

**PRICE Application Project Narrative Draft**

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## **Exhibit A: Executive Summary**

### **Project Overview:**

The proposed project aims to revitalize manufactured housing communities within Miami-Dade County (MDC) by enhancing long-term affordability, stability, and resilience for low- and moderate-income (LMI) residents. This initiative addresses critical housing challenges faced by mobile home residents, including the risk of displacement due to land sales, the lack of financial resources for disaster preparedness, and limited access to social services. By focusing on land ownership, community organization, and comprehensive support services, the project will empower mobile home residents to secure their housing future, improve their living conditions, and build community resilience against economic and environmental threats.

### **Project Goals & Objectives:**

The project centers around three core activities:

***Creation and Administration of a Homeownership Fund:*** This initiative will provide financial assistance to mobile home residents, enabling them to purchase the land their homes occupy. By securing land ownership, residents gain financial stability and are more likely to invest in the maintenance and improvement of their properties, leading to better overall housing conditions. The fund will offer low-interest loans and/or grants to qualified owners of mobile homes, making land ownership more accessible to low-income residents and mitigating the risk of displacement due to land sales and development pressures.

***Organizing Owners of Mobile Homes into Homeowner Associations:*** This effort will be led by the Office of Housing Advocacy in collaboration with Legal Services of Greater Miami. By organizing residents into homeowner associations, the project will empower them to collectively advocate for their needs, secure necessary services, and enhance community engagement. The process will include regular meetings, educational workshops, and the development of by-laws and governance structures, all aimed at creating sustainable and self-sufficient communities.

***Providing Eviction Assistance:*** This program will offer legal support, financial aid, and mediation services to help mobile home residents facing eviction from the plots of land their homes occupy. By preventing evictions, the project aims to reduce housing instability, ensure more residents can remain in their homes, and galvanize an interest in those homeowners to join or begin homeowner associations within their mobile home parks. Legal Services of Greater Miami will provide pro bono legal representation and counseling, and the program will include financial assistance to cover back rent and other costs associated with avoiding eviction.

In addition to these core activities, the project will include four supplemental activities designed to provide comprehensive support and relief to mobile home communities:

***Connecting Residents with Existing Social Services:*** The Office of Housing Advocacy will inform mobile home park residents about the variety of resources available to them through MDC's Community Action and Human Services Department (CAHSD) and its organizational partners. This includes services such as adult day care, meals for the elderly, home care assistance, Head Start programs, job development assistance, and more.

***Free Rideshare Transportation:*** The project will promote MDC's MetroConnect program, which offers free rideshare transportation to residents. The Office of Housing Advocacy will assist owners of mobile homes in learning how to use this service, which can be especially helpful for elderly or disabled residents with limited mobility.

***Financial Empowerment Center:*** MDC's Financial Empowerment Center will provide mobile home residents with individualized financial management services, including budgeting, credit counseling, debt management, emergency resources, homeownership and housing

counseling, and more. This comprehensive financial support will enhance residents' financial stability and better equip them to purchase the land under their mobile homes.

**Hurricane Preparedness Education and Resources:** Recognizing the unique vulnerabilities of mobile home residents to hurricanes, the project will include tailored education and outreach efforts focused on hurricane preparedness. This will involve providing residents with information on evacuation routes, securing their homes, accessing emergency resources, and connecting them to local and national disaster relief organizations.

#### **Exhibit B: Threshold Requirements and Other Submission Requirements**

Miami-Dade County (MDC), as an eligible county government applicant, hereby certifies compliance with the threshold requirements detailed in Section III.D and other submission requirements in Section IV.G of the NOFO. Specifically, MDC affirms that there are no unresolved civil rights matters as enumerated in Section B.1, including charges, lawsuits, or letters of findings related to systemic violations of the Fair Housing Act or other related civil rights statutes. Additionally, this application includes a partnership with Legal Services of Greater Miami, which is detailed through the attached letter of intent. These documents affirm the collaborative commitment to the proposed project and ensure adherence to the stipulated eligibility and partnership requirements.

#### **Exhibit C: Need**

##### **Project Area & Need**

Miami-Dade County (MDC) is located in southeastern Florida. With an area of 2,431 square miles, it has an estimated 2,701,767 residents<sup>1</sup>. This makes it the most populous county in Florida and the seventh most populous in the country<sup>2</sup>. The northern, central, and eastern portions of the county are heavily urbanized, whereas the west and south are more rural, with the south having a large agricultural footprint. The population is widely diverse. According to the most recent census data, Hispanics make up 69.1% of the population, Blacks (Non-Hispanic) make up 17.1%, Whites (Non-Hispanic) make up 13.8%, and Asians (Non-Hispanic) make up 1.7%<sup>3</sup>. The median single household income in MDC was \$62,493 in 2021, roughly 17% less than the U.S. median household income of \$74,606<sup>4</sup>. Income variability within the county is significant, with 329 out of 725 census tracts qualifying as low-income according to the 2016 – 2020 American Community Survey<sup>5</sup>. MDC as a whole encompasses 46 mobile home communities spread throughout the county. Out of the 28 census tracts that house those trailer parks, 24 or 85.7% of them qualify as low-income according to American Community Survey data.

An internal MDC 2020 Comprehensive Community Needs Assessment identified a 19% poverty rate and determined that 61.4% of renters within the county are experiencing financial strains that surpass the national average. MDC has a higher cost of living compared to other metropolitan areas nationwide, and real household incomes in MDC are 80% of the national average. MDC ranks as the fifth highest county in the nation in terms of rent<sup>6</sup>. The county has areas of concentrated wealth, and many other zones experiencing poverty, as demonstrated by the high number of low-income census tracts within its borders. This disparity between the high

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<sup>1</sup> [U.S. Census Bureau QuickFacts: Miami-Dade County, Florida](#)

<sup>2</sup> [U.S. Census Bureau QuickFacts: Miami-Dade County, Florida](#)

<sup>3</sup> [U.S. Census Bureau QuickFacts: Miami-Dade County, Florida](#)

<sup>4</sup> [Nielsberg Miami-Dade County, FL Median Household Income](#)

<sup>5</sup> [ACS Income Data Tables](#)

<sup>6</sup> [Why Miami is hit the hardest in America's rental housing crisis - The Washington Post; Zumper National Rent Report](#)

cost of living and lower income levels has had a disproportionately larger negative financial effect on low-income residents<sup>7</sup>.

