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Eviction from manufactured home parks

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Abstract

Residents of manufactured home parks (MHPs) generally own their homes but not the land on which those homes are located and, as a result, face unique and costly risks of eviction. The most commonly studied and understood pathway to eviction is one in which failure to pay rent puts households at risk of removal. Another pathway occurs when entire developments are shuttered, resulting in mass displacement. Residents of MHPs are at risk of both forms of eviction. Overall, we know little about the prevalence and correlates of either form of eviction from MHPs, and more generally little about landlords' actions – buying, selling and governing communities – that drive evictions. We bring together multiple administrative datasets to track MHP eviction patterns across the state of Florida between 2012 and 2022. Annually, 6500 eviction cases were filed against MHP residents, with roughly one in three cases originating from just 100 parks. Beyond these individual eviction cases, mass displacements were responsible for the permanent loss of over 6000 out of 293,000 registered MHP lots. This highlights the importance of tracking displacement that happens outside of eviction courts, often under the banner of resale and redevelopment, especially in light of corporate and private equity investment in MHPs in recent years.

Keywords

displacement, eviction, manufactured home parks, mobile home parks

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摘要

预制房屋社区（MHP）的居民通常拥有自己的房屋，但不拥有房屋所在的土地，因此面临着独一无二且损失巨大的驱逐风险。最常被研究，也是最容易理解的驱逐途径是，未能支付租金使家庭面临被驱逐的风险。另一种情况是，整个开发项目被关闭，导致大规模流离失所。预制房屋社区的居民同时面临两种形式的驱逐风险。总体而言，我们对这两种驱逐风险的发生率及其相关因素都知之甚少，更广泛而言，我们对导致驱逐的房东行为（购买、出售和治理社区）也知之甚少。我们汇集了多个管理数据集来追踪 2012 年至 2022 年期间佛罗里达州预制房屋社区的驱逐模式。每年，针对预制房屋社区居民提起的驱逐案件有 6500 起，其中大约三分之一的案件仅源于 100 个预制房屋社区。除了这些个人的驱逐案例外，大规模流离失所还导致 293,000 个已注册的预制房屋社区地块中超过 6,000 个地块永久消失。这凸显了追踪驱逐法庭之外发生的流离失所现象的重要性，这些现象通常以转售和再开发的名义发生，特别是考虑到近年来企业和私募股权对预制房屋社区的投资。

关键词

流离失所、驱逐、预制房屋社区、移动房屋社区

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Introduction

Manufactured home parks (MHPs) are a critical source of affordable housing, but also a site of routine eviction and housing insecurity (Sullivan, 2017a). MHP residents face two forms of eviction. First, as with any rental arrangement – residents typically own the units in which they live but pay rent for the lots on which those units are sited – property managers may file an eviction case due to failure to pay rent or other lease violations. This is the most commonly studied and understood form of court-ordered eviction in conventional rental housing (DeLuca and Rosen, 2022; Gromis et al., 2022), what we refer to here as an 'individual eviction'. Second, residents may also face eviction through no fault of their own if an owner closes a park and removes all tenants, often when a park is bought or redeveloped (Sullivan, 2018), events that we term 'mass displacements'. Tenants in conventional rental housing face possible mass displacement too (Nelson et al., 2021), but the risk may be greater for MHP residents living in what is increasingly regarded as a desirable asset class for corporate and private equity investment (Bankson and Ash, 2024; Kolhatkar, 2021). Regardless of cause, eviction is more costly for MHP tenants than other renters. If units cannot be moved – 'mobile homes' are often immobile – residents face losing their entire investment; if they can be moved, the process is expensive and frequently results in damage (Colton and Sheehan, 1999; Sullivan, 2017b). Indeed, the cumulative harm of eviction from MHPs is so great that 'there is nothing in conventional homeownership or renting that comes close to such a major destabilizing event for a family' (Layton, 2023).

While Sullivan's (2018) groundbreaking work on mass displacement from MHPs called attention to the problem of eviction for residents of manufactured housing, we have only limited understanding of how often, where and under what conditions park residents are evicted. In this article, we estimate the incidence of MHP evictions across the state of Florida from 2012 to 2022, accounting for both individual evictions and mass displacements. To do so, we bring together multiple large-scale administrative

datasets, including state-wide land parcel data, property sales records, MHP registration rolls and court eviction records. These data allow us to compare the characteristics of neighbourhoods with and without MHPs, to describe eviction filing activity between MHPs and the overall renter population and to assess geographical and demographic characteristics of areas with high and low MHP filing rates. We track instances in which MHPs were closed and investigate the effect of park sales on eviction filings.

We find that, on average, about 6% of eviction cases in the state of Florida each year originated from MHPs. MHP residents faced lower eviction filing rates than the average Florida renter, though there was considerable variation at the county and neighbourhood levels. Eviction filing rates increased by roughly 40% in the six months following the sale of an MHP. Of the 2383 MHPs registered in Florida in 2012, 127 (5.3%) had closed by 2022, resulting in the loss of over 6000 units. These instances of likely redevelopment-led mass displacements were not captured by eviction filing records, highlighting the limits of eviction court data.

Our findings make clear the eviction risks faced by MHP residents. Particularly for those with split owner–renter arrangements, the cost–benefits associated with manufactured housing (Genz, 2001) must be weighed against the threat of displacement. Findings underline the need for policies that help stabilise precarious communities. Potential solutions include more generous benefits to cover losses for abandoned properties unable to be relocated, additional protections or procedural reforms for the tenants of shuttered MHPs, rental assistance initiatives for small-dollar arrears (Badger, 2019) and programmes to aid in resident ownership of communities (Lamb et al., 2023).

Background

The benefits and risks of manufactured home parks

Manufactured housing is a critical source of unsubsidised affordable housing. As of 2021, manufactured homes constitute the entirety of new housing sold for under US$125,000 in the United States (Kaul and Pang, 2022). The median household income for those living in manufactured housing was US$35,280 in 2021, and almost 70% had household incomes below US$50,000 (U.S. Census Bureau, 2021).

