

A NEW WAY OF THINKING ABOUT HOUSING OPTIONS IN PINELLAS COUNTY

**A Report on Using Manufactured and Modular Homes
to help address Pinellas County's
Affordable Housing Crisis**



**Pinellas County Planning Department
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INTRODUCTION

Mobile home/manufactured home communities currently provide some of the most affordable housing in Pinellas County. However, with escalating land values and the diminishing availability of vacant developable land, mobile home parks have become easy targets for redevelopment (and they have also been traditionally thought of as easy targets for hurricanes and tornadoes). Most of the traditional mobile home parks in Pinellas County were established before 1980 and 70 to 80% of the manufactured housing units in the County were built before that date. However, many parks include newer manufactured homes mixed in with traditional mobile homes. Mobile home/ manufactured home communities are desirable not only for their affordability but also for their sense of single family-style living in a stable, neighborhood setting. Pinellas County does not currently differentiate between mobile and manufactured homes, which can present a problem because of the public perception surrounding mobile homes. The fact is that there is a great difference between the two in terms of quality, safety and aesthetics.

As of June 2003, there were 50,264 mobile and manufactured home units in Pinellas County; however, that number decreases almost daily as mobile home parks are sold and cleared to make way for more profitable commercial, condominium and town home developments. **Table 1** depicts the change in the number of mobile home units since 2003. That means roughly 7,809 people have lost their homes between 2003 and 2005. Many of these people end up in rental apartments, or in another mobile home park – only to have it be next on the chopping block.

Table 1

CHANGE IN THE COMBINED NUMBER OF MOBILE AND MANUFACTURED HOUSING UNITS IN PINELLAS COUNTY		
	2003	2005
NUMBER OF UNITS	50,264	45,802

Source: The Affordable Housing Study Commission, 2003, and the Pinellas County Planning Department, 2005.

This Report is intended to reinforce the need for preserving or reintroducing, where possible, affordable housing options that do not focus solely on apartment living, and to look in particular at how to introduce these types of options for displaced mobile home park residents. In addition, as the cost of home ownership escalates, and with new residential construction almost totally focused today on town home construction to maximize profits, it is important that the County not lose sight of the fact that single-family home ownership is still desired by many, including both existing residents and those who look to relocate.

The following discussion looks at both manufactured and modular housing construction as being able to fill an affordable housing niche, even in our coastal peninsular location.



WHAT ARE MANUFACTURED HOMES AND MODULAR HOMES?

According to Federal Regulations (24CFR320), a Manufactured Home is “a structure, transportable in one or more sections, which in the traveling mode, is eight body feet or more in width or forty body feet or more in length, or, when erected on site, is three hundred twenty or more square feet, and which is built on a permanent chassis and designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities, and includes the plumbing, heat, air-conditioning and electrical systems contained therein.”

Manufactured homes are required by the Federal government to adhere to the Federal code administered by the Department of Housing and Urban Development (HUD) specifically designed for manufactured homes, earning them the label ‘HUD homes.’ According to HUD, a manufactured home is a dwelling unit of at least three hundred and twenty (320) square feet in size. To assure transportability, each home must have a permanent chassis, and have a red label, if built after June 15, 1976, showing that it has been built to Federal standards. This code is upgraded regularly to account for new safety regulations and updated design standards.

Significantly, in 1994, after witnessing the devastation brought about by Hurricane Andrew, the HUD code was strengthened considerably, and today the Florida Manufactured Housing Association refers to those homes built after 1994 as *modern* manufactured homes. When a manufactured home is constructed today, it must meet all of the strict federal guidelines set by HUD. The manufacturers of these housing units are required to have a HUD-approved inspection official onsite in order to ensure that the homes meet all of the guidelines and standards as outlined in the HUD Federal Building Code. Manufactured homes and communities must also adhere to the State-level regulations found in Chapter 723 of the Florida Statutes and Chapter 7 of the Florida Administrative Code, Department of Business Regulation, Chapter 7D-302 through 34. In addition, HUD homes must be continually upgraded in order to reflect the changing and increasingly strict Federal guidelines.

