

Our Homes, Our Health: Ensuring Climate and Housing Justice for Florida's Manufactured Home Communities

Executive Summary

Access to stable, quality, and affordable housing is a major determinant of our health and well-being. But too many people — especially people with low and middle incomes — earn stagnant wages or are on fixed incomes that make it hard to afford the high cost of housing, and as a result, face persistent housing instability.

In Florida, millions of seniors as well as young, immigrant, and working-class families live in manufactured home communities (sometimes called mobile home parks) as a way to access affordable housing. Most residents in these communities own their home and rent the land it sits on from community owners.

However, residents of manufactured home communities face community owner practices that risk residents' housing security, such as arbitrary rent hikes. On top of this, climate disasters, specifically hurricanes, often cause significant damage in these communities. And then when state and federal disaster recovery programs don't meet their needs, residents experience distress and deepening housing and economic insecurity.

This report examines the health impacts experienced by manufactured home community residents who live at the intersection of these threats: predatory community owner practices, increasing climate disasters, and inadequate disaster recovery programs. Our research methods included input from 77 manufactured home residents in Florida, along with a review of existing research and data.

Inadequate protections from predatory community owner practices leave residents vulnerable

The current context in Florida allows community owners to establish dramatic lot rent and fee increases, enact arbitrary rules and requirements, and disregard community maintenance. These practices put residents at risk of choosing between essentials like food and medicine, and their homes.

Dramatic rises in housing costs and threats of eviction have severe health consequences such as elevated blood pressure and increased likelihood of stroke, cardiovascular disease, diabetes, and depression. Additionally, some community owners fail to maintain water, sewage, and trash disposal, putting residents directly at risk for injuries, and air-borne and water-borne illnesses.

Climate disasters exacerbate instability and health inequities

Recent hurricanes in Florida have deeply impacted the health of manufactured home community residents as they deal with structural damage, mold contamination, and lack of utilities for long periods of time. What's more, hurricane intensity and rainfall are projected to increase as the climate continues to warm. This is especially concerning, as 1 in 4 manufactured homes in Florida are located in a storm surge zone.

In the face of these disasters some community owners make matters worse by neglecting to provide basic services like water and electricity, requiring rent even when homes are vacant, increasing lot rent fees, and



December 2019

HumanImpact.org/HousingHealthFL

requiring costly repairs. These practices, compounded with the stress and trauma of disaster, take a toll on residents, many of whom continue to suffer from devastating physical and psychological impacts long after the hurricanes pass.

“[There’s] mold in my house. I have bronchitis quite often and I didn’t get it before...My health issues have really come up since the storm came through.”

— Jeannie

Disaster recovery programs fail seniors, immigrants, and low-income families

Federal and state disaster recovery programs exacerbate residents’ exposure to stress and poor health. The programs are not meeting the needs of manufactured home residents:

- Recovery program requirements force residents to choose between repairing their homes in a timely manner and getting assistance. For example, the Rebuild Florida program requires residents to wait for approval before making needed repairs.
- Recovery inspections and assistance are inadequate — 82% of surveyed residents expressed dissatisfaction with recovery resources available from FEMA.
- Costly insurance requirements block access to assistance forcing residents to choose between financial stability and receiving the support they need.

Recommendations to promote residents’ health and safety

Lawmakers, government agencies, and community owners need to work with residents to address these intersecting threats to their well-being. Our full report includes detailed recommendations to ensure housing and economic security.

We seek broad changes that:

- Center affected communities in solutions around climate disasters
- Ensure affordable homes and healthy communities
- Protect resident well-being and ensure just recovery after climate disasters
- Invest in climate-resilient communities



MHAction community event in Florida.