



# Innovative Housing Solutions Promoted in the Live Local Act

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October 26, 2023

THE FLORIDA  
HOUSING  
COALITION





## AFFORDABLE HOUSING CATALYST PROGRAM

Sponsored by the  
Florida Housing Finance Corporation



we make housing affordable™





# About the Florida Housing Coalition

- Statewide nonprofit organization that is primarily a training and technical assistance provider to local governments and nonprofits on all things affordable housing
- Our work covers:
  - Compliance with local, state, and federal affordable housing programs
  - Affordable housing program design
  - Capacity building for nonprofit housing providers
  - Land use planning for affordable housing
  - Research & data gathering
- We can provide free training & technical assistance to you under the Catalyst Program





# Presenters



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Green Mills Group





# Webinar Logistics

- All participants are on mute
- Please type in your questions and comments into the question box on the side panel
- We will not identify who has asked a question
- Webinar is recorded
- PPT is provided as a handout
- For follow-up information or problems downloading handouts, please contact [glazer@flhousing.org](mailto:glazer@flhousing.org)





# Topics covered today

- I. Overview of Solutions in Sec. 26 of the Live Local Act
- II. Expedited Permitting
- III. Green Mills Group Case Study
- IV. Process to Implement Innovative Solutions
  - Location Considerations
  - Development Regulations
  - Implementation Highlight: Manufactured Homes





# Free Live Local Trainings under the Catalyst Program

Thanks to the support of the Florida Housing Finance Corporation, from July 1, 2023 – June 30, 2024, the Florida Housing Coalition will provide:

- **Up to 8 Live Local Act site visits.** Free training and technical assistance (up to 15 hours) to local governments specifically on Live Local Implementation.
- **Five LLA-specific training webinars.**
- **200 hours of off-site technical assistance.** Each request typically of up to 10 free hours of assistance for local governments and nonprofit organizations.
- **Seven regional workshops.** We will divide the state into seven regions and provide virtual roundtables for planners on the land use tool.



## We want your questions & feedback!

- Your implementation questions and feedback help us structure our trainings to meet your needs
- All questions about how the Live Local Act will work in practice are encouraged!







## Section 26 of the Live Local Act



## Section 26 of the Live Local Act

- Section 26 of the LLA substantially amended the state housing strategy at section 420.0003 of the Florida Statutes
- Three core components of F.S. 420.0003:
  - 1. Legislative intent
  - 2. Policies
  - 3. Implementation
- This section of Florida law contains a **mix** of mandated and encouraged strategies



# Sampling of Mandated v. Encouraged Strategies

	Policy/Cite
Mandatory	<ul style="list-style-type: none"><li>• Shimberg Center directed to “develop and maintain statewide data on housing needs and production, provide technical assistance . . . and coordinate state housing initiatives with local government and federal programs”. F.S. 420.0003(3)(a)2.</li><li>• OPPAGA must “evaluate affordable housing issues” and present reports to the Legislature. F.S. 420.0003(3)(d).</li></ul>
Encouraged	<ul style="list-style-type: none"><li>• State and local governments “should consider and implement <u>innovative solutions</u> to housing where appropriate.” F.S. 420.0003(2)(a)2.</li><li>• Local governments are “encouraged to enter into interlocal agreements, as appropriate, to coordinate strategies and maximize the use of state and local funds.” F.S. 420.0003(2)(a)4.</li></ul>





## 420.0003(1) - Legislative Intent

(1) LEGISLATIVE INTENT.—It is the intent of this act to articulate a state housing strategy that will carry the state toward the goal of ensuring that each Floridian has safe, decent, and affordable housing. This strategy must involve state and local governments working in partnership with communities and the private sector and must involve financial, as well as regulatory, commitment to accomplish this goal.



## 420.0003(2) - Policies

- Four distinct subsections:
  - (a) Housing production and rehabilitation programs
  - (b) Public-private partnerships
  - (c) Preservation of housing stock
  - (d) Unique housing needs



## 420.0003(3) - Implementation

- State fiscal resources must be directed towards the following programmatic objectives:
  - Effective technical assistance and capacity-building programs
  - The Shimberg Center for Housing Studies to develop and maintain statewide data on housing needs and production
- Long-range program plan of the FHFC must implement s. 420.0003
- OPPAGA required to produce affordable housing studies and present to the Legislature





## Role of the private sector & incentives in s. 420.0003(2)(a)1

1. State and local governments shall provide incentives to encourage the private sector to be the primary delivery vehicle for the development of affordable housing. When possible, state funds should be heavily leveraged to achieve the maximum federal, local, and private commitment of funds and be used to ensure long-term affordability. To the maximum extent possible, state funds should be expended to create new housing stock and be used for repayable loans rather than grants. Local incentives to stimulate private sector development of affordable housing may include establishment of density bonus incentives.



## “Innovative Solutions” in s. 420.0003(2)(a)2

“State and local governments should consider and implement innovative solutions to housing issues where appropriate. Innovative solutions include, but are not limited to:”

- a. **Utilizing publicly held land** to develop affordable housing through state or local land purchases, long-term land leasing, and school district affordable housing programs. To the maximum extent possible, state-owned lands that are appropriate for the development of affordable housing must be made available for that purpose.
- b. **Community-led planning** that focuses on urban infill, flexible zoning, redevelopment of commercial property into mixed-use property, resiliency, and furthering development in areas with preexisting public services, such as wastewater, transit, and schools.



## “Innovative Solutions” in s. 420.0003(2)(a)2

“State and local governments should consider and implement innovative solutions to housing issues where appropriate. Innovative solutions include, but are not limited to:”

- c. Project features that **maximize efficiency in land and resource use**, such as high density, high rise, and mixed use.
- d. **Mixed-income projects** that facilitate more diverse and successful communities.
- e. **Modern housing concepts** such as manufactured homes, tiny homes, 3D-printed homes, and accessory dwelling units.







# Expedited Permitting



# Expedited permitting

- The time it takes to review development approvals is a factor in the overall cost of a project.
- Local governments should expedite the approval process of affordable housing developments.
- Expedited permitting processes also give housing staff opportunity to work closely with the developer to offer additional support as necessary.
- **Time is Money!**



## Expedited permitting requirement via the SHIP program

- Each local government that receives SHIP funds must expedite permits for affordable housing projects “to a greater degree than other projects.” 420.9071(18).
- Enforceability? Because this requirement is tied to the SHIP program, only FHFC would likely have standing to enforce these SHIP requirements.
- Is there a private cause of action? Probably not.
- Also note - s. 553.792(1)(a) - "A local government shall maintain on its website a policy containing procedures and expectations for expedited processing of those building permits and development orders required by law to be expedited."



# What qualifies for expedited attention?

- Define: What is an affordable housing project?
  - Must, at minimum, follow SHIP definition of “affordable”
  - Generally, local governments only expedite permits for affordable developments that receive government subsidy
- Possible nuances:
  - Projects that set aside 100% of its units for affordable housing can receive quicker review than a project with only 20% affordability
- **Best practice:** Expedite permits for all housing developments that contain a set % of affordable units up to 120% AMI, not just developments that receive local, state, or federal housing funding





... to a greater degree than other projects

- SHIP statute requires that affordable projects be expedited “to a greater degree than other projects”
- No specific timeframes, just “to a greater degree”
- **Ask:** How long does it typically take for a project to be approved?
- **Best practices:**
  - 1) Have a clear system for identifying the projects that receive expedited approval
  - 2) Designate an ombudsman that can shepherd affordable projects through the process
  - 3) Coordinate housing & planning staff



# What should be expedited?

- All steps in the development approval process should be expedited for affordable projects
- Opportunities for expedited attention:
  - Various levels of site plan review
  - Rezoning
  - Inspections
  - Environmental reviews
  - Public hearings
- This may require greater communication between departments responsible for steps in the permitting process



# Examples

## Pasco County

- Affordable single and multi-family development permit application packets have a yellow band to indicate expedited review
- Staff within the Growth Management Division shepherd application through review

## Orlando

- Developer must receive affordable housing certification
- Designated Housing expediter on staff works to resolve issues between applicant and Permitting Services



# Examples

## Clearwater

- 2021 AHAC Report: Recommends the Assistant Director of Economic Development & Housing and Permit Manager be the primary and secondary points of contact when submitting projects for expedited review.
- These two staff positions should work through “close coordination” and act as “a liaison between the developer and all departments involved in the review and permitting process.”

## Port St. Lucie

- 2021 AHAC Report: “The Committee recommends removal of the verbiage ‘state and federal funds’ from the application process. In addition, [several departments] should work together to better define the ability to confirm whether or not a project can be classified as affordable housing.”



# Expedited Permitting Example

## Pinellas County, FL

The Pinellas County Land Development Code offers a range of affordable housing incentives to a developer of an Affordable Housing Development (AHD).

- To qualify for affordable housing incentives under the Land Development Code, a proposed development must meet the defined, income-based criteria of an Affordable Housing Development (at least 20% of units at or below 60% AMI for rental housing; at least 20% of units at or below 80% AMI for homeowner housing).
- The county administrator applies a review process that gives priority to qualified developments (AH
- A two-week turnaround time is the target goal for processing the site plan.
- A pre-application meeting is also required between the applicant and the county's site plan review st
- Applicants are provided assistance from a development review administrator.



# Local reform and AHAC ideas: Expedited Permitting

Review	Recommend
Look at the definition of “affordable housing” to determine which projects are eligible for expedited approval.	Broaden the definition of “affordable housing projects” to include all projects that serve up to a certain income level, subsidized or not.
AHAC: Recruit planning staff or building official to explain the permitting process and identify opportunities for improvement.	Identify an ombudsman to shepherd affordable projects through the approval process.
Study the typical time it takes to permit various types of development.	Create a clear method to identify projects receiving expedited attention.
Identify each step of the permitting process that can be expedited.	Quality check to ensure affordable housing projects are being expedited to the intent of the SHIP requirement.
	Coordinate between different departments responsible for approvals.