Modular homes are homes that are built in a factory controlled environment in sections. These sections are then transported to the building site where they are pieced together and finished. Unlike a manufactured home, which arrives at the home site mostly completed, a modular home requires a good deal of finishing work including electrical wiring, plumbing installation, walls being put together,

interior finishing and other work. Modular homes must be built in accordance to the local building code, as must regular site-built homes, and must be built on a permanent foundation. These homes contrast with everyday site-built homes because of some of their pieces being constructed within a factory and sent to the home site to be put together.

In Pinellas County, modular homes are referred to as Residential Design Manufactured Homes (RDMH). In order to be placed within any single-family residential zoning category, they are subject to site-plan review and must meet specific criteria ensuring that the home is compatible with the surrounding neighborhood and be approved by the County Administrator. Approval for a RDMH shall not be granted unless it is found that the "RDMH is substantially similar in size, siding, material, roof pitch, roof material, foundation (this point is where the RDMH -modular home- varies from a modern manufactured home) and general appearance to site-built housing which may be permitted by the zoning and/or building code in the neighborhood in the same zoning district." (Pinellas County Zoning Code, Chapter 138-1343)

Site-built (or as they are sometimes referred, stick-built) homes are those homes built from start to finish, outdoors, at the home site. All aspects of the home construction are controlled by the local building department and none of the home pieces (i.e. roof, walls, floors, etc.) are constructed within a factory.

Some Current Findings...

According to RADCO (Resources, Applications, Designs and Controls, Inc.) an independent engineering firm, all manufactured homes built in accordance with current federal standards withstood the effects of the 2004 hurricane season in Florida.

Jacobsen homes, a Florida manufactured home builder, reported that there was "no major structural damage to any Jacobsen Home built after 1994 in any hurricane in 2004."

Following the 2004 Hurricane season, Governor Jeb Bush toured the most affected areas of Florida and stated that "the new construction standards for manufactured homes are working," as he saw the minimal damage affecting manufactured home communities.

In 2001 the American Planning Association stated that "manufactured homes have become safer and more durable since the enactment of the HUD Code in 1976, and their appearance has improved significantly."ⁱ

"After Hurricane Charley, the State Bureau of Mobile Home and RV Construction surveyed 11,800 manufactured homes among 77 communities in seven counties, including Charlotte and DeSoto. All manufactured homes built since 1994 to the new wind standard came through the Hurricane without major damage." (Florida Manufactured Housing Association, Inc.)

It is clear that, manufactured homes, when properly installed and maintained, are safe in severe Florida weather. The manufactured homes built today are not the mobile homes built twenty or more years ago. These new homes are built according to strict federal guidelines designed to ensure their durability and the safety of both the inhabitants and neighboring properties. Modular homes can also provide quality housing at a lower cost, and are built today according to the same guidelines to which standard site-built homes must adhere, but in fact, they are built within a climate-controlled environment and not exposed to the elements, often offering a greater quality home.



REGULATIONS AND PROCEDURES IN PINELLAS COUNTY

According to the Pinellas County Building Department, 104 modern manufactured homes and 5 modular (residentially designed manufactured) homes were set-up in unincorporated Pinellas County in the 2005 calendar year. The majority of these manufactured homes were replacements for older mobile homes. Since there are currently no new manufactured housing communities being built within the unincorporated County, manufactured homes are replacing mobile homes largely one unit at a time in existing mobile/manufactured home communities throughout the County.

Within unincorporated Pinellas County, manufactured homes are allowed on land with an R-6 zoning designation, but restricted to mobile home subdivisions and mobile home parks, while modular homes are allowed on any single-family residentially zoned properties, and are subject to site plan review. Manufactured homes are currently only compatible with the Residential Urban and Residential Low Medium future land use categories, according to the Pinellas County Comprehensive Plan Future Land Use Element.

While the local building department inspects the work done at the installation of the manufactured home (i.e., electrical connections, plumbing hook-ups, etc.) they do not inspect the construction of the home itself. The construction of the manufactured home is inspected at the State-level (HUD-approved inspectors are on hand at each manufactured housing factory to inspect the construction process of each of the homes) and the homes are actually exempt from the local building inspection process. However, if the local building inspector notices a problem with a manufactured home they may bring the problem to the attention of the manufacturer, but they cannot delay the set-up of the home because of it. Modular homes are subject to the same building codes as site-built homes, however, and do fall under the jurisdiction of the local building department.

