S. territory is divided into three different zones (zone 1, 2, and 3). The entire State of Florida is under wind zones 2 and 3. The vulnerability of the houses in these zones increases with the zone number. Previous research concluded that the majority of mobile homes in Zone 3 are generation 1 mobile homes. Proportionately more mobile homes are from generation 1 in Zone 3 than in Zone 2. According to 2000 Census data, there are more than 267,000 occupied pre-1976 mobile homes in the State of Florida. More than 60% of all mobile homes in the 14 Zone 3 counties are generation 1 mobile homes. In effect, the vast majority of the weakest mobile homes are located in the most vulnerable regions in Florida.

Table 2. Breakdown Generation 1&2

Type	Gen 1 (Pre-1976)	Gen 2 (1976-1994)
Single	204828	162036
Double	126412	471962
Triple	6760	9002
Subtotal	338000	643000

Total mobile homes that need to be replaced 981000

Table 3. Size of Mobile Home by Mobile Home Generation

		Mobile Home Generation			
Type of Mobile Home		Pre-1976	1976 to 1994	Post-1994	Total
Single	Count	154	158	29	341
	% Within Mobile Home Generation	60.60%	25.10%	20.40%	33.30%
Double	Count	95	462	108	665
	% Within Mobile Home Generation	37.40%	73.40%	76.10%	64.90%
Triple*	Count	5	9	5	19
	% Within Mobile Home Generation	2.00%	1.40%	3.50%	1.90%
Total		254	629	142	1025

Result

The generation 1 and generation 2 mobile homes in wind zone 2 and wind zone 3 are vulnerable during hurricanes due to their insufficient structural strength. Of these, generation 1 mobile homes in wind zone 3 areas are more susceptible to damage during hurricanes.

Research from the year concluded that the total projected program cost for removing all pre-1976 and post-1976/pre-1994 mobile home units was \$1.71 billion and \$1.83 billion respectively. Another study estimated approximately \$7 billion for dismantling generation 1 mobile homes and replacing them with new mobile homes. Considering the enormous amount of money associated with the replacement programs, various available financial programs from federal, state and private organizations for the following options is collected:

1. Assistance to replace an aged mobile home with the new one.
2. Improve the strength of the old mobile homes.
3. Construction of new mobile homes

From the initial research it is identified that many alternatives for financing mobile homes exist, including a number of lending institutions that provide conventional and government-insured financing plans for prospective owners. The most common method of financing a manufactured home is through a retail installment contract, available through a retailer. Some lending institutions that offer conventional, long-term real estate mortgages may require the homes to be placed on approved foundations. Manufactured homes are eligible for government-insured loans offered by:

- HUD-Federal Housing Administration (FHA)
- Veterans Administration (VA)
- Rural Housing Services (RHS) under the U.S. Department of Agriculture (USDA)

Assistance to replace old mobile home

None of the governmental organizations including U.S. Department of Housing and Urban Development (HUD), Veterans Administration (VA), and Rural Housing Services (RHS) under the U.S. Department of Agriculture (USDA) offer assistance to replace an aged mobile home.

Repair of mobile homes

The HUD and SHIP ("State Housing Initiatives Partnership Act.") regulatory guidelines prohibit funds for being used to repair mobile homes. Rural Housing Services does not provide any financial programs for the old mobile homes. Veterans Administration provides loans only to the mobile homes that are in good condition, which implies that these loans are not available for older mobile homes.

Production of new mobile homes

Home loans for manufactured homes from the federal, state and other private organizations are as follows.

1. HUD financing manufactured homes

HUD neither provides loans nor gives grants to purchase homes. Approved lenders under FHA can grant loans from their own funds to eligible borrowers to finance the purchase of a manufactured home and/or lot, and FHA insures the lender against loss if the borrower defaults. Credit is granted based upon the applicant's credit history and ability to repay the loan in regular monthly installments. These home loans are not government loans or grants, and are not low interest rate loans. The interest rate is fixed and is generally based upon the prevailing market rate in the area at the time the loan is made.

The maximum loan that can be sanctioned to a manufactured home, manufactured home lot, and manufactured home plus lot is \$48,600, \$16,200, and \$64,800 respectively. The dollar limits for lot loans and combination loans can be increased up to 85 percent in designated high-cost areas. Maximum loan term is 20 years for a loan on a manufactured home or on a single-section manufactured home and lot, 15 years for a manufactured home lot loan, and 25 years for a loan on a multi-section manufactured home and lot.

2. Rural Housing Services (RHS) under the U.S. Department of Agriculture (USDA)

USDA provides loans either directly or guarantees loans made by private sector lenders. Under the Direct Loan program, individuals or families receive direct financial assistance from the Rural Housing Service in the form of a home loan at an affordable interest rate. The majority of the loans made under this program are to families with income below 80% of the median income level in the communities where they live. Since RHS is able to make loans to those who will not qualify for a conventional loan, the RHS Direct Loan program enables many more people to buy homes than might otherwise be possible. Direct loans may be made for the purchase of an existing home or for new home construction.

Under the Guaranteed Loan Program, the Rural Housing Service guarantees loans made by private sector lenders. The individual works with the private lender and makes his or her payments to that lender.

It should be noted that these loans are only available to rural areas.

3. Veterans Administration (VA)

The Veteran's Administration also provides loans like USDA under the Direct Loan Program and Guaranteed Loan Program but these loans are only eligible to veterans.

A Case Study on Mobile Home Replacement Program in Homestead:

In 1992 Hurricane Andrew destroyed many mobile homes including a dilapidated mobile home park near Homestead. This mobile home park owned by the County and managed by the Everglades Community Association (ECA) was used as a "temporary" labor camp for migrant and seasonal farm workers in Dade County. Families occupying these mobile homes earn less than half the area's median yearly income.

The ECA is replacing the destroyed housing with a 108-acre development called Everglades Farm-worker Villages. The replacement project profile and financing programs are discussed below:

Project Profile

Type: Single-family detached; new construction; subdivision

- Number of units: 239 (26 two-bedroom; 170 three-bedroom; 43 four-bedroom) of an eventual 436
- Clientele: Families; farm workers; homeless; immigrants; minorities; single-parent households

Development and Permanent Financing

- Total development cost: \$22,214,988
- Actual cost per unit: \$92,950
- Total permanent financing: \$22,214,988

Table 4. Development and Permanent Financing

Equity	Amount	Terms
USDA Section 514/516 Farm Labor Program	\$13,821,971	Special appropriation grant
Federal Home Loan Bank Affordable Housing Program	\$500,000	Grant
USDA Hurricane Andrew Dire Emergency Fund	\$279,489	Grant
Federal Emergency Management Administration	\$200,000	Insurance reimbursement for losses
Dade County	\$104,309	Value of land donation
Dade County	\$600,000	Value of relocation site
Everglades Community Association	\$320,000	Contribution of developer's fee
Debt	Amount	Terms
USDA Section 514/516 Farm Labor Housing Program	\$6,389,219	1% 33-year first mortgage

A number of creative financing arrangements make the project affordable including a grant of \$13.8 million for the entire project by a special congressional appropriation through the USDA Section 514/516 Farm Labor Housing Program. Other large grants include the Federal Emergency Management Administration (FEMA) Disaster Relief Program, the USDA Hurricane Andrew Dire Emergency Fund, and the Federal Home Loan Bank (FHLB) Affordable Housing Program. Miami-Dade County made the land available at \$104,309 below market value and contributed \$600,000 in assistance for tenant relocation. Debt financing of more than \$6.3 million for the entire project from the Farm Labor program comprises only 28 percent of the total development costs and carries a 1 percent interest rate for 33 years.

At present, households pay less for their new housing than the rent they paid for the dilapidated mobile homes.

2.2 SURVEY OF PRE-1976 MOBILE HOME OWNERS IN FLORIDA

I. Executive Summary

In the first year of the FIU project, the research team did a telephone survey of mobile home owners. The methodology was unique and somewhat effective by randomly selecting mobile home parks, and then finding through online phone books households that lived in those parks. In addition, researchers wanted to make sure they also surveyed those who lived on private property. As such, the survey during the first year also included 200 randomly selected households using random digit telephone dialing.

While this effort offered information and insight into how people perceived their risk and other information, the methodology itself also had significant limitations. The major limitation was that it did not focus on the owners of mobile homes, but rather, those that lived in them. Even with the limitations, the research was an important foundation to understanding a population of homeowners that we knew little about.

A small follow-up survey during Year 2 attempted to illicit more information from those who lived in first generation mobile homes regarding their willingness to participate in a replacement program. Respondents were asked their willingness to participate in a variety of potential programs. These programs included: 1) replacement of their current mobile home for a credit for a new mobile home; 2) replacement of their current mobile home for a down payment on a site-built home; and 3) replacement of their current mobile home with a free newer mobile home. Surprisingly, overall, it appeared that most were not interested. Further follow-up during the survey elicited that the most common motivation for moving out of one's mobile home was "death." Considering the State of Florida remains exposed to significant hurricane losses to the pre-1976 mobile home stock we found ourselves at a crossroads trying to find a way to reduce the vulnerability of a significant population of Florida residents.

To help assess options, a mail survey based on a random sample of pre-1976 Florida Mobile Home Registration was undertaken with two important goals. First, the survey allows us to actually find out what owners think of mitigation for their units, particularly those owners who rent their units out. Would they be willing to put money into their units if it reduced vulnerability? Would owners, as opposed to renters, be interested in programs of replacement? Second, it allowed us to get a better idea of where mobile homes are located. The DMV database does not ask

where the unit is located. It merely has a registration address. The goal would be to get a better idea of the relationship between registration zip code, and actual location zip code. In addition, the survey asked some risk question as well as questions regarding additions to mobile homes.

The mail survey was started in February 2004. The sample was selected, and the survey was developed. The first mailing in late March 2004 to 3,404 mobile home owners was followed-up with a second mailing in early April 2004. As of the writing of this report, 509 surveys were completed. Unfortunately, 1,333 surveys were returned with bad addresses. Considering bad addresses, the survey resulted in an approximate response rate of 25%. While this response rate appears low, considering the population and the little we know, the response rate appears acceptable.

Overall the major finding is that affordable mitigation options appear to be embraced by the population of pre-1976 mobile home owners. If an affordable option were developed and tested successfully, mobile home owners, for the most part, would be willing to invest. An even more effective approach would be a program to subsidize the cost of such mitigation options. It is recommended that the State of Florida pursue testing of mitigation options for mobile homes. Perhaps some type of competition that would get young engineers and architects to develop unique and affordable options that could be tested. Not only does this have the potential to develop protective measures, but it may also bring media attention that can help mobile home owners to better understand their vulnerability.

In addition, it appears that education may be the best mitigation. Surprisingly, a considerable percentage of respondents do not recognize the hurricane threat or the increased vulnerability of their mobile home (as compared to a traditional site-built home). Unless these owners are educated to the risk, the likelihood of their involvement in any type of mitigation (structural or programmatic) is low. It is recommended that the State of Florida invest more in education as mitigation, and develop programs to educate mobile home owners without using scare tactics.

Finally, despite research that was done during the first year of the HLMP project, additional research must be conducted to better understand the insurance market for mobile home owners. Are the anecdotal stories about skyrocketing insurance costs supported by empirical evidence? Considering the limited insurance market for mobile home owners, what potential impact could a major hurricane have on the mobile home insurance market?

Additional recommendations can be found in Section VII of this report. The following outlines the major results of the mail survey:

- About 40% of respondents report that their mobile home is in a zip code that is different from the mailing address in the DMV database. Considering the DMV data includes addresses from all over the United States, this suggests that a considerable portion of the sample do not use their mobile homes as permanent residence.
- About 31% report that they only live in their mobile homes part time, while another 10% do not live in their mobile homes at all.
- 70% of respondents report that their mobile home is in a coastal county.
- The majority of respondents indicated that their mobile home has had some type of addition, including about 60% who report that their mobile homes have some type of roof addition. Based on previous years research, it is safe to assume that the majority of additions have been done without permits and inspections.
- About 40% of owners report little if any concern about hurricanes.
- About 23% of owners believe their mobile home is as safe or safer than a site built home, while 13% believe they would have little or no damage to their mobile home as the result of a hurricane.
- While the majority report having insurance to cover damage to their mobile homes, written comments on returned surveys suggest that the cost of insurance has skyrocketed during the last year. One respondent reported that insurance costs have doubled during the last year. Future research should explore the changing landscape for mobile home insurance.
- While the majority of respondents indicate that they do not believe anything can be done to strengthen their mobile home, over 60% of owners are interested in the development of such a product. However, survey results indicate that such a product would have to be “affordable” – less than \$1,000.
- Only about 30% of respondents are very interested in a program to replace their current mobile home in exchange for a credit for a newer mobile home. Even fewer report interest in a program for a down payment for a site built home.
- On a positive note, about 70% of respondents support the State of Florida developing a program to remove deteriorated and abandoned mobile homes. However, this is probably seen more as an aesthetic issue than a mitigation issue.