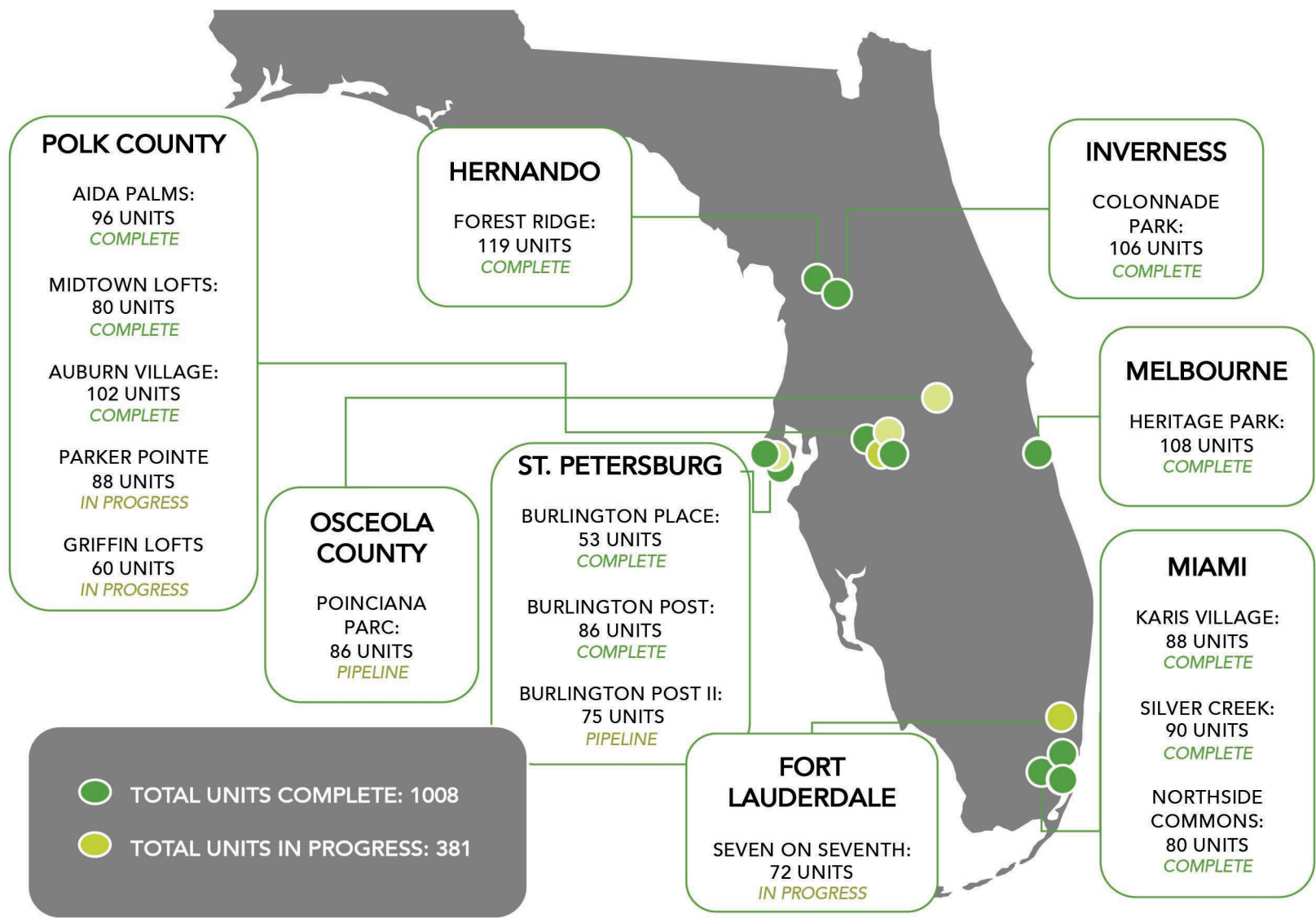
# Green Mills Group Case Study



GREEN MILLS GROUP  
DEVELOPER / OWNER  
OSCAR SOL



# GREEN MILLS GROUP

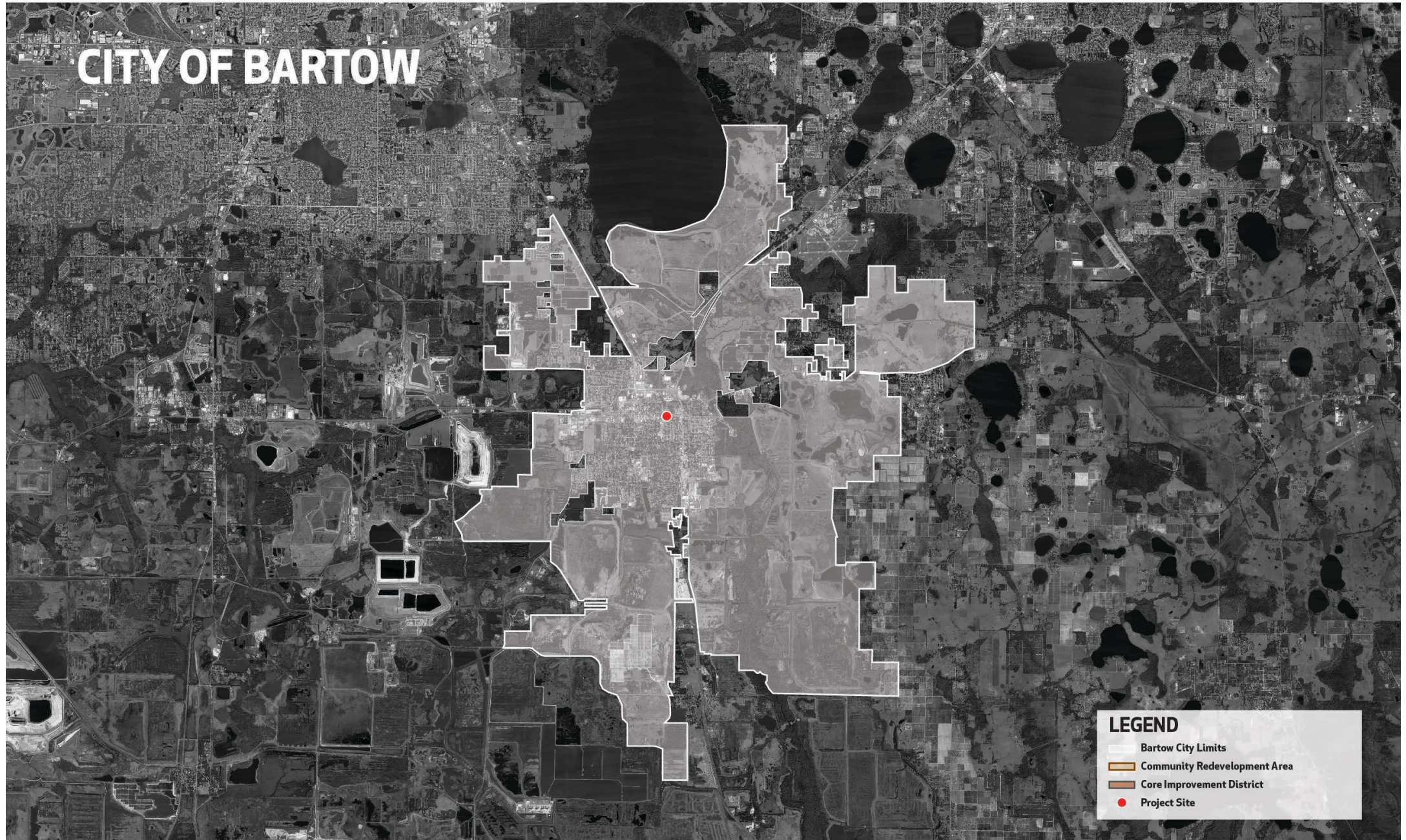




# CITY OF BARTOW

## LEGEND

- Bartow City Limits
- Community Redevelopment Area
- Core Improvement District
- Project Site

