



# The Mobile Home Dilemma: Lessons Learned in the Town of Davie

BY: SHIRLEY TAYLOR-PRAKELT

**I** imagine a lovely 80 year-old widow on a fixed-social security income, who has lived in the same mobile home park for 25 years, and now faces homelessness due to the closure of her park. Imagine her friend and neighbor, a 71 year-old gentleman on social security, still working as a security guard to make ends meet, who also faces homelessness after 35 years of faithfully paying his lot-rent on time. Why? There is simply no comparably priced replacement housing that is affordable to them; and, since they occupy older-model mobiles which can not be relocated, they will lose their asset (the mobile home). I have had many sleepless nights thinking about how to rescue these Davie seniors who have contributed so richly to our community.



When we found them they were living in a garage using a 5-gallon bucket for their restroom, and showering with a garden hose. After our diligent and time-consuming intervention, they are now rehoused. I am still haunted by the faces of the distraught women and children being forced from their homes, as the bulldozers were demolishing the units around them. They were frightened, worried, and literally devastated.

As I drove back to my office from visiting the site, I wept, because the system had failed to protect them.

Chapter 723, Florida Statutes, is clearly antiquated and does not protect the rights of mobile home lot renters, especially those who own pre-1994 units which are not wind-storm rated. When the statutes were written, they did not contemplate:

- the fact that mobile homes would age-in-place and subsequently may no longer be moveable due to their deteriorating condition
- the new State-wide Building Code post Hurricane Wilma, which makes it nearly impossible for mobiles to be relocated
- if the mobile home must be abandoned, the asset is lost; and there is no compensation to the owner – thus no ability to replace it
- escalating land and housing costs unmatched by increases in wages and income
- the statutory compensation of \$3,000 for a single-wide or \$6,000 for a double-wide mobile *(continued)*

When the Stirling Road Mobile Home Park in Davie was sold for redevelopment, 65 families lost their homes. Since there was no comparable housing affordable to them, many families ended up living in sub-standard and/or over-crowded conditions, were forced to leave the South Florida area, or became homeless. Many are still paying mortgages on units they can no longer occupy, and are now “upside-down” economically. A couple in their late 60’s, who lived there for 17 years, had to “abandon” their home for \$1 since it was an older mobile which could not be moved. The statutory relocation benefit of \$1,375 (for a single-wide mobile) was matched by the new owner, so their total compensation was \$2,750. So, what happened to the elderly couple?

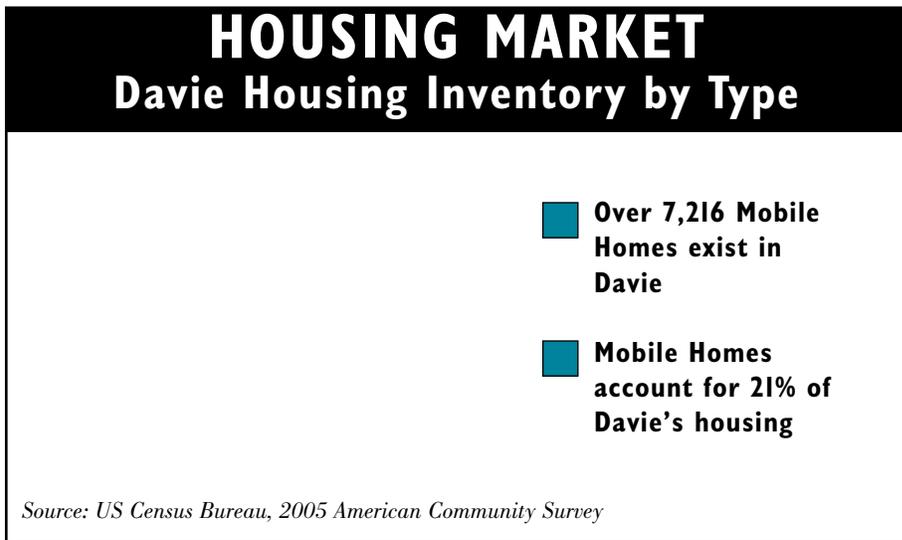
is clearly insufficient to permit the displaced family to be successfully rehoused in sustainable housing

- even if a pre-1994 model can physically be moved, the reality is no park will accept them, as they do not want the liability of non-windstorm rated units which could cause damage to their residents homes in a storm
- many owners of pre-1994 mobiles are still paying mortgages on the asset, and there is no requirement to make the displaced resident “whole” financially.