- The data suggest that significant differences exist based on location in a coastal county and residency. Those whose mobile homes are in coastal counties differ in willingness to participate in programs. Similar statistically significant results are found when comparing those who live in their mobile home full time, live in their mobile home part time, and those who own a mobile home but do not live in it.
- Mitigation is a process that varies based on social conditions, and owners of mobile homes will decide to mitigate based upon a variety of issues including perception of risk. As a result, mitigation can not be seen as a either/or option.

Overall, the pre-1976 mobile home study achieved its goal – to understand the population of owners for the first time as opposed to simply those who live in mobile homes. The difference is significant given the fact that those who do not live in their mobile homes appear to be less willing to participate in mitigation activities. In addition, previous research and anecdotal stories have shown that renters are rarely able to invest in mitigation on their own. They can only mitigate with permission from owners, and such permission is often not given. Even those renters willing to invest in shutters have been told they could not make the required structural changes.

Clearly, then, any program to mitigate mobile homes must focus on owners, and not occupants. However without education that clearly explains risk, owners will be hesitant to invest time, effort and money in making their mobile homes safer.

II. Background

The following section gives basic background information that helps put current years research and results in context.

As part of the research over the last three years of this project, investigation has focused on understanding whether people who live in pre-1976 mobile homes would be willing to get involved in a program that would upgrade their mobile home to a newer generation, and thus, safer, unit. Findings during Year 2 of the project illustrated that the majority of those who live in these older units, are older, poorer and more marginal. The vast majority had no mortgage, and most never had a mortgage. Results of focused surveys found that few residents of these older units would be interested in any program that increased their out of pocket monthly expenses. In fact, few were even interested in a free new unit. The inconvenience of moving seems to be the primary reason for lack of interest.

Coupled with this lack of interest are findings from Year 3 of this project that illustrated the significant cost of trying to replace over 250,000 pre-1976 units. Limiting a program to an “affordable” scale, would in essence not put a significant dent in the state’s exposure. Research from Year 3, then, concluded that it would be in the State’s interest to focus on methods of mitigation for mobile homes. These methods would be most effective if they were affordable, and reduced the likelihood of damage to the unit (as opposed to methods that simply try to contain debris).

A main issue though that has emerged is that our data is simply not good enough. In Year 1 of the project, we acquired the State of Florida’s Department of Motor Vehicle database of all mobile home registrations. We found that the database does not include location of the mobile home; it simply has a registration address. In other words, the database includes an address where official mail can be sent to the owner of the unit, not where the unit is located. In addition, our sampling methodologies in the first three years of this project ended up focusing on those who live in the units, not those who own them. The research for Year 4 of this project, then, was to focus on those who own the units (whether they live in them or not) to determine whether they are willing to invest in these older units to potentially increase their safety.

III. Current Year Project Focus

Using a mail survey methodology, the goal of the project was to get a better understanding of those who own mobile homes as compared to those who live in mobile homes. While some owners also live in their mobile homes, others rent their units for profit. The significance of owners is that it is owners who would have to opt in to either a program of replacement or a mitigation program. While renters may want to participate, they are not stakeholders in the mobile home unit.

The project, then, focused on owners, and their willingness to invest in mitigation or participate in other types of programs. In addition, questions were asked that focused on length of ownership, risk perception, home additions, and reasons for choosing a mobile home lifestyle.

A mail survey based on Florida Mobile Home Registrations allowed two important features. First, it allowed us to actually find out what owners think of mitigation for their units, particularly those owners who rent their units out. Would they be willing to put money into their units if it reduced vulnerability? Second, it allowed us to get a better idea of where mobile homes are located. The DMV database does not ask where the unit is located. The database merely has a registration address. The goal was to get an accurate county and zip code location for each valid returned response, and to gauge the willingness for owners to mitigate their units if affordable mitigation options were available.

IV. Methodology and Response Rates

a. Sample

The sample was selected from the population of State of Florida mobile home registrations. As analysis of the mobile home data has indicated, the addresses for mobile home registrations are not restricted to Florida. Since our focus is on what owners are willing to do to make their units safer or replace them, it is important to sample those who register the units, and not simply those who live in them.

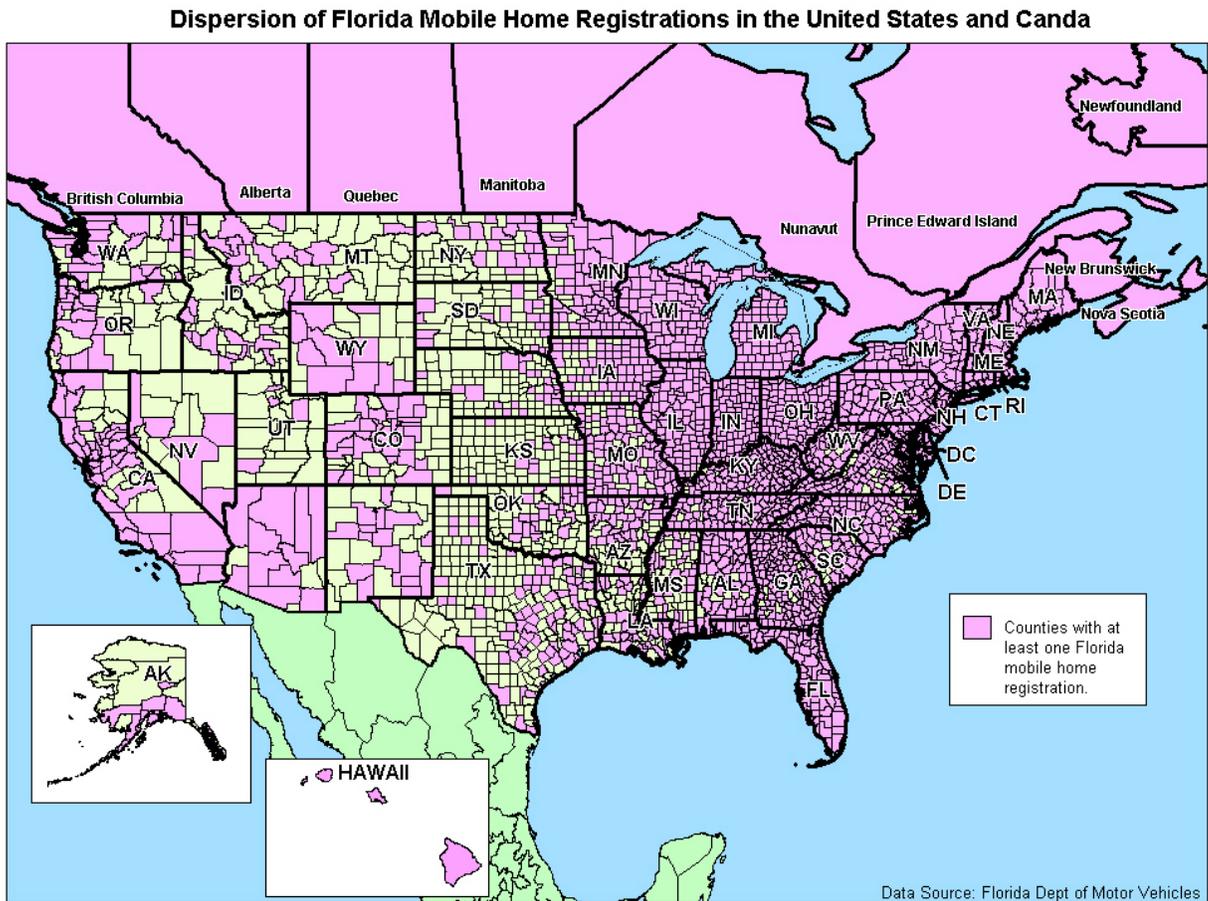
Mobile homes that are not permanently attached to a private piece of property must be registered with the Department of Motor Vehicles (DMV). Address information is not the location of the mobile home; rather, it is mailing address for the registrant. See Map 1 for a spatial representation of registrant address based on zip code.

During Year 1 of the Hurricane Loss Mitigation Project, the International Hurricane Research Center acquired the DMV database of mobile home registrations. Acquiring the data was somewhat problematic as the DMV can only furnish the data on 8mm tape. With the evolution of computers and technology, 8mm tape readers have been phased out of use. At the time, only one reader was available at Florida International University to read the data. The data arrived on approximately 15 8mm tapes. In a somewhat difficult process, the data was read from the tapes, and put on a more appropriate media.

The information on registrations was translated from simple text data and put into an Oracle database. However, the data was not consistently organized in the text data, and significant time and effort was put forth to get the data organized in a usable format.

Because of the problems getting and translating the data into a usable format, in consultation with the overall FIU Project P.I., it was decided that the sample would be taken from this older dataset with the understanding that some of the data would not be usable. For a discussion of problems with the DMV data, see Appendix A.

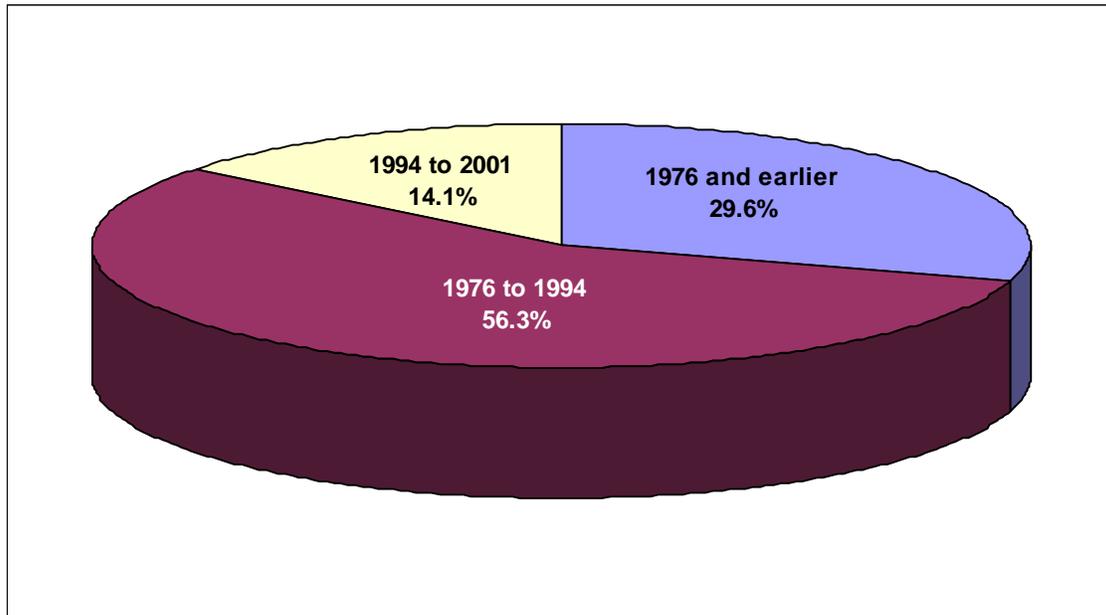
Map 1: Spatial dispersion of Mobile Home registrations



Using this data, the following sampling procedure was developed to get as representative of a sample as possible. To do this, the following outlines the procedures that were employed.

One of the variables in the data was the year the mobile home unit was manufactured. Based on the information in the dataset indicating the year of manufacture for the mobile home, a subset of the data was created of those mobile homes built in or before 1976 (generation 1). As Figure 1 illustrates, almost 30% of all mobile home registrations were for mobile homes manufactured in or before 1976, with at the time, only 14.1% built after 1994. In 2001, when the data was collected, there were 1,143,028 total records. The subset of generation 1 mobile homes included 338,655 units.

Figure 1: Distribution of Mobile Home Registrations



The subset of generation 1 registrations was put into SPSS, a statistical software package, and a procedure was run to randomly select 3,500 registrations from the 338,655 population to serve as the sample for this research. Using random sampling procedures ensures that the sample is representative of the overall population of pre-1976 mobile home registrations.

The sample was relatively large in order to get enough surveys for analysis. The concern for sample size stemmed from three main issues. First, the DMV database was three to four years old, and as such, could conceivably include owners who moved. While they may still own one or more mobile homes, some may have potentially moved from their registration address. As a result, we would have to throw out those surveys that were returned by the post office with bad addresses with no forward. Second, the mobile home database itself was problematic. The data was inconsistent, and often, included multiple addresses (both a PO Box and a street address). For consistency, the first address was used. However, it must be noted that the poor data collection is alarming considering the importance of registration.

The third major issue involved the population that this survey is attempting to understand. Overall, we know very little about mobile home owners. What we do

know from surveys in previous years is that those living in these oldest mobile homes are on the whole elderly and economically marginal. As a result, it is possible that some in the sample may be skeptical of the intentions of the survey, unable to fill out the survey or simply not interested. The large sample size should account for potentially limited response rates.