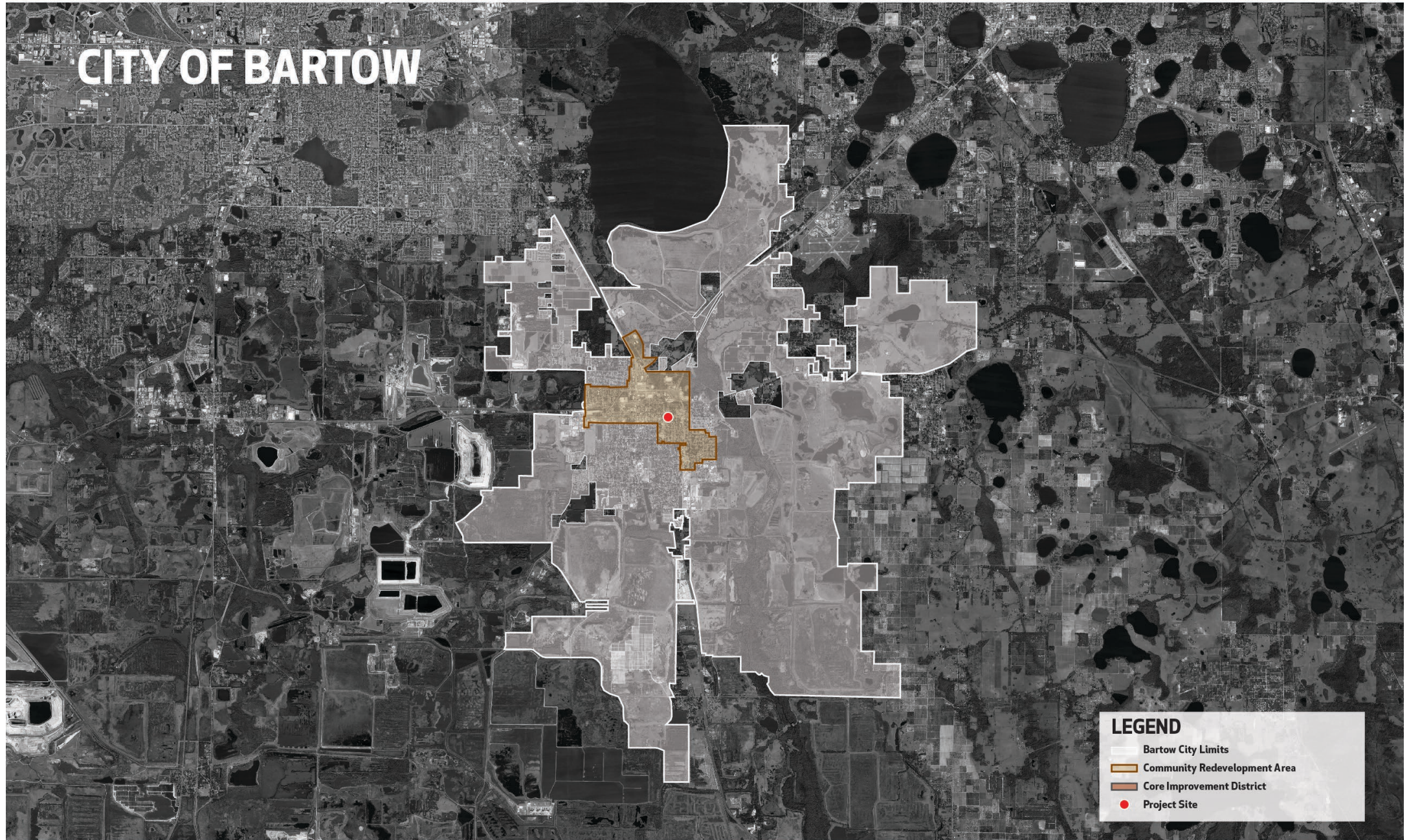




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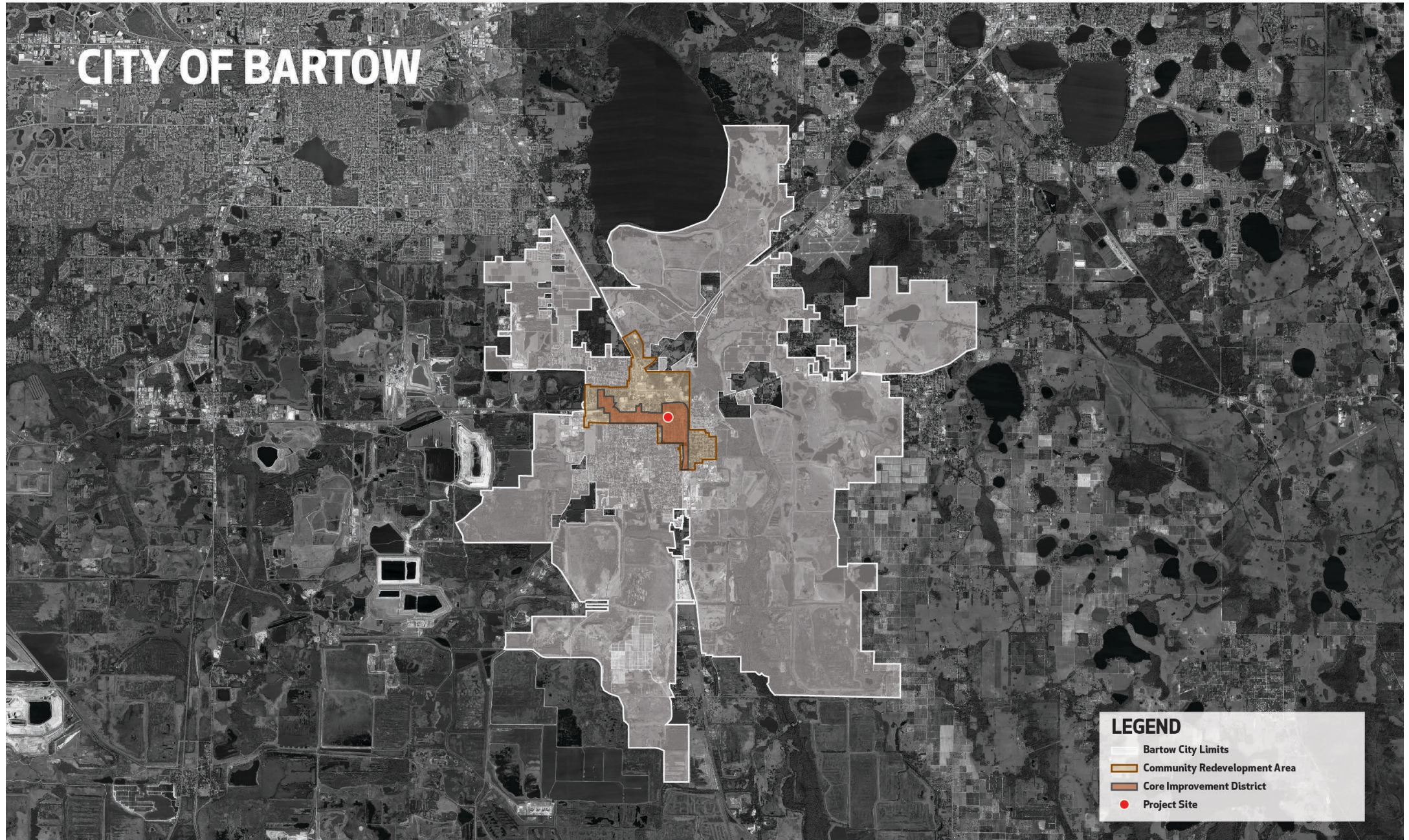




# CITY OF BARTOW

## LEGEND

- Bartow City Limits
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- Core Improvement District
- Project Site