Manufactured homes may be sited in a variety of locations and arrangements, whether that be on an isolated lot, on a series of adjoining lots owned by residents (as in an informal subdivision or *colonia*; Durst et al., 2021) or in an MHP (Durst and Sullivan, 2019). Almost four in every 10 manufactured homes – roughly 2.7 million units – are located in an MHP, and the majority of park residents are 'halfway homeowners' who own their units but pay lot rent for the land (Durst and Sullivan, 2019; Sullivan, 2014). Fully 30% of MHP residents live in poverty, a much higher rate than amongst traditional homeowners or renters (Durst and Sullivan, 2019), but these households benefit from low rents: the median lot rent for those living in manufactured housing was just US$425 per month in 2021 (U.S. Census Bureau, 2021). As such, residents of MHPs face lower average housing cost burden than conventional renters (Durst and Sullivan, 2019).

Still, this halfway-homeownership model entails risks. Residents who own their homes face many of the familiar challenges of homeownership, including responsibility for upkeep and repairs, but do so under worse financial terms because of the unavailability of traditional mortgage financing (Kaul and Pang, 2022). Those with home loans they

cannot repay risk court-ordered repossession, and, unlike other homeowners, they must still pay rent and are at the mercy of property manager decisions, whether that be to raise rent or sell the property. As Desmond (2016) describes in *Evicted*, changes in ownership can lead to shifts in management practices that disrupt communities' collective efficacy and leave residents at increased risk of eviction.

These risks are exacerbated as MHPs are increasingly targeted by investors as an asset class. Recognising that residents' exit options are limited due to unit cost and immobility, new corporate and private equity owners may move to increase profitability by raising lot rents and cutting services, hurting residents financially and undermining quality of life (Bankson and Ash, 2024; Kolhatkar, 2021). For example, recent reporting in Tampa Bay, Florida, describes how companies tied to Alden Global Capital have bought MHPs in Hillsborough County, raising rents while doing nothing to address severe habitability concerns (Liebson and Simonton, 2024).

Harms associated with displacement

Forced loss of rental housing entails a range of negative effects on those being displaced. Research on eviction details severe damage to residents' employment and economic security, future residential stability and physical and mental health (Benfer et al., 2021; Collinson et al., 2024). This harm is concentrated among certain renters, particularly Black renters and renters with children (Graetz et al., 2023).

Research on eviction generally presumes that cases are isolated, individual events precipitated by household circumstances: a tenant falling behind on rent or being filed against for a lease violation. But renters can also be removed en masse when buildings are closed, sold or redeveloped. MHP residents face both forms of potential eviction – individual eviction and mass displacement – and risk of the latter may be particularly acute. In addition to their attractiveness as an asset class, MHPs are common sites for rezoning and redevelopment, as parks are often considered undesirable spaces that could be better put to other ends (Sullivan, 2018) and residents have little political power to fight redevelopment (Kusenbach, 2009, 2020). Notably, these mass displacements are functionally invisible in the court record. While mass displacements are recorded in certain cases (e.g. Ellis Act evictions in California; Nelson et al., 2021), MHP closure or redevelopment does not trigger eviction cases and occurs almost entirely outside the courts (Sullivan, 2017b).[1]

Eviction is particularly costly for MHP residents. Despite commonly being referred to as 'mobile homes', manufactured housing is usually immobile after initial installation. Units that cannot be moved are abandoned or sold for pennies on the dollar, wiping out a significant investment (Sullivan, 2018: 128–129). If a unit is deemed movable, relocation costs can run from US$5000 to US$15,000, a significant expense for low-income residents (Sullivan, 2017b). Residents must also find a new park willing to take them – an increasing challenge given reductions in availability (Pierce et al., 2018; Sullivan et al., 2022) – and face increased lot rents (U.S. Census Bureau, 2015, 2021). MHP residents forced onto the conventional rental market often face significantly increased housing cost burden (Durst and Sullivan, 2019).

Goals of the current study

We aim to address a series of questions about the prevalence of eviction in MHPs. Where does MHP eviction activity occur? How common are evictions in MHPs, and how does this compare to conventional renting? How much of MHP eviction activity

can be attributed to individual eviction versus mass displacement? And finally, how do ownership dynamics and park sales affect eviction patterns?

Answering these questions allows us to contribute to an emerging literature on the prevalence and correlates of displacement in MHPs. Rigorous qualitative and quantitative research has identified and described mass displacements accompanying park closures in a number of markets in Texas and Florida (Sullivan, 2017a, 2017b, 2018). This research, as well as advocacy and reporting work, has also identified new owners – particularly corporate and private equity investors – as a major threat to resident housing security. However, this literature has not evaluated the risk of individual eviction, systematically analysed changes in the risk of eviction relative to park sales or assessed trends in eviction over time.

Answering these questions also contributes to research on residential eviction more broadly. Most of that literature focuses on individual eviction, overlooking mass displacement as a pathway to tenant removal. MHPs offer an important case demonstrating the limits of court records – useful for tracking individual eviction but often missing mass displacement – for assessing the scale of forced displacement. Likewise, while the broader literature on eviction has provided a socio-demographic portrait of tenants facing removal (Desmond and Gershenson, 2017; Graetz et al., 2023), it has only begun to reckon with landlord characteristics and ownership structures associated with eviction (Gomory, 2022; Raymond et al., 2021; Seymour and Akers, 2021). MHPs provide a key case for studying the risks associated with ownership changes and corporate investment in housing.