Ultimately, 3,404 surveys were sent in the initial mailing. Thirty-eight registrations of the 3,500 were duplicates. Duplicates were either due to errors in the DMV data or owners having multiple mobile homes. Another 58 registrations had addresses in Canada.

Canadian registrations posed two problems. The first problem was that they could not be included in bulk mailings and returns. The second more serious issue was that the format of the DMV dataset could not adequately handle non-numeric zip codes. Canada uses postal codes that include both alpha and numeric digits. As a result, the addresses were incomplete once they were translated into a manageable format on our end.

In addition to using a large initial sample size, one other procedure was used to help increase response rates. While the research undertaken was initiated at the University of North Texas, the survey appeared to have been sent from the IHRC in Florida. To do this, the cover letter for the survey was printed on IHRC letterhead and signed by the FIU project principal investigator. (Copies of the cover letters can be found in Appendix B) In addition, the return address on the outer mailing envelope is that of the IHRC. As a further attempt to make the research appear seamless, the postage paid return envelope is addressed to be returned to the IHRC. In other words, as far as any of the respondents are concerned the research is being done through Florida International University (which in essence it is). The belief is that this will make more sense to people who own mobile homes in Florida and result in higher response rates.

A final method to increase response rates required multiple mailings of the survey. From the onset of the project, it was anticipated that at least one, and possibly two, follow up mailings would be done to increase response rates. Follow-up mailings use the same initial sample, but only include those who have not returned a survey and have a valid address. In anticipation of doing follow-up mailings, a procedure was used in to track responses. The following outlines the mailing and tracking procedure used for this study

In order to track responses, each of the 3,404 valid addresses sent surveys needed to have a unique control number. To do this, the sample was sorted into zip code order to assist with the bulk mailing. Once in zip code order, each registrant was assigned a control number. The control numbers are in essence arbitrary; in and of themselves, they have no inherent meaning. But they allow for an easy device for tracking.

Labels were printed for each registrant that included their control number. Labels looked as follows where the # was each individual registrant's control number:

Name
Address
City, State Zip Code

In addition, the back of each survey was also printed with the control number, as was the included return envelope. Both were numbered since there is a slight tendency for individuals to cross out the control number if noticed. Putting it on both allowed a better opportunity to track incoming surveys. In fact, only 2 surveys came back with no identifying information.

As each envelope was stuffed for mailing, the control number on the label was matched to the control number on the survey and the return envelope. As both completed surveys and envelopes with bad addresses were returned to the IHRC, the information was cataloged in an excel spreadsheet.

Because of timing, only one follow-up mailing was concluded. This mailing occurred approximately 6 weeks after the first mailing when surveys stopped being returned.

b. Response rates

The first mailing was of 3,404 surveys. Of these 3,404, 974 were returned as undeliverable. Three hundred and forty-one (341) were returned with valid data, while two were returned blank (refusals to participate).

The second mailing was sent to 2,164 owners. Of these 2,164, another 359 were returned as undeliverable. One hundred and seventy-seven (177) surveys were returned, with 5 of these being refusals to participate, and another four being duplicates of previously returned surveys. See Table 1 for a summary of responses.

Table 1: Response Summary

Mailing Duplicates	# Sent	Bad Addresses	Returned	Refused	
1	3,404	974	341	2	
2	2,164	359	168	5	4
Total		1,333	509	7	4

Overall, 1,333 surveys were returned undeliverable leaving 2,078 valid addresses. With 509 returned with valid data, the response rate was approximately 25%. Table 2 summarizes the calculation of the response rate.

Table 2: Response Rate

Number of Valid Addresses	2,071
Number of Returned Surveys	<u>509</u>
Returned Surveys/ Valid	24.6%

V. Frequency Distributions of Variables

The frequency distributions of the major variables are presented below grouped by variable type. Section VI of this report looks at some of these variables in combination to analyze differences based on location, residency and tenure.

a. Ownership and Location

The first questions on the survey were general questions that allowed for confirmation of mobile home ownership, confirmation the mobile home was in Florida, and that the unit was used as a residential structure and not as a business structure. Other questions were asked to confirm age of mobile home and the mobile home's current condition. (Note: the survey asked those who owned more than one mobile home to answer based on their oldest unit)

While surveys were sent only to those who were listed in the Department of Motor Vehicle mobile home database, as Table 3 illustrates about 8 % of respondents indicated that they did not own a mobile home. Another 13.5% indicate they own more than one mobile home. While some clearly use mobile homes only as a money-making enterprise, comments on surveys indicate that others have dual roles: mobile home landlords and dwellers.

Table 3: Do you own a Mobile Home?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes, one	397	78.0	78.8	78.8
	2 Yes,more than one	68	13.4	13.5	92.3
	3 No	38	7.5	7.5	99.8
	4 Rent	1	.2	.2	100.0
	Total	504	99.0	100.0	
Missing	9 No Answer	5	1.0		
Total		509	100.0		

Comments on returned surveys suggest that many of the eight percent who indicated that they did not own a mobile home once owned a mobile home, but do not currently own one. Clearly there is some turnover in ownership each year. In addition, for those who responded that they currently own a mobile home, all but one was in Florida, and all but 5 were used as residential structures. For those who do not currently own a mobile home in Florida, the survey requested no further information.

Various explanations exist as to why 8% indicate they do not own a mobile home. These explanations include: bad data; people have moved; and people have sold their mobile home. At this time, the specific reason for each respondent is unknown.

About 16% of all responses were sent to addresses outside of Florida indicating that the owner's primary residence is in another state. In fact, as Table 4 shows, analysis of the zip code of the mailing address in the DMV data with reported zip code of mobile home location varies for 31% of the valid cases. In other words, of the 410 respondents who reported the zip code of their mobile home, 31% reported a different zip code than the zip code in the database. These findings closely match the results of questions regarding residency.

Table 4: Mailing Address and Mobile Home Zip Code Match

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	283	55.6	60.2	60.2
	2.00	187	36.7	39.8	100.0
	Total	470	92.3	100.0	
Missing	System	39	7.7		
Total		509	100.0		

Common knowledge indicates that many seniors from the North spend winters in Florida. To get a better understanding of how this might apply to mobile home owners, respondents were asked to indicate whether they lived in their mobile home all year, part of the year, rented their unit to others or allowed family to live in it rent-free. The data indicate that only about 58% live in their mobile home year round. As Table 5 indicates about 8% rent their mobile homes to others.

Interestingly, about 32% of respondents indicate that they live in their mobile homes only part of the year. This offers an interesting problem for emergency managers. For the most part, hurricane information is given at the beginning or during hurricane season. For those who live in Florida only part of the year, it is likely that they have returned to their primary residence during this time of heightened hurricane awareness. In addition, during hurricane season the owners are not present to do hurricane preparedness (what little preparedness that can be done for mobile homes.) We will come back to this issue later in this section of the report as we analyze what effect this part-time residency may have on risk perception and willingness to participate in programs.

Table 5: Do you live in your mobile home all year?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 All Year	263	51.7	58.3	58.3
	2 Part of year	143	28.1	31.7	90.0
	3 Family Lives rent-free	9	1.8	2.0	92.0
	4 Rent it to others	36	7.1	8.0	100.0
	Total	451	88.6	100.0	
Missing	9 No Answer	18	3.5		
	System	40	7.9		
	Total	58	11.4		
Total		509	100.0		

The majority of mobile homes (71%) appear to be in some type of mobile home park, while the remainder are on private property. Where some clarity is still needed is whether those in the parks also own their land. The question asked of respondents was simply whether they lived in a park or had their mobile home on private property. What was not clear at the time of the survey construction was that some parks are occupant-owned. In other words, those who have a mobile home in the park own the property it is on. As a result, some caution should be exercised with this variable. What is more clear is that the majority of mobile homes owned in this sample are in coastal counties.

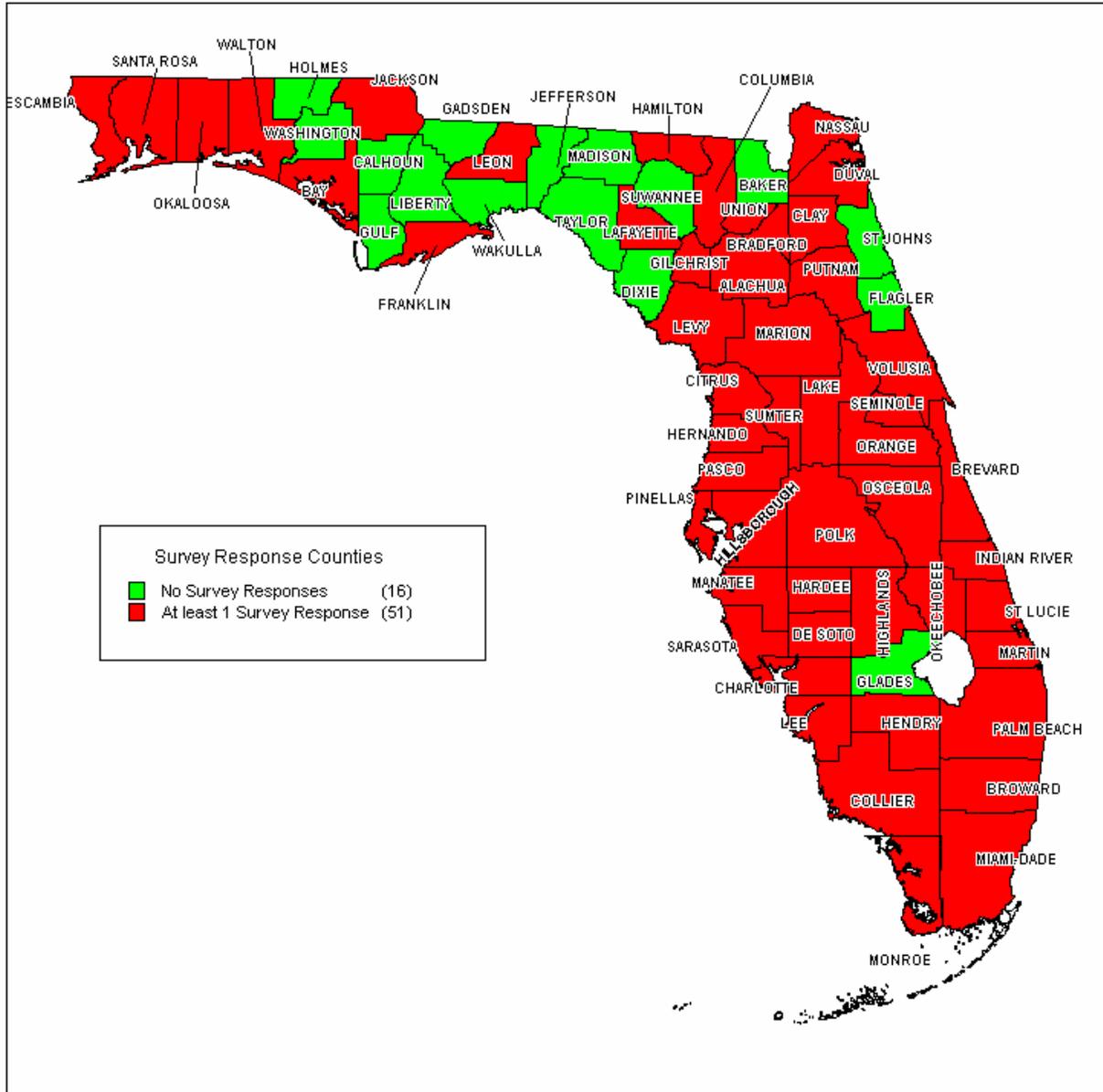
Overall, about 69% of all respondents indicated that their mobile home was located in a coastal county. Pinellas was the most frequently sited location with 53 respondents or about 13% of the responding sample. Pinellas was followed by Sarasota, Broward, Manatee and Polk counties. Map 2 illustrates the counties respondents indicated their mobile homes were located, while Table 6 summarizes whether the mobile home is in a coastal or interior county.

Table 6: Mobile Home Located in Coastal County?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Coastal	290	57.0	69.2	69.2
	2. Interior	129	25.3	30.8	100.0
	Total	419	82.3	100.0	
Missing	System	90	17.7		
Total		509	100.0		

A little over 69% of respondents indicate that their mobile home is located in a coastal county. Some caution should be used when looking at this number since it may reflect a response bias. Those individuals who own mobile homes in coastal

counties may be more interested in the hurricane issue, and as a result more likely to respond to the survey. Section VI of this report will look at this issue more closely.
 Map 2: Distribution of Responses



b. Mobile Home Condition

While the sample was randomly drawn from a sub-sample of registrations that were manufactured in 1976 or prior, results of a question to confirm manufacture date provide some surprising data. As Table 7 illustrates, about 25% of responding

mobile home owners indicate that their mobile home was built after 1976. Three possible explanations exist for this discrepancy.