This is the plight of mobile home residents who are being torn from their communities, their churches, and their support group of friends and neighbors, who assist with life’s activities, such as grocery shopping and trips to the doctor. This problem is not unique to Davie, but it is of great importance to the Town, since 24% of Davie’s housing units are mobile homes, i.e., 7,400+ units in 31 parks, housing an estimated 23,000 residents. Located southwest of Fort Lauderdale in Broward County, Davie lies midway between Miami and Palm Beach, with an estimated population of 92,431 in 2006. As one elected official describes the town, “Davie is a diverse community ranging from mobiles to mansions.”

Mobile home living in Davie falls into two categories: 1) “housing of choice”, occupied primarily by seniors on fixed-incomes or middle-income families who enjoy the simple lifestyle; and, 2) “housing of last resort,” typically

occupied by Davie’s lower-income, working families, who can find no more economical type of housing. Regrettably, many families have poor credit histories making it difficult for them to obtain rental housing, since landlords now require a credit check and proof of a bank account; and, their income levels are insufficient to purchase site-built units.



<b>HOUSING MARKET</b>	
<b>Davie Median Market Rent Values</b>	
<b>Mobile Home Lot</b>	<b>\$457</b>
<b>Efficiency</b>	<b>\$730</b>
<b>One Bedroom</b>	<b>\$855</b>
<b>Two Bedroom</b>	<b>\$949</b>
<b>Three Bedroom</b>	<b>\$1,566</b>
<b>Four Bedroom</b>	<b>\$2,605</b>

*Source: Town of Davie, Department of Housing and Community Development*

As an affordable housing advocate for over 30 years, it was my goal to help lower-income mobile home occupants (especially those living in sub-standard units) to transition into affordable rental housing, then segue into the rental housing market, and finally become first-time homebuyers. We were having a modicum of success until Hurricane Wilma blew through town and 832 mobile homes were blown-to-bits, and 568 site-built units were rendered uninhabitable. My staff and I, working with FEMA, SERT, Broward County, and others, are still housing displaced families and individuals.

After the storm, a new disaster threatened to cause further displacement of Davie residents. As a result of increasing land values, mobile home parks become the “low-hanging fruit” for developers seeking to rezone their property for a higher use and a higher profit. Mobile home communities state-wide, are closing down and being rezoned causing the permanent and involuntary displacement of thousands of lower-income and at-risk residents, including the elderly. Since Davie has more mobile home parks



per capita than any other jurisdiction in South Florida, the pressures of redevelopment are far more acute.

In response to this growing crisis, on December 20, 2006 the Town declared an “affordable housing crisis” which was exacerbated by the closure of mobile home parks. On February 21, 2007, the Town of Davie adopted a One-Year Moratorium on the Redevelopment of Mobile Home Parks, and established a Mobile Home Task Force (MHTF) comprised equally of mobile home park owners, and mobile home occupants; A housing consultant was hired to develop solutions and take the MHTF through the process of achieving consensus. The Town Council recognized that: 1) Mobile Home Parks serve a critical role in providing affordable housing for those persons who live in and are employed in the Town; 2) the existing supply of attainable, affordable and workforce housing is insufficient to meet the current demand for affordable and workforce housing; 3) the Town was facing increasing pressure concerning the possible redevelopment of Mobile Home Parks which could result in the loss of critical workforce and affordable housing units in the Town; 4) the loss of affordable housing provided by the Town’s Mobile Home Parks has a detrimental impact on the existing inventory of affordable housing and its availability for those who work and live in the Town; 5) the Town recognized the need to develop comprehensive plans, policies, land development regulations and programs to preserve the existing stock of affordable housing and increase the availability of affordable housing for those who live in and are employed in the Town.

Those municipalities who look-the-other-way while their mobile home parks are being emptied out, and subsequently come in for rezoning as “vacant sites”, should carefully examine Section 723.083, Florida Statutes, which stipulates that:

“No agency of municipal, local, county, or state government shall approve any application for rezoning, or take any other official action, which would result in the removal or relocation of mobile home owners residing in a mobile home park, without first determining that adequate mobile home parks or other suitable facilities exist for the relocation of the mobile home owners”.