# DESIGN APPROACH

STRENGTHEN DOWNTOWN

REVITALIZE CENTERS & CORRIDORS

CONNECT PARKS & PUBLIC SPACES

DIVERSIFY HOUSING













CRA OBJECTIVES & TECHNICAL REQUIREMENTS

HOUSING DIVERSITY

PROJECT DENSITY

HISTORIC ARCHITECTURAL FABRIC



# HOUSING UNIT DIVERSITY & PROJECT DENSITY





# HISTORIC ARCHITECTURAL FABRIC





# COLUMN & BEAM DETAIL VARIATIONS





















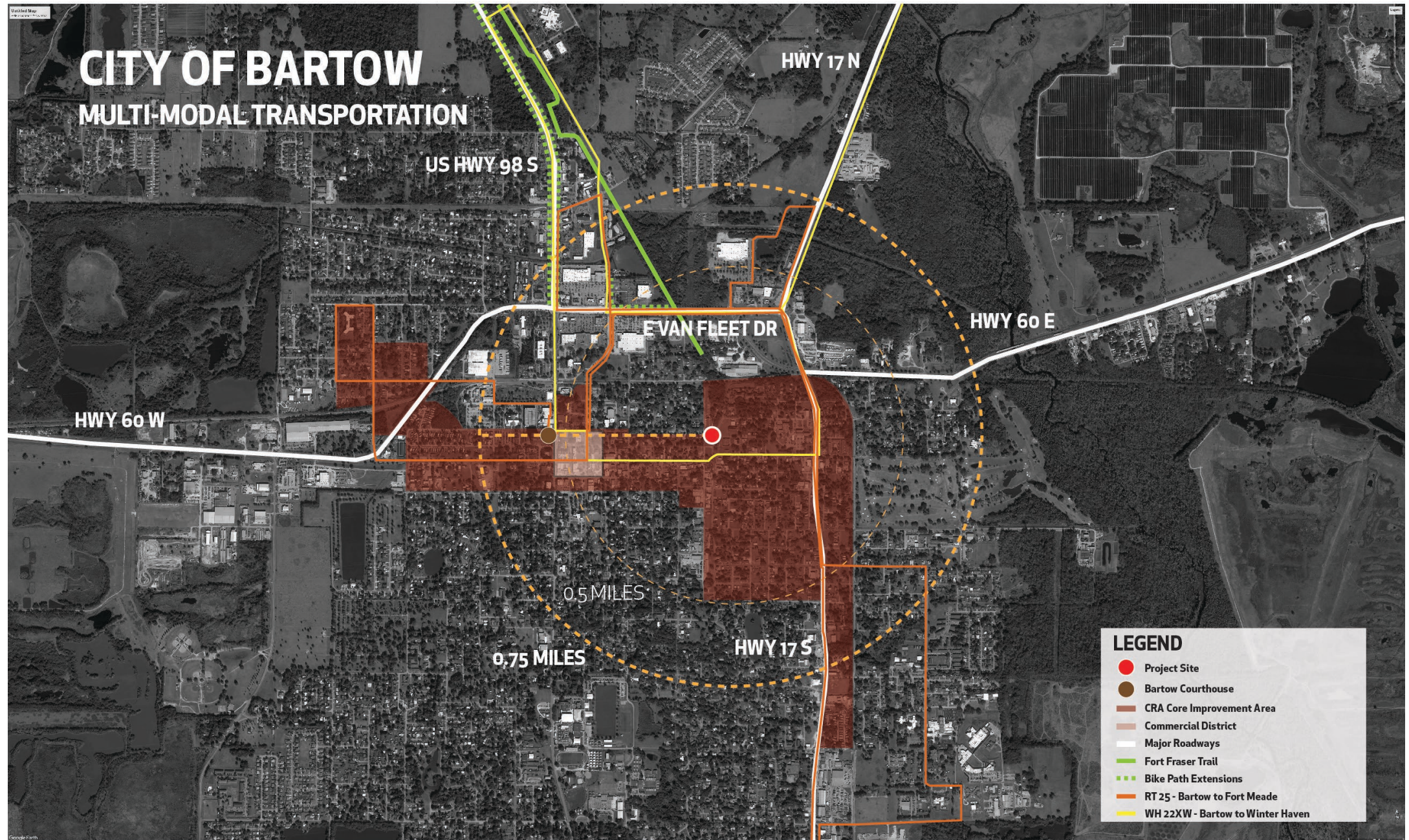
# HISTORIC ARCHITECTURAL FABRIC





# CITY OF BARTOW

## MULTI-MODAL TRANSPORTATION











THEME 5

# SIGNATURE CONCEPT

















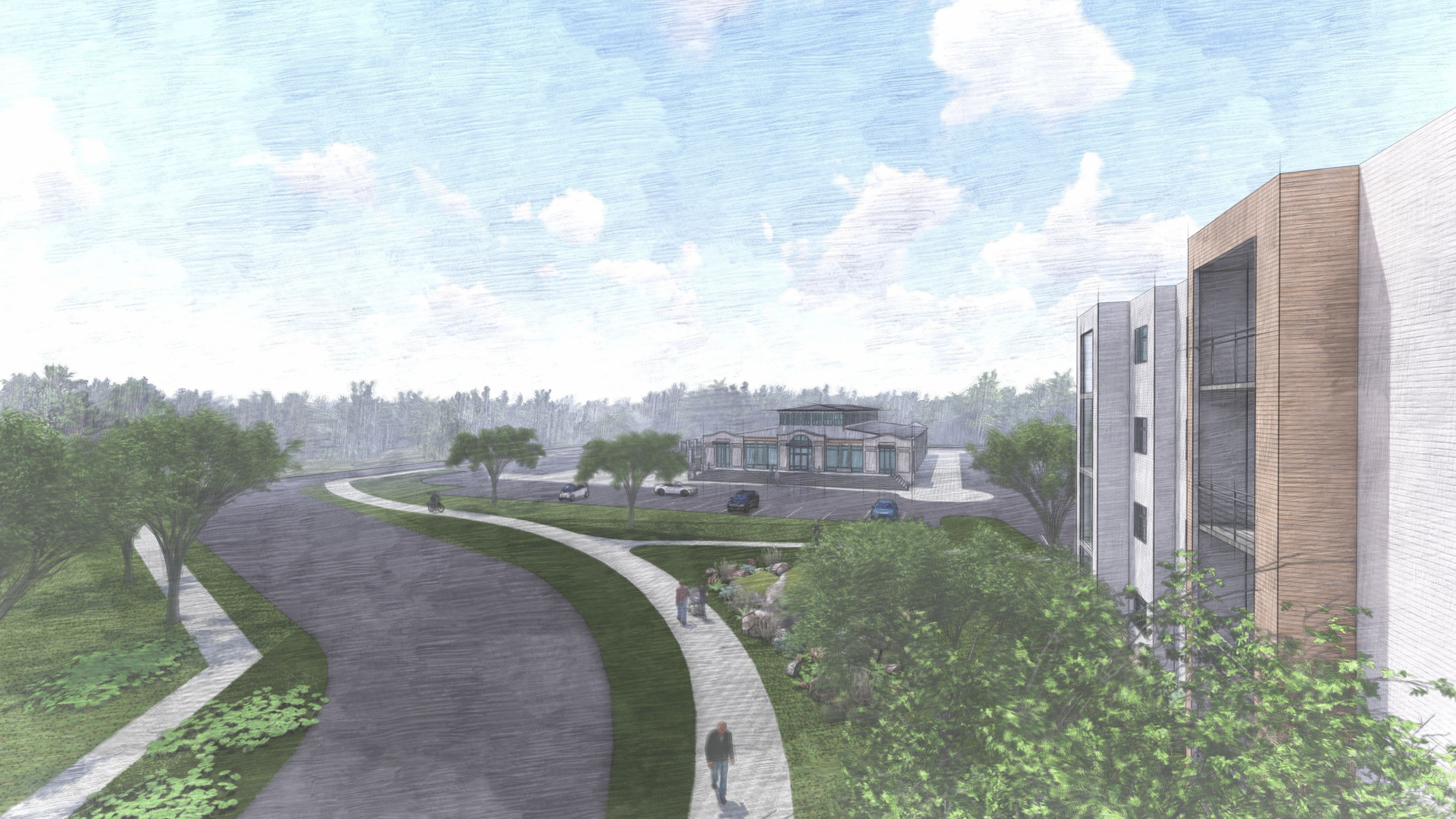












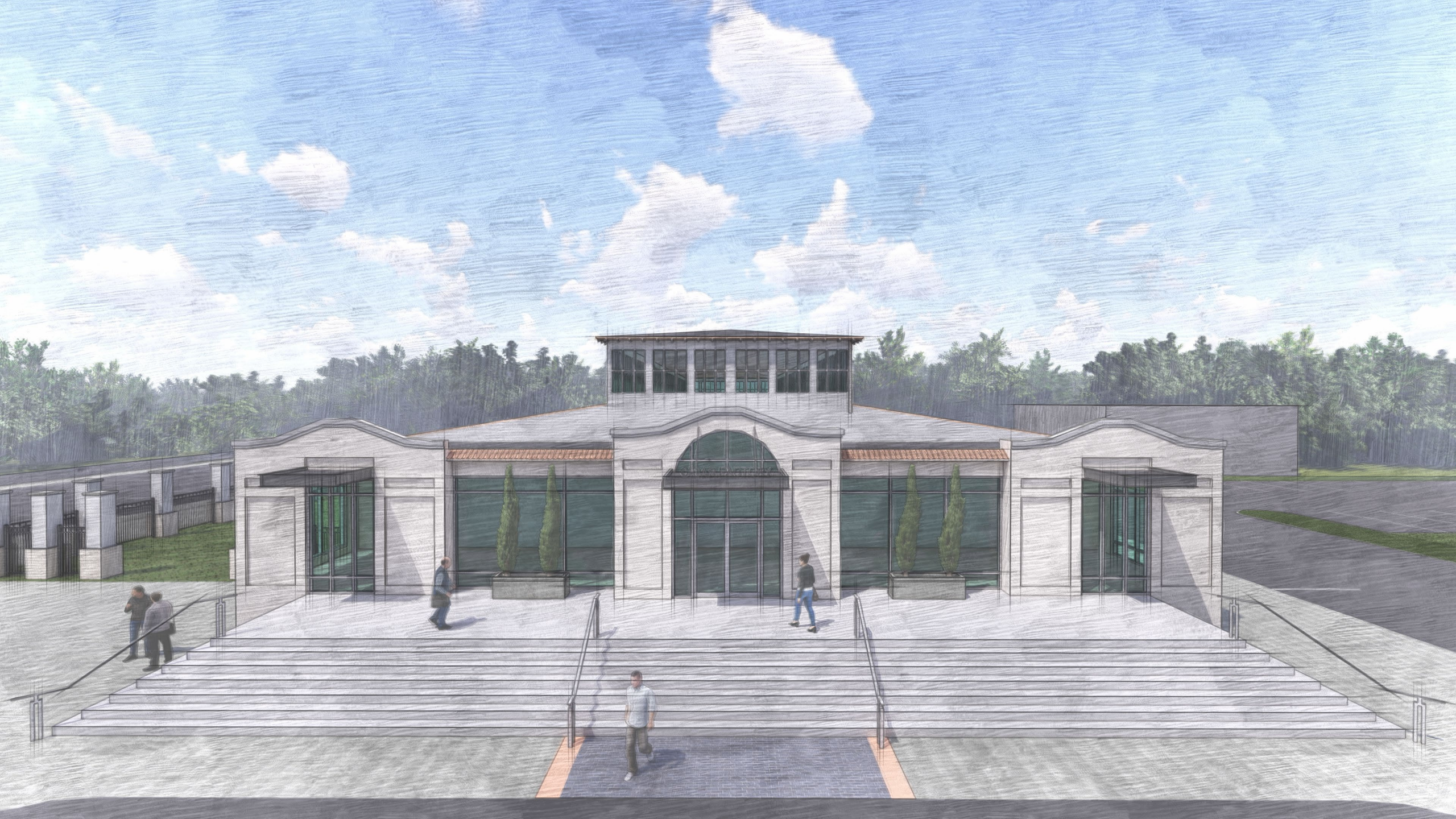














# PUBLIC ART & PLACEMAKING





# PROJECT DENSITY







# Implementing Innovative Solutions: Location Considerations





## Related Solutions in Sec. 26 of the Live Local Act

- Project features that **maximize efficiency in land and resource use**, such as high density, high rise, and mixed use.
- Furthering development in areas with **preexisting public services**, such as wastewater, transit, and schools.

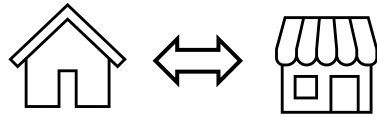




# Why Location Matters

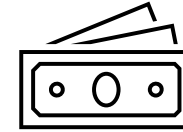


Availability and efficient use of infrastructure/services



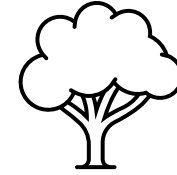
Access between housing and other destinations via:

- Proximity via use mix, compact development standards, increased density/intensity
- Transportation options, with affordability considerations



Fiscal impacts

- Capital + operating investments in public infrastructure and services
- Taxable value and property tax revenues per acre



Preservation of rural activities and undisturbed lands



# Guide Growth via Existing Processes

Regional plans

Comprehensive plans

Small area or topic-specific plans

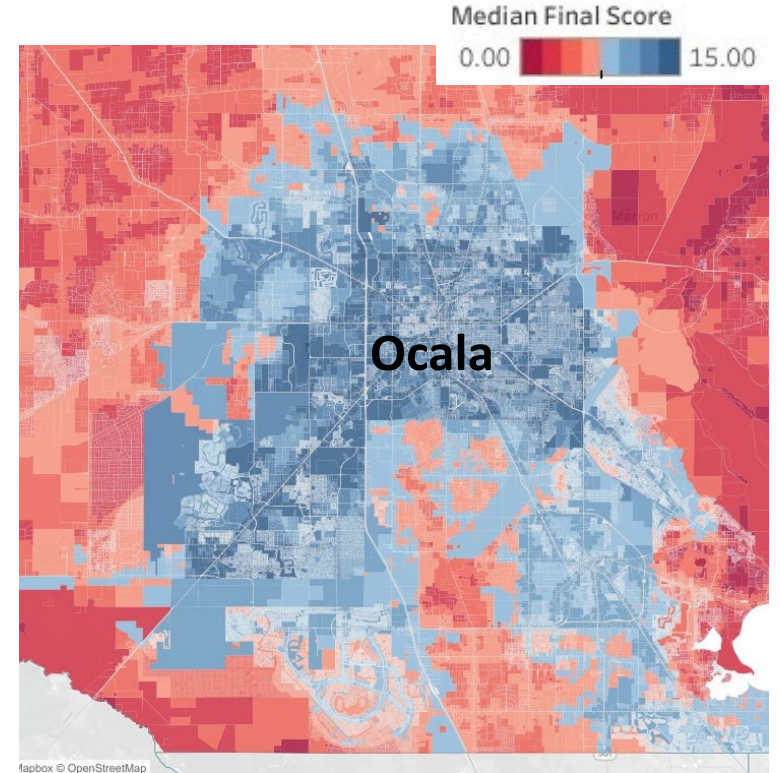
Land development regulations + capital, operating,  
programmatic investments to implement plans





# Locational Considerations for Guiding Growth

- Infill opportunities in existing developed areas, within urban growth boundary
- Proximity to mixed-use, commercial, and employment nodes and corridors
- Areas with existing and future public infrastructure/services areas (water, sewer, fire, etc.)
- Areas with existing and planned transportation network + transit routes
- Avoidance of/mitigation in environmentally vulnerable + sensitive areas – flood plains, Coastal High Hazard Areas, preservation land



A guided growth exercise for Marion County indicated various growth area opportunities primarily in and near Ocala (higher score/darker blue indicates most suited for growth).



# Innovative Solutions to Guide Growth in Different Contexts



*Source: Google Maps*

Urban infill +  
adaptive reuse



*Source: Flacks Group*

Suburban  
retrofit +  
adaptive reuse



*Source: Google Maps*

Rural small -  
town  
planning



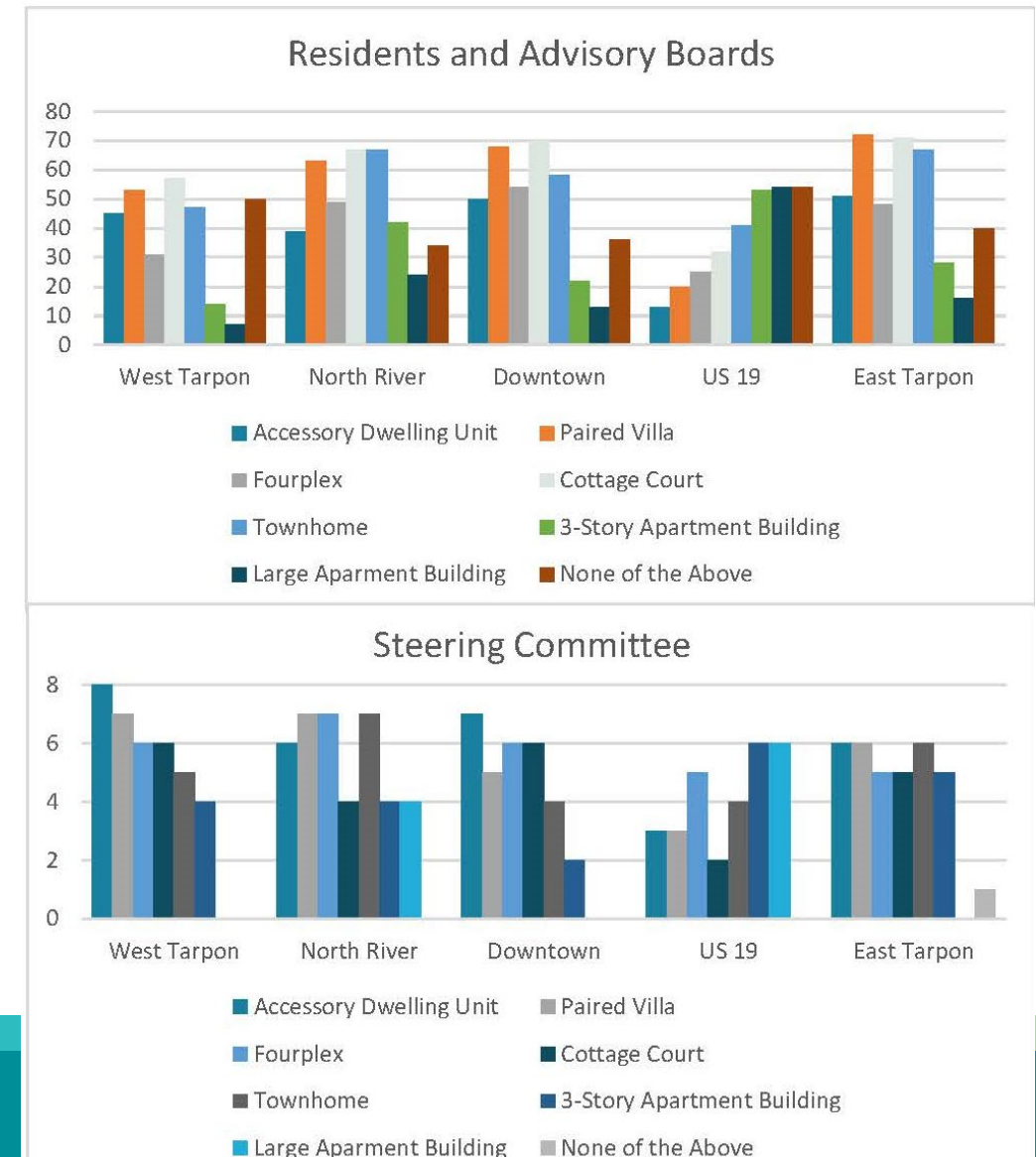
# Tarpon Springs Comprehensive Plan Update: Infill Housing Exercise

- Project team determined existing development capacity via vacant land in the city accommodated housing for current and future population, in line with State law requirements.
- Residents, Advisory Boards, and Steering Committee Members completed surveys and mapping exercises to indicate where they'd prefer different “missing middle” housing types to create more housing options/affordability.



