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STATEMENT

SENATOR HUBERT H. HUMPHREY

PARK LAKE ESTATES

MIAMI, FLORIDA

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IN THE LAST SEVERAL YEARS, WE HAVE SEEN TREMENDOUS GROWTH IN A NEW FORM OF HOUSING IN OUR NATION -- THE MOBILE HOME.

MOBILE HOME SALES IN 1970 TOTALLED NEARLY \$3 BILLION. SALES THIS YEAR ARE PROJECTED AT \$3.5 BILLION. THERE ARE NOW NEARLY 2 MILLION MOBILE HOMES IN THE NATION, SOME NINE PERCENT OF THEM, OR 150,000, IN FLORIDA.

BUT WE CONTINUE TO DISCRIMINATE AGAINST THE MOBILE HOME OWNER.

THE FEDERAL GOVERNMENT -- PARTICULARLY THE FEDERAL HOUSING ADMINISTRATION AND THE VETERANS ADMINISTRATION -- REFUSE TO ACCEPT THE MOBILE HOME FOR WHAT IT IS IN THE OVERWHELMING MAJORITY OF INSTANCES -- A DWELLING PLACE. THEY REFUSE TO GUARANTEE MORTGAGE LOANS.

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As a result, mobile home owners are discriminated against in the interest rates they must pay on their purchase. While the interest rate is less than eight percent on most private home mortgages, the mobile home owner must pay up to 11 percent, the rate he would pay on an automobile.

Second, the mobile home owner is discriminated against because mobile homes are not receiving adequate inspections on such basic items as plumbing, heating, roofing and paneling by FHA, VA and municipal and state governments.

Third, the mobile home owner is discriminated against because too often local governments fail to extend the same quality of public services to mobile home parks that they do to other residential communities.

I believe we must provide the same level of public services to every home owner, regardless of where he lives -- and that means adequate police and fire protection, trash collection, street maintenance, and recreation facilities.

IT IS TIME THAT THESE KINDS OF DISCRIMINATION WERE ENDED.

SURVEYS HAVE SHOWN WHAT MANY OF US HAD SUSPECTED -- THAT THE GREAT MAJORITY OF MOBILE HOME OWNERS ARE THE ELDERLY AND THE YOUNG -- THOSE LEAST ABLE TO AFFORD HIGH INTEREST RATES. MORE THAN ONE-THIRD OF MOBILE HOME OWNERS ARE OVER 35, AND MORE THAN ONE-FOURTH ARE UNDER 25.

IN ADDITION TO THE HIGH INTEREST RATES THEY MUST PAY, THEY OFTEN ALSO ARE CHARGED A RENTAL FEE IN MOBILE HOME PARKS SO THAT THEIR MONTHLY PAYMENTS MAY RUN AS HIGH AS \$150.

WE CANNOT AFFORD TO IMPOSE SUCH BURDENS AT A TIME WHEN THERE IS A DESPERATE NEED NATIONALLY AND HERE IN FLORIDA FOR MORE AND BETTER HOUSING.

QUALITY MOBILE HOMES AND MOBILE HOME PARKS THAT ARE WELL PLANNED, WELL DEVELOPED, ATTRACTIVE AND COMFORTABLE, CAN HELP RELIEVE THE HOUSING CRISIS.

INSTEAD, THE ADMINISTRATION HAS CHOSEN TO TREAT MOBILE HOME OWNERS AS SECOND-CLASS CITIZENS. MEANWHILE, IT HAS UTTERLY FAILED TO COME TO GRIPS WITH THE HOUSING SHORTAGE AND IT HAS BEEN PARTICULARLY DERELICT WITH REGARD TO HOUSING FOR THE ELDERLY, WHERE ITS RECORD OF NEW HOUSING STARTS IS VIRTUALLY ZERO.

I CALL ON THE ADMINISTRATION TO END ITS DISCRIMINATION, TO EXTEND TO MOBILE HOME OWNERS THE SAME GUARANTEES, INTEREST RATES AND SERVICES THAT IT EXTENDS TO OTHER HOME OWNERS.

ONLY THEN WILL WE APPROACH OUR NATIONAL GOAL OF A DECENT HOME IN A DECENT NEIGHBORHOOD FOR EVERY AMERICAN, WHERE ALL CITIZENS CAN PURSUE LIVES OF PRIVACY, WORK AND LEISURE IN A SAFE, HEALTHY AND ATTRACTIVE ENVIRONMENT.



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