Table 7: When was your mobile home was built?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Before 1976	336	66.0	75.7	75.7
	2 Between 1977 and 1994	92	18.1	20.7	96.4
	3 After 1994	16	3.1	3.6	100.0
	Total	444	87.2	100.0	
Missing	9 No Answer	25	4.9		
	System	40	7.9		
	Total	65	12.8		
Total		509	100.0		

The first possible explanation is simply error on the part of the respondent. Some respondents may have answered the question to the best of their ability, but are mistaken in their belief. In addition to the question reported in Table 7, respondents were asked the exact year their mobile home was manufactured. About 30% of respondents either left the question blank or indicated that they were not sure indicating some confusion on the part of owners.

A second possible explanation is that the mobile home was upgraded or replaced in the time between time of the DMV data and the survey. For this to hold true, the respondent would have to indicate that they owned their current mobile home for 4 or fewer years (the time between the data and the survey). Table 8 focuses on a cross-tabulation between ownership length and manufacture generation. As can be seen, seventeen (17) respondents indicate that they have owned their mobile home for 4 or fewer years and report their mobile home to be manufactured after 1976.

Table 8: Relationship between length of ownership and mobile home generation

			Length of Ownership				Total
			1 - 4 years	5 - 8 years	9 - 15 years	16 or more years	
When was your mobile home was built?	Before 1976	Count	31	78	73	153	335
		% within when was your mobile home was built?	9.3%	23.3%	21.8%	45.7%	100.0%
	Between 1977 and 1994	Count	9	22	23	37	91
		% within when was your mobile home was built?	9.9%	24.2%	25.3%	40.7%	100.0%
	After 1994	Count	8	4	1	3	16
		% within when was your mobile home was built?	50.0%	25.0%	6.3%	18.8%	100.0%
Total		Count	48	104	97	193	442
		% within when was your mobile home was built?	10.9%	23.5%	21.9%	43.7%	100.0%

The third possible explanation for the discrepancy is DMV data error. Keeping in mind that DMV data is collected at the county level and considering the problems with the address data, it is possible that the data in the file is simply incorrect. Unfortunately there is no way to know why the responses do not match with the DMV data. The underlying question is whether to include all the responses in the analysis or only the confirmed pre-1976 responses.

Overall the data is descriptive in nature, and as such, including all the respondents does not overly impact our findings. The belief is that the majority of discrepancies result from error on the part of the respondent. Support from this can be found in Table 8. Three respondents indicated that their mobile home was built after 1994, but that they have owned it for 16 or more years. These two statements are at odds with each other, and suggest that year of manufacture is not as commonly known as originally thought. As a result, the findings will continue to be presented with the entire database.

Not surprisingly, a little more than half of all mobile homes are double-wide. What is more surprising is that even considering the age of most of the units and possible degradation over time, the majority of people indicate that their homes are in good or excellent condition. Most of the respondents appear to take good care of their homes.

Table 9: What is the size of your mobile home?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single Wide	203	39.9	44.3	44.3
	Double Wide	249	48.9	54.4	98.7
	Triple Wide	6	1.2	1.3	100.0
	Total	458	90.0	100.0	
Missing	9 No Answer	11	2.2		
	System	40	7.9		
	Total	51	10.0		
Total		509	100.0		

Whether the underlying structure of the unit is in as good of shape as respondents indicate is hard to know. Over time, the units appear to degrade. However, it is clear that many interior and exterior renovations have been completed, and owners try to keep them in as good of shape as possible.

Table 10: What is the current condition of your mobile home?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Excellent	158	31.0	34.6	34.6
	2 Good	275	54.0	60.2	94.7
	3 Poor	17	3.3	3.7	98.5
	4 Very Poor	7	1.4	1.5	100.0
	Total	457	89.8	100.0	
Missing	9 No Answer	12	2.4		
	System	40	7.9		
	Total	52	10.2		
Total		509	100.0		

Considering that the majority of mobile homes in this sample are at least 27 years old, the survey asked owners to generally estimate how much money is spent on maintenance and repair of their unit. Considering that the majority report their homes are in either excellent or good condition, it should be expected that some spend significant amounts of money on upkeep. In fact, as Table 11 summarizes, the majority of people indicate that they spend about \$500 per year on repairs and maintenance, while another 21% spend about \$1,000 each year on the upkeep of their mobile home.

Table 11: About how much money a year do you spend on repairs and maintenance?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 \$100	68	13.4	16.7	16.7
	2 \$500	184	36.1	45.3	62.1
	3 \$1,000	85	16.7	20.9	83.0
	4 \$2,000	25	4.9	6.2	89.2
	5 More than \$2,000	34	6.7	8.4	97.5
	6 None	10	2.0	2.5	100.0
	Total	406	79.8	100.0	
Missing	9 No Answer	63	12.4		
	System	40	7.9		
	Total	103	20.2		
Total		509	100.0		

While mobile homes are often considered affordable housing, it is hard to imagine that all owners can afford to spend this type of money on upkeep. Keeping in mind that the most marginal populations are most likely not to have participated, it is easy to see how older mobile homes can become problematic for those who are on the edge financially. How this degradation impacts hurricane vulnerability has yet to be

determined. In addition to degradation, the over abundance of additions to mobile homes may also impact the vulnerability of older mobile homes to hurricane impacts.

The data, however, clearly indicate that the majority of mobile homes have had some type of addition, and many have had multiple additions. One of the most interesting descriptions of additions was from one survey respondent who indicated that a house was built around his mobile home. The mobile home appears to have been a starting point, but then independent structures were built and tied into the home. To get an understanding of what types of structural changes are being done on mobile homes, respondents were asked to indicate which of a list of changes were done to their home. They were also given an opportunity to list any other changes that had been done.

Table 12: Attached Additions to Mobile Home

Dichotomy label	Count	% of Responses	% of Cases
Added:			
Room?	103	17.1	34.83
Attached porch?	177	29.4	59.8
Attached carport?	111	18.4	37.5
New roof/Roof –Over?	174	28.9	58.8
Some type of siding?	24	4.0	8.1
Enclosed porch	14	2.3	4.7
Total responses	603		

Respondents were able to choose any or all of the options given, and to add any others that came to mind. The first four additions listed in Table 12 were listed for the respondents. The last two were common responses given in the open-ended section. Table 12 gives two percentages: 1) percentage of all responses and 2) percentage of cases that responded yes. Alarming, more than 2/3s of respondents indicated that they had some type of addition. The most common additions were added attached porches and new roofs or roof-overs (both around 60%). While only 8.1% of respondents indicate that they have added siding (vinyl or brick), this probably underestimates the true proportions since the option was not given, and these results are gleaned from inserted comments.

The main concern for hurricane vulnerability is that while local codes usually require permits for mobile home additions, the majority of additions and alterations are done without permits, and thus, without inspections. (See findings of years 1 and 2 of the HLMP project for a better understanding of these issues.) Little is known about how these additions impact the physical vulnerability of a mobile home to hurricane force winds. At the least, the additions pose a significant threat to the neighborhood as a whole, as the materials involved can easily become fast-flying missiles that can breach both near-by mobile homes, as well as more traditionally built structures.

c. Hurricane Risk and Response

Research has shown that a relationship exists between risk perception and willingness to take protective measures. Whether these measures are evacuation or structural mitigation the first step to action is belief that there is a danger. To best understand how those in mobile homes see their danger, a series of questions were asked to better understand danger assessment and potential responses. This section will present the frequency distributions for a series of variables related to risk and response. Later in Section IV of this report, further analysis will look at how living on the coast impacts danger assessment.

Overall, about 12% of respondents indicate that they are not concerned with hurricanes at all, and another 32% indicate that they are only a little concerned. Only about 26% are very concerned about hurricanes.

Table 13: How concerned are you about the risk of hurricanes?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Not Concerned at All	53	10.4	11.7	11.7
	2 A little concerned	146	28.7	32.2	43.9
	3 Somewhat concerned	137	26.9	30.2	74.2
	4 Very Concerned	117	23.0	25.8	100.0
	Total	453	89.0	100.0	
Missing	9 No Answer	16	3.1		
	System	40	7.9		
	Total	56	11.0		
Total		509	100.0		

Even more disturbing is that almost 23% of respondents think that their mobile home is as safe or safer than a traditionally built single-family house. Motivating people to take precautions and invest in making their mobile home safer will be impossible as long as they believe their type of housing has no additional risk.

Table 14: During a hurricane how safe is your mobile home compared to single-family house?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Much Safer	3	.6	.7	.7
	2 Safer	7	1.4	1.6	2.3
	3 No Difference	88	17.3	20.6	22.9
	4 Less Safe	208	40.9	48.6	71.5
	5 Much Less Safe	122	24.0	28.5	100.0
	Total	428	84.1	100.0	
Missing	9 No Answer	41	8.1		
	System	40	7.9		
	Total	81	15.9		
Total		509	100.0		

These unrealistic perceptions of the dangers of hurricanes are also illustrated by respondent's beliefs regarding the amount of damage a hurricane would do to their mobile home. Perhaps it is because they feel detached from the reality of the hurricane risk, as evidenced in tables 13 and 14. Perhaps, it is difficult for mobile home owners to think about the greater risk that their mobile home is in as opposed to others. More than likely it is simply that they are not educated about the risk associated with hurricanes, and even less educated in the specific risks to mobile homes.

Overall, though, as Table 15 illustrates, about half of the respondents believe that their mobile homes would still be livable after a hurricane. About 13% believe they would have little or no damage. Only about 22% of the sample recognizes that their mobile home would likely be destroyed in a hurricane.

Table 15: If there was a hurricane, how much damage do you think your mobile home would suffer?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 None	5	1.0	1.5	1.5
	2 Very little	37	7.3	11.3	12.8
	3 Some damage, but livable	129	25.3	39.4	52.3
	4 Major damage, repairable, but not livable	84	16.5	25.7	78.0
	5 Destroyed	72	14.1	22.0	100.0
	Total	327	64.2	100.0	
Missing	9 No Answer	142	27.9		
	System	40	7.9		
	Total	182	35.8		
Total		509	100.0		

Also interesting to note is that 142 respondents simply could not answer the question. They clearly could not imagine what would happen to their mobile home should a hurricane strike. Some commented that it would depend on the strength of the storm, but for the majority it appears that they simply have never thought about the subject.

Considering the vulnerability of mobile homes insurance would be a major asset as a means of protection of investment. Yet, a quarter of the respondents do not have insurance on their mobile home structure. What is most telling is that numerous respondents wrote in the margins of the survey that insurance rates have sky rocketed during the last year. Clearly some who currently have insurance will lose the ability to afford it in the future. Such an event will increase the state's exposure to the effects of hurricanes on mobile homes.

Trying to get respondents to think about hurricanes and possible damage was not easy to do. One of the survey's goals was to find out what people would like to do if their mobile home was critically damaged as compared to what people probably would do if it were destroyed. To do this, two questions were asked. First, a question was asked that focused on what people would like to do, regardless of their financial ability. In other words, in an ideal world what would the best option be for them. The second question asked them to refocus and think about their resources, financial ability and insurance and think about what they could do.

The first interesting finding as seen on Table 16 is that a quarter of all responders could not answer the first question. The majority of those who did answer the

question indicated that in an ideal situation where they did not have to worry about money, they would replace their mobile home with another at the same site. This finding lends support to the idea that owning a mobile home is as much about the lifestyle as it is about affordability.

Others who own multiple mobile homes often own the entire mobile home park. As such, if units were destroyed they would replace them with others to continue to make money. Some who live in mobile homes only part of the year indicated that they would not replace it since it was not their primary home.

Table 16: If your mobile home had major damage, regardless of financial ability, what would you do?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Replace it with another mobile home at the same site	237	46.6	69.5	69.5
	2 Replace it with another mobile home at a different site	16	3.1	4.7	74.2
	3 Move into an apartment	20	3.9	5.9	80.1
	4 Move into government subsidized housing	10	2.0	2.9	83.0
	5 Buy a house	46	9.0	13.5	96.5
	6 Nothing since I do not live in the home	12	2.4	3.5	100.0
	Total	341	67.0	100.0	
Missing	9 No Answer	128	25.1		
	System	40	7.9		
	Total	168	33.0		
Total		509	100.0		

Interestingly, more respondents were able to think about what they would do when taking into account their financial situation, as opposed to thinking abstractly about an ideal situation. Table 17 highlights responses to this question. As can be seen, the majority of those who responded (about 43%) indicate that they would replace their mobile home with a new mobile home at the same site. Another 22% would replace their destroyed mobile home with a used mobile home at the same site. Only about 10% say they would buy or build a house. This response appears more common with those who own their land. Some people indicated that they bought their piece of property with the mobile home already on it, and thus by default, they own it, but should that be destroyed they would build a house.

Clearly though, those who own mobile homes are committed to the ownership in that they would not give it up even if their current mobile home was destroyed by a hurricane.