Source: City of Tarpon Springs Comprehensive Plan Community Engagement Summary

Figure 4-3: Residential Infill Development Responses (Residents/Advisory Boards & Steering Committee)







# Implementing Innovative Solutions: Development Regulations





## Related Solutions in Sec. 26 of the Live Local Act

- Urban infill
- Flexible zoning
- Mixed use
- Accessory dwelling units
- Tiny homes
- Density bonuses
- High density, high rise





# Density Bonus Programs

- These programs work best when:
  - There is demand for additional density beyond what is allowed.
  - Land development regulations do not restrict taking advantage of the additional density (see upcoming slides).
- Define **applicability**, required **affordable unit set-asides**, **affordability thresholds and timeframe**, and **additional methods, if any, for meeting requirements** other than on-site units (e.g., in-lieu fee, off-site units, etc.)
  - Tailor requirements and bonuses to local conditions for desirable return rates and to avoid steering development elsewhere.
  - Reviewing requirements based on a pro forma for a typical project can help.
- A **Land Use Restriction Agreement** can memorialize compliance terms, reporting and monitoring requirements, and enforcement options.



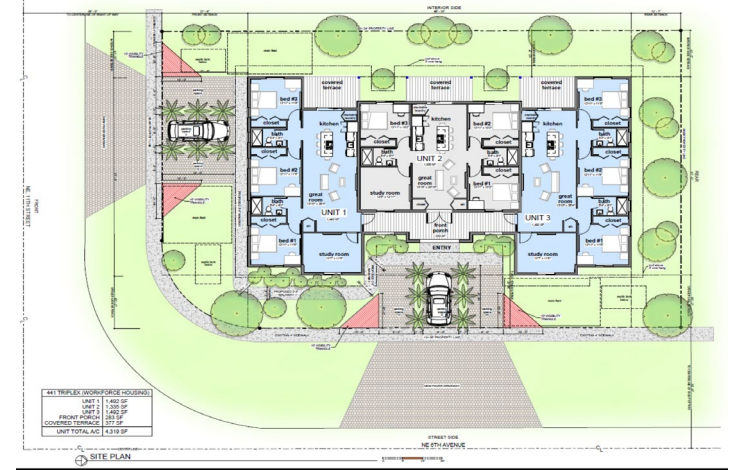


# Density Bonus Programs

Florida Housing Coalition developing database of programs in Florida.

## Example: Miami-Dade County Workforce Housing Development Program

- Voluntary program
- Workforce units serve households between **60% and 140% AMI**
- Developments with **20+ units** can get up to a **25% density bonus** on Comprehensive Plan maximum units allowed for the site for a **10% workforce unit set-aside**.
- At least 50% of units must be at 110% AMI; targeting remaining workforce units to 60-79% AMI allows for an additional 3% bonus (up to the max. 25%)
- Developments of **fewer than 20 units** can use the bonus with **100% workforce set-aside**.
- Alternative compliance options: off-site units, in-lieu fee, rehabilitation of existing property, land conveyance, combination of off-site and in-lieu fee
- Administrative review



*Proposed Workforce Housing Plan - Source: Miami-Dade County*



# Density Bonus Programs

Nationwide resources:

Grounded Solutions Network Inclusionary Housing Map and Program Database (2020), including voluntary programs: <https://inclusionaryhousing.org/map/>

Grounded Solutions Network report summarizing findings from a review of programs nationwide: <https://groundedsolutions.org/tools-for-success/resource-library/inclusionary-housing-united-states>

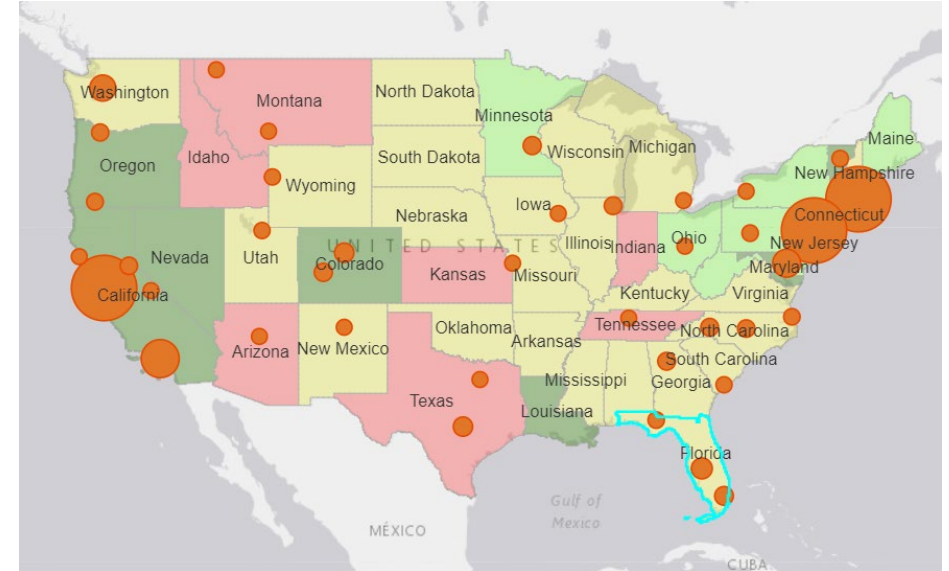


Image source: Grounded Solutions Network - <https://gsn.maps.arcgis.com/apps/webappviewer/index.html?id=83f6a5aee35a4788844db4b7aef3cbb5>





# Comprehensive Mixed-Use Zoning to Promote Housing

## Highlighted Components:

- Mix of uses, varied housing types
- Relatively dense/intense development
- Development/activity focal point (e.g., town center) with transitions to smaller scale, lower density/intensity areas
- Walkable, compact, connected development
- Pedestrian-friendly streetscape design, building interface with street
- Street hierarchy and design aligned to development context (e.g., commercial thoroughfare versus neighborhood street)
- Reduced on-site parking, multiple transportation options
- Public open space



*Haile Plantation in Alachua County; image source: Google Maps*



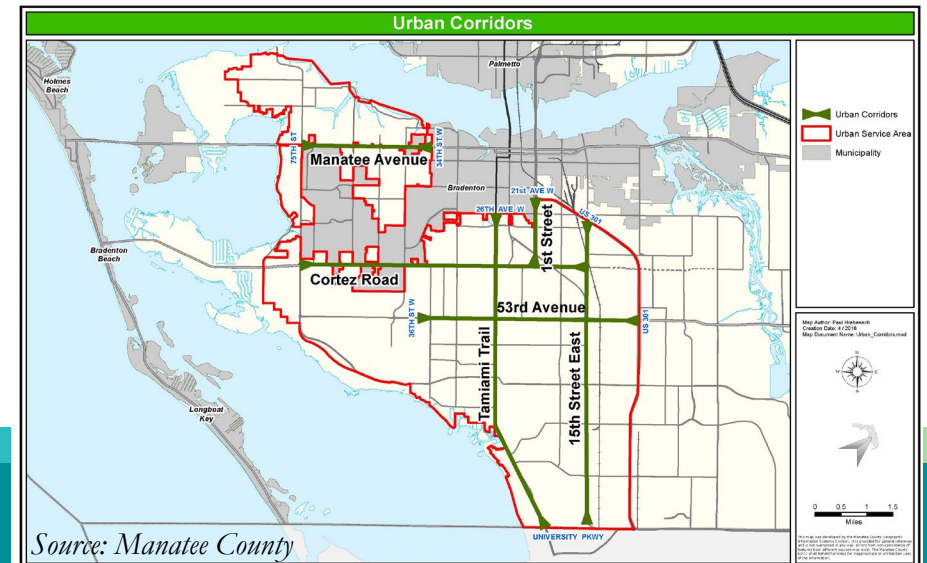
# Comprehensive Mixed-Use Zoning to Promote Housing

## Various Forms

- Traditional Neighborhood Development
- Transit-Oriented Development
- Central Business/Downtown District
- Main Streets
- Mixed-Use Corridors
- Town, Village, Hamlet



*Downtown Winter Park; Image Source Google Maps*





# Example: Transit Oriented Development

## Fruitvale “Transit Village” BART Station in Oakland, 2004

- City of Oakland created new overlay zone (S15) allowing
  - Higher densities around transit facilities
  - 0-lot-line setbacks (except when abutting residential zone)
  - Reduced parking requirements (e.g., MF min ½ space and max 1 ¼ space/du)
- Density bonuses: 7 categories, from 20 bonus units for 10% LI/5% VLI units, up to 50 bonus units for 24% LI/15% VLI units
- MF affordable housing walkable to BART station, developed by The Unity Council:
  - Las Bougainvilleas: 67 (HUD) Section 202 PRAC/Section 8 Senior units and senior center
  - Posada de Colores: 188 (HUD) Section 202/Section 8 program and Tax Credit Senior units
  - Casa Arabella (aka Fruitvale II-A): 94 units affordable with on-site supportive services for veterans
  - Casa Valesco: 20 HUD Section 236/Section 8 and LIHTC senior units
  - Casa Sueños (aka Fruitvale II-B): 181 LIHTC financed studio, 1-, 2-, and 3-br, for 20% to 80% AMI households (opening soon!)





# Example: Transit Oriented Development

## Link at Douglas in Miami, Florida

- The 7.5 acre site is designated as a Metropolitan Urban Center under Miami-Dade County's **Rapid Transit Zone** regulations, 6 corridors where:
  - 60 du/a within 1/4-mile; 36 du/a up to 1/2-mile; 18 du/a up to 1-mile
  - Minimum F.A.R. of 1.5; 0-lot-line setbacks; no size constraints (can do micro-units); density bonuses for affordable housing, no parking minimums, etc.
- Phase IA: 312 units, 22 stories; Phase IB: 421 units, 36 stories; total 733 units; of those, 100 will be workforce units up to 140% AMI (a bit over 12.5% of total units)
- PPP: Developers 13<sup>th</sup> Floor and Adler Group and Miami-Dade County, ground lease for the publicly-owned land in exchange for developer-funded \$17 million infrastructure upgrades to the county's transit system
- Has public plaza, approx. 25,000 sf retail, 250,000 sf office space, connection to the Underline, & a 10-mile park underneath Metrorail tracks





# Residential Development + Residential Zones



*Source: Google Maps*



*Source: thedwellings.org*

Multi-Family  
Districts

“Missing Middle”  
Housing Districts  
(small-scale multi-  
family and cottage  
developments)

Accessory  
Dwelling Units

Tiny Home  
Communities

Check out our webinar on accessory units linked  
in the resource section. Coming soon: missing  
middle housing guide!





# Example: “Missing Middle” Housing District

## Example: St Petersburg NTM-1 District

- Adopted March of 2023
- Enables small-scale multi-family developments in urban, walkable neighborhoods near daily destinations.
- Allows up to four units in a building.
- Applies to locations that transition from a mixed-use corridor, center or “Future Major Street” (identified in the Comprehensive Plan) to a single-family neighborhood.
- At least 75% of the property must be outside the Coastal High Hazard Area (CHHA), and density in the CHHA cannot be increased via these regulations.