MDC's housing market is not just affecting renters, but prospective homeowners as well. Miami single-family median home prices have risen for 148 consecutive months<sup>8</sup>. That growth has sharply accelerated in recent years. In January of 2017, the median listing price of a home in MDC was \$437,000; in 2024, it is \$674,000<sup>9</sup>. That represents a 54.23% increase in the space of only 6 years. According to the housing advocacy group Miami Homes for All, there is a projected shortfall of affordable home units for households that earn \$75,000 or less of 90,181 units<sup>10</sup>.

Area Median Income (AMI) in MDC in 2024 is \$79,400<sup>11</sup>. This means that a low income (80% of AMI) is \$63,550, a very low income (50% of AMI) is \$39,750, and an extremely low income (30% of AMI) is \$23,850<sup>12</sup>. Approximately 30% of all households within MDC earn 30% or less of AMI<sup>12</sup>. Due to the elevated prices of MDC's housing market, these households also pay more than they can reasonably afford for their mortgage or rent<sup>11</sup>. According to 2022 American Community Survey data, approximately 27.5% of households earn at or below 50% of AMI, and approximately 54.7% of households in Miami-Dade County earn at or below 80% of AMI.

Recognizing the urgent need to address the needs of the high percentage of LMI households within MDC, coupled with its anticipated 90,000+ affordable housing unit shortfall, the County has taken steps to address housing affordability within its borders. MDC manages over 6,500 public housing apartments and provides financial assistance through the Section 8 program to over 19,000 families<sup>13</sup>. Furthermore, recently the County recently developed a 305 Future Ready \$2.5 billion bond program tackling a variety of projects, with affordable housing coming in front and center. This program has an estimate \$800 million dedicated specifically to affordable housing projects<sup>14</sup>. However, there is still work to be done to address the affordable housing gap within the county, which is estimated to require at least \$1.5 billion in funds to address<sup>10</sup>. It is for this reason that MDC's Community Action & Human Services Department's Office of Housing Advocacy has developed this proposal, to address the affordable housing needs of the manufactured homes community.

### **Communities Meeting Distress Criteria**

This proposal specifically targets communities within Miami-Dade County that exhibit high rates of poverty, low income, and high unemployment. These distressed communities face significant challenges that impact housing availability and affordability, making them prime candidates for this initiative aimed at revitalizing manufactured housing.

The criteria for identifying distressed communities include an unemployment rate that is 1.5 times the national average. The national unemployment rate was 3.6% in 2022 and slightly increased to 3.7% in 2024. In contrast, many areas within Miami-Dade County exhibit unemployment rates significantly higher than this threshold, further exacerbating the financial instability of residents.

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<sup>7</sup> [comp-community-needs.pdf \(fiu.edu\)](#)

<sup>8</sup> [Miami Realtors](#)

<sup>9</sup> [Federal Reserve Bank of St. Louis](#)

<sup>10</sup> [WLRN](#)

<sup>11</sup> [Area Median Income for Miami-Dade County](#)

<sup>12</sup> [Affordability Housing Framework](#)

<sup>13</sup> [Housing Affordability Tracker](#)

<sup>14</sup> [305 Future Ready Bond Program](#)

Another critical factor is the median family income within a Metropolitan Area. For a community to be classified as distressed, the median family income should be at or below 80% of the general area Metropolitan Area Median Family Income or the national median family income, which stands at \$92,148. In Miami-Dade County, the median family income is significantly lower, at \$74,762. Notably, 365 out of 673 census tracts in the county (54%) have median family incomes below the county's median of \$74,762. Of these, 207 census tracts (38%) fall within the range of 50% to 80% of the Area Median Family Income, and 51 tracts (8%) are between 30% and 50% of the Area Median Family Income.

Specific attention is given to census tracts with mobile home parks, which are particularly vulnerable. Out of the 28 census tracts containing mobile home parks, 24 are at or below the county's median family income. Within these, 20 tracts are at or below 80% of the Area Median Family Income, and 9 are at or below 50% of the Area Median Family Income. These statistics underscore the financial precarity faced by mobile home residents, who are often in the lower income brackets and face greater risk of housing instability.

The targeted areas face multiple issues that significantly impact housing availability and affordability. High unemployment rates contribute to financial insecurity, making it difficult for residents to afford housing costs. Low median family incomes restrict access to quality housing options, leading to overcrowded living conditions and deteriorating housing quality.

The proposal aims to address these issues by focusing on revitalizing manufactured housing communities within these distressed areas. By providing financial assistance for land ownership, organizing residents into homeowner associations, and offering eviction prevention support, the project will enhance housing stability and affordability for low- and moderate-income households. This targeted intervention will help mitigate the adverse effects of economic distress, promote community resilience, and ensure long-term housing affordability for some of the most vulnerable populations in Miami-Dade County.

By addressing the specific needs of these distressed communities, the project aligns with broader efforts to promote economic equity and housing justice, ensuring that all residents have access to safe, stable, and affordable housing.

### **Resilience in Disaster-Prone Areas**

The proposed project encompasses all of Miami-Dade County, which includes several census tracts identified as Community Disaster Resilience Zones by FEMA. Specifically, Census Tracts 115, 91.02, 90.40, and 90.10 fall within these designated zones. Notably, Census Tracts 91.02 and 90.40 contain mobile home parks, highlighting the heightened vulnerability of these communities to natural hazards and extreme weather events.

MDC faces significant future risks due to natural hazards such as hurricanes, flooding, and severe storms. The county's geographic location on the tip of a peninsula in the Caribbean makes it particularly susceptible to these threats. Hurricanes, in particular, pose a severe risk, as evidenced by the devastating impacts of past storms like Hurricane Andrew in 1992 and more recent hurricanes Frances, Wilma, and Katrina. These events have demonstrated the unique vulnerabilities of mobile home communities, which often suffer disproportionate damage compared to other types of housing due to their construction and location.

This proposal aims to address these risks by enhancing the resilience of mobile home communities through financial stability and disaster preparedness initiatives. By helping mobile home residents secure land ownership, the project provides a foundation for long-term financial stability. Land ownership reduces the financial burden of land rent costs, allowing residents to allocate resources toward disaster preparedness measures, such as securing insurance coverage

and making necessary home repairs. Additionally, the stability gained from owning both the home and the land it sits on mitigates the risk of displacement and the subsequent financial upheaval that often follows severe weather events.