Table 17: Considering everything including your financial situation and insurance, if your mobile home was destroyed which of the following would you do?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.0 Replace it with an used mobile home at the same site	80	15.7	22.2	22.2
	2.0 Replace it with a new mobile home at the same site	156	30.6	43.3	65.6
	3.0 Replace it with an used mobile home at a different site	6	1.2	1.7	67.2
	4.0 Replace it with a new mobile home at a different site	11	2.2	3.1	70.3
	5.0 Move into an apartment	16	3.1	4.4	74.7
	6.0 Move into government subsidized housing	10	2.0	2.8	77.5
	7.0 Buy a house	35	6.9	9.7	87.2
	8.0 Move out of Florida	20	3.9	5.6	92.8
	9.0 Nothing do not live in the home, take loss	26	5.1	7.2	100.0
	Total	360	70.7	100.0	
Missing	99.0 No Answer	109	21.4		
	System	40	7.9		
	Total	149	29.3		
Total		509	100.0		

d. Potential Programs and Involvement

Much of the results in the proceeding three sections lays a foundation for this section on willingness to participate in various programs related to owning a mobile home. In year two of the HLMP project, research found a hesitation from those who live in mobile homes to be involved in any type of program that suggested they move out of their current home. To the researchers, it appeared that this population was too financially marginal and elderly to have any interest in the program. However, what we were unsure of was whether those who own mobile homes, as opposed to those

who rent mobile homes, would see the issue differently. This section of the survey focused on a variety of different potential involvements: 1) use a product that could strengthen their mobile home; 2) interest in programs to replace current mobile home with new mobile homes; and 3) belief that the State of Florida should develop programs of replacement.

The first question asked was a general question focused on whether people believed there were options that could strengthen mobile homes. Once again, it was interesting that 33% of all people who returned their survey could not answer this question. In many ways, this fits in with people’s inability to imagine the amount of damage they would have. It appears that people simply do not know much about their type of housing. Of those who answered the question, a little more than a quarter believe they have some options for strengthening.

Table 18: Do you believe anything can be done to strengthen your mobile home?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	81	15.9	27.0	27.0
	2 No	219	43.0	73.0	100.0
	Total	300	58.9	100.0	
Missing	9 No Answer	169	33.2		
	System	40	7.9		
	Total	209	41.1		
Total		509	100.0		

Despite the fact that most feel there is little if anything that can be done to strengthen their mobile home, about 64% (Table 19) report some interest in a product that would help strengthen their mobile home. While the question was somewhat vague in simply asking if a product were developed would there be interest, the results are positive. The fact that more than half the respondents are interested in a product lends support for more research on affordable mitigation options for mobile homes.

Table 19: If a product was developed to strengthen your mobile home, how interested would you be?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Not interested at all	67	13.2	16.2	16.2
	2 A little interested	82	16.1	19.8	36.0
	3 Somewhat interested	162	31.8	39.1	75.1
	4 Very interested	103	20.2	24.9	100.0
	Total	414	81.3	100.0	
Missing	9 Do Not Know/No Answer	55	10.8		
	System	40	7.9		
	Total	95	18.7		
Total		509	100.0		

On another positive note, about 70% (Table 20) of those who responded to a question about the likelihood of investing in a product to protect their homes indicate that they would invest some money in such a product. Clearly owners appear receptive to options to try to protect their mobile homes. However, being affordable is one of the major barriers to participation in such mitigation. Given affordable tested mitigation options owners appear to be interested. The question that remains are what types of options could be developed and tested for mobile homes.

Table 20: How likely are you to invest a product to strengthen home?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Not likely at All	58	11.4	15.6	15.6
	2 Not Very Likely	55	10.8	14.8	30.4
	3 Somewhat Likely	189	37.1	50.8	81.2
	4 Very Likely	70	13.8	18.8	100.0
	Total	372	73.1	100.0	
Missing	9 No Answer	97	19.1		
	System	40	7.9		
	Total	137	26.9		
Total		509	100.0		

Bottom line is that considering the age of these units and the relatively older and more financially marginal population that tends to own them, the mitigation options must be affordable.

In fact, any product over \$1,000 would eliminate most people from investing in it. Only about 22% report that they would be willing to invest over \$1,000 (see Table 21). One thousand dollars appears to be the upper threshold for most owners. And for some, they report the inability to invest any money.

Table 21: Highest amount willing to invest in protection?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 \$0	57	11.2	21.5	21.5
	2 \$100	25	4.9	9.4	30.9
	3 \$500	58	11.4	21.9	52.8
	4 \$1,000	67	13.2	25.3	78.1
	5 \$2,500	45	8.8	17.0	95.1
	6 \$5,000	8	1.6	3.0	98.1
	7 More than \$5,000	5	1.0	1.9	100.0
	Total	265	52.1	100.0	
Missing	9 No Answer	204	40.1		
	System	40	7.9		
	Total	244	47.9		
Total	509	100.0			

On a follow-up question that asked an exact figure they would be willing to invest, many respondents wrote in that they were on a fixed income, and as a result would not be able to invest much if anything. However, given an affordable option, and perhaps some financial assistance, owners appear to have a willingness to mitigate.

Other mitigation options such as participating in a program for the removal of an older mobile home for credit towards a new one appears to sound reasonably good to about 60% of those who responded to the question. Only about 30% (Table 22) report that they are very interested in a program of removal and replacement.

Table 22: Interest in program for removal of MH and credit towards new MH

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Not interested at all	96	18.9	23.2	23.2
	2 A little interested	66	13.0	16.0	39.2
	3 Somewhat interested	127	25.0	30.8	70.0
	4 Very interested	124	24.4	30.0	100.0
	Total	413	81.1	100.0	
Missing	9 No Answer	56	11.0		
	System	40	7.9		
	Total	96	18.9		
Total	509	100.0			

Fewer, however, are interested in any type of program that relates to a more traditional site-built home. As Table 23 shows, only about 22% are very interested in a program that would assist with credit towards a site-built home. Over 40% are not interested at all. While it appears feasible for a program to be successful, some caution needs to be taken.

Table 23: Interest in program for removal of MH and credit towards SITE-BUILT

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Not interested at all	169	33.2	41.4	41.4
	2 A little interested	60	11.8	14.7	56.1
	3 Somewhat interested	89	17.5	21.8	77.9
	4 Very interested	90	17.7	22.1	100.0
	Total	408	80.2	100.0	
Missing	9 No Answer	61	12.0		
	System	40	7.9		
	Total	101	19.8		
Total		509	100.0		

First, the questions asked very generic questions that did not go into any of the specifics of what a possible change in housing may entail such as increased out of pocket expenses, potential requirement to move from current mobile home park and inconvenience. Yet, despite these cautions, it appears safe to say that mobile home owners more than mobile home dwellers show greater interest in possible options that would allow them to upgrade their unit.

In fact, overall, the mobile home owners appear very supportive of the idea of state sponsored programs that would develop a way to remove and recycle abandoned mobile homes. Such a program would be similar to programs in other states that consider abandoned mobile homes to be an aesthetic issue and not a mitigation issue.

Table 24: Should Florida develop program for abandoned mobile homes to be removed and recycled?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	247	48.5	69.6	69.6
	2 No	108	21.2	30.4	100.0
	Total	355	69.7	100.0	
Missing	9 NO ANSWER	114	22.4		
	System	40	7.9		
	Total	154	30.3		
Total		509	100.0		

However, when asked if they themselves would utilize such a program, fewer appear committed to the idea. First, as illustrated in Table 25, once again, many people were unable to imagine the need and think about what they would do. Of those who did answer, less than half thought that they would use such a program.

Table 25: If Florida had program to remove older deteriorated MH, would you do?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	132	25.9	44.7	44.7
	2 No	163	32.0	55.3	100.0
	Total	295	58.0	100.0	
Missing	9 No Answer	174	34.2		
	System	40	7.9		
	Total	214	42.0		
Total		509	100.0		

Ultimately, then, any program that focuses on the removal of older mobile homes, must focus on those that own the mobile home, not those who live in them. Unfortunately, to do so could dislocate significant amounts of renters of mobile homes. These renters will probably be older and more financially marginal, and thus, be in need of some type of protection or assistance from the state.

What appears to be the most useful finding is that owners appear to want to mitigate. If an affordable tested option was available, it appears that many owners would invest in the mitigation product. Researching the possibility of such mitigation options appears to be a worth investment by the state. More so than any other type of mitigation program, this appears to be the most feasible.

Moving people out of these older mobile homes does not appear to be an affordable direction for the State of Florida. In addition, those who live in mobile homes do so in part because they enjoy the lifestyle. Others live in older mobile homes because it is the only home they can afford, and for many, it is a combination of reasons that makes living in a mobile home the best option.

However, a significant percentage of respondents report that the enjoyment of living in a mobile home park is the main reason they own their mobile home. This is followed closely, as seen in Table 26, by respondents choosing the mobile home as the only home they could afford. For this question, respondents were able to choose as many options that applied to them, and then fill in any other reasons they felt were missing.

The first five options in Table 26 were a list respondents could chose from, while the last two options were common responses noted in the open-ended fill in the blank section. Clearly, many respondents noted that a mobile home is the only way they

could afford to live in the location that they wanted to live in, and this usually involved some type of waterfront property.

Table 26: Why do you own your mobile home?

	Count	Pct of Responses	Pct of Cases
I like owning my own home	145	23.7	33.3
Inherited the mobile home	20	3.3	4.6
Earn money by renting out	33	5.4	7.6
Only home I could afford	164	26.8	37.7
Enjoy living in Park	180	29.5	41.4
Affordable Location	38	6.2	8.7
Winter home	31	5.1	7.1
Total responses	611		

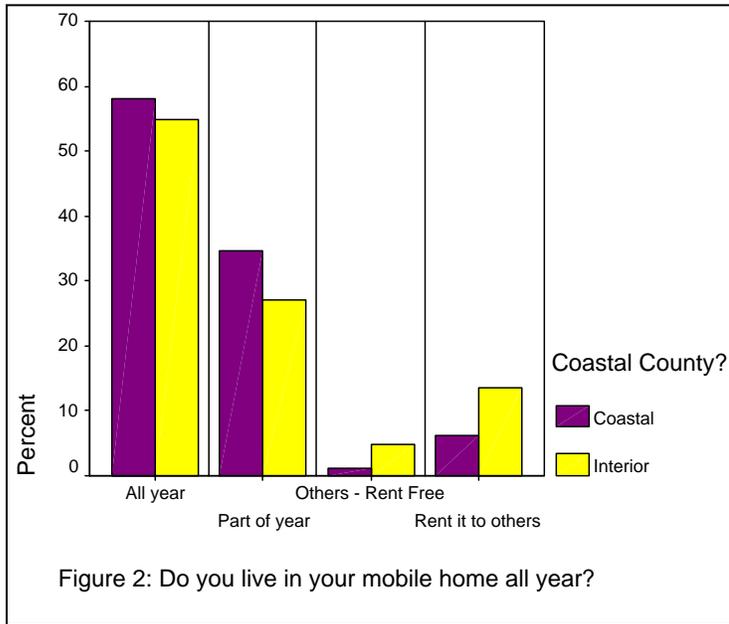
Significant is that such a large percentage of respondents indicated that they own their mobile home because it is the only affordable option. For this group, it will be the most difficult to invest in mitigation or become part of a program. For a financially marginal population who live in old mobile homes because it is the only housing option they can afford, most programs will be too costly for them. They may want to mitigate, but the inability to access resources will make it next to impossible for them to do what is necessary to protect their mobile home.

For this group of owners, finding an affordable mitigation option, and a program to help subsidize the mitigation appears to be the most feasible option to help reduce the vulnerability of pre-1976 mobile homes.

V. Relationships Among Variables

Section V above simply presented a univariate analysis of the variables in this study. While in and of themselves the tables presented offer interesting insight into mobile home owners, further analysis of the relationship among variables can shed some addition light on this unique and important population.