The Florida Attorney General has opined that the comparable replacement housing must be “affordable” to those displaced residents. Further, the Housing Element requirements of the 1985 Growth Management Act requires local governments to have adequate sites for affordable housing and provide for housing all its current residents. DCA Secretary Pelham recently stated that comprehensive plan amendments to rezone mobile home parks, when there is no alternative housing, will be found not in compliance by DCA. This will protect those parks over 10 acres, but what about the smaller parks? This is where the local counties and municipalities must step in with aggressive policies and local legislative action to protect their residents from becoming homeless.



Even if the mobile home dilemma is not viewed from a social humanitarian viewpoint, i.e., your residents becoming homeless, it must be viewed from an economic development standpoint. The growing housing affordability crisis, exacerbated by the closure of mobile home parks, and the subsequent permanent and involuntarily displacement of residents has serious consequences. First, the local economy is “at-risk,” as out of control housing costs make it difficult to fill jobs. You are not only losing your workforce, but, this discourages businesses from locating or expanding in your area. Further,



young college graduates will be forced to pursue jobs in other areas of the country, where the cost of living is lower. In addition, the affordable housing crisis appears to be causing a mass exodus of residents which is contributing to the unstable housing market and tax base.

Davie’s moratorium has provided a much needed redevelopment respite for better planning. We are nearing completion of the affordable housing study, and are preparing the “tools for the toolbox” to be presented to the Town Council in the near future. The items being contemplated include:

- establishing an affordable housing trust fund;
- linkage ordinances and employer-assisted housing programs
- inclusionary zoning
- assistance with mobile home park conversion to tenant-owned cooperatives
- assisting CDFI’s and not-for-profits for the purchase and rehabilitation of mobile home parks
- partnerships with community land trusts
- low interest loans to park owners to keep park values from depreciating
- working with the property appraiser to ensure that mobile home parks are taxed at current use or taxed based on rental income produced
- more flexible land uses and density bonuses
- requirements for longer notice for eviction; and mandatory exit plan which make the displaced whole economically, including satisfaction of mortgages if the unit is non-relocatable and must be abandoned

I did not start out to become the “mobile home maven” of South Florida; but, when I saw the inequities and the injustice associated with the involuntarily displacement of our residents, and the subsequent homelessness, I had no choice but to take up the cause. So, I challenge

my fellow colleagues across the state to “do the right thing” for your residents, and ensure that mobile home park owners and/or developers in your community do not cast them aside in their quest for the almighty dollar. Remember, zoning is a privilege not a right. Like Davie, you can have mobiles to mansions, and celebrate the diversity of your housing stock and the residents they accommodate. All people deserve to live with dignity and respect in housing they can afford.



*SHIRLEY TAYLOR-PRAKELT, is the Housing and Community Development Director for the Town of Davie. Ms. Taylor-Prakelt has over 31 years experience at the local government level, implementing neighborhood revitalization and redevelopment programs in the South Florida area. She has also designed and implemented a myriad of housing programs and projects, resulting in the construction and/or rehabilitation of over 2,300 affordable rental-housing units, homeownership projects, and the restoration of historic apartments/hotels.*

*Ms. Taylor-Prakelt is the Past-President of the Florida Community Development Association (FCDA), and the first recipient of their statewide “James Huger Award” for outstanding service in the housing and community development arena. The Town’s Harmony Village Community Initiative which she conceived was recognized as a statewide “Best Practice” for collaborative partnerships in the development of affordable housing. In 2004, she received the prestigious FBI Directors national “Outstanding Leadership” Award.*

*Ms. Taylor-Prakelt serves on the board of the Broward Housing Partnership, Broward County Planning Council’s Affordable Housing Committee, the Broward Housing Task Force, the United Way’s Regional Advisory Committee, FBI Citizen Alumni Association, and serves on the Board of Directors of several not-for-profit entities involved in historic preservation, neighborhood revitalization, and community service.*

*She has worked diligently to remove discriminatory housing practices and further fair housing choices and initiatives. Her “holistic” approach to neighborhood revitalization in Davie, illustrates how municipalities can “partner” with all levels of government and the private sector (both for-profit and not-for profit), to revitalize low-income and blighted areas using a grassroots participatory process.*