Furthermore, the project's education and outreach efforts will include specialized hurricane preparedness information and resources tailored to the unique needs of mobile home residents. These efforts will educate residents on securing their homes, understanding evacuation routes, and accessing emergency resources. By providing comprehensive guidance on hurricane preparedness and post-disaster recovery, the project will enhance the overall resilience of mobile home communities, ensuring they are better prepared to withstand and recover from future natural hazards.

### **Barriers to Housing Preservation and Revitalization**

MDC's Comprehensive Development Master Plan states in Objective HO-7 that "Miami-Dade County shall support the preservation and enhancement of existing mobile home communities as an additional source of affordable housing options for extremely low through moderate income households<sup>15</sup>." However, despite being a County objective, it has been difficult to move toward this goal.

The most significant barrier to manufactured housing revitalization within MDC is the perceived inferior quality of manufactured housing options compared with traditional housing, contributing to its stigmatization. This perception is exacerbated by the aging housing stock within the County, which discourages investment in manufactured housing options, perpetuating the cycle of poor housing quality. A significant contributor to the perceived inferiority of manufactured housing options within MDC is the county's geographic location on the tip of a peninsula in the Caribbean and its long history with devastating hurricanes. In 1992, Hurricane Andrew pushed through South Florida and its winds and storm surge left absolute devastation across many portions of the county, but mobile homes saw themselves particularly affected, with some trailer parks completely destroyed. Hurricanes Frances, Wilma, and Katrina also passed through South Florida more recently in 2004 and 2005. Each of these hurricanes inflicted more damage on mobile home communities than on other forms of housing. Costs associated with disaster mitigation and recovery are high across South Florida, but even more so for manufactured homes. It does not help that LMI owners of mobile homes often lack the resources to adequately prepare for or recover from such events.

Another major barrier is the difficulty in securing loans for purchasing manufactured homes and lots. Financial institutions often have limited products tailored to manufactured housing, and the interest rates for these loans are higher than those for traditional homes. This financial barrier makes it challenging for low-income residents to purchase and maintain their homes or the plots of land their homes are occupying, leading to a reliance on renting either the manufactured home or the plot of land it sits on, contributing to continued housing instability. Additionally, many residents lack the knowledge and resources needed to form effective homeowner associations. This lack of organizing capacity results in low levels of community engagement and collective action. Without organized homeowner associations, residents are less able to advocate for their needs, secure necessary services, and maintain their properties effectively.

High land values in MDC, alluded to earlier, present another significant barrier to affordable housing preservation and development. The competition for land drives up costs, making it difficult for individuals who own their manufactured homes to buy out the lot they are sitting on.

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<sup>15</sup> [Miami-Dade County Comprehensive Development Master Plan](#)

Furthermore, there is increased pressure from developers to convert affordable housing sites into higher-end properties. Many mobile home parks within the county have been closed as they've been sold off to developers as cheap land to build on. This is a unique challenge that manufactured homeowners face, as they own their homes, but the very land they are based on does not belong to them and can be swept out from under their literal feet.

Compounding these issues are funding gaps; there is insufficient public funding for affordable housing programs, as detailed in the [Project Area & Need](#) section, and what public funding is accessible does not explicitly prioritize owners of mobile homes.

#### **Exhibit D: Soundness of Approach**

#### **Project Description, Management, and Impact**

##### ***Vision and Goals***

The vision of this project is to revitalize manufactured housing within Miami-Dade County, creating stable, empowered, and resilient mobile home communities through the creation of homeowners associations with the option to purchase the land their mobile homes reside on. This innovative method of addressing the critical affordable housing shortfall within MDC aims to enhance community cohesion, provide comprehensive support services, and ensure secure land ownership among LMI mobile home community residents. The project's goals are to:

1. **Empower Communities:** Organize residents into homeowner associations to foster collective advocacy, improve housing conditions, and enhance community cohesion. This innovative approach promotes self-governance and strengthens community bonds.
2. **Secure Land Ownership:** Establish a fund to help mobile home residents purchase the land their homes occupy, providing financial stability and preventing displacement. This method empowers residents and encourages long-term investment in their properties.
3. **Increase Housing Stability:** Offer legal and financial assistance to prevent evictions and maintain housing stability. This goal ensures that residents can remain in their homes and reduces the risk of homelessness.
4. **Connect Residents to Support Services:** Connect residents to existing social services, transportation options, and financial counseling to improve overall quality of life and resilience against economic and environmental challenges.

By achieving these goals, the project will significantly enhance the living conditions and stability of mobile home communities in Miami-Dade County, ensuring a sustainable and supportive environment for low- and moderate-income residents.

##### ***Eligible Activities***

MDC's proposal centers around three core activities: the creation of and administration of a fund to help owners of mobile homes purchase the land their homes currently occupy, assisting owners of mobile homes organize into associations, and providing eviction assistance to owners of mobile homes facing eviction from the plots of lands their homes are currently occupying.

The first pillar of this proposal will be to create a fund to allow owners of mobile homes to purchase the land their homes currently occupy. This initiative aims to provide financial assistance to residents who aim to buy the land on which their manufactured homes currently sit. This allows owners of mobile homes to secure land ownership, thereby gaining financial stability. By owning both their home and the land it sits on, residents are more likely to invest in the maintenance and improvement of their properties, leading to better overall housing conditions. This fund will be administered by MDC's Office of Housing Advocacy. The fund will offer low-interest loans and/or grants to qualified owners of mobile homes, making land ownership more accessible to low-income residents. Additionally, this approach will help

mitigate the risk of displacement due to land sales and development pressures, providing long-term stability for vulnerable populations.

The second pillar of this proposal will be to organize owners of mobile homes in mobile home parks into homeowner associations. This organizing effort will be undertaken by MDC's Office of Housing Advocacy project partner, Legal Services of Greater Miami. Organizing residents into homeowner associations will empower them to collectively advocate for their needs, secure necessary services, and enhance community engagement. Both project partners will collaborate to provide training and resources to help residents develop effective associations and build their capacity for knowledgeable self-governance. These associations will serve as a platform for residents to voice their concerns, negotiate with park owners, and access resources and support. By fostering a sense of community and collective action, homeowner associations can improve the quality of life within mobile home parks and ensure that residents have a say in decisions that affect their homes and neighborhoods. The process of forming and maintaining these associations will include regular meetings, educational workshops, and the development of by-laws and governance structures, all aimed at creating sustainable and self-sufficient communities.