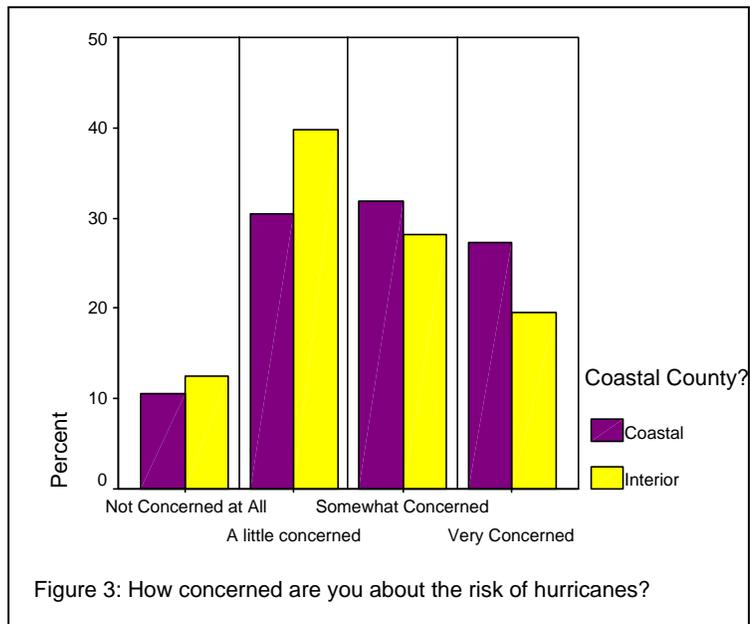
For example, Figure 2 illustrates the relationship between residency and coastal county. What is interesting in this Figure is that mobile homes in coastal counties are more likely to be owner occupied than mobile homes in interior counties. This is an interesting finding because it tends to suggest that those who are at greatest risk (on



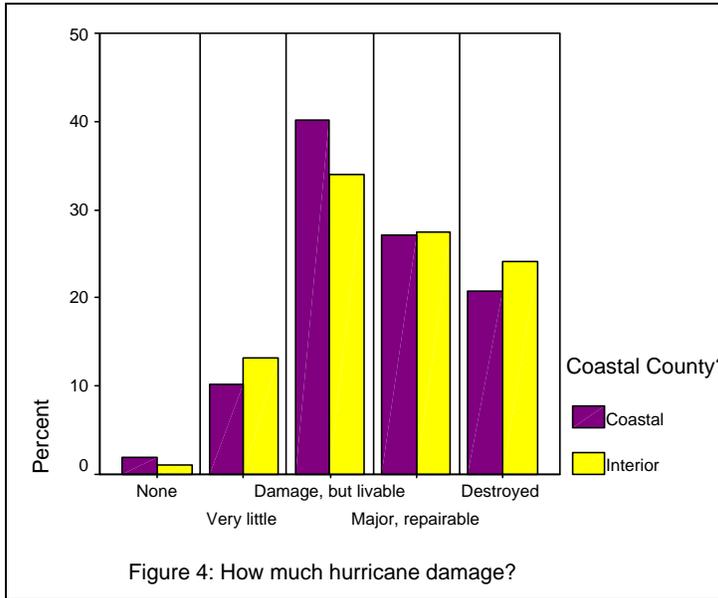
the coast) are more likely to be living in the units, and thus, might also be willing to mitigate, if mitigation options were available. Research has shown that renters have the fewest mitigation options. Thus, even if an affordable mitigation option was available, it is likely that renters would not be able to chose to invest. It would require owner approval, and often that approval is not

available, particularly if the mitigation option is something structural. This is often seen in apartment complexes where despite a renter’s desire to install shutters at their own cost, owners of the buildings do not allow the installation. While both interior and coastal mobile homes are both at risk, a greater likelihood of owner occupied homes in coastal zones increases the chances of mitigation activities to those at greatest risk.

Another relationship that seemed important was whether those living on the coast are more likely to see hurricanes as risky as those in interior counties. While Figure 3 suggests there is some relationship, statistical procedures do not find the difference to be significant. However, the comparison of coastal versus interior counties does reflect that more owners in interior counties minimize the risk as compared to those in coastal counties.



The lack of statistical significance can easily result from some of the categories



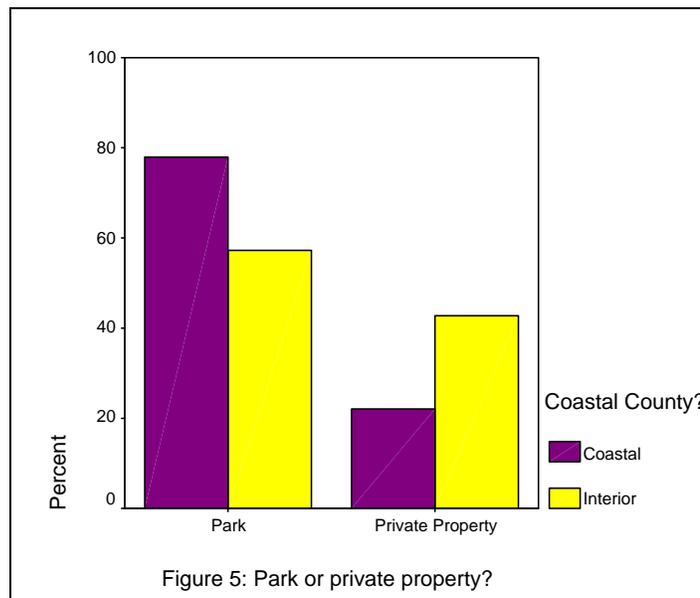
being more similar. What is clear is, as expected, those in coastal counties are more likely to be concerned about hurricanes. This finding suggests that those who own mobile homes in interior counties are more likely to believe that they are safer or less vulnerable.

Oddly enough, when looking at estimates of damage, this relationship becomes counter-

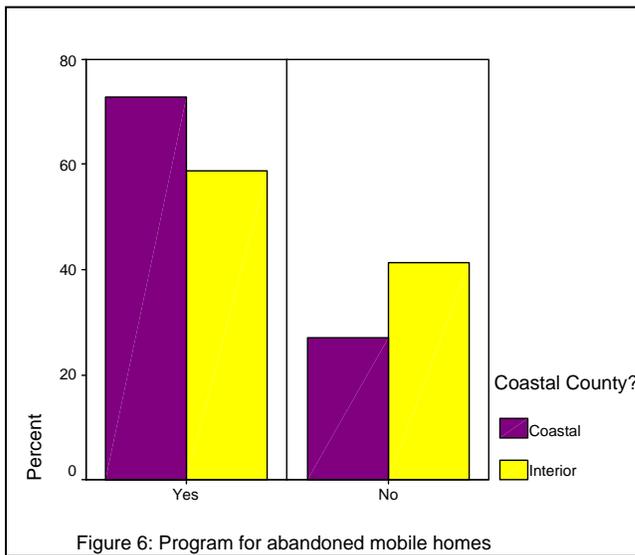
intuitive. If coastal owners are more likely to think storms are dangerous, it would seem logical that they would also recognize that the likelihood of damage is great.

Yet, as Figure 4 illustrates, those who own mobile homes in interior counties report in greater proportions that their mobile home would be destroyed in a hurricane. About the same amount believe that there would be major damage, but that it would be repairable. Alarmingly, the majority of owners with units in coastal counties believe that a hurricane would render their mobile home damaged, but still livable. One explanation could be a perception that they have survived storms before even if/when those storms have not had a direct impact on their mobile home. Those in interior counties may be relying more on media reports of damage, and less on first hand experiences. Regardless, both those in coastal and interior counties need to be educated on the vulnerability of their mobile homes to hurricane force winds.

Another interesting difference between mobile homes in coastal counties versus mobile homes in interior counties is where they are located. Figure 5 illustrates that there is a greater likelihood for mobile homes to be on private



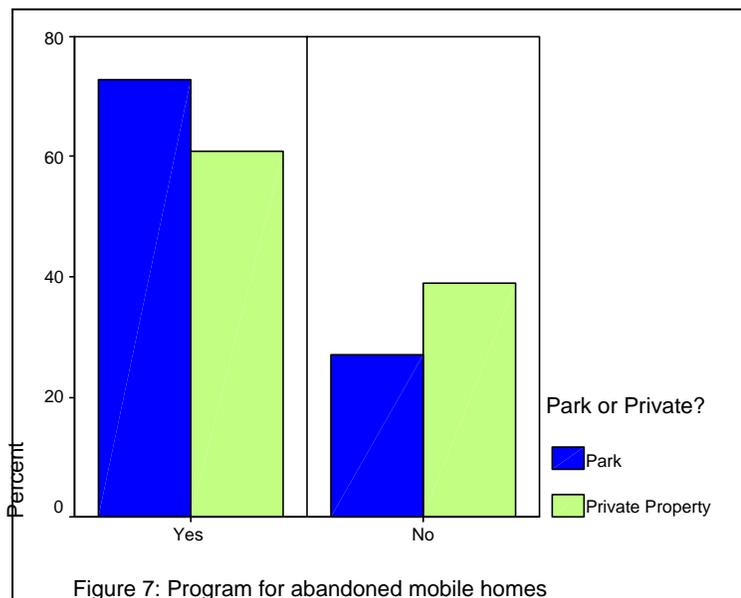
property in interior counties. One of the explanations for this difference could be the cost of land in coastal counties tend to be greater than the cost of land in many interior counties. As such, owners in coastal counties are less likely to be able to afford their own property, particularly when locations on the water are desired. At this time, there is no scientific evidence to suggest that those in mobile home parks are at a greater risk to hurricane force winds. What is more likely is that those in parks are in closer proximity to other mobile homes that can cause ancillary damage to other parks. In addition some other interesting finding may be contributed to the park-private property dichotomy.



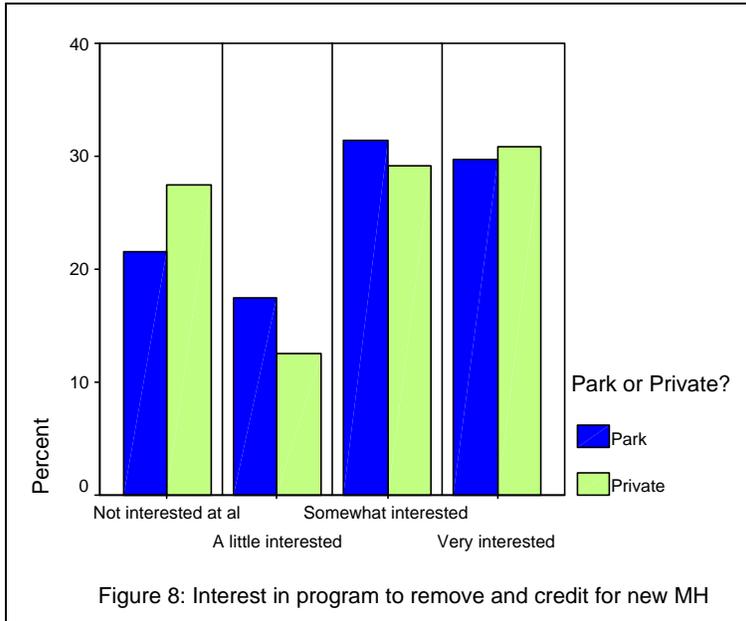
For example, as Figure 6 illustrates, those in coastal counties appear to support a state program that would help eliminate abandoned mobile homes in greater numbers than those in interior counties. While on the surface this finding seems somewhat odd, it is likely that the difference is due to more people living in parks in coastal counties. Those in parks appear to be affected by dilapidated units more than those not in parks because of the proximity

of mobile homes in parks. A mobile home in poor condition on a private piece of property is less likely to affect people than a mobile home in poor condition next door.

Figure 7 illustrates that those in parks are more likely to support a state program for removing abandoned mobile homes. As discussed above, one possible explanation is that abandoned mobile homes are more an issue for those in parks.



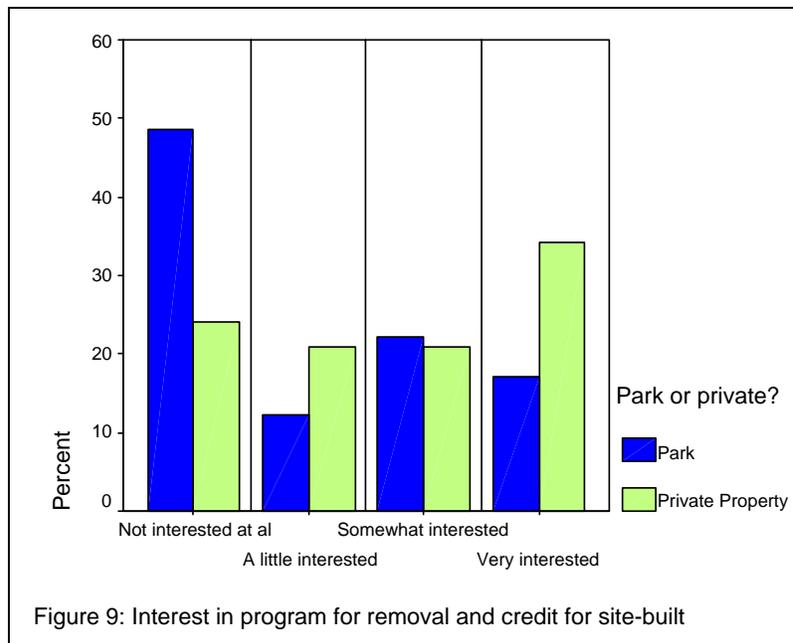
One way to determine statistically if there are significant differences between those who live in parks and those who live on private property is to run a chi-square test. A chi-square test calculates a statistic that indicates whether there is a true difference between those in parks and those on private property as opposed to some type of error due to sampling.