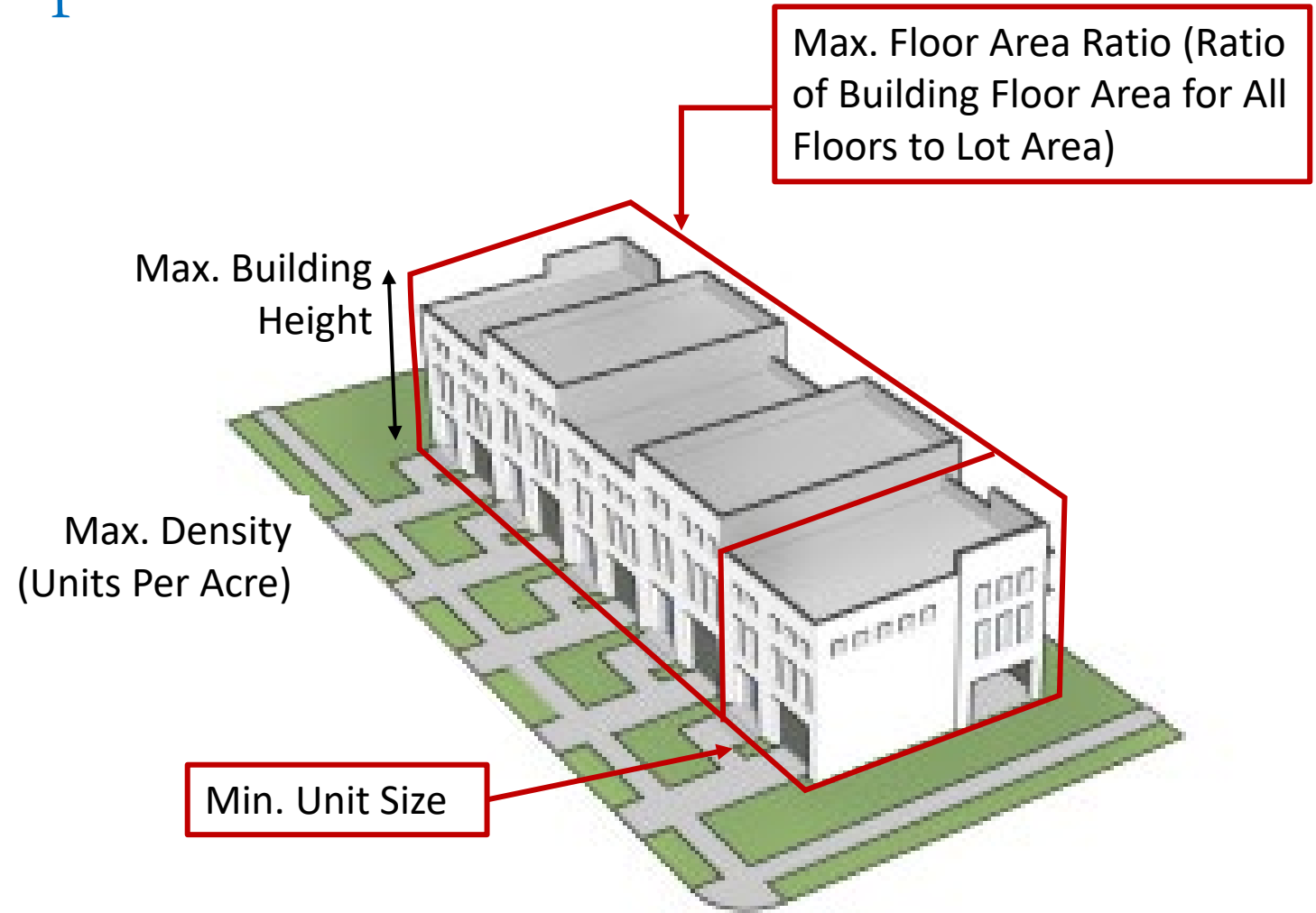


*Source: Google Maps*



# Individual Land Development Regulation Reforms

Density, floor area ratio, height, and unit size regulations can limit number of units and built square footage.

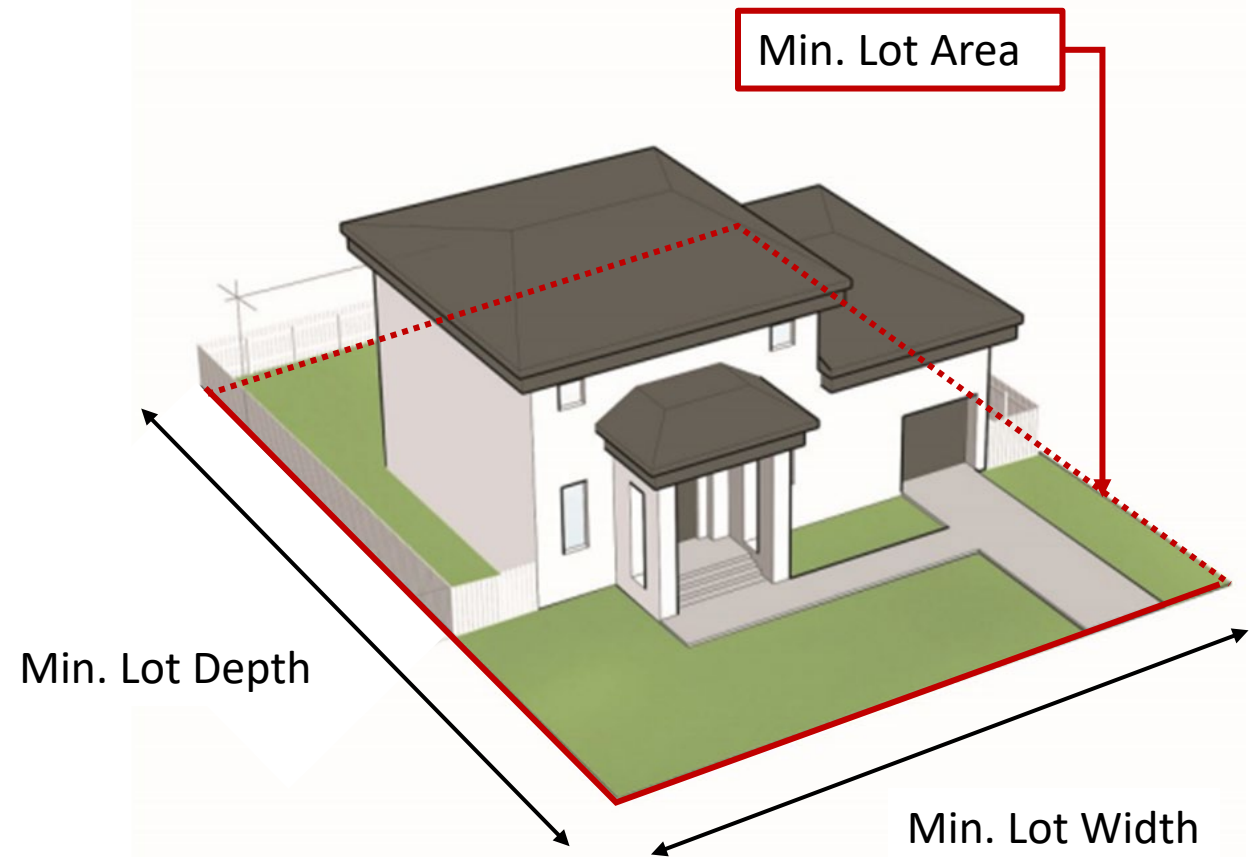


*Image adapted from: City of Doral Illustrated Zoning Guide*



# Individual Land Development Regulation Reforms

Minimum lot width, depth, and overall size, particularly for single-family homes, can limit the number of homes that can be built in a given area of land.

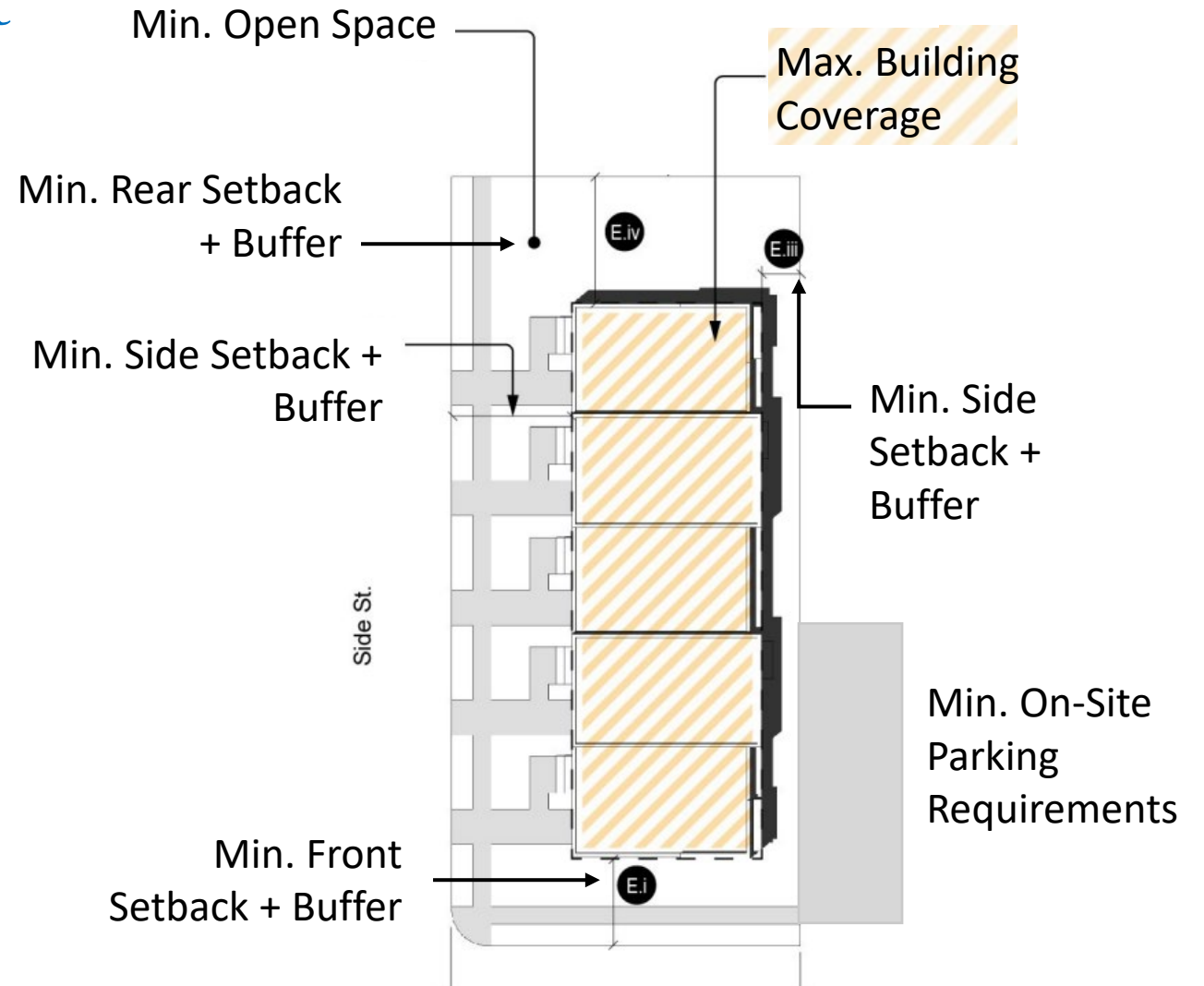


*Image adapted from: City of Doral Illustrated Zoning Guide*



# Individual Land Development Regulation Reforms

- Minimum on-site parking spaces, setbacks, buffers, and open space, as well as maximum building coverage requirements, can limit buildable area.
- Coordinate adjustments to these regulations with stormwater management and public parks/open space planning.



