

**SUBMITTAL TO THE BOARD OF DIRECTORS OF THE
REDEVELOPMENT AGENCY
COUNTY OF RIVERSIDE, STATE OF CALIFORNIA**

211



FROM: Redevelopment Agency

SUBMITTAL DATE:
June 16, 2011

SUBJECT: Mobile Home Tenant Loan Program

RECOMMENDED MOTION: That the Board of Directors:

1. Approve the attached revised mobile home tenant loan policy and procedure;
2. Approve program loan increase to a maximum amount of \$45,000 per loan;
3. Authorize the Executive Director, or designee, to take the necessary steps to implement the program revisions, including, but not limited to, signing subsequent, necessary and relevant documents.

(Continued)

Robert Field
Executive Director

FINANCIAL DATA	Current F.Y. Total Cost:	\$ 0	In Current Year Budget:	Yes
	Current F.Y. Net County Cost:	\$ 0	Budget Adjustment:	No
	Annual Net County Cost:	\$ 0	For Fiscal Year:	2010/11

COMPANION ITEM ON BOARD OF SUPERVISORS AGENDA: No

SOURCE OF FUNDS: Redevelopment Low- and Moderate-Income Housing Funds	Positions To Be Deleted Per A-30	<input type="checkbox"/>
	Requires 4/5 Vote	<input type="checkbox"/>

C.E.O. RECOMMENDATION: APPROVE

BY:
Jennifer L. Sargent

County Executive Office Signature

FORM APPROVED COUNTY COUNSEL
BY: ANITA C. WILLIS
DATE: 6-16-11
Departmental Concurrence

Policy Policy

Consent Consent

Dep't Recomm.: Per Exec. Ofc.:

Prev. Agn. Ref.: 4.2 of 9/21/99

District: 4

Agenda Number

4.1

ATTACHMENTS FILED
WITH THE CLERK OF THE BOARD

BACKGROUND:

On September 10, 1999, the Board of Directors approved the Mobile Home Tenant Loan Assistance program. The program offers a loan to mobile home owners who are tenants of unpermitted mobile home parks or agricultural housing facilities and whose mobile home does not comply with state and local laws and do not have the physical and structural capacity to be repaired. The primary objective of this program is to provide financing for the replacement of substandard mobile homes that will serve low income families. Eligibility is restricted to low income mobile home owner occupants located in parks in the unincorporated area of Riverside County.

Since the inception of the Mobile Home Tenant Loan Assistance Program approximately 600 mobile home owner occupants have been assisted. In order to continue operating a successful program the Redevelopment Agency for the County of Riverside proposes a revision to the existing program policy and procedure as well as the program loan limit.

The agency requests that the name of the Mobile Home Tenant Assistance Program be revised to the Mobile Home Tenant Loan Program and to restrict assistance to very low income mobile home owner occupants. Furthermore, it is essential that the existing program loan maximum of \$40,000 per loan be increased to \$45,000 per loan to accommodate the cost of purchasing a mobile home due to the recently adopted County Ordinance 787, which adopts the 2010 Fire Code and requires sprinklers be installed in all mobile homes and manufactured homes within Riverside County. Consequently, this ordinance increases the cost of each mobile home.

Agency Counsel has reviewed and approved the attached revised program policy. Staff recommends that the Board approve the attached documents.

FINANCIAL DATA:

All Mobile Home Tenant Loans will be funded with Redevelopment Low- and Moderate-Income Housing Funds. The agency has budgeted this expense in the FY 2011/12 budget.

Attachments:

Mobile Home Tenant Loan program policy

Mobile Home Tenant Loan Program

Program Guidelines

Programa De Préstamos Para Dueños De Casas Móviles

Guía del Programa

Redevelopment Agency for the County of Riverside

(Agencia de Reurbanización del Condado de Riverside)

44-199 Monroe Street

Suite B

Indio, CA 92201

760-863-2552

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PROGRAM DESCRIPTION

Two (2) of the five (5) affordable housing priorities identified by the Redevelopment Agency for the County of Riverside are to:

- Address farm worker and migrant farm worker housing needs in western Riverside County and the Coachella Valley;
- Improve the conditions of substandard housing and improve the conditions of existing housing affordable to very low-income households whose incomes do not exceed 50% area median income for the County, adjusted by family size at the time of occupancy, as defined by California Health and Safety Code Sections 50079.5 and 50105.

The Labor Market Information Division of the State of California Employment Development Department identified an average of 15,100 farm labor jobs in Riverside County in 2005. Approximately half of that average (7,550) can be attributed to the Coachella Valley region. In a comprehensive survey among 525 farm workers, 72% were identified as living year-round in the Coachella Valley. Approximately 88% lived in conventional housing situations including apartments, houses and mobile homes. Over two-thirds were renters and live with family member. Among those interviewed, 2% identified that they lived in situations not meant for human habitation such as outdoors, cars, trailers on private property, or in converted garages.

Within its procedural monitoring of residential units, the County of Riverside has identified many Mobile Home Parks and Agricultural Housing Facilities in the Coachella Valley, inhabited by farm worker labor in mobile home coaches which are not in compliance with federal and state law and regulations and local ordinances. Many dwelling units have been identified and / or declared as substandard.

The County of Riverside has also determined that many tenants of the Mobile Home Parks and Agricultural Housing Facilities are owners of the mobile home coaches while renting the parking spaces from park or facility owners. Many mobile home coaches require improvements and repairs. While many tenants may not have the financial capacity to provide for improvements such that would allow the mobile home coach to come to compliance with federal and state law and regulations and local ordinances, the County of Riverside shall offer its continued commitment to the identified housing priorities listed above.

Therefore, the Redevelopment Agency for the County of Riverside has established the Mobile Home Tenant Loan Program to provide financial assistance to mobile home coach owners in their efforts to comply with applicable federal and state law and regulations and local ordinances.

PROGRAM OBJECTIVES

The Redevelopment Agency for the County of Riverside's primary objective is to provide financing for the replacement of existing mobile home coaches that will serve very low-income farm workers of the Coachella Valley in the County of Riverside. Households

living in such mobile home coaches would otherwise be forced to vacate resulting in displacement of the farm workers residing within them. Funds designated for this program shall be from the Redevelopment Agency set aside twenty percent (20%) low and moderate income housing allocation and shall comply with all State regulations compliant to the California Redevelopment Law included as Section 33000 of the California Health & Safety Code.

Financing will be provided in the form of a loan at a 0.0% fixed rate of interest, secured by the mobile home coach, in amounts and terms necessary to make the mobile home coach replacement financially feasible to very low-income households whose incomes do not exceed 50% area median income for the County, adjusted by family size at the time of occupancy, as defined by California Health and Safety Code Sections 50079.5 and 50105. The maximum loan limit shall be \$45,000. The maximum loan limit will be limited to the amount necessary to replace the mobile.

The Redevelopment Agency for the County of Riverside's Mobile Home Tenant Loan Program has been designed to help meet the following objectives:

1. Address farm worker and migrant farm worker housing needs in the Coachella Valley;
2. Improve the conditions of substandard housing and improve the conditions of existing housing affordable to very low income very low-income farm worker households whose incomes do not exceed 50% area median income for the County, adjusted by family size at the time of occupancy, as defined by California Health and Safety Code Sections 50079.5 and 50105;
3. Provide assistance to mobile home coach owners in order to allow them to continue to provide the Coachella Valley the much needed farm labor; and
4. Mitigate the displacement