For the most part, as Figure 8 illustrates, those on private property are more likely to simply not have any interest in a program to replace their current mobile home. However, that appears to be where the differences stop. Those who are somewhat or very interested are just as likely to be in a park as on private property.

Significant differences do surface when considering interest in a program for credit towards a site built home. Not surprisingly those who own the property that their mobile home is on are more interested in a program that would help them with a down payment or credit for a home they could build on the land.

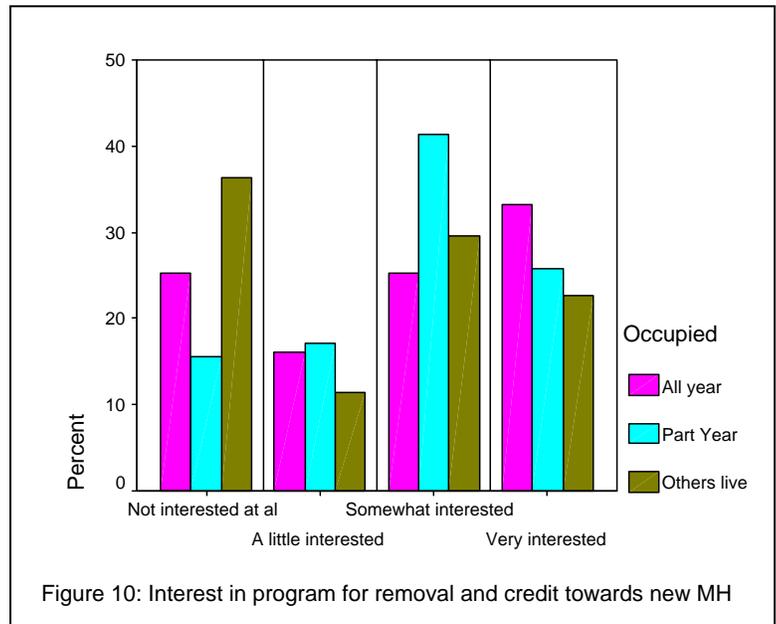
As can be seen in Figure 9, those in a mobile home park have a greater likelihood of saying they are not interested at all in a program of removal that will help them get a site-built home. On the other hand, those on private property are much more likely to be very interested in a program to get them in a site-built home.



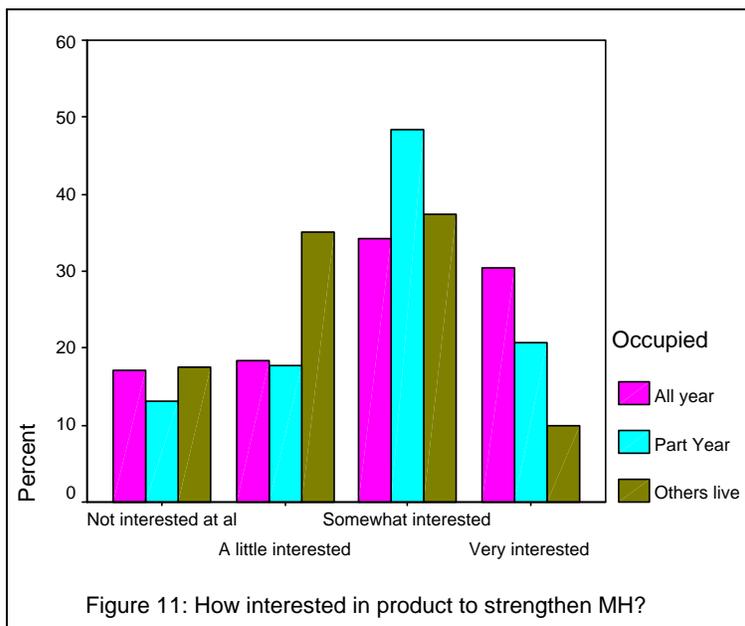
Once again, statistics help us understand that the variation is a true significant difference, and not simply a product of sampling error. The chi-square statistic is significant.

Findings such as these make it clear that any programs the State of Florida attempts to implement need to focus on specific populations. Additional differences are found when comparing those who own and occupy their mobile home all year mobile with those who occupy their mobile home part of the year and those who have others living in their mobile home.

One illustration can be seen in Figure 9 that compares answers based on occupancy status. As can be seen, those who live in their mobile home all year are the most interested in a program that would help them remove their old mobile home for a credit towards a new Mobile Home. Those who do not live in their units are the least likely to show interest.



One explanation for this difference is simply that those who do not live in their units have little interest to do anything that could cost them more money. A credit towards



a new mobile home does not suggest a “free” mobile home. Further support for this can be seen by comparing results on the question that asked about interest in a product that could strengthen a mobile home.

Not surprisingly as Figure 11 emphasizes those who live in their mobile homes all year appear to be more interested

in a product that could strengthen their mobile home. The least interested appear to be those who own, but do not live in the unit.

Clearly, those with the most to lose, owners who occupy their mobile homes all year, are the most interested in mitigation issues for their unit. They appear more likely to consider a program to upgrade their mobile home to a newer, and thus, safer, unit. Similarly, they are more likely to be interested in products that could potentially improve the strength of their mobile home. In fact, they are also more likely to support investment by the State of Florida in a program for abandoned mobile homes (See Figure 12).

What these findings emphasize is that understanding people's willingness to mitigate or participate in programs is in part a consequence of their social position. Where they live and whether they live there all year clearly play an important role in mobile home owner's ability to understand their risk and what options they may have to reduce that risk. As further support, there also appears to be a significant relationship between living in a mobile home because it is all that can be afforded and assessment of

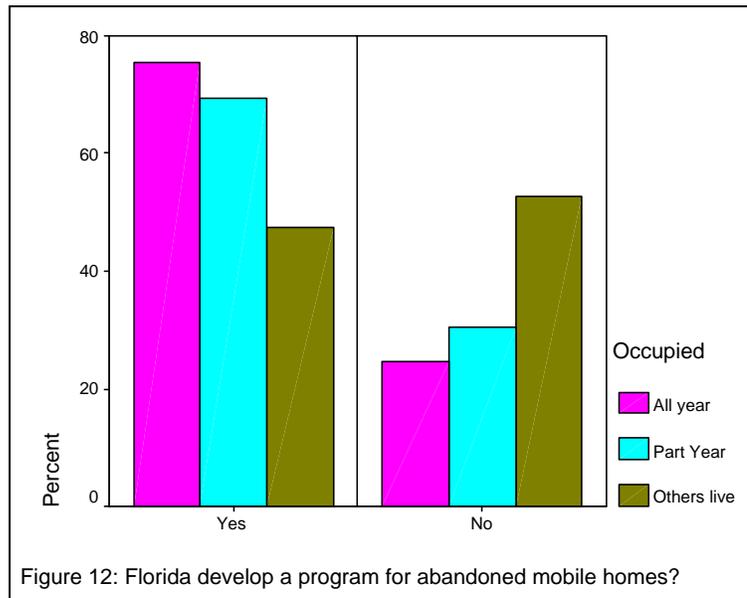


Figure 12: Florida develop a program for abandoned mobile homes?

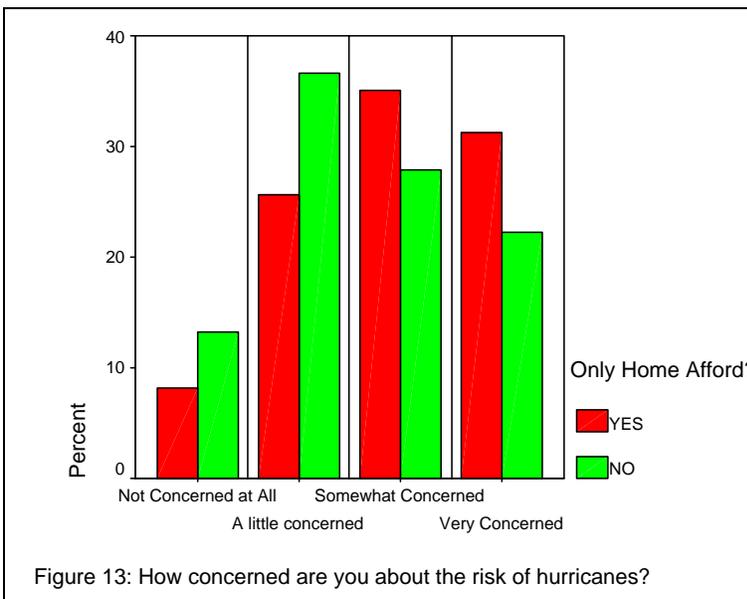


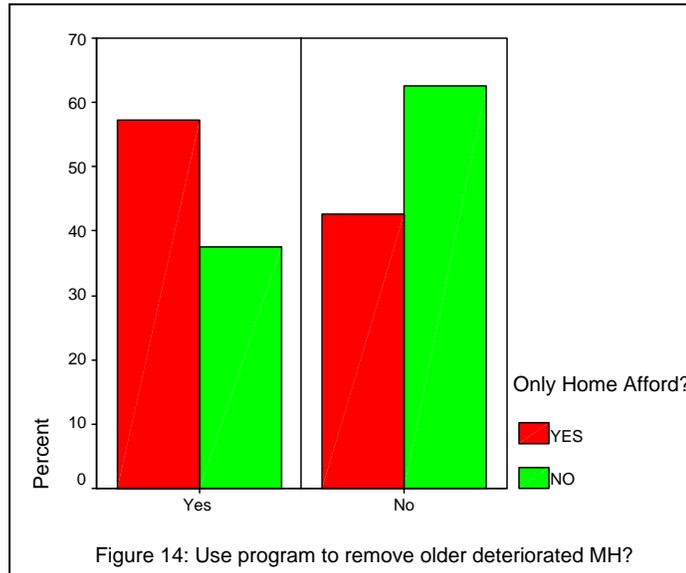
Figure 13: How concerned are you about the risk of hurricanes?

hurricane risk. Overall, those who indicated that they own their mobile home because it is the only home they could afford are more likely to be concerned about hurricanes.

One explanation for this is that they have more at risk proportionately. Those who use their mobile home as a winter home or vacation home

have another house should their mobile home be destroyed or significantly damaged by a hurricane. Those with fewer options will have a greater sense of risk. The loss of their mobile home to a hurricane would render them homeless while the loss of rental property would impact their financial bottom line, but their home would not be lost.

Social position even plays a role in whether owners would use a program to remove their older mobile home as Figure 14 suggests.



Mitigation, then, is a complicated process. It should not be seen as a simple decision to reduce vulnerability. Instead, it should be seen as a process that is influenced by a complex network of social conditions. These social conditions may be as obvious as ability to afford mitigation or as complicated as the interaction between living in a coastal county and a mobile home park.

Effective mitigation programs keep in mind the nature of the population they are intended to serve. The data suggests that the most effective mitigation option would be an affordable way to increase the structural integrity of older, vulnerable mobile homes. An affordable mechanism, in combination with State programs to subsidize the cost for those who are most financially marginal could potentially lead to a safer mobile home population.

VI. Conclusions and Recommendations

The survey of pre-1976 mobile home owners was successful overall in helping us understand the willingness of owners to participate in various programs that would help reduce risk and loss exposure in the state of Florida. The findings, however, emphasize that there is no simple solution to the problem. Social conditions play an important role in owner's ability and willingness to participate in mitigation programs.

Mitigation must be seen as a social process, not simply as a decision. As such, the social process is influenced by social position, including financial position and location. Pre-1976 mobile home owners appear interested in mitigation options that would strengthen their mobile home. What is clear is that these options need to be affordable.

Recommendation 1:

The state of Florida should invest in a program to develop affordable mitigation options for older mobile homes. Whether any type of mitigation option would be effective is not clear, but research clearly should focus on such a challenge. If an effective mitigation strategy was developed, Florida should develop a program to subsidize the implementation of such a strategy.

One possible option is to develop a design challenge or competition. Offering a prize for the most effective and affordable mitigation strategy for older mobile homes could possibly bring new and fresh insight to the problem.

Recommendation 2:

A program to remove abandoned mobile homes should be developed by the state. This program should be recognized as an aesthetic program and not as a mitigation program. Particularly those who live in mobile home parks support the development of such a program.

Recommendation 3:

In conjunction with Recommendation 2, the State should consider legislation that requires mobile homes to be structurally sound, and open for inspection by local jurisdictions. If the mobile home is found to not be structurally sound (either due to degradation or improperly built additions), the State should have the right to deem the mobile home unlivable, and to take appropriate action to remove the danger.

The prevalence of attached additions to mobile homes should be a major concern of the State and local jurisdictions.

Recommendation 4:

One of the most alarming findings in this study was the extent to which mobile home owners do not recognize the increased risk to the effects of hurricane force winds. The State of Florida should assess what types of educational programs are in place that specifically target mobile home owners, and consequently, develop educational programs that can fill in the gap. Such educational programs should be targeted to groups that are least likely to acknowledge the risk such as those who live in their mobile homes only part time.