The third pillar of this proposal will be to offer eviction assistance to owners of mobile homes facing eviction from the plot of land their mobile home is currently situated on. This program will provide legal support, financial aid, and mediation services to help residents avoid eviction and maintain their housing situation. By preventing evictions, the proposal aims to reduce housing instability, ensure more residents can remain in their homes, and galvanize an interest in those homeowners to join or begin homeowner associations within their mobile home parks. Legal Services of Greater Miami will be key partners in this effort, offering free legal services representation and counseling to residents at risk of eviction. The program will also include financial assistance to cover back rent and other costs associated with avoiding eviction. Mediation services will help resolve disputes between residents and park owners, fostering a cooperative and supportive living environment. By addressing the root causes of eviction and providing comprehensive support, this initiative will help keep families in their homes and maintain the stability of mobile home communities.

This initiative will also encompass supplemental activities that will provide support and relief for mobile home communities' residents. These activities include connecting residents with existing MDC social services, helping residents – especially the elderly or disabled – connect with free rideshare transportation, and connecting mobile home residents to MDC's new Financial Empowerment Center, and providing mobile home residents with an increase level of resources and outreach programs to help mitigate the effects of hurricane damage on their communities.

The Office of Housing Advocacy is a component of MDC's Community Action and Human Services Department (CAHSD), which is the social services agency of Miami-Dade County. CAHSD offers programs including adult day care services, meals for the elderly, home care assistance for elderly residents with disabilities, senior volunteer programs, elderly care planning, Head Start and Early Head Start programs, a Youth Success Program, Job Development assistance, intervention and prevention services for victims of domestic violence, tax assistance, light bill assistance, legal aid for various community issues, and programs for immigrant communities, among other social services. In many cases, especially for LMI individuals within the county, qualifying residents do not take advantage of these services because they do not know they exist. The Office of Housing Advocacy will take care in its



organizing and outreach efforts to inform mobile home park residents about the variety of resources available to them that CAHSD and its organizational partners provide, referring them to the correct agency or partner based on residents' individual needs.

MDC also offers free rideshare transportation to residents through its MetroConnect program. The MetroConnect program is accessible via downloadable app or by calling into a phone line, and includes 11 distinct service zones spread throughout the county. Residents wishing for transportation between any two locations within a zone can simply request a ride, in a very similar fashion to requesting an Uber or Lyft. This service is 100% free for county residents, and is currently being underused. The Office of Housing Advocacy commits to informing all owners of mobile homes within an existing MetroConnect zone of the availability of this service, and will provide them with the initial assistance required to help them learn to navigate and use the service. This supplemental activity within the grant is of crucial importance to elderly or disabled residents with limited mobility (all MetroConnect vehicles are wheelchair accessible).

MDC's CAHSD has recently won a Cities for Financial Empowerment Fund award to establish a Miami-Dade County Financial Empowerment Center. This center will offer residents individualized on-on-one financial management services such as budgeting, credit counseling, debt management, access to emergency resources, homeownership and housing counseling, insurance counseling, savings and investment planning, consumer protection services, and/or counseling regarding homeowners' purchasing of the lots of land their mobile homes are residing on. Providing the referral services and access to this Financial Empowerment Center will be an integral activity of this proposal, linking mobile home residents to one-on-one financial counseling will directly benefit the financial stability of residents and better equip them to purchase the land under their mobile homes.

Finally, this project will provide education, referrals, and resources to mobile home residents to better prepare them for hurricane damages in their communities. The challenges that site-built homes in MDC face when a strong hurricane passes through the county are formidable, but quite distinct from those faced by mobile homes. Mobile homes' particular construction details such as low-pitched roofs, improper ground anchorings, and typical situation in low-lying areas make them more susceptible to wind and flooding damage. In an effort to mitigate these risks, the project will connect mobile home residents to resources and community organizations that can assist with both pre- and post-hurricane needs, including financial recovery assistance through partnerships with organizations such as the Financial Empowerment Center.

### ***National Objectives Relevance***

The proposed activities in the [Eligible Activities](#) section are designed to meet the Community Development Block Grant (CDBG) national objectives, specifically addressing the needs of low- and moderate- income (LMI individuals and the urgency of community development needs<sup>16</sup>.

The proposal directly aligns with the LMI Limited Clientele Activity objective by focusing on activities that benefit a targeted group of LMI individuals rather than the general population. The creation of a fund for homeownership will primarily serve mobile home residents, a demographic that includes a significant proportion of LMI individuals. The Office of Housing Advocacy will ensure that at least 51% of the beneficiaries assisted through grant funds are LMI persons.

Targeted financial assistance through low-interest loans and grants will allow LMI residents to secure land ownership, providing them with financial stability and encouraging investment in

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<sup>16</sup> [CDBG National Objectives Eligible Activities Chapter 3 \(3-14\)](#)

their properties, which leads to improved housing conditions. Organizing owners of mobile homes in mobile home communities into homeowner associations will empower these LMI residents to collectively advocate for their needs, secure necessary services, enhance community engagement, negotiate with park owners, access resources and support, and will provide a platform for residents to voice their concerns. The eviction assistance for LMI owners of mobile homes facing eviction will also offer legal support, financial aid, and mediation services reducing housing instability in this targeted LMI population.

The proposed activities also address urgent needs within the community, fulfilling the criteria set by the Urgent Needs CDBG national objective<sup>4</sup>. The creation of a fund for homeownership addresses the serious and immediate threat posed by the lack of land ownership among mobile home residents. This lack of ownership puts residents at risk of displacement due to land sales and development pressures on the local real estate economy. The urgency of this need has been heightened by recent increases in land prices and development activities in Miami-Dade County in recent years. The County is unable to finance this activity on its own due to budget constraints, and other funding resources are not available to address this specific need, making this proposed fund critical.