Pinellas County does not provide a specific definition for manufactured housing, separate from mobile homes, in the County Zoning Code, Chapter 138, Land Development Code, even though the two are built to different standards. The County defines a mobile home as *“a structure, transportable in one or more sections, which structure is eight feet or more in width and over 35 feet in length, and which structure is built on a integral chassis and designed to be used as a dwelling when connected to the required utilities, and includes the plumbing, heating air conditioning, and electrical systems contained therein. This term shall include manufactured housing as defined by state law.”*



MOBILE HOME COMMUNITIES IN TRANSITION



Figure 1

The fact that traditional mobile home communities are in the process of replacing their older, out-of-date units is evident in a number of communities across Pinellas County. Lake Haven Mobile Home Park is one such park, where several

older units have been replaced with newer,

safer, more aesthetically pleasing modern manufactured homes. **Figures 1 & 2** show the juxtaposition of the newer, safer homes located right next to the traditional mobile homes. These mobile home communities are transitioning to manufactured home communities, and in the process, the communities are not only becoming more attractive, but are also becoming safer from Florida weather.



Figure 2

The Affordable Housing Study Commission acts according to 420.609, Florida Statutes, and undertakes a different affordable housing issue every year in the State of Florida. In the year 2003, the Commission focused on manufactured housing and its role in the delivery of affordable housing in Florida. According to the Final Report on this topic in 2003, of the 50,264 mobile and manufactured homes in Pinellas County, only 890 of them had been built since 1995, with 25,271 of the units being constructed prior to 1980. Research through www.realtor.com, using the search category manufactured/mobile homes, indicates that the majority of such homes for sale in the City of Clearwater were mobile homes, built prior to the standards set in 1976. On December 27, 2005, the website had 29 listings for manufactured/mobile homes in the City. Of these,

9 were manufactured homes and only three of these were constructed within the last twenty years.

This shows that the overwhelming majority of mobile and manufactured homes in the area do not meet current Federal safety guidelines and should be a cause of concern to local officials as, unlike modern manufactured homes, they likely cannot withstand hurricane force winds. These units need to be and are being incrementally replaced, as indicated in **Figures 1 & 2**, probably as new owners move into the community.

Because Pinellas County lies within Wind Zone III, each component of a manufactured home frame must be designed to withstand sustained wind speeds of 110 miles per hour (mph) and 3 second gusts of 103 to 150 mph. This affects such things as how the roof is required to be attached to the unit, how many wall studs are to be placed within each wall section, anchoring practices for the unit and other guidelines. Just as in a site-built home, every aspect of construction on a manufactured home is regulated (in these cases, by Federal guidelines) to ensure the safety of the dwelling unit.

“Hurricane 2004: Homes under new code stood up to Charley; Not older homes”

naplesnews.com -- Wednesday, September 1, 2004

Naples News Online published the headline “Hurricane 2004: Homes under new code stood up to Charley; not older homes” on September 1, 2004. The article described how both stick-built and manufactured homes built in recent years withstood the effects of Hurricane Charley much better than older homes.



AESTHETICS



Figure 3

Figures 3 and 4 are examples of manufactured homes from *Palm Harbor Homes* and *Merit Homes*, respectively. These homes contrast greatly with the factory-built homes constructed prior to 1976,

and most often associated with a mobile home park.



Figure 4

Bob Etheridge, a U.S. Congressman from the State of North Carolina, who is co-chair of the House Manufacturing Caucus, stated on September 15, 1999, in House deliberations over the American Homeownership and Economic Opportunity Act of 1999, that "...these homes (manufactured homes) have undergone a radical transformation in appearance and performance from the trailers and mobile homes of yesteryear to the truly attractive homes that they are today." Such manufactured homes as those pictured in **Figures 3 and 4** look like regular site-built homes and would blend nicely into the surrounding neighborhood.