*Image adapted from: City of Doral Illustrated Zoning Guide*



# Individual Land Development Regulation Reforms

Minimum building spacing requirements beyond the fire separation distance in the building code and low maximum number of buildings per lot can limit allowance of developments that include units in multiple buildings on one lot (e.g., a “cottage court” development).

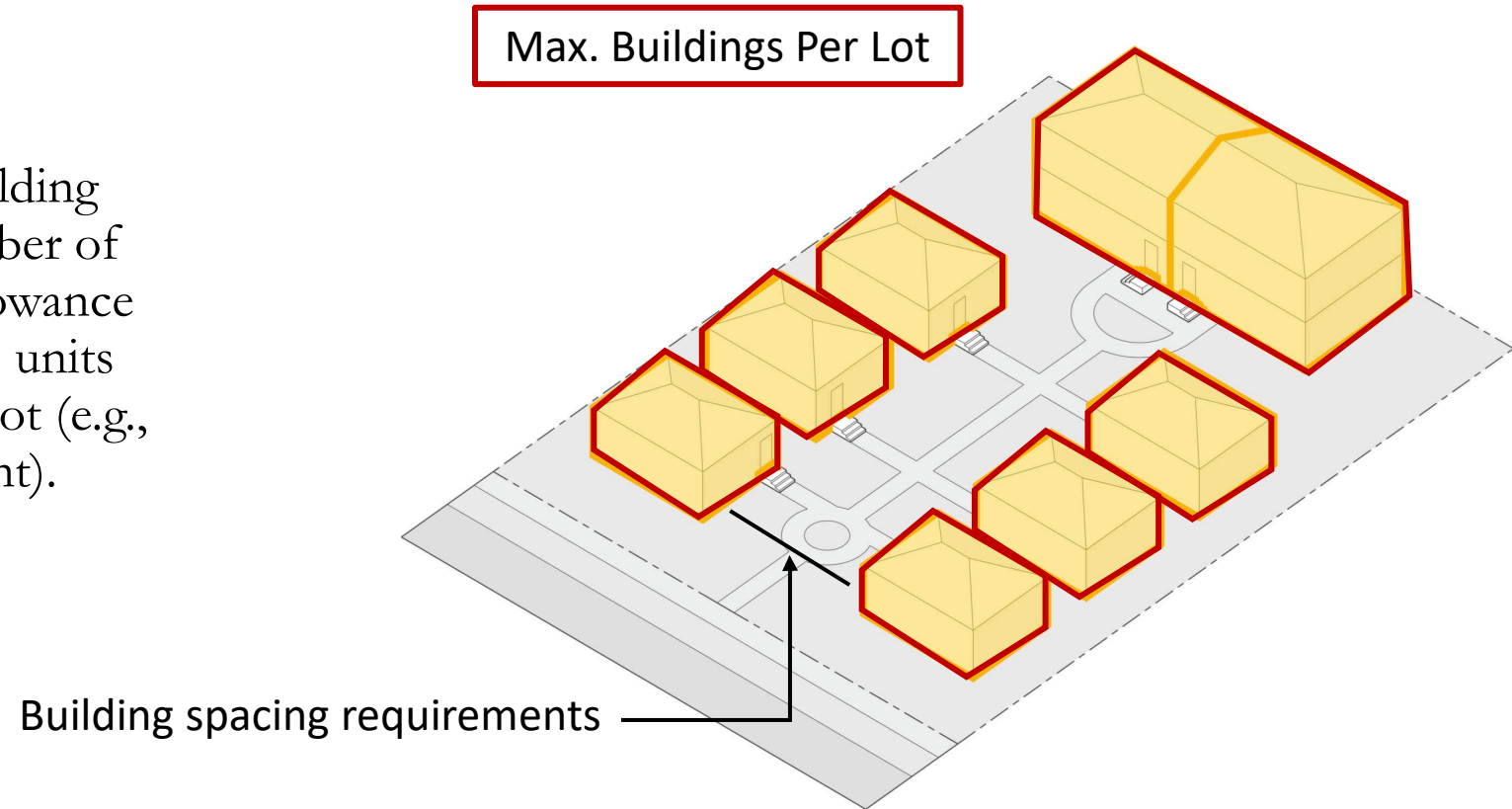


Image adapted from: Opticos Design - <https://missingmiddlehousing.com/types/cottage-court#idealized>



# Individual Land Development Regulation Reforms: Parking

Strong Towns and the Parking Reform Network have a database of communities nationwide that have undertaken parking reforms. Many of these are in city centers/districts.

<https://parkingreform.org/resources/mandates-map/>

Ex: **Kissimmee**  
eliminated parking requirements in the downtown district where a form-based code applies.

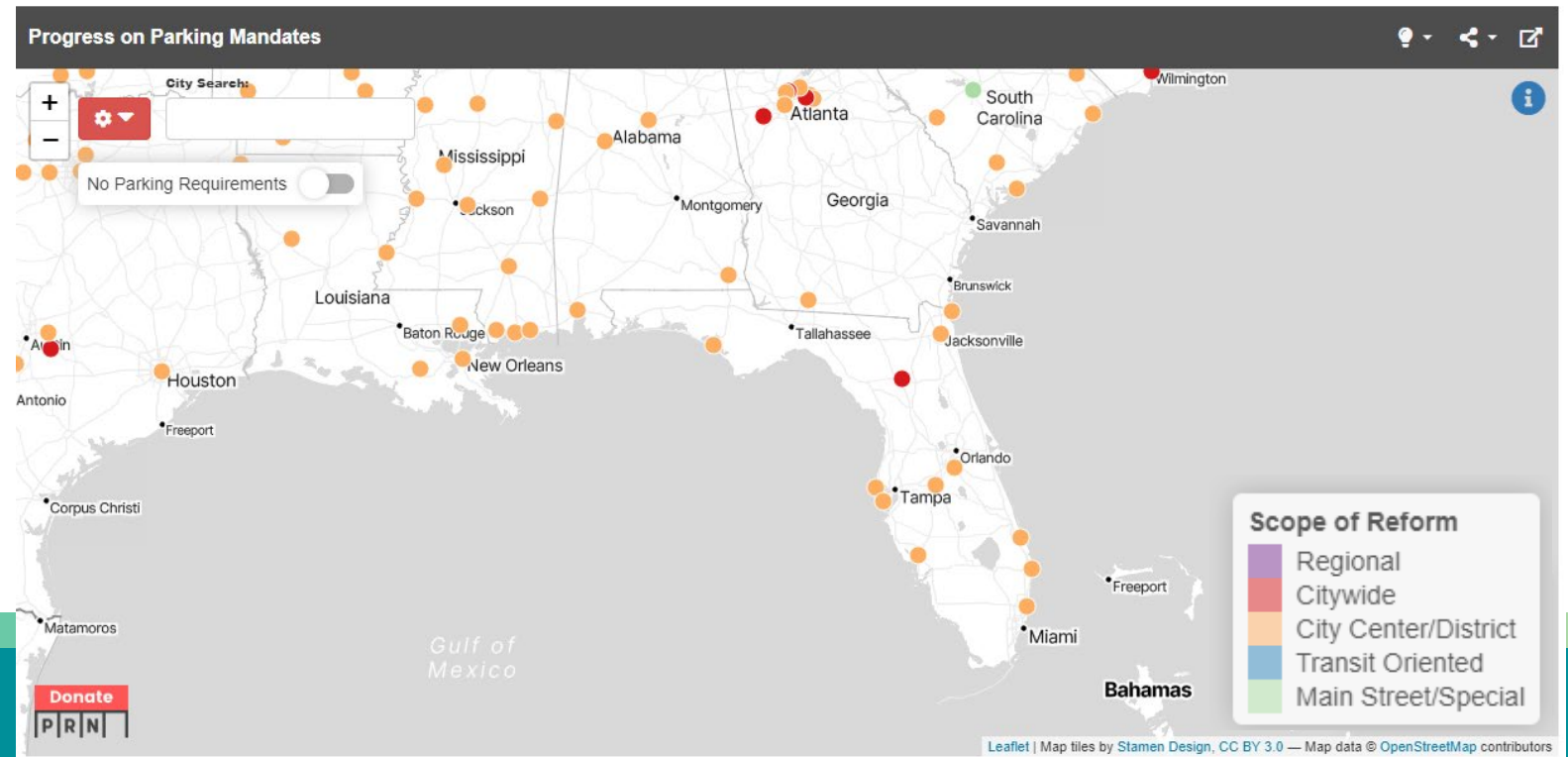
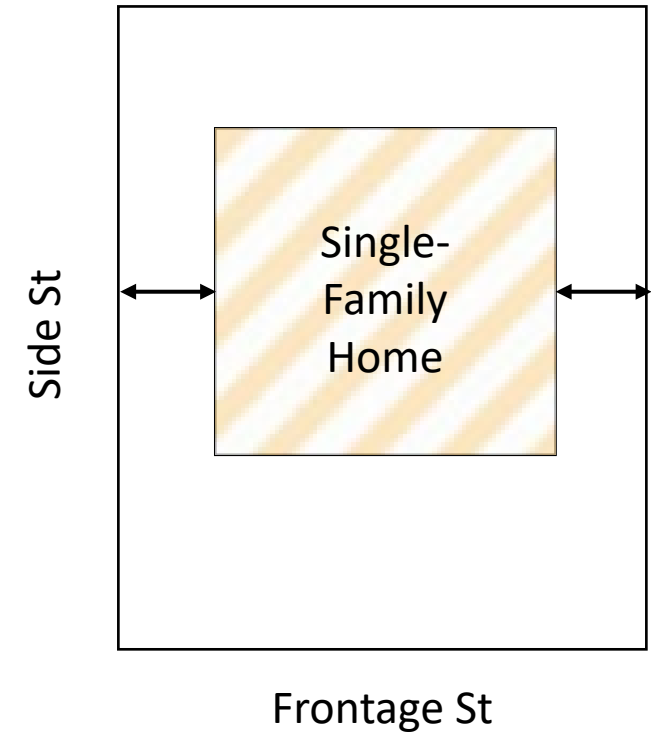


Image: Strong Towns and  
Parking Reform Network —  
[https://parkingreform.org/  
resources/mandates-map/](https://parkingreform.org/resources/mandates-map/)



# Individual Land Development Regulation Reforms: Setbacks

- The Gainesville City Commission recently adopted Ordinance 2023-528 to reduce side setbacks from 7.5 feet to 5 feet in the single-family residential RSF-4 zoning district.
- Helps enable the development of single-family homes on many smaller RSF-4 lots







# Implementing Innovative Solutions: Manufactured Housing




# Housing Construction Highlight: Manufactured Homes

- **Manufactured homes (MH)** are built on a chassis in a factory after June 15, 1976 (prior are “mobile homes”) and constructed in accordance with the U.S. HUD’s Manufactured Home Construction and Safety Standards code (HUD Code) w/minimum size and construction quality; must post a red HUD Certification Label on the exterior of each transportable section, and HUD Data Plate/Compliance Certificate in the home; i.e., subject to federal regulations that supersede local building regulations.
- MH built before 1976 are considered **mobile homes** and are typically of a lesser quality construction. **RVs and park model homes** are also built to different standards and are not considered manufactured homes.
- **Modular homes** are not considered manufactured housing because they are built to local standards in the state where the home will ultimately be located, rather than to HUD standards. Typically, modular, or other factory-built homes are eligible for traditional mortgage financing as site-built single-family homes. Typically more expensive than MH.