The increase in park closures in recent years has made this issue more urgent, requiring organized efforts to advocate for residents rights and needs. One of the proposal’s core activities - organizing owners of mobile homes into homeowner associations - addresses this serious and immediate threat faced by mobile home residents. Another one of the proposal’s core activities – helping homeowners purchase the plots of land on which their mobile homes are residing – also helps combat this threat. Combined, both of these activities help convert informal manufactured home community subdivisions into resident-controlled communities, empowering residents to combat the threat of mobile home park closures. The third and final core activity of the proposal provides eviction assistance to residents of mobile home communities as needed. Evictions due to rent increases and land values is a rising threat to owners of mobile homes within the county, which can lead to housing instability and homelessness among mobile home residents.

At this time, MDC lacks sufficient local resources allocated to support the formation of homeowner associations and to assist owners of mobile homes purchase the land that their mobile homes sit on. Furthermore, although the Office of Housing Advocacy does have rental eviction assistance programs, there are no current programs specifically targeting the needs of mobile homeowners. The Mobile Home Community Revitalization Project will help provide the resources needed to accomplish all three of these tasks.

***Timeline***

Yr	Qtr	Key Activities
1	1	Project initiation and planning. Formation of project team and partnerships. Initial outreach to mobile home communities. Begin awareness campaigns about homeowner associations and eviction prevention services.
1	2	Conduct community meetings to gather input and establish initial contacts. Start homeowner association formation workshops. Begin eviction prevention services and legal aid. Launch website and informational materials.
1	3	Continue outreach and homeowner association workshops. Expand legal aid and eviction prevention efforts. Start connecting residents to existing social services and MetroConnect transportation. Initial assessment of mobile home communities for potential land purchase.

1	4	Evaluate progress of homeowner association formation. Continue eviction prevention and outreach activities. Organize educational workshops on financial management and hurricane preparedness. Begin detailed planning for targeted communities for land purchase.
2	1	Ongoing outreach and support for homeowner associations. Continue legal aid and eviction prevention services. Expand financial counseling services through the Financial Empowerment Center. Detailed assessment and selection of potential mobile home communities for land purchase.
2	2	Initiate pilot projects for homeowner associations in selected communities. Conduct workshops on land purchase and ownership. Continue hurricane preparedness education and outreach. Start forming strategic plans for land purchase in targeted communities.
2	3	Ongoing support for homeowner associations and eviction prevention. Begin preliminary discussions with landowners and financial institutions for land purchase. Expand outreach efforts to include more mobile home communities. Continue connecting residents with social services and disaster preparedness resources.
2	4	Evaluate progress of pilot projects and outreach efforts. Finalize strategic plans for land purchase. Continue financial counseling and legal aid services. Prepare for the next phase of project implementation.
3	1	Ongoing support for established homeowner associations. Initiate formal negotiations for land purchase in targeted communities. Continue eviction prevention and outreach activities. Expand hurricane preparedness workshops and resources.
3	2	Finalize agreements for land purchase. Continue support for homeowner associations and legal aid services. Begin financial planning and counseling for residents interested in land purchase. Launch targeted outreach campaigns to reinforce project goals and benefits.
3	3	Complete land purchase agreements for first selected community. Continue financial and legal support for residents. Expand educational workshops and community engagement activities. Start planning for land purchase in second targeted community.
3	4	Evaluate progress of land purchase and homeowner association activities. Continue outreach, legal aid, and financial counseling services. Finalize plans for land purchase in second community. Begin transitioning focus to long-term sustainability efforts.
4	1	Continue support and engagement activities for first community. Initiate formal negotiations for land purchase in second community. Ongoing eviction prevention and financial counseling services. Launch new outreach initiatives to ensure continued community participation.
4	2	Finalize land purchase agreements for second community. Continue support for both communities and homeowner associations. Expand hurricane preparedness and financial management workshops. Begin long-term planning for sustainability and resilience.
4	3	Complete land purchase agreements for second community. Continue ongoing support and engagement activities. Evaluate project impact and adjust strategies as

		needed. Begin developing case studies and success stories to share with broader community.
4	4	Consolidate project achievements and lessons learned. Continue all ongoing support and engagement activities. Prepare final report on project progress and impact. Develop plans for future initiatives based on project outcomes.
5	1	Ongoing support and sustainability planning for both communities. Continue eviction prevention, financial counseling, and legal aid services. Expand educational outreach and community engagement activities. Start developing long-term resilience and disaster preparedness strategies.
5	2	Evaluate progress and impact of ongoing activities. Continue all support and engagement services. Begin developing partnerships for future project sustainability. Launch new community initiatives based on project success and feedback.
5	3	Ongoing support and long-term planning. Continue educational and engagement activities. Prepare interim report on project outcomes and impact. Develop new strategies for continued community support and resilience.
5	4	Consolidate and evaluate project achievements. Continue all ongoing support and engagement activities. Finalize long-term sustainability and resilience plans. Prepare for project closeout and transition to new initiatives.
6	1	Begin closing out all ongoing support and engagement activities. Continue financial counseling, legal aid, and eviction prevention services. Complete final evaluations and impact assessments. Begin project closeout procedures.
6	2	Finalize all ongoing support and engagement activities. Prepare final project report and documentation. Continue support services as needed. Transition focus to new community initiatives and partnerships. Finalize long-term sustainability and resilience plans.
6	3	Complete project closeout and transition to new initiatives. Consolidate and share project achievements and lessons learned. Continue support services through established partnerships. Launch new community initiatives based on project success.
6	4	Final project review and evaluation. Transition all support services to ongoing community programs. Complete final documentation and reporting. Celebrate project achievements and launch new initiatives based on project outcomes.

### ***Budget***

The overall budget requested for this project is \$20,000,000. This estimate is based on an average cost of \$60,000 per parcel and an average of 125 parcels per mobile home community. The project aims to assist two mobile home communities over a six-year period.

In the first three years, the focus will be on community outreach to establish relationships with multiple mobile home communities and help them form homeowner associations. Once mobile home communities that have formed homeowners associations have displayed an interest in taking the next step of buying the land under their mobile homes, the Office of Housing Advocacy will select two target communities to assist in the purchase of their land. From the calculations above, the estimated cost for land acquisition for two mobile home communities will come out to \$15,000,000.

The remaining \$5,000,000 of the grant will fund outreach and community engagement activities, educational outreach, referrals to wraparound services, legal costs, rental eviction

assistance, homeowner association formation, connecting residents with existing MDC social services, providing free rideshare transportation, and offering financial management services through the new Financial Empowerment Center. These activities will take place throughout the entirety of the grant and will be accessible to any and all owners of mobile homes interested in them.