Today's technology even allows for two-story and multi-family manufactured housing units, which can be built to resemble an everyday site-built home. The two story units being built today resemble the new site-built homes built in residential neighborhoods. The homes can have pitched roofs, vinyl siding (no longer just aluminum), garages and porches. Some homes can even be built with dormers on the top story, similar to Cape Cod styles of homes. These two-story manufactured homes, such as the home in **Figure 5**, would fit well into any neighborhood and does not resemble those manufactured homes commonly



Figure 5 associated with mobile home parks, such as depicted in **Figure 6**. Multi-family homes can be built using either a single or double level floor plan. The construction of such homes combines the cost savings of manufactured housing with the affordable housing option of multi-family units.



Figure 6 What many people picture when thinking of a manufactured home.



DESIGNING TODAY FOR A SAFER COMMUNITY

ELEVATION



Figure 7 This home uses paving stones to be elevated several feet.

With Pinellas County's location on a peninsula and surrounded by water on three sides, elevation of manufactured homes is a concern of local officials. Depending on the location of the manufactured home, there is an elevation requirement to ensure that the home is above the minimum flood level. Residents at the Seahorse Mobile Home Park, for example, are in the process of elevating their homes above the base

flood elevation. This community is in the process of replacing their older units with updated manufactured homes. As can be seen in **Figures 7 and 8**, as newer manufactured homes continue to replace those built decades ago, the elevation of the homes are taken into consideration. This community is located on Boca Ciega Bay, just at the mouth of Cross Bayou Canal. Residents here are required to elevate as the homes are being redeveloped. These photos demonstrate some of the different methods available to be able to meet the requirements for minimum elevation.



Figure 8 This manufactured home is elevated above its garage.

ANCHORING SYSTEMS

The upgraded Federal guidelines also include new standards for manufactured home anchoring systems. Before HUD guidelines, a manufactured home was not required to be anchored to the ground. Today, manufactured homes are not only required to have an anchoring system, but the anchoring system is also required by law to be continuously updated and maintained to meet the current HUD code and to reflect any changes to the code.

ABILITY TO WITHSTAND THE STORM

As noted earlier, a large majority of the manufactured housing units in Pinellas County were built prior to 1980, and do not meet the strict standards of those units built since 1994, when Federal guidelines changed drastically in response to Hurricane Andrew. It is these older units that usually do not withstand severe weather – these are the units the media focuses on following a hurricane, with roofs peeled away and other pieces of the home strewn about the neighborhood. From a public safety perspective, these types of homes are good candidates for replacement, and may be able to be done affordably with the transition of the community from a mobile home park to a manufactured home community.

Modular homes can also offer a safe housing alternative when built to today's standards. These homes are required to be built according to the same federal, state and local codes as site-built homes; however, they are built in a controlled environment away from the exposure to the elements. It was found in the FEMA report "Building Performance: Hurricane Andrew in Florida" that modular homes withstood the strong winds better than those that were site-built. "Overall, relatively minimal structural damage was noted in modular housing developments. The module-to-module combination of units appears to have provided an inherently rigid system that performed much better than conventional residential framing. This was evident in both the transverse and longitudinal directions of the modular buildings." Also, according to Building Systems Magazine, "...modular sections contain up to 30% more materials than a

comparable site-built home to withstand the stresses of highway travel.”ⁱⁱ These additional materials also make the units more durable during times of severe weather.



HOW MANUFACTURED AND MODULAR HOUSING IS BEING USED ELSEWHERE

There are a number of examples around the Country of private developers using manufactured homes for urban infill development and neighborhood redevelopment. *HomeSight* is one example of a company developing a manufactured housing community for the purpose of neighborhood redevelopment. *HomeSight* is a non-profit organization, founded to develop affordable housing in the Seattle area. The company began construction of *Noji Gardens* in 1999. *Noji Gardens* is a 75-unit housing community, combining 51 two-story manufactured housing units (including 40 2-story/3 bedroom town homes) with 24 standard site-built multi-family town homes and one stick-built single-family home. The cost savings (approximately 15 percent) combined with the buyer assistance program, made almost all of the 75-units affordable to those between 60 and 80% of the Seattle-area Area Median Income (AMI).ⁱⁱⁱ The total community investment for the project came to a total of \$13 million for all phases. The company has since begun work on a second project in the state of Washington, combining manufactured and site-built homes to reduce construction costs and to make the homes more affordable. **Figure 9** shows the *Noji Gardens* community before and after the community's redevelopment. Funding sources used by *HomeSight* include the HUD HOME Investment



Partnership Program (HOME) funds and the Community Development Block Grant (CDBG) funds, described later.