To address these questions, we focus on MHPs in the state of Florida. We study Florida because it has both a uniquely robust data infrastructure and a large number of parks. Roughly one in 14 occupied housing units in Florida is a manufactured home (U.S. Census Bureau, 2019), and the state trails only California in terms of the total number of MHPs (Sullivan, 2017b). In many places, eviction court records are inaccessible or non-existent (Gromis et al., 2022; Hartman and Robinson, 2003; Panfil et al., 2021), but in Florida such data are available across the full state from 2012 onwards. Florida also maintains extensive property-level data which allow us to build on previous work identifying MHPs and instances of MHP redevelopment.

Data and methods

To determine the prevalence of individual evictions, we used eviction court records from all 67 counties in Florida, collected by the Shimberg Center for Housing Studies.[2] We cleaned these data, stripping duplicates and commercial eviction cases, then geocoding and validating records against publicly available sources (Hepburn et al., 2023). We focused analysis on eviction filings, the first stage of the formal eviction process recorded by the courts and the most consistently available form of eviction court record (Gromis et al., 2022). Not all filings result in an eviction, especially in cases when landlords file repeatedly as a rent collection mechanism (Garboden and Rosen, 2019). Still, many households are displaced at the filing stage (Hartman and Robinson, 2003) and Florida has a relatively low serial eviction filing rate (Leung et al., 2021), making filing a useful indicator of displacement risk.

We then turned to parcel data: records about lots of land in a given area, typically collected by county governments. We downloaded parcel data from the Florida Department of Revenue; additional historical parcel and address records were obtained via a public records request. These data files

contain boundaries, ownership, land use and other information for every parcel of land for each year from 2012 to 2022, along with statewide standardised land use codes. We also collected full-county address data from the Florida Department of Revenue and openaddresses.io.

We merged parcel, address and eviction data based on street address string matches and spatial joins based on geocoded locations, including a proximity merge between filing records and parcels where addresses within 25 feet of a parcel were matched to that parcel, following processes similar to those of Rutan and Desmond (2021). The result was a dataset where we assigned a parcel (or cluster of parcels) to every eviction case. Overall, we matched 85.3% of eviction cases to a unique, identified parcel.[3] Adjoining parcels were consolidated to account for multifamily complexes if records indicated that they shared common ownership and were not coded for use as single-family residential buildings.

Identification of MHPs is difficult and existing datasets sometimes mis-identify parks (Divringi, 2023; Sullivan, 2017b). Following Sullivan (2017b), we used land use codes to mark parcels listed as MHPs. However, the land use code in Florida for a mobile home park shares a designation with commercial parking lots. We therefore used a multi-step method to further identify and isolate MHPs. First, we geocoded and matched historical lists of officially registered MHPs (provided by the Florida Department of Business and Professional Regulation (DBPR) and the Shimberg Center) to parcel records by street address and spatial joins. Second, we merged in the Department of Homeland Security's HIFLD geospatial database of MHPs, which was constructed through a combination of existing databases as well as satellite imagery. Third, we used ownership names to further identify MHPs: if the name of a parcel owner contained phrases like 'mobile home', 'MHC' or 'manufactured', we considered that parcel an MHP for that given year. Fourth, the parcel was coded as an MHP if it recorded an eviction filing at any time during the study period. Parcels designated with the land use code for MHPs that match at least one of these four criteria were marked as an MHP.[4] All told, we identified an annual average of 4170 MHPs operating during the study period within 1542 Census tracts across the state of Florida (34.5% of all tracts).

Previous studies identify park closures if a parcel of land is no longer designated as an MHP according to county records (Sullivan, 2017b). An alternative method would be to tabulate any MHPs removed from the list of parks registered with the Florida DBPR, an option unavailable in prior studies conducted in states without this data infrastructure. There are benefits and drawbacks to both options. Using the parcel land use code strategy, we could identify smaller parks that the DBPR registration rolls may miss. However, we may also errantly inflate our estimates in cases where parks are split into lot-level parcels registered to the homeowner (rather than the park).[5] This can also cause the number of parks we identify to fluctuate over time. Further, smaller parks may enter or exit from our list of identified parks if the name of the park or its owner changes (e.g. 'Lakelawn Mobile Home Park' to 'Lakelawn Village'). Finally, parcel land use codes may be imperfect, especially around the time of property development (Sullivan, 2017b).[6] Using the DBPR park registration strategy, we know when a park is verified by the state of Florida and can determine that a park has closed when it is no longer registered. However, only MHPs with 10 or more lots are required to register with DBPR, leaving us with likely undercounts of parks and park closures. We present the number of parks found by both strategies in our results.

However, we calculate our final estimates of parks and units lost to closure using the DBPR records, as these estimates will be more conservative.

This dataset of eviction filings and identified MHPs allows us to carry out a series of analyses. We first compare the characteristics of neighbourhoods with MHPs to those without MHPs. We then describe how frequently eviction cases were filed against MHP residents across counties and over time, comparing eviction filing rates between MHPs and the overall renter population. We next compare geographical and demographic characteristics between areas with high and low MHP eviction filing rates. We then track instances in which MHPs were closed. We conduct descriptive analyses on park closures as well as the change in number of units available within MHPs during our study period.

We explore the role of property managers and owners in MHP eviction. We aggregate eviction filings by parcel for each year of data to get lists of the top-filing MHPs, along with ownership information of these parks, and determine the share of cases that came from eviction hotspots. We then assess the effect of MHP sales on eviction risk. We merge in data on sales of MHPs, collected by the Florida Department of Revenue, which allows us to observe whether changes in park ownership result in an increase in eviction activity, and over what time period. To do so, we specify an event study model of the form:

$$Y_{it} = \alpha_0 + \sum_p \alpha_p(SALE_{ip}) + \mu_i + \gamma_t + \varepsilon_{it}$$

Variables were indexed by MHP (i), calendar months (t) and event months (p) within the set of months in our study. Event months are intervals relative to the calendar month of park sale. For example, $p = -3$ refers to three months before sale for those MHPs that changed hands during the study period; for those that were not sold, event months were always equal to zero. The dependent variable Y_{it} is the count of formal eviction cases filed. The α_p coefficients provide the time-varying effects of MHP sale relative to a reference point. The MHP fixed effect (μ_i) controlled for all unobserved time-invariant confounders by park and the month fixed effect (γ_t) controlled for period effects.