MDC will leverage existing personnel by dedicating percentages of time from two positions within the Office of Housing Advocacy. The Director of the Office of Housing Advocacy will devote 10% (\$12,431) of their time to oversee the strategic implementation and coordination of the grant, and a Housing Resource Navigator will also devote 10% of their time (\$6,185) provide direct support and coordination for grant activities.

### ***Projected Impacts***

The proposed activities will significantly enhance opportunities for mobile home residents to access quality affordable housing, providing substantial benefits to the community and project area. By establishing a fund to assist owners of mobile homes in purchasing the land their homes occupy, the initiative ensures financial stability and encourages investment in property maintenance and improvement. This will lead to better overall housing conditions and break the cycle of rental dependency and vulnerability to displacement. The targeted financial assistance through low-interest loans and grants will make land ownership more accessible to low-income residents, fostering a sense of ownership and responsibility.

Organizing owners of mobile homes into homeowner associations will empower residents to collectively advocate for their needs, negotiate with park owners, and secure necessary services. This collective action will enhance community engagement and create supportive environments within mobile home parks. The associations will serve as platforms for residents to voice their concerns, access resources, and work together to improve their neighborhoods. The increased community engagement will contribute to a more cohesive and resilient community.

Providing eviction assistance to owners of mobile homes facing eviction will help maintain housing stability, ensuring that residents can remain in their homes. The program's legal support, financial aid, and mediation services will prevent unnecessary evictions and reduce the risk of homelessness. By addressing the root causes of eviction and providing comprehensive support, this initiative will help keep families in their homes and maintain the stability of mobile home communities. Overall, the project will enhance financial stability, improve housing conditions, increase community engagement, reduce housing instability, and provide access to comprehensive support services, creating a more stable, engaged, and resilient community.

### ***Affordability and Equity***

The proposed project aims to preserve affordability and promote equity for mobile home residents in Miami-Dade County. By focusing on long-term affordability, tenant protections, and access to resources, the project will ensure that LMI owners of mobile homes have stable, secure, and affordable housing options while also promoting financial security and wealth building.

The initiative will retain and enhance affordable housing by helping LMI owners of mobile homes secure ownership of the land on which their homes rest, thereby preventing them from being priced out of their communities. This long-term benefit ensures housing security and reduces the financial burden of land rent costs, extending beyond the funding opportunity's 15-year requirement into perpetuity. By owning both their homes and the land, residents are more likely to invest in the maintenance and improvement of their properties, leading to better overall housing conditions. The proposal's goal is to first organize residents throughout the county in

mobile home communities into homeowner associations, empowering them to collectively advocate for their rights and maintain control over lot rents and other fees, ensuring the continual affordability of housing without future subsidies. The proposal then aims to target approximately two homeowner associations within the county - depending on size and willingness - to assist those communities in buying the land under which their mobile homes rest.

As a separate component, the project will provide eviction prevention assistance, including legal aid, to tenants of manufactured housing units who rent either the unit or the pad. The project will ensure that community management maintains or adopts tenant site lease protections consistent with or greater than those required by Fannie Mae or Freddie Mac. These protections will include notice of rent increases, renewable leasing structures, the right to purchase or sell, the right to sublease, and advanced notice of planned sale or closure of a community. By informing residents of their rights, providing legal counseling, and offering eviction protection, the project will safeguard residents from adverse actions such as lot rent increases, relocation, and eviction. These protections will align with federal civil rights laws, including the Fair Housing Act, Fannie Mae or Freddie Mac tenant protections, The White House Blueprint for a Renters Bill of Rights, as well as state and local regulations.

The project will also provide wraparound services and benefits to LMI owners of mobile homes. The Office of Housing Advocacy will connect mobile homeowners with social services offered by MDC's Department of Community Action and Human Services, ridesharing options through MDC's MetroConnect Zones, and the newly established Financial Empowerment Center, which will provide personalized one-on-one financial counseling to residents of mobile home communities. Additionally, the project will mitigate environmental threats through tailored education and outreach efforts focused on hurricane preparedness. This includes understanding evacuation routes, securing homes, and accessing emergency resources. The project will also provide resources and referrals to local and national disaster relief organizations, ensuring residents are equipped to enhance their resilience against natural disasters.

### **Environment and Resilience**

The proposed project will enhance the environmental resilience and sustainability of mobile home communities in Miami-Dade County by addressing natural hazards, promoting disaster preparedness, and advancing environmental justice. These efforts are crucial given the unique vulnerabilities faced by mobile home residents, particularly in the context of extreme weather events and natural disasters.

The project will mitigate environmental threats through tailored education and outreach efforts focused on hurricane preparedness. Mobile home residents will receive specialized information on protecting their homes and families before, during, and after hurricanes. This includes understanding evacuation routes, securing their homes, and accessing emergency resources. Outreach activities will address the threats posed by natural hazards and disaster events, detailing specific steps residents can take for hurricane preparedness. Additionally, the project will provide resources and referrals to local community disaster relief and planning organizations, as well as guidance on contacting national disaster relief organizations, such as FEMA. These resources will equip residents with the knowledge and tools necessary to enhance their resilience against and responsiveness to natural disasters.

The proposal's education and outreach programs will also advance environmental justice by informing residents about local legacy pollution issues, heat islands, and soil contamination. Furthermore, the proposal seeks to expand benefits to environmentally disadvantaged communities by integrating them into the MetroConnect ridesharing program. This will improve

their access to existing county transportation options such as the MetroRail and the Better Bus Network, enhancing their mobility and access to essential services. The Office of Housing Advocacy will work with Department of Transit and Public Works to periodically provide residents with Easy Cards through their Transportation Disadvantaged Program, enhancing residents' mobility at no cost to them.

Additionally, MDC's Financial Empowerment Center will play a key role in supporting residents both in preparing for hurricanes and managing their financial aftermath. The center will help residents plan for potential financial impacts, such as setting aside emergency funds and understanding insurance options regarding hurricane preparedness. In the event of hurricane damage, the Financial Empowerment Center will provide guidance on accessing disaster relief funds, managing debt, and rebuilding financial stability. This comprehensive financial support will ensure that residents are better equipped to handle both the immediate and long-term financial challenges posed by hurricanes.