Figure 9

The Local Initiatives Support Corporation (LISC)'s Center for Home Ownership drafted a Best Practices Profile for *HomeSight* and their *Noji Gardens* project. Included below are some of the key, and replicatable, reasons the project was a success:

- There was a nonprofit willing to educate and negotiate with local officials and lenders to build support for, and remove regulatory and statutory hurdles to, manufactured homes.
- There was existing financial and development capacity within the nonprofit.
- Someone was willing to educate local officials and those funding the project about the benefits of manufactured housing.
- The construction manager had knowledge of HUD codes.
- The site was large enough for at least 30 homes.
- The project was a partnership between local officials, the nonprofit, those funding the project and the manufacturers, and had enough flexibility to accommodate the challenges that may occur with any new endeavor.

These points are highlighted by LISC as essential to the success of their *HomeSight* project, *Noji Gardens*. LISC stated that the project worked because “...*HomeSight’s* leadership and staff were willing to work with City leaders and funders to remove preconceived ideas and regulatory obstacles to manufactured homes. The manufactured homes producer...was eager to work with the nonprofit to develop an innovative product and new market.”^{iv}



OPPORTUNITIES FOR MODULAR HOUSING



Figure 10

Modular homes can also offer a viable alternative to outdated mobile homes. Habitat for Humanity (HFH) in Key West, has completed the construction of six modular single-family homes in the Upper Keys and are currently awaiting the funding for the construction of a Multi-Family unit (5 units), also a modular. Maureen Lackey, Executive Director for the organization in the Keys, says that each of the two homes she has been responsible for have cost \$124,000 from start to finish. The actual shell of the modular home cost \$90,000, plus interior work and furnishings. **Figure 10** shows the most recent home completed by Lackey and HFH in Key West. Lackey requests bids from local contractors who in turn, work with their own manufactured/modular home companies. Habitat for Humanity works strictly with the contractor who finishes the job after the manufacturer sets up the home. Lackey believes that modular homes are available that would be even more affordable. While HFH has done their work with modular homes, manufactured homes are less costly and would therefore be a more financially conservative option for development.

Norma Shannon with the Syracuse Housing Authority is responsible for a project that is replacing dilapidated public housing in the inner-city with modular homes. To date, she has only received funding and permission to build two of the homes, although, there are a number more awaiting approval. (In the City of Syracuse, it is not legal to replace public housing that was condemned in areas of high minority concentrations. This is hindering the further development of modular homes in the areas that need it most, according to the Syracuse Housing Authority.) Shannon believes that they are saving between 15 -20% on the costs of home construction by using the modular homes as opposed to those that are site-built. She finds that the savings add up the most when factoring in time saved and problems avoided, such as the hiring of separate electricians, plumbers, etc., and they are not faced with the problem of sub-par craftsmanship. She also seeks out those contractors that work together with manufacturers so as to ensure the quality of the work and that the cost is efficient. This also ensures that they will only need to hire a regular contractor for the basement/foundation and the finishing work. The Housing Authority has never worked on a project involving the construction of site-built homes, only renovations, and believes that they will continue to only use modular homes in the future.

First Dartmouth Development LLC is planning to construct three-story modular condominiums in downtown St. Petersburg. According to the St. Pete Times, the developer is planning on building the first 54 units on speculations alone, and will price the units from \$160,000, because of the shorter construction time of the units. The developer believes that this will offer an excellent opportunity for affordable housing in downtown St. Petersburg, where an entry-level condominium can start at \$250,000.



MULTI-FAMILY HOUSING OPTIONS



Figure 11

The development by HomeSight at Noji Gardens utilized HUD-code manufactured homes, placed side-by-side and on top of each other on the same foundation with separate

Multi-family units are also available through modular and manufactured housing manufacturers. Modular homes can be constructed to include duplexes, triplexes or townhomes. **Figure 11** shows one example of a prospective townhome development from Nationwide Custom Homes. **Figure 12** is an example of the duplexes the company is able to construct.



