



MOBILE / MANUFACTURED HOUSING





Mobile vs. Modular

Mobile / Manufactured

Built on a chassis; may or may not be permanently affixed to the land (note: has DMV sticker).

Modular

Assembled in a factory environment; permanently affixed to the land; built to same building code requirements as site-built home.





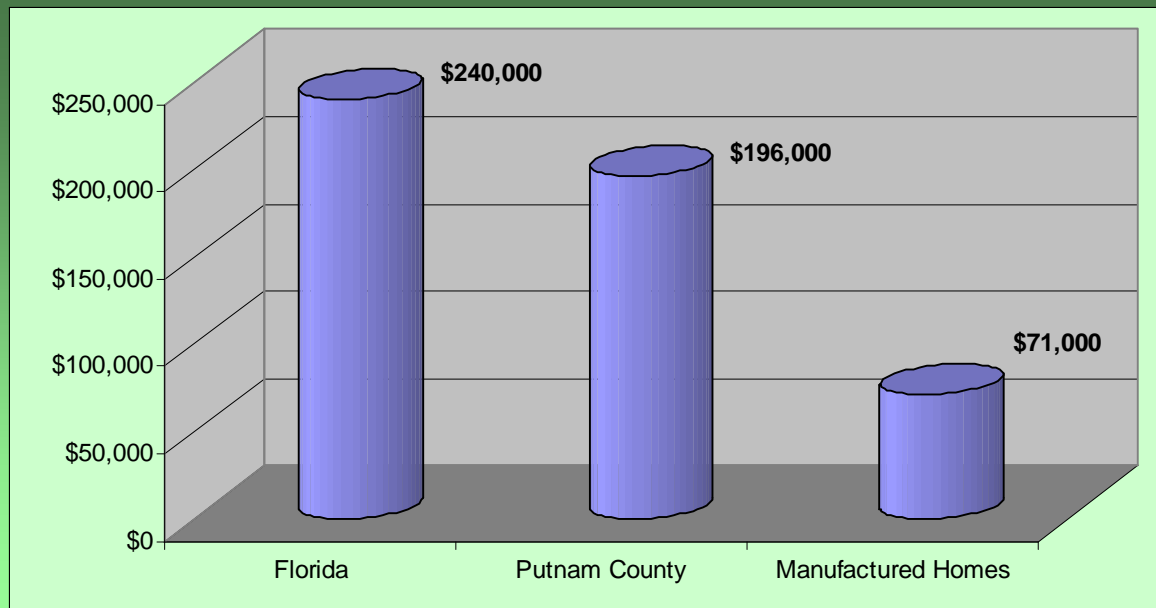
When you think of “mobile home” what comes to mind?





Truth of the matter is... Mobile / Manufactured / Modular Homes
are affordable housing choices

2007 Average Home Prices





The Manufactured / Mobile Home Paradigm

- While they are affordable, they are also indirectly subsidized by the conventional housing market.
- While they fill a need for safe housing in rural communities, they are often located in an unsafe manner.
- While they are often the only entry into homeownership, many times it is a false security.



So how are they indirectly subsidized?

Essentially, their command for public services (schools, roads, parks, etc) are far greater than the tax revenue that they produce.





Indirect Subsidies

Two primary ways that mobile homes may be taxed in Florida.

- Assessed and taxed as real property
- Subject to an annual license tax





Assessed and taxed as real property

Ad valorem taxes substantially less

- New manufactured homes –
cost 1/2 to 1/3 less than conventional site-built homes
- Depreciating asset





Annual licensing tax

Mobile and manufactured homes located on property not which is under different

- License fees between \$20 and \$80 per year

Example: Putnam County

- 29,550 total housing units (2007)
- (of the total households)
15,551 are mobile / manufactured / modular
- (of the 15,551 mobile / manufactured / modular)
2,187 are issued licenses (i.e., tags) from DMV and are not
on the tax rolls as “real” property



What do we mean by “located in an unsafe manner?”

Difficult for emergency vehicles to locate:

Accessible only by unimproved (i.e., ungraded, non-stabilized) easements.

Located substantial distances from the road that they’re addressed from.





“False Sense of Security?”

- Many own the structure, but not the land.
- If not located in a statutorily recognized “mobile home park,” there is no protection.
- Chapter 723, Florida Statutes:
 - *Special notification if zoning / land use change sought*
 - *Right of homeowner’s association to match purchase offer price*
- Florida Mobile Home Relocation Corporation