Recommendation 5:

Further research needs to be done to better understand the insurance issues for mobile home owners. Research from Year 1 highlighted that mobile home owners are limited in their insurance options. A major hurricane in Florida, particularly in a location with large quantities of mobile homes, could easily cripple what little insurance industry that exists for mobile homes.

Recommendation 6:

The Department of Motor Vehicles data collection procedures should reflect the fact that mobile homes may not be owner occupied. As such, DMV should adapt their database to include the address where the mobile home is located, and not simply a registration address.

Overall, Florida would be well served to focus on mitigation options for mobile home structures, and not on ways to move people from current units. A program of replacing current units would ultimately be too costly and meet significant resistance.

VIII. Appendices

Appendix A

Early Discussion of Overall DMV Data Limitations

The following was written in 2001 highlighting some of the limitations of the DMV database:

The Department of Motor Vehicle database could be an excellent resource for an array of interested parties, planners and researchers included, in the State of Florida. However some limitations make using this very difficult. The following outlines just a few of the problems.

The Department of Motor Vehicles uses old antiquated technology. Getting the data directly from DMV and then processing it is difficult. However the difficulty is not in getting DMV to cooperate, rather, the problem lies in the format and transmission of the data. The data comes on large tape back-ups from IBM systems that are not readily available. In fact, only one computer on the entire university campus was able to read the data. Second, the data can not be exported from DMV's system as ASCII. Again, it is in an older format that requires some technical capacity to read.

The larger problem with the data stems from the type of data that is missing or difficult to extract from the dataset. First, each mobile home unit requires a registration. So, a double-wide would have two registrations. It appears difficult, if not impossible, to tie the units together in the data. Recommendation: Have a spot in the data where you can put the registration number for the additional unit. Two additional data fields would need to be added so that the other registration numbers for the second or third unit could be added. Considering the technology currently being used I am not sure these types of changes are feasible.

Another missing data problem is that the address in the database represents the registration address that may or may not be the location of the mobile home. Only 90% of the registrations have Florida addresses with many addresses in Canada, New York, Michigan and as far away as Alaska and Hawaii. Additionally, there is no guarantee that the Florida addresses are the location of the mobile home. The State and local governments would benefit from having a more accurate assessment of the location of mobile homes.

In order to understand the exposure of mobile homes to hurricane damages and losses in not only the state as a whole, but also on a more local level, it is important to have accurate location data. Some relatively minor changes to the type of data collected by the Department of Motor Vehicles could make understanding this population much easier. The larger problem the type of technology being used is

less easy to tackle, and in fact, could make making changes to the information collected impossible.

Appendix B

Survey Cover Letter

Mailings 1 and 2

Please note: Cover Letters were printed on IHRC stationary

March 5, 2004

Dear Mobile Home Owner:

For the last three years, the International Hurricane Research Center at Florida International University, in conjunction with the State of Florida, has studied how to make residents of Florida safer during hurricanes. During this time, we have accomplished many things including research that lead to an important change to the State of Florida's building code.

We are now working hard to understand some of the special issues mobile home households may encounter due to hurricanes. To do this, we need your help!

You can help this important project by participating in this research through a random sample of mobile home registrations in the State of Florida. Your participation is important and may help shape policy that may ultimately make you and some of your neighbors safer during hurricanes.

.The information you give us will only be used for research and policy development. In fact, once you return the survey to us, we guarantee complete confidentiality and anonymity - we will have no way to tie your answers back to you.

Attached to this letter, you will find the short survey. Please take a few minutes to fill it out and return it to us in the enclosed postage-paid envelope. The survey asks a variety of questions regarding your opinion and assessment of a variety of programs that could possibly help make your mobile home less likely to be damaged in a hurricane. By better understanding your needs, we can focus our research efforts on those issues that you, the homeowner, think are important.

This research is supported by the DCA Division of Emergency Management, the Manufactured Housing Association and the Mobile Home Owners Association, because making YOU safer is important to all of us.

Should you have any questions, please feel free to contact the Project Manager, Carolyn Robertson, 305-348-6057.

Thank You,



Ricardo Alvarez
Director Laboratory for Structural Mitigation

Encl [Survey]

April 30, 2004

Dear Mobile Home Owner:

A few weeks ago, you were sent a survey for mobile home owners. As of today, we have not heard from you, but your voice is very important. We recognize that the initial letter and survey may have gotten lost in transit to you. As a result, we are including another survey for your convenience.

For the last three years, the International Hurricane Research Center at Florida International University, in conjunction with the State of Florida, has studied how to make residents of Florida safer during hurricanes. During this time, we have accomplished many things including research that lead to an important change to the State of Florida's building code.

We are now working hard to understand some of the special issues mobile home households may encounter due to hurricanes. To do this, we need your help!

Your participation is important and may help shape policy that may ultimately make you and some of your neighbors safer during hurricanes.

The information you give us will only be used for research and policy development. We are not trying to sell you anything. In fact, once you return the survey to us, we guarantee complete confidentiality and anonymity - we will have no way to tie your answers back to you.

Please take a few minutes to fill out the survey and return it to us in the enclosed postage-paid envelope. The survey asks a variety of questions regarding your opinion and assessment of a variety of programs that could possibly help make your mobile home less likely to be damaged in a hurricane.

This research is supported by the DCA Division of Emergency Management, the Manufactured Housing Association and the Mobile Home Owners Association, because making YOU safer is important to all of us.

Should you have any questions, please feel free to contact the Project Manager, Carolyn Robertson, 305-348-6057.

Thank You,

Ricardo Alvarez
Director Laboratory for Structural Mitigation

Appendix C

Survey

Please Note: Survey sent to respondents was formatted into two columns and was printed front and back.

Mobile Home Owner Survey

Please circle the most appropriate answer or fill in your answer where appropriate.

The following questions focus on information about your mobile home such as where it is generally located, its age and condition. Please remember all answers are confidential.

1. Do you own a Mobile Home?
 - a. Yes, just one
 - b. Yes, I own more than one mobile home
 - c. No (Please go to INSTRUCTIONS on page 3)
 - d. I rent a mobile home, but do not own it (Please go to INSTRUCTIONS of page 3)

2. Is at least one of your mobile homes located in Florida?
 - a. Yes
 - b. No (Please go to INSTRUCTIONS on page 3)

3. Is your mobile home used as a residential structure (home) or for business?
 - a. Residential
 - b. Business (Please go to INSTRUCTIONS on page 3)

For the following questions, if you own more than one mobile home, please answer based on your oldest mobile home.

4. What County is your mobile home located in?
-

5. What zip code is it located in?
-

6. Do you live in your mobile home all year, live in your mobile home part of the year, have family living in it (without charging rent) or rent it to others?
 - a. Live in Mobile Home all year
 - b. Live in Mobile Home part of year
 - c. Family Lives in Mobile Home (rent-free)
 - d. Rent it to others
 - e. Don't Know

7. Which of the following best represents when your mobile home was built?
- a. Before 1976
 - b. Between 1977 and 1994
 - c. After 1994
 - d. Don't Know

8. What is the exact year your mobile home was built?

-
9. Which of the following best represents the current condition of your mobile home?
- a. Excellent
 - b. Good
 - c. Poor
 - d. Very Poor
 - e. Don't Know

10. How long have you owned your Mobile Home?

-
11. Which of the following categories best represents the amount of money you spend on repairs and maintenance to your mobile home each year?
- a. \$100
 - b. \$500
 - c. \$1,000
 - d. \$2,000
 - e. More than \$2,000
 - f. None
 - g. Don't Know

12. What is the size of your mobile home?
- a. Single Wide
 - b. Double Wide
 - c. Triple Wide
 - d. Don't know

13. Have you added rooms or other upgrades to your home? (Select all that apply)
- a. Added rooms
 - b. Added attached porch
 - c. Added attached carport
 - d. Added a new roof
 - e. None
 - f. Other: Please tell us what other upgrades you have made to you mobile home
-

During hurricanes, mobile homes are required to evacuate because of potential damage to the structure. The following questions focus on hurricanes and hurricane safety.

14. When thinking of your mobile home, how concerned are you about the risk of hurricanes?
- a. Not Concerned at All
 - b. A little concerned
 - c. Somewhat Concerned
 - d. Very Concerned
 - e. Don't know
15. During a hurricane how safe do you think your mobile home is compared to a single-family house?
- a. Much Safer
 - b. Safer
 - c. No Difference
 - d. Less Safe
 - e. Much Less Safe
 - f. Don't Know
16. If there was a hurricane, how much damage do you think your mobile home would suffer?
- a. None
 - b. Very little
 - c. Some damage, but still livable
 - d. Major damage, repairable, but not livable
 - e. Destroyed

- f. Don't know
17. Do you have property insurance that would pay for repairs to your Mobile Home should it be damaged during a hurricane (Not the contents, but the structure)?
- a. Yes
 - b. No
 - c. Don't Know
18. Do you believe there is anything that can be done to strengthen your mobile home or an area inside your mobile home to make it safer during a hurricane?
- a. Yes
 - b. No
 - c. Don't Know
19. If your mobile home had major damage or was destroyed, regardless of your financial ability, which of the following would you prefer to do? Please select only one answer.
- a. Replace it with another mobile home at the same site
 - b. Replace it with another mobile home at a different site
 - c. Move into an apartment
 - d. Move into government subsidized housing
 - e. Buy a house
 - f. Nothing since I don't live in the home
 - g. Don't know
20. Now, considering everything including your financial situation and insurance, if your mobile home was destroyed which of the following would you do?
- a. Replace it with an used mobile home at the same site
 - b. Replace it with a new mobile home at the same site
 - c. Replace it with an used mobile home at a different site
 - d. Replace it with a new mobile home at a different site
 - e. Move into an apartment
 - f. Move into government subsidized housing
 - g. Buy a house
 - h. Move out of Florida
 - i. Nothing since I don't live in the home I would just take the loss
 - j. Don't know

21. If a product were developed that would make your mobile home stronger during a hurricane, how interested would you be in getting it for your mobile home?
- Not interested at all
 - A little interested
 - Somewhat interested
 - Very interested
 - Don't Know
22. If one of the products you are interested in were tested and proven to be effective in strengthening your mobile home, how likely are you to invest in the product?
- Not likely at All
 - Not Very Likely
 - Somewhat Likely
 - Very Likely
 - Don't Know/Not Sure
23. Which of the following amounts is the highest amount of money you would be willing to invest in hurricane protection for your mobile home?
- \$0
 - \$100
 - \$500
 - \$1,000
 - \$2,500
 - \$5,000
 - More than \$5,000
 - Don't Know
24. Now, could you estimate an exact amount of money you would be willing to invest to strengthen your mobile home? Please indicate in the space below the amount in dollars.
-

25. If there were a special program that paid for the removal/disposal of an old mobile home and gave you credit toward the purchase of a brand new mobile home, how interested would you be in participating in such a program?

- a. Not interested at all
- b. A little interested
- c. Somewhat interested
- d. Very interested
- e. Don't Know

26. If there were a special program that paid for the removal/disposal of an old mobile home and gave you credit toward the purchase SITE-BUILT single family home, how interested would you be in participating in such a program?

- a. Not interested at all
- b. A little interested
- c. Somewhat interested
- d. Very interested
- e. Don't Know

The following questions are some general questions about mobile homes, and general background information.

27. Is your mobile home in a mobile home park or on a private piece of property?

- a. In a Mobile Home Park
- b. On Private Property
- c. Don't know

28. Do you believe the State of Florida should develop a program that pays for abandoned mobile homes to be removed and recycled?

- a. Yes
- b. No
- c. Don't Know

29. If the State of Florida implemented a program to cover the costs of removal and disposal of older deteriorated mobile homes, would you apply to take advantage of such a program?

- a. Yes
- b. No
- c. Don't Know

30. Which of the following represent reasons why you own a mobile home? Please circle all that apply.

- a. I like owning my own home.
 - b. I inherited the mobile home.
 - c. I wanted to earn money by renting a mobile home to others.
 - d. It is the only home I could afford.
 - e. I enjoy living in a mobile home park and having neighbors close by.
 - f. Other: Please tell us what other reasons you own a mobile home:
-
-

31. How many mobile homes do you own?

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5 – 10
- f. More than 10
- g. Don't Know

INSTRUCTIONS:

Thank you for completing this survey. Your participation is important! Please put your completed survey in the addressed postage-paid envelope included in the mailing to you, and drop it in the mail back to us.

If you have misplaced your return envelope, please send your completed survey to:

International Hurricane Research Center
Attention: Hurricane Loss Reduction Project
FIU University Park Campus, MARC 350
Miami, Florida 33199

If you would like a copy of the report based on this survey, please include your name and address in the box below. To maintain your confidentiality, this box will be cut from your completed survey when it is received.