Results

Extent and community patterns for MHP evictions

Table 1 provides a comparison of tracts with and without MHPs, including simple t-tests to assess differences in average tract characteristics. Florida neighbourhoods with MHPs had significantly larger shares of white residents and households living in poverty and significantly smaller shares of college-educated and Hispanic residents compared to neighbourhoods with no MHPs present. Relative to neighbourhoods without MHPs, those with parks were significantly less likely to be urban and far more likely to be rural. Relatively more of these tracts were in North and Central Florida, with fewer in the southern part of the state. (Table A2 in Appendix 1 presents a demographic description of all Florida mobile home and non-mobile home residents using the ACS Public Use Microdata Sample.)

Table 2 presents eviction filing counts and rates in MHPs from 2012 to 2022, by year, along with the overall eviction filing rate for all renters in Florida. Over this period, Florida MHPs filed 65,122 eviction cases against their residents. In an average year, park residents accounted for about 5.8% of all individual eviction filings.[7]

We calculated eviction filing rates for MHP residents using information on the number of lots in each registered MHP.

Table 1. Average characteristics of Florida census tracts by MHP presence.

	Without MHP (n = 2650)	With MHP (n = 1507)	p-Value
Population (average)	4938	5172	0.014
Number of MHPs	0.0	2.8	<0.001
Poverty rate (%)	13.6	16.6	<0.001
Percent Black or African American	15.2	14.5	0.3
Percent White or non-Hispanic	54.6	61.0	<0.001
Percent Hispanic	25.1	20.1	<0.001
Percent of population under 18	18.6	19.0	0.08
Percent of population over 65	22.0	22.4	0.5
Percent of households headed by a single mother	18.0	19.1	0.005
Vacancy rate (%)	16.3	18.3	<0.001
Percent with associate degree or higher	30.4	24.5	<0.001
Percent of households which are rent-burdened	54.7	53.3	0.004
Percent of households within a multifamily structure	24.4	15.8	<0.001
Percent urban	22.5	13.3	<0.001
Percent suburban	72.7	70.1	0.069
Percent rural	4.8	16.6	<0.001
Percent North Florida	16.9	21.7	<0.001
Percent South Florida	50.3	33.6	<0.001
Percent Central Florida	32.8	44.7	<0.001

Notes: Unless specified, data are from the 2015 to 2019 American Community Survey. We report p-values from Welch two-sample t-tests.

From 2012 to 2022, there were about two eviction filings for every 100 MHP units, consistently and significantly lower than the filing rate for the overall, state-wide renter population (average of 5.0%) and for the renter population living in Census tracts that contained an MHP (average of 4.9%). Note that this comparison does not adjust for differences in rents, rent burden or any socio-demographic characteristics of households.

These state-wide figures, however, belie significant variation in the intensity of eviction filings within MHPs. Indeed, within tracts that contained an MHP, eviction filing rates were not always higher in conventional housing. Across the 952 tracts in our data where an MHP was in operation and matched to a park registered with the state, filing rates in parks exceeded those in conventional rental housing 14.1% of the time.

Where do park residents face the greatest risk of an eviction filing? In Figure 1 we map average annual MHP filing rates at the county level across the state of Florida. Counties located in Northern Florida and within the panhandle had some of the highest MHP filing rates in the state, particularly around Jacksonville, Gainesville and Tallahassee. In the central and southern parts of the state, the highest-filing counties were clustered around the Tampa–St. Petersburg, Orlando and West Palm Beach areas.

Different sorts of parks may have starkly different eviction patterns. For example, a park catering primarily to well-off retirees (part-year, 'snowbird' residents) might see fewer eviction cases filed than a park serving poor, minority residents. We lack information on park resident characteristics, but in Table 3 we use tract data to explore

Table 2. Florida eviction in MHPs and overall, 2012–2022.

Year	Eviction filings	MHP eviction filings	Eviction filing rate	MHP eviction filing rate	MHP share of eviction filings	Units lost to MHP closure
2012	140,253	6360	6.4%	2.0%	6.2%	N/A
2013	142,091	6848	6.3%	2.2%	6.1%	459
2014	138,555	7048	5.9%	2.2%	6.0%	606
2015	131,031	6778	5.4%	2.2%	6.0%	406
2016	127,567	6590	5.1%	2.1%	5.9%	736
2017	123,764	6551	4.9%	2.0%	6.0%	824
2018	121,654	6296	4.9%	2.1%	5.8%	443
2019	118,872	5202	5.2%	1.7%	5.0%	412
2020	59,646	3402	2.8%	1.1%	6.6%	1045
2021	88,513	4536	3.4%	1.3%	5.7%	481
2022	133,278	5511	5.0%	1.5%	4.5%	739
Total	1,325,224	65,122	5.0%	1.9%	5.8%	6151

Notes: Fifteen counties were missing significant numbers of filing records or parcel record information in at least one calendar year. These county-years are excluded from analysis. Data represent eviction filing counts for the 93% (686 out of 737) of county-years that are available. Only two counties (Escambia and Manatee) are unavailable for the full sample period. For two county-years (Pasco County in 2018 and Levy County in 2019), parcel data were rendered unusable by data deficiencies. For these two county-years, county parcel records are substituted with those of the prior year. Only 85.3% of eviction filings were matched to a parcel. MHP eviction filing shares are represented as the number of MHP filings divided by the number of parcel-identified filings.
Source: Hepburn et al. (2023); Sullivan (2017a); US Census Bureau (2022).