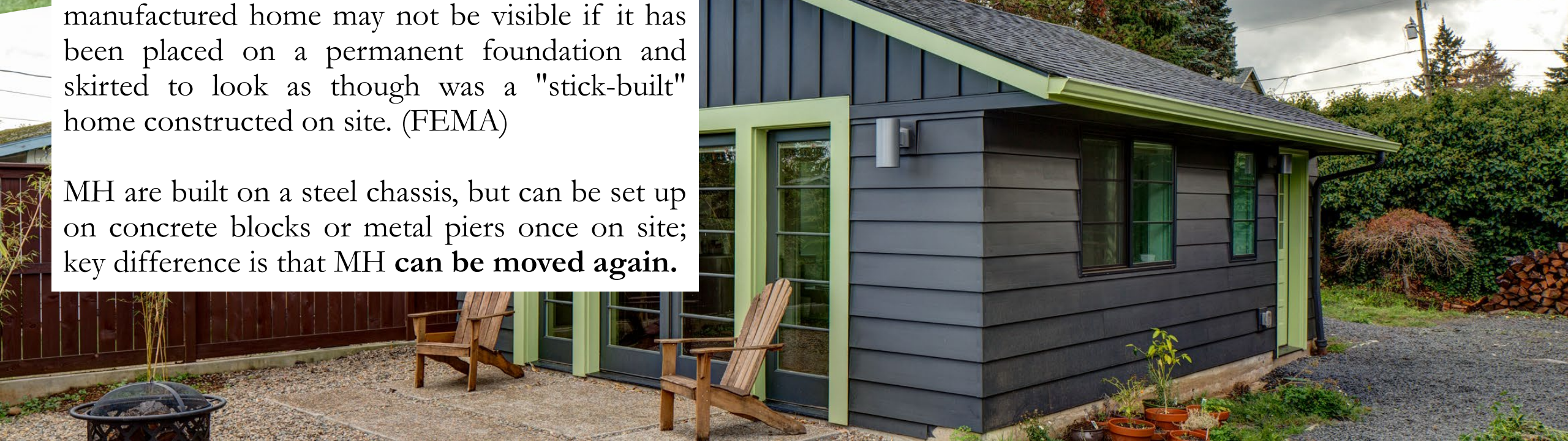
HUD Tag Certification Label







To distinguish between a **manufactured home** and a **modular home**, look at the framing. A manufactured home will generally have a metal frame while a modular home will typically have a wood frame. However, the metal frame of a manufactured home may not be visible if it has been placed on a permanent foundation and skirted to look as though was a "stick-built" home constructed on site. (FEMA)



MH are built on a steel chassis, but can be set up on concrete blocks or metal piers once on site; key difference is that MH **can be moved again**.



# Manufactured Homes Land Use Considerations

- F.S. 553.38 requires that all local land use and zoning requirements, building setback requirements, site development requirements, etc. be “reasonable and uniformly applied and enforced without any distinction as to whether a building is a conventionally constructed or manufactured building.”
- Despite this statutory protection for manufactured homes, you may see local jurisdictions:
  - Prohibit manufactured housing outright
  - Restrict manufactured housing units to mobile home parks
  - Under-zone land for manufactured housing
  - Impose stringent design requirements that are disproportionately burdensome to manufactured housing producers, such as roof pitch requirements.
- These land-use regulations are often motivated by NIMBYism and the perception that manufactured homes are lower quality than stick built





# Financing & Insuring Manufactured Homes

- **Financing** MH: Both as **primary residence** or **ADU**, Manufactured homes may be legally classified as either real property or personal property based on how they are titled and taxed in accordance with state law.
  - Personal property requires a chattel loan; difficult to obtain, have higher interest rates, and shorter loan terms than traditional mortgages
  - For traditional mortgage (through Freddie and Fannie, e.g.), MH must be classified (titled/taxed) as real property and meet HUD-CODE
- Florida Statute 320.015 **Taxation** of mobile homes: MH is considered real property when
  - The owner of the MH is also the owner of the land
  - The MH is permanently fixed to a foundation and connected to utilities
  - Apply at the Property Appraiser's Office for a Real Property (RP) sticker
- **Insuring** MH ADU: As a detached ADU, owner must ensure their policy includes “other/separate structures” coverage for structures a) designed for habitation, and b) that produce income.



# Cost of Manufactured Home Construction

- Factory-built homes cost about **half the price** to produce than stick-built homes; an average of **\$85 per square foot** industrywide, compared to **\$167 per square foot** for site-built homes (Manufactured Homes Institute, 2023)
- The national average cost of a single-wide manufactured home was **\$87,300** and for a double-wide **\$156,600** in May '22 (compared to \$300k-\$500k average stick built in US), according to recent [Census data](#). Base cost depends on size, customizations, and manufacturer.
- Other construction costs can include land prep (\$1,250-\$4,000), foundation construction (\$4,500 - \$12,000), transport/delivery (\$1,000-\$5,000 within 100 miles), utility construction or hookup, permits and fees.

Home Type	Square Footage	Average Cost
Single-wide	400 – 1,200	\$86,500
Double-wide	700 – 2200	\$158,800



Prices on Prestige Home Centers Florida Manufacturer, table by Rocket Mortgage



## Benefits of Manufactured Homes as ADUs

- Because they are often custom built and single-story, they are great for older adults and people with disabilities; can add ramps, roll-in shower, etc.
- Subject to federal design standards, making them safe and resilient
- Use less energy and produce less waste than stick-built homes; can be ENERGY STAR certified (there's a tax credit program for manufactures)
- Flexible specs in terms of style, material, layout, and size
- Shorter construction timeline; no construction delays due to weather
- Qualify as real property when owner is the same as primary residence and land
- Curb appeal, modern MH can have the aesthetics of site-built homes





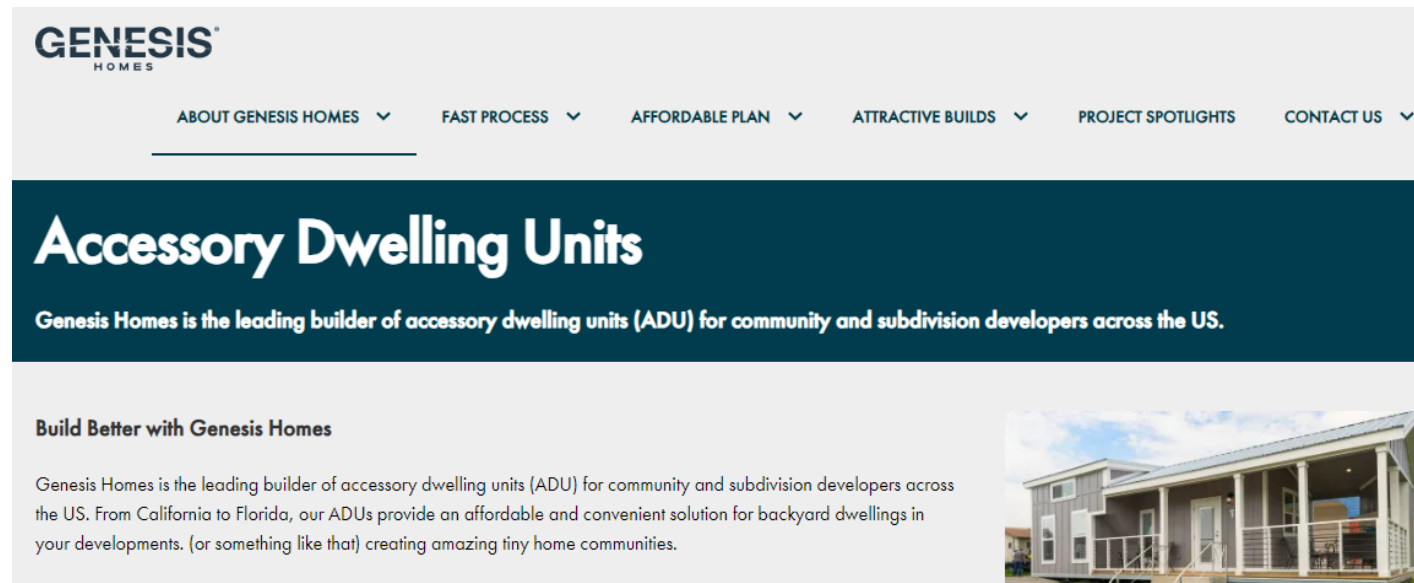
# Curb Appeal of Manufactured Homes as ADUs





# Manufactured Homes as ADUs

- Many MH manufacturers in Florida are marketing their products **as ADUs**, with information on their websites on steps, cost savings, site plans, financing and insuring.



# Manufactured Homes Resources

- Florida Manufactured Housing Association, Inc.  
[www.myfloridamanufacturedhome.com](http://www.myfloridamanufacturedhome.com)
- U.S. Department of Housing and Urban Development's Office of Manufactured Housing Programs  
[https://www.hud.gov/program\\_offices/housing/rmra/mhs](https://www.hud.gov/program_offices/housing/rmra/mhs)
- Lincoln Institute of Land Policy's I'm HOME network works to destigmatize manufactured housing and address land use regulations  
<https://www.lincolnst.edu/our-work/innovations-in-manufactured-homes-network-im-home>





# Additional Resources

- Surplus Land and Permanent Affordability
  - Webinar slides: <https://flhousing.org/wp-content/uploads/2023/10/Surplus-Land-and-Permanent-Affordability-10.11.23.pdf>
  - Recording: <https://vimeo.com/873761639>
  - Guidebook: [https://flhousing1.org/Surplus\\_Lands\\_Guidebook](https://flhousing1.org/Surplus_Lands_Guidebook)
- Accessory Dwelling Units for Affordable Housing
  - Webinar slides: <https://flhousing.org/wp-content/uploads/2023/01/FHC-Accessory-Dwelling-Units-for-Affordable-Housing-1.19.23.pdf>
  - Recording: <https://vimeo.com/791135519>
  - Guidebook: <https://www.flhousing.org/wp-content/uploads/2019/08/ADU-Guidebook.pdf>
- Resilient By Design: Creating Disaster Resistant Single and Multi-Family Housing
  - Webinar slides: <https://flhousing.org/wp-content/uploads/2023/09/Resilient-by-Design-091323.pdf>
  - Recording: <https://vimeo.com/864178895>
- Eyesore to Asset – Adaptive Reuse Guidebook: <https://flhousing1.org/adaptivereuse>
- Affordable Housing Resource Guide: <http://flhousing1.org/ahresourceguide22>



# Questions?





# Training and technical assistance offered by FHC

- Virtual question and answer sessions with local government staff and nonprofits through the Catalyst Program
- Formal trainings to housing organizations including AHACs, MPOs, and housing councils
- Implementation technical assistance
- For assistance, please contact Kody Glazer at [glazer@flhousing.org](mailto:glazer@flhousing.org)



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