Figure 12

utilities and a firewall separating the two. The HUD code requires that each section have a permanent chassis attached, but does not state that the wheels and axels must remain on the unit. These are removed before stacking the units. The stairs in each unit are not covered by the HUD code and must be inspected by the local building department with such elements as the foundation and utility hook-ups. When using manufactured homes for multi-family construction, a developer needs to receive an Alternative Construction Letter (ACL) from HUD. The process to receive such a letter to use manufactured housing for a purpose other than for a traditional manufactured home can be a lengthy process. However, the Manufactured Housing Institute had offered their services to HomeSight for the construction of Noji Gardens, and they believe they may be able to codify and identify ways to avoid the ACL process in the future, based upon the experience they have gained with the process.



COMPARISON OF COSTS

The Manufactured Housing Institute has created a Table to compare the costs of manufactured homes versus those that are site-built. **Table 2** compares the prices over a six-year period. According to the Institute, manufactured home costs are considerably less than those that are site-built, and the purchase price of the manufactured homes increased by only 27 percent between 1994 and 2000 while the site-built home purchase price increased by approximately 40 percent during this same period. While this table does not include land costs for manufactured homes as it does for site-built homes, it would still be more affordable to purchase a manufactured home and land, compared to a similar-sized site-built home and land.

Table 2

Cost Comparison of Manufactured versus Site-Built Homes			
	Average Sales Price		
	1994	1997	2000
New single-section manufactured homes	\$23,900	\$29,400	\$30,400
New multi-section manufactured homes	\$41,800	\$47,300	\$53,900
All new manufactured homes	\$32,900	\$40,000	\$46,500
New single-family site-built homes	\$115,575	\$138,450	\$162,300

Note: Price of manufactured homes includes the installation of the home but excludes land costs. Price of site-built homes includes land cost (house and land sold as package).

Source: Manufactured Housing Institute, 2002.

Table 3 gives more information into the pricing of manufactured homes compared to those that are site-built. This Table compares the homes based upon their cost per square foot. Again, here it is clear that manufactured homes cost much less than their site built counterparts. Also in this table, land costs are not included for manufactured homes, but if the cost of the land would not drive the cost of manufactured housing above that of site-built housing, when the homes are of similar size.

Table 3

Cost Per Square Foot Comparison of Manufactured versus Site-Built Homes			
	Cost Per Square Feet (\$)		
	1994	1997	2000
New single-section manufactured homes	\$21.63	\$24.50	\$26.78
New multi-section manufactured homes	\$26.88	\$30.03	\$32.18
All new manufactured homes	\$24.64	\$28.17	\$30.90
New single-family site-built homes (less land price)	\$54.65	\$64.70	\$73

Note: Cost includes installation of manufactured home and includes land price for new single-family site-built homes. Source: Manufactured Housing Institute, 2002.



HOME APPRECIATION

The issue of home appreciation and depreciation must also be taken into account when looking at the viability of manufactured homes in the creation of affordable housing. Many believe that manufactured homes always depreciate over time. This is not the case. Manufactured homes can and do appreciate over time, depending on the circumstances, much like site-built homes. Location of the home, condition of the home, whether or not the land under the home is owned or rented and the specifics surrounding the local housing market all come into play when looking at the ability of a manufactured home to appreciate. If a manufactured home is maintained, kept up to the current code and located in a secure and sustainable housing market, the home should be able to appreciate in a way similar to site-built homes in the same area.



FUNDING ASSISTANCE

There are a few financial assistance programs that do exist for the construction and implementation of a program for manufactured housing. Mortgage Revenue Bonds can be issued by the local government in order to help lower income families with the purchase of a home with a lower interest rate mortgage. The

interest earnings on these bonds are tax-exempt. These loans are for first time homebuyers only and the buyers cannot earn any more than the statewide Area Median Income (AMI).^v

The Community Development Block Grant (CDBG) Program is another tool available to the local government. The funds are required to be used for the benefit of low-to-moderate-income families and other community development needs. Eligible activities include: “acquisition of real property; relocation and demolition; construction of public facilities and improvements, such as water and waste facilities; planning activities; infrastructure; and rehabilitation of residential and non-residential structures (including manufactured homes)”.^{vi}

Another option is the HOME Investment Partnership Program. These funds are allocated for families with incomes below 80 percent of the AMI. Eligible activities under this program include: “acquisition of land for a homesite or a manufactured home; replacement of a manufactured home; assistance to low-income buyers through direct loan, down payment or closing cost assistance, or loan guarantees or other forms of credit enhancement; moderate or substantial rehabilitation project; demolition of dilapidated housing; and other reasonable and necessary expenses related to the development of non-luxury housing.”^{vii}

Pinellas County can also investigate options for acquiring property to keep housing costs down. The County could own the land only, leasing it to residents for a period of 99 years, while the community pays for their own roads and associated maintenance.