By integrating these environmental and resilience strategies, the project will significantly enhance the safety, stability, and overall quality of life for mobile home residents in Miami-Dade County, ensuring they are well-prepared for future environmental challenges and able to thrive in a sustainable and resilient community.

### **Community Engagement**

The success of this project hinges on robust community engagement and stakeholder participation. The approach involves multiple strategies to ensure that all voices, especially those from underserved communities, are heard and integrated into the project's development and implementation.

To ensure comprehensive input from all stakeholders, a public comment period prior extending from June 20, 2024, to July 5, 2024 has been offered. During this period, a summary of the proposal, along with all required project narratives and appendices, has been posted on the county website. This period is crucial for gathering input from potential stakeholders, including manufactured housing residents, local governments, nonprofits, Community Development Financial Institutions (CDFIs), cooperatives, and tenant advocates. Input is particularly sought from residents of different mobile home communities within the county, who are directly impacted by this proposal. A public meeting will be held on July 5, 2024, in the evening hours at one of CAHSD's Community Resource Centers, strategically located near the highest concentration of mobile homes in the county. This meeting aims to gather in-person feedback and foster dialogue among community members and stakeholders.

For the conceptualization of this proposal, the Office of Housing Advocacy (OHA) collaborated with other divisions within the Community Action and Human Services Department, including the Strategic Planning and Quality Assurance Division and the Family and Community Services Division. MDC's Public Housing and Community Development Department was also consulted in the shaping of this grant proposal, along with local historical nonprofit partners of OHA. One of those nonprofit housing advocates, Legal Services of Greater Miami, which has extensive experience working with mobile home communities throughout South Florida, has also partnered with OHA on this project to provide legal representation to owners of mobile homes, assist in outreach efforts, and help owners of mobile homes form homeowner associations, forming homeowner associations, financial empowerment opportunities, and the potential path forward for tenants to purchase the land under their mobile homes.

Recognizing that certain communities and groups are less likely to participate in traditional engagement processes, the project will take proactive steps during its duration to ensure their involvement. These steps include door-knocking campaigns to directly engage residents and overcome barriers to participation. This approach ensures that those who may not have access to online platforms or public meetings are still informed and able to provide input throughout the project period. Education outreach events will be organized in underserved communities and will cover topics such as hurricane preparedness, tenants' rights, homeowner associations, financial empowerment opportunities, and alternatives for purchasing the land under owners of mobile homes' mobile homes. Resources and support will be provided to facilitate participation from underserved groups, including translation services, transportation assistance, and accessible meeting locations.

The proposed activities align with several key community plans and policies, supporting Miami-Dade County's objectives for affordable housing and community development, particularly those aimed at enhancing housing stability and affordability for LMI households. The focus on hurricane preparedness and resilience ties into broader community plans for disaster readiness and environmental sustainability. By boosting homeowners' financial and physical preparedness for future hurricanes, the project is contributing to the overall safety and stability of the community.

By following these strategies, the project will not only enhance community engagement but also ensure that the voices of the most vulnerable and underserved populations are heard and incorporated into the project's implementation. This inclusive approach will help build a more resilient and equitable community.

#### **Exhibit E: Capacity**

##### **Organizational Capacity**

MDC's Community Action and Human Services Department (CAHSD) has a robust and well-established infrastructure for delivering comprehensive social services to the residents of the county. With over 50 years of experience in public service, CAHSD specializes in development, community engagement, targeted social services, and providing assistance to MDC's most needy populations. The Department, which the Office of Housing Advocacy is a part of, has a proven track record of supervising and administering federal and state grant funds, including Community Development Block Grant (CDBG) funds. This extensive experience has equipped CAHSD with an in-depth understanding of federal requirements for grant funds, which they have historically administered on a large scale.

Administratively, CAHSD oversees 13 community resource centers (CRCs) strategically located in economically disadvantaged and/or minority-majority areas. These centers provide a single point of entry to residents for a variety of services, ensuring a coordinated community response approach. By involving both public and private partners, CAHSD ensures that services are of high quality and accessible to those in need.

##### **Key Staff and Roles**

Delores Holley, Director of the Office of Housing Advocacy, brings over 30 years of experience in public service, including expertise in real estate development, affordable housing, asset management, contract negotiations, community and economic development, and housing advocacy. She has overseen 19 multifamily housing projects, nine of which have Section 8 contracts, consisting of over 1,475 units. Director Holley will provide overall direction and coordination for the Mobile Home Community Revitalization Project, ensuring compliance with federal, state, and local housing regulations. She will lead stakeholder engagement to expand



affordable housing opportunities and prevent resident displacement, while monitoring relevant legislation to promote housing stability and affordability.

Darrell McMillan, Acting Housing Development Advocate, has a background in social work with experience in case management, client care supervision, and housing resource navigation. His previous roles include positions at Chapman Partnership for Homeless and Camillus House Inc., where he developed skills in guiding clients through service applications, report preparation, and community engagement. Darrell will coordinate and connect residents to federal, state, and local programs and services. He will host community meetings to promote the project's objectives and assist with the preparation and submission of necessary documentation and reports.

### **Demonstration of Programmatic Capacity**

The Office of Housing Advocacy offers a wide array of programs designed to support and uplift residents, addressing various aspects of housing stability and community well-being, such as the Eviction Prevention and Assistance Program. This program aims to prevent evictions and provide support to residents facing housing instability, supported by comprehensive social services provided through the CRCs.

The Miami-Dade County Eviction Diversion Project is a collaborative effort involving Legal Services of Greater Miami, Miami Workers Center, Community Justice Project, and other partners. The project provides legal assistance to tenants facing eviction, door-to-door outreach, and tenant education. Since its approval in March 2023, the project has successfully served hundreds of tenants across all 13 Miami-Dade Commission Districts. Plans for the continuation of services include providing legal assistance to additional tenants and conducting more outreach and education events. Between March 17, 2023, and July 31, 2023, the Eviction Diversion Project served 449 tenants facing or at risk of eviction. The project conducted door-to-door outreach, reaching 1,671 tenants and referring 319 for legal assistance. Future plans include continuing legal assistance, outreach, and education to tenants at risk of eviction.