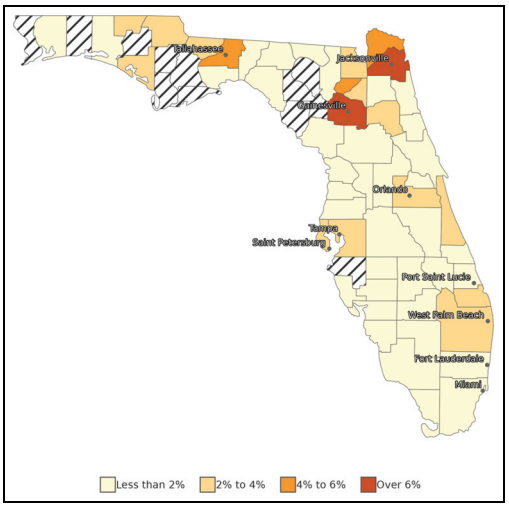

Figure 1. Average annual MHP eviction filing rate by county, 2012–2022.
Notes: In cross-hatched counties, there were no MHPs that were registered with the state of Florida's Department of Business and Professional Regulation that were able to be matched to a parcel.
Source: Authors' calculations.

differences in MHP eviction filing rates. Specifically, we assign tracts as having, on average, a low (<2%), medium (2–5%) or high (>5%) MHP eviction filing rate. We report results from ANOVA tests of equal means in the final column.

Tracts with low MHP filing rates had lower overall poverty rates, the highest percentage of white residents and the highest level of older residents (27.1% over the age of 65 compared to 18.6% and 18.3% in medium- and high-MHP-filing tracts). These were the least likely to be in urban neighbourhoods, and few were in the north of the state. By contrast, tracts with high MHP eviction filing rates had the highest share of Black residents and the lowest share of Hispanic residents and were far more likely to be located in urban areas. These tracts were the most likely to be found in North Florida and much less likely to be found in the south.

Table 3. Characteristics of tracts containing MHPs by annual MHP eviction filing rate.

	Low (<2% EFR) n = 594	Medium (2–5% EFR) n = 220	High (>5% EFR) n = 138	p-Value
Population (average)	5323.2	5477.8	5159.5	0.6
Poverty rate	15.7	18.4	18.6	<0.001
Percent White or non-Hispanic	66.0	52.3	58.3	<0.001
Percent Hispanic	18.9	24.8	17.5	<0.001
Percent Black or non-Hispanic	11.1	18.2	19.1	<0.001
Percent of population under 18	17.7	21.2	20.8	<0.001
Percent of population over 65	27.1	18.6	18.3	<0.001
Percent of households headed by a single mother	18.2	22.1	20.3	<0.001
Vacancy rate (%)	20.0	15.2	15.1	<0.001
Percent with associate degree or higher	23.7	23.9	23.5	>0.9
Percent of households which are rent-burdened	53.5	55.4	52.5	0.12
Percent of households within a multifamily structure	12.8	15.7	13.7	0.067
Percent urban	7.4	11.4	26.1	<0.001
Percent suburban	72.9	79.1	63.0	0.004
Percent rural	19.7	9.5	10.9	<0.001
Percent North Florida	12.8	14.5	31.9	<0.001
Percent South Florida	34.7	34.1	14.5	<0.001
Percent Central Florida	52.5	51.4	53.6	>0.9

Notes: We only include tracts when we are able to calculate MHP eviction filing rates, which requires state registry data on total lots within parks. We report p-values from one-way ANOVA tests of the difference of means between groups.

Of the 2383 parks registered with the state of Florida in 2012, 127 (5.4%) had closed by 2022, with the largest losses occurring between the years 2017 and 2020 (see Table 4). These lost parks contained 6151 units, or 2.1% of the registered MHP lots available in 2012. This represents a 9.4% increase in evictions above and beyond the 65,122 individual eviction filings reported in Table 2. Some park closures may be caused by natural disasters (Rumbach et al., 2020). Of the 127 registered MHP closings in our data, 27 (21.3%) occurred in the same county and year as a spike (greater than one standard deviation above the county-level median) in FEMA flood insurance programme claims filed.

Over the study period, 37 parks with a total of 1981 units were opened or newly registered. The net result is a decline in available MHP lots registered with the state: at the end of the study period, the state had 90 fewer registered parks and 4170 fewer total MHP units.[8]

MHP closure is not isolated to any one type of location: tracts with and without park closures are similar along several demographic and geographical dimensions. Figure 2 plots the locations of MHPs no longer registered with DBPR, while Table 5 presents characteristics of tracts with closures.

Landlord roles in MHP evictions

A small number of park owners file a large portion of individual evictions. We identified the 100 parks that filed the most eviction cases over the course of the full study period. In Figure 3 we plot their share of MHP

Table 4. Number of registered MHPs, 2012–2022.

Year	Number of MHPs	Number of closings	Number of openings / new registrations	Net change
2012	2383			
2013	2375	8	0	−8
2014	2361	15	1	−14
2015	2354	9	2	−7
2016	2342	13	1	−12
2017	2321	23	2	−21
2018	2310	13	2	−11
2019	2306	6	2	−4
2020	2286	24	4	−20
2021	2288	8	10	+ 2
2022	2293	9	14	+ 5
Total		127	37	−90

Notes: There is one park that closes and then re-opens/re-registers within this time frame; we subtract this park from the total.