While these three options would not provide complete financial compensation for the cost of the construction of a community with new or up-to-code manufactured or modular homes, the funds could be sufficient to offer assistance to those most in need during the times of displacement when a mobile home community is redeveloped to another use.



INSURANCE

The insuring of manufactured homes in Pinellas County does appear to be more difficult than insuring site-built homes. Many insurance companies stopped writing policies in the State of Florida following the devastation caused by Hurricane Andrew. However, because the building requirements for manufactured homes built since 1996 have been much more stringent, insurance companies are contemplating once again offering homeowner's insurance in the State for manufactured homes. While the insurance industry still does not distinguish between mobile homes and modern manufactured homes when

determining their rates, lending to the continued misunderstanding regarding the safety of manufactured homes, those in the manufactured housing industry do not find that purchasers of manufactured homes are having any problems finding insurance. Buyers can always find policies written by Citizen's Insurance if unable to secure insurance through another company, which is becoming increasingly difficult in the State. Citizen's Insurance is the only confirmed insurance company that will offer manufactured home insurance in Pinellas County at this time.



SOME POSSIBLE OPPORTUNITIES

There are a few manufactures and management companies in the area that are willing to discuss the possibility of a development partnership with the County.

Wayne Jones (941-723-2324) is a representative of Sun Key Village in Palmetto (www.sunkeyvillage.com). They have been



Figure 13

looking to develop another manufactured housing community in the area but have yet to find the land with which to do so. According to Jones, his company has a significant amount of experience with the process of manufactured community development and would like to talk with County officials regarding a possible partnership.

Jacobsen Homes (www.jachomes.com), a Florida-based home manufacturer with a plant in Safety Harbor, has also expressed interest in a possible partnership with the County. **Figures 13 and 14** are examples of their manufactured homes. Kevin Clancy (727-726-1138), a sales manager for the company, believes that their company would be a viable option because they are based in



Figure 14

Florida, are privately held (unlike others who are based out of state and may not understand the dynamics of the industry in Pinellas County) and have been involved with the development of manufactured home communities in the past. Jacobsen Homes also has land experts who would be able to assist in the process.

Steve Weiss (813-286-4067) is a park owner and dealer for Prospective Properties Management Corporation. He is a licensed contractor and his company works on all aspects of manufactured home community development, from financing the homes to community management. The company does not

manufacture their own homes, but does work with a number of local manufactures, including Fleetwood and Palm Harbor Homes.

Terry Trexler (352-732-5157) works for Nobility Homes, a Florida manufactured home producer. Nobility Homes has worked with governments a number of times, including Volusia County, Charlotte County and the City of Homestead. The company was involved in the supply of manufactured housing units to local governments to be used for the hurricane relief effort and for affordable housing. Nobility Homes would like to talk with the County regarding the possibility of a partnership and their ability to supply manufactured homes. Also, Trexler stated that they are in contact with a number of developers who specialize in the development of manufactured home communities and would be willing to put the County in contact with those people.



Figure 15

Showcase Mobile Homes, based in Kissimmee, would also be a possible company to work with. This company contracts mostly with Skyline Homes (www.skylinehomes.com) and



Figure 16

General Homes in Georgia for larger, less expensive orders. Showcase has their own contractors and crew to set up a manufactured housing community without having to hire on any additional employees. **Figure 15** is an example of a Skyline manufactured home, and **Figure 16** gives an example of a General Home.



Figure 17

Palm Harbor Homes (www.palmharborhomes.com) may be another possibility for a partnership. This company is known for their charitable work and gives away a home to a needy family every year. They may be willing to work with the County in a partnership to provide low-cost homes to those most in need. Examples of their homes are shown in **Figure 3** and in **Figure 17**.