### **Comprehensive Social Services**

CAHSD delivers a wide range of social services through its programs, ensuring holistic support for Miami-Dade County residents. The Head Start and School Readiness Programs provide comprehensive child development services for children from low-income families, preparing them for kindergarten. Elderly and Disability Services offer a continuum of services for the elderly and individuals with disabilities, including meals, home care, and adult day care programs such as Meals on Wheels and Foster Grandparents. Veterans' Services assist veterans and their families with benefit claims and support. Family and Child Empowerment Programs deliver services such as emergency food and shelter assistance, utility assistance, home repair, and weatherization, and support victims of domestic violence and substance abuse rehabilitation.

### **Past Performance and Success**

CAHSD has a stellar track record of grant management, having successfully managed and administered multiple federal and state grants. The department demonstrates an exceptional ability to align resources and respond effectively to stakeholder needs. Its history of creating, establishing, and implementing new programs and initiatives showcases its capacity for innovation and effective service delivery. CAHSD has engaged with a wide range of stakeholders, including public and private providers, community-based organizations, and various government agencies, to enhance service delivery and address community needs comprehensively.

CAHSD actively engages with residents through its 13 Community Resource Centers located in areas of greater economic need. These centers provide a platform for residents to access a variety of services and participate in community advisory committees, boards, and volunteer programs. Additionally, CAHSD focuses on serving minority communities through targeted outreach and service provision, ensuring accessibility and quality of services to traditionally underserved populations.

### **Community Engagement and Support**

CAHSD actively engages with residents through its 13 Community Resource Centers (CRCs), strategically located in areas of greater economic need and minority communities. These centers serve as vital hubs where residents can access a wide array of services tailored to address their specific needs. The CRCs offer programs and/or referrals ranging from educational workshops and job training to health services and financial counseling. Residents are encouraged to participate in community advisory committees, boards, and volunteer programs, fostering a sense of ownership and involvement in their local communities. Each CRC operates with a holistic approach, ensuring that the services provided are well-integrated and easily accessible. This coordinated effort includes collaboration with public and private providers to enhance the quality and reach of the services offered. CAHSD's commitment to minority communities is evident through targeted outreach and tailored service provision, ensuring that traditionally underserved populations receive the support they need. By focusing on accessibility and quality, CAHSD ensures that all residents, regardless of their background, have the opportunity to benefit from the comprehensive services provided through the CRCs. Furthermore, CAHSD's engagement efforts extend beyond the immediate services offered at the CRCs. The department works diligently to build strong relationships with community leaders, local organizations, and stakeholders. This collaborative approach not only enhances the effectiveness of the programs but also helps to identify emerging needs and develop innovative solutions to address them. By maintaining a continuous dialogue with the community, CAHSD ensures that its services remain relevant and responsive to the evolving needs of MDC residents.

### **Exhibit F: Match or Leverage**

**Sources and Amounts of Funding:** The proposed budget for this project is \$20,000,000, with funding requested entirely from the PRICE initiative. This budget includes \$15,000,000 allocated for land acquisition and \$5,000,000 for outreach, community engagement, and support services. Miami-Dade County will leverage existing personnel by dedicating time from key staff positions. The Director of the Office of Housing Advocacy will contribute 10% of their time, valued at \$12,431, and a Housing Resource Navigator will contribute 10% of their time, valued at \$6,185. These contributions demonstrate the County's commitment and provide significant leverage to the project.

**Resources and Expertise:** The Community Action and Human Services Department (CAHSD) will provide comprehensive support services, including referrals to adult day care services, meals for the elderly, home care assistance for elderly residents with disabilities, senior volunteer programs, elderly care planning, Head Start and Early Head Start programs, a Youth Success Program, Job Development assistance, intervention and prevention services for victims of domestic violence, tax assistance, light bill assistance, legal aid for various community issues, programs for immigrant communities, and financial counseling. The Office of Housing Advocacy, with its extensive experience addressing issues of affordable housing, tenant rights, and preventing resident displacements will lead the project. Project partner Legal Services of Greater Miami has extensive experience in effective community outreach, homeowner

association formation, and legal support in mobile homes. They will lead the outreach and homeowner association formation components of the project, and also provide legal aid.

**Funding Risks and Contingency Plans:** The primary funding risk is receiving less than the requested \$20,000,000. If awarded \$10,000,000, the project will focus on assisting one mobile home community with \$7,500,000 dedicated to land acquisition and \$2,500,000 for support activities. If the funding is less than \$10,000,000, the project will prioritize homeowner association formation and eviction diversion across multiple mobile home communities. This scalable approach ensures that the project can still achieve significant impact even with reduced funding.

By leveraging existing resources and implementing a flexible, scalable project plan, MDC is well-prepared to maximize the impact of the funding and address the critical housing needs of its mobile home residents.

### **Exhibit G: Long-term Effect**

The initiative will retain affordable housing for LMI owners of mobile homes by helping them secure ownership of the land on which their mobile homes rest, preventing them from being priced out of their communities. This long-term benefit ensures housing security and reduces the financial burden of land rent costs, extending beyond the funding opportunity's 15-year requirement into perpetuity. Even owners of mobile homes who are unable or choose not to purchase the land will benefit from the project's outreach and legal assistance efforts. These efforts will help form homeowner associations across mobile home communities in the county, empowering residents to collectively advocate for their rights and maintain control over lot rents and other fees. Both strategies ensure that targeted mobile housing will remain affordable without future federal subsidies.

These activities also ensure that residents will have the opportunity to invest in their properties and communities. For any residents of mobile home communities facing eviction, the legal assistance provided under this project will further support housing stability, allowing those vulnerable LMI residents to remain in their homes and reduce their risk of homelessness. This stability will be particularly beneficial for underserved communities, enabling them to build wealth over the long term and achieve housing justice.

The project's education and outreach efforts will also include components specifically focused on hurricane preparedness. Given the unique vulnerabilities of mobile home communities, residents will receive tailored information and referrals to resources that address their heightened risk during hurricanes, ensuring they are better equipped to protect their homes and families.

Finally, the one-on-one financial counseling offered through the Financial Empowerment Center will help mobile home residents reduce debt and develop long-term wealth management strategies. This service will not only support residents in achieving homeownership but also provide personalized financial guidance that fosters overall economic independence and growth. By addressing a wide range of financial challenges, the Financial Empowerment Center will empower residents to create and sustain wealth beyond the core activities of this grant, ensuring lasting economic stability and prosperity.