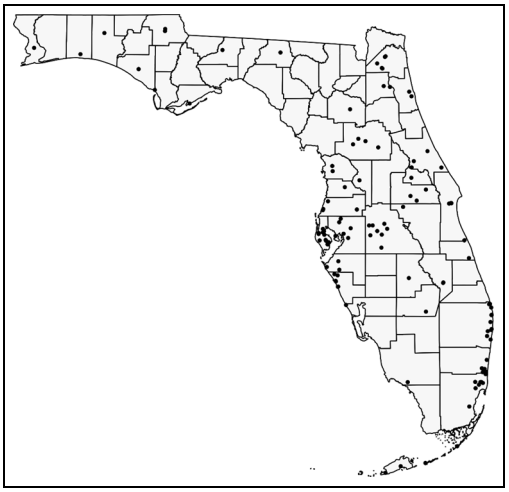

Figure 2. Locations of registered MHP closures, 2012–2022.
Source: Authors' calculations.

filings over time. These hundred top-filing parks – 2.4% of the 4170 MHPs in operation statewide on average annually during this period – were responsible for 30.2% of all eviction cases within MHPs (19,684 cases). (We provide a list of the top 10 MHPs eviction filers in Table A4 in Appendix 1.)

We identified the effect of MHP sales on eviction filing activity by comparing MHP eviction filings prior to and after a sale and compared these to never-sold MHPs. Figure 4 presents results from formal event study models. For these analyses, we excluded any MHP parcels (or clusters of parcels) with multiple sales during the study period or parks that were designated as sold in 2011, immediately prior to our study period. For ease of visualisation and to reduce variation, we group our time frame into six-month bins.[9] Parallel trend assumptions are plausible given the pre-treatment values.

Eviction filing activity increased in the months immediately following a park sale. Point estimates imply that in the six months after a park sale, the number of eviction filings increased by 0.36 (CI: 0.04, 0.69) beyond the baseline number of eviction filings. This represents about one extra eviction filing every 18 months. The average number of filings per six months for an MHP is 0.91 at baseline, so this increase represents about a roughly 40% increase in

Table 5. Average characteristics of Florida census tracts by MHP closure presence.

	With MHP, without closure (n = 1414)	With MHP closure (n = 93)	p-value
Population (average)	5173	5149	>0.9
Number of MHPs	2.7	4.1	<0.001
Poverty rate (%)	16.6	16.6	>0.9
Percent Black or African American	60.9	62.1	0.7
Percent White or non-Hispanic	14.5	14.8	>0.9
Percent Hispanic	20.2	18.5	0.4
Percent of population under 18	19.1	18.5	0.4
Percent of population over 65	22.3	23.4	0.4
Percent of households headed by a single mother	19.1	19.4	0.8
Vacancy rate (%)	18.1	20.6	0.1
Percent with associate degree or higher	24.4	25.4	0.2
Percent of households which are rent-burdened	53.4	51.5	0.2
Percent of households within a multifamily structure	15.9	15.0	0.6
Percent urban	13.3	14.0	0.9
Percent suburban	70.2	67.7	0.6
Percent rural	16.5	18.3	0.7
Percent North Florida	21.8	20.4	0.8
Percent South Florida	33.5	35.5	0.7
Percent Central Florida	44.8	44.1	0.9
Median housing unit value (owner-occupied)	$182,390	$201,619	0.2

Notes: Unless specified, data are from the 2015 to 2019 American Community Survey. We report p-values from Welch two-sample t-tests.

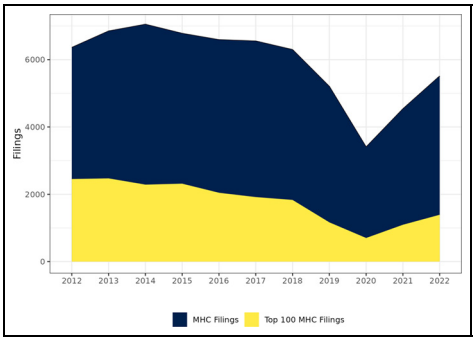

Figure 3. Share of MHP eviction filings from the top 100 filing parks.
Notes: Declines in the absolute number of eviction filings over this time period are partly attributable to park closures. Table 2 provides rate estimates.
Source: Authors' calculations.

filing activity in the months immediately following a sale.

Discussion

Given both their importance as a source of affordable housing and the unique risks that attend resident displacement, MHPs remain relatively understudied. While residents benefit from lower monthly housing costs than traditional owners or renters, the majority also rely on a land-lease structure that affords them fewer protections from eviction than other homeowners. Recent research and reporting have drawn attention to MHP residents struggling to keep up with rent

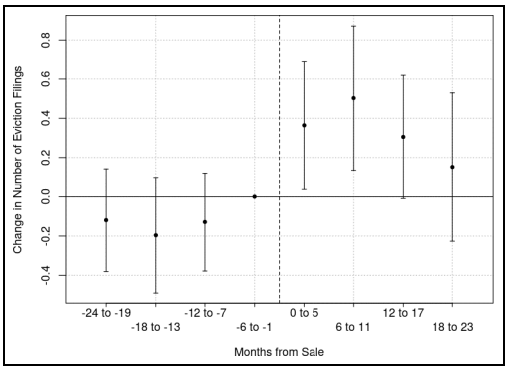

Figure 4. Event study of MHP sales, 2012–2022.
Source: Authors' calculations.

increases after park sales to institutional investors, as well as mass displacements occurring in parks across the country. However, there has been little systematic research on how often park residents are evicted, under what conditions or where these evictions are concentrated.

Between 2012 and 2022, MHP residents in Florida faced lower risk of eviction filing than the overall population at risk of eviction, and this risk remained stable over the study period. Residents of certain parks, especially in North Florida, faced heightened risk of eviction. When parks were sold, the risk of individual eviction increased significantly for the following year, offering further evidence of the harms associated with ownership transfers. We documented at least 127 mass displacements from MHPs in Florida over the study period, resulting in the loss of over 6000 units. Focusing on 'normal' individual evictions registered in court records would lead us to miss a significant portion of evictions occurring in MHPs.

Low eviction filing rates in MHPs may reflect several factors. First, lot rents are considerably lower than typical rents for conventional tenants. In 2021, median lot rent in Florida was US$600 while the typical conventional renter could expect to pay double that amount (U.S. Census Bureau, 2021). The majority of eviction cases are filed for nonpayment of rent (DeLuca and Rosen, 2022), and MHP tenants may face the threat of individual eviction less often simply because rent is much lower. While many MHP residents live in poverty, they were at least able to purchase or secure financing for their homes, suggesting some resources that other low-income renters may lack.