Gary Kluckhuhn (239-404-7481) is associated with Gulf Coast University in Naples and Light Ship Industries. According to discussions he has had with Deborah Rose (727-541-0805), Pinellas Park Planning Department, he is interested in developing a modular housing community with handicap accessible units and would like to eventually develop an affordable housing community. Kluckhuhn is currently working with Custom Mobility Inc. and Habitat for Humanity on this endeavor. He is in the process of placing some of his demo

units at Custom Mobility in Pinellas County and is looking for more sites. Kluckhuhn is also interested in working with the Veteran's Administration in order to develop a modular housing community.

Bill Turney (727-363-3030) is the Assistant Executive Director and Director of Public Relations and Marketing for the Florida Manufactured Housing Association (FMHA). Turney believes that the development of a manufactured housing community in Pinellas County would be very possible and believes that his organization would be able to help a great deal. FMHA (www.fmha.org) is an organization comprised of all manufactured home producers in the states of Florida, Georgia and Alabama. In addition, their members include approximately 200 developers and 800 communities. There are also a number of mortgage brokers included on their membership lists. The organization has their main office in Tallahassee, however, Turney lives in St. Pete Beach and works here in the Pinellas County area, and is willing to assist or offer his advice in any way possible. FMHA also has a presentation that they have given to several local governments and non-profit groups which discusses the qualities of modern (those built after 1994) manufactured homes and the use of them in affordable and workforce housing. They have offered to come and make the presentation to Pinellas County officials.



CONCLUSION

While manufactured and modular housing will not solve all facets of the affordable and workforce housing crisis, the benefits do warrant further investigation. They provide people with a means to live in a single-family environment, to have their own backyard, and to experience the traditional *American Dream* of home ownership. As mobile home parks are being demolished for new upscale town home units, residents are often pushed into rental apartment living. But manufactured and modular housing can offer residents an alternative to rental apartment living, and can offer a totally different quality of life. Clearly, once the misconceptions are overcome regarding aesthetics and durability, the possibilities for using manufactured and modular housing are intriguing, as are the possibilities for partnerships with the manufactured and modular housing community. Overall, this subject would seem to absolutely require further consideration by the County.

DEFINITIONS

Manufactured Home:

“A structure, transportable in one or more sections, which in the traveling mode, is eight body feet or more in width or forty body feet or more in length, or, when erected on site, is three hundred twenty or more square feet, and which is built on a permanent chassis and designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities, and includes the plumbing, heat, air-conditioning and electrical systems contained therein.”

--Federal Regulations 24CFR3280

Affordable Housing:

“Housing for which monthly rents or monthly mortgage payment, including taxes, insurance and utilities, do not exceed 30 percent of the amount which represents the percentage of the median adjusted gross annual income for the households or persons indicated in Section 420.0004, F.S.”

--Florida Administrative Code, Chapter 9J-5

Residential Design Manufactured Homes (RDMH) (Modular Homes):

“Manufactured homes as defined by state law which meet residential design standards contained in this chapter (see section 138-1343).”

--Pinellas County Zoning Code, Chapter 138

Mobile Home:

Refers to those manufactured homes built before the passage of the HUD-code on June 15, 1976.

ⁱ Source: American Planning Association

<http://www.planning.org/affordablereader/pracplanner/essentialsvol2no4.htm>

ⁱⁱ Source: *Building Systems Magazine*. *Modular Building System STANDS STRONG Against Hurricanes*. Nov/Dec 2004, pg. 61.

ⁱⁱⁱ U.S. Department of Housing and Urban Development

<http://www.huduser.org/periodicals/fieldworks/0603/fworks4.html>

^{iv} Source: Local Initiatives Support Corporation

http://www.lisc.org/resources/assets/asset_upload_file519_837.pdf#search='Noji%20Gardens'

^v Source: Manufactured Housing Institute.

http://www.manufacturedhousing.org/lib/showtemp_detail01_print.asp?id=3776&cat=3

^{vi} Source: Manufactured Housing Institute.

http://www.manufacturedhousing.org/lib/showtemp_detail01_print.asp?id=377

^{vii} Source: Manufactured Housing Institute.

http://www.manufacturedhousing.org/lib/showtemp_detail01_print.asp?id=373