In addition, MHP eviction cases are regulated under Florida's Mobile Home Act, which lays out a process that is more protective of residents compared to other landlord-tenant proceedings in the state. The act provides MHP residents with a longer notice period prior to a case being filed (five days instead of three), designates fewer causes for eviction and makes it more difficult for owners to refuse to renew leases to current residents. MHP residents also face a less onerous version of Florida's 'pay-to-play' rules which require the defendants in conventional landlord–tenant cases to deposit the full amount of rent owed in the court's registry in order to receive a hearing and avoid a default judgement (Chamorro and Berga, 2015). On the other hand, lower filing rates may also reflect systematic differences in the odds of informal or illegal evictions faced by MHP residents and conventional renters, with property managers plausibly holding greater leverage over the former group.

Limitations and directions for future research

There are several important limitations to our study. Given that our study focuses on an 11-year window in a state with a unique demographic and regulatory landscape for MHPs, caution is warranted when generalising results. Florida MHP residents are disproportionately white, older and disabled compared to other states with high rates of MHP residency. Florida has a unique

public–private system of relocation assistance in the event of park closure (Sullivan, 2017a) and is one of the few states with a right of first refusal, allowing residents the opportunity to raise funds and purchase their community if it goes up for sale (Freddie Mac, 2019; National Consumer Law Center, 2021). Prior research in Michigan has found that the presence of mobile homes and MHPs in a neighbourhood is associated with higher eviction filing rates, which may relate to incentives in state law that allow MHP owners to easily obtain titles to homes vacated by evicted owners (Goodspeed et al., 2021). In contrast, park owners in Florida must obtain property title from the homeowner and make payment to the state's relocation fund prior to reclamation of an abandoned home (Florida Mobile Home Act, (7) 723.06115, n.d.).

Our identification of MHPs is imperfect. The land use codes that we rely on make it difficult at times to distinguish between MHPs and commercial parking lots. We may be both missing some MHPs and errantly including some parcels of land in our counts. In addition, several county-years were either missing substantial portions of filing data or had imperfect match rates between parcel data and filing records. We were unable to match 19% of registered MHPs to identified parks, preventing us from having complete information on the number of lots and forcing us to drop those parks from our estimates of filing rates. Filing rates in MHPs are based on the number of lots rather than the number of occupied lots. All these factors likely bias our filing count or rate estimates downwards. Conversely, there may be limited cases when park owners file eviction cases against the residents in an MHP who have not yet relocated towards the end of a mass displacement process, in which case the same household would appear in both our individual eviction count and mass-displacement unit loss estimates.

We have focused on individual evictions and mass displacements, but do not assess the frequency of repossessions within MHPs. We also do not address MHP residents' disproportionate vulnerability to and risk of displacement from disaster events such as floods, storm surges or high wind events (Kusenbach et al., 2010; Prasad and Stoler, 2016; Rumbach et al., 2020). These risks may be exacerbated in the future due to consequences from climate change (Prasad and Stoler, 2016). Likewise, we are unable to assess the impact of different ownership structures on eviction filing patterns within MHPs. Future work should assess the relative importance of corporate and small-operator structures, as well as the promise of increased stability offered by resident ownership structures (Lamb et al., 2023).

Future research should continue to explore contexts in which displacement occurs outside of the formal court system or at points prior to a formal court filing. In 2023, Florida legislators passed the Live Local Act, offering developers tax incentives and relaxed local zoning requirements for housing projects targeting households with incomes below 120% of area median income. Future researchers should investigate what effects this policy might have on the affordable housing landscape and on MHP closures. Follow-up studies are also needed to better understand MHP eviction judgement activity and the distribution of arrears of these cases, as MHP residents may be facing eviction over smaller sums of money than conventional renters.

Policy implications

In 2022, MHP residents in Florida faced a 1.5% eviction filing rate, more than triple the state's foreclosure filing of 0.45%

(Shimberg Center for Housing Studies, 2024). Nationwide, only in 2009 and 2010 during the depths of the Great Recession did foreclosure filing rates ever surpass 2% nationwide (ATTOM, 2023).

Mass displacements are lengthy, stressful and costly processes for MHP residents in Florida, in part due to the unique structure of public–private relocation partnerships (Sullivan, 2018). The households affected by these mass displacements are eligible for relocation assistance due to Florida state law. However, most mobile homes are physically immobile, so most households are only eligible for a lesser amount offered when a property is abandoned. State legislators have proposed increasing this assistance: an early version of S.B. 1140 in the state senate would have increased the assistance in cases of abandonment from US$1375 to US$5000 for a single-width and US$2750 to US$7000 for a double-width home. Other protections, such as one-to-one replacement requirements for affordable units or offering MHP residents the right to return to properties upon redevelopment, could be considered.

Our results also suggest that MHP residents could be targeted for rental assistance. Especially in the case of court eviction cases, accrued lot rents may well represent a particularly small debt comparable to other evictions, and the potential costs faced by tenants much higher. Emergency rental assistance in this situation may assist households that would otherwise struggle on the open rental market. Additionally, MHP residents are afforded a five-day notice period prior to an eviction case being filed and a five-day response window, a comparatively much shorter period than the months-long periods typically provided to pay off most land contract forfeitures and mortgage foreclosures (Goodspeed et al., 2021). Especially given the scale of investments that MHP residents have made in their units, more time should be allowed for them to pay off debts and avoid eviction.

Conversely, MHP residents in Florida are provided with certain protections that traditional renters are not. These factors could offer clues for states looking to make changes to their landlord–tenant regulations. MHP residents in other states are not afforded many of these protections either, potentially contributing to conflicting findings of the relationship between MHP presence and higher eviction filing rates (Goodspeed et al., 2021).

Conclusion

MHPs are a critical source of unsubsidised affordable housing and provide one of the few sources of lower-cost homeownership in the United States. Displacement from MHPs can be especially damaging for residents' financial well-being. We demonstrate that, between 2012 and 2022, MHP residents in Florida faced over 65,000 eviction cases filed through the formal court system and over 6000 households faced mass displacement due to park closure. Risk of eviction from parks was concentrated in a small subset of properties. Parks with high MHP eviction filing rates were more often located in neighbourhoods with fewer elderly residents, with higher shares of Black residents and which were more often located in North Florida and in urban areas. Overall, our findings build upon the body of evidence presenting MHPs as sites where residents who own their homes but rent the land underneath are stuck halfway between the two traditional structures of renting and ownership.

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Notes

1. The exception is in cases when park owners file eviction cases against the residents in an MHP who have not yet relocated towards the end of the closure process.
2. See Table 2 for details on county-years dropped due to incomplete or missing data.
3. We present a comparison of the locations and dates of our matched versus unmatched sample of eviction filings in Table A1 in Appendix 1. About 60% of unmatched filings were missing an address for the defendant.
4. Any parcels that were consolidated to an adjoining parcel by common ownership where the joined parcel was a non-vacant commercial or large multifamily residential land use code were assumed to be commercial lots and were excluded from analysis.
5. Under-consolidation of parks does not affect our tabulations of the number of eviction filings in MHPs, as all filings will still be within a parcel identified as an MHP.
6. Prior to approval for a land use code change, park owners are required to conduct a housing affordability study to determine whether suitable replacement housing exists for resident relocation needs (Florida Mobile Homes Act). A loophole in this regulation is that owners may delay their application for a land use code change until after they have removed residents. If this occurs, land use code records will be misaligned with park closures.
7. On average, roughly one in every 13 households who rent or pay lot rent in Florida (7.5%) lived in an MHP during this time period. This assumes that 33.5% of mobile homes, based on the average of 2021 and 2022 data, are situated within MHPs. It also takes the midpoint (45%) of an estimate from Layton (2023) on the share of owner-occupied mobile homes situated in parks.
8. In Table A3 in Appendix 1, we plot the number of parks over time using changes in parcel land use codes.
9. Results are substantively equivalent when running the DID estimator proposed by Sun and Abraham (2021) to account for negative weighting issues with staggered treatment over the same six-month intervals.

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Appendix 1

Table A1. Comparison between matched and unmatched eviction filings.

	Unmatched	Matched
Percent missing defendant name	2%	2%
Percent missing defendant address	59%	0%
Percent from 2012	19%	9%
Percent from 2013	15%	10%
Percent from 2014	11%	10%
Percent from 2015	9%	10%
Percent from 2016	8%	10%
Percent from 2017	8%	10%
Percent from 2018	7%	10%
Percent from 2019	8%	9%
Percent from 2020	3%	5%
Percent from 2021	4%	7%
Percent from 2022	6%	11%

Table A2. Demographic information of Florida mobile home residents.

	Mobile home residents	Non-mobile home residents
Population	1,435,969	19,728,883
Percent Hispanic	15.6%	23.1%
Percent Black or Non-Hispanic	5.3%	13.8%
Percent White or Non-Hispanic	75.9%	57.8%
Percent with associate degree or higher	20.6%	48.7%
Poverty rate	18.4%	11.2%
Percent of population under 18	17.6%	20.2%
Percent of population over 65	26.8%	19.0%

Source: ACS five-year data, 2017–2022, accessed via IPUMS USA (Ruggles et al., 2024).

Table A3. MHPs over time, alternative method of identification.

Year	Number of MHPs	Number of closings	Number of openings/new registrations	Net change
2012	4180			
2013	4211	70	101	+ 31
2014	4209	88	86	−2
2015	4114	181	86	−95
2016	4184	103	173	+ 70
2017	4199	70	85	+ 15
2018	4181	53	35	−18
2019	4168	103	90	−13
2020	4138	101	71	−30
2021	4136	74	72	−2
2022	4142	62	68	+ 6
Total		905	867	−90

Table A4. List of top MHP filers, 2012–2022.

Position in list of FL top filers (all buildings)	Position (within-county, all buildings)	County	MHP name	Plaintiff name	Number of filings (average, all years MHP is present)	Number of lots	Filing rate
27	9	Duval	The Breakers – A Manufactured Home Community	YES Companies WFC, LLC and YES	77.6	455	17.0%
37	16	Duval	Portside Mobile Home Park	Portside MHC LLC	70.3	937	7.5%
83	6	Hillsborough	Willow Creek Mobile Home Community	Paul Chad Comingore	55.6	N/A	NA
136	34	Duval	Countryside Village of Jacksonville	CV-Jacksonville MHC LLC	47.1	643	7.3%
175	3	Brevard	Sunrise Village Mobile Home Park	Sunrise Mobile Home Park LLC	43.6	430	10.2%
211	51	Duval	Paradise Village Mobile Home Park	Paradise Village	40.4	431	9.4%
249	4	Brevard	The Meadows Mobile Home Park	Florida Manufactured Housing S.	38.5	316	12.2%
251	56	Duval	Woodland Estates	YES Woodland Estates FL, LLC A	38.4	298	12.9%
258	34	Miami-Dade	University Lakes Mobile Home Park	Hometown University Lakes, L.L	38.3	1153	3.3%
283	3	Alachua	Palms of Archer	YES Palms of Archer LLC	36.6	441	8.3%

Notes: The first column indicates the position of the top 10 MHP filers among the list of all buildings and complexes in Florida over the study period. The second column indicates the position within an MHP's county. The number of filings is taken as the average over all years that the given MHP is present in the data. Missing lot information indicates that an MHP was unmatched to the list of DBPR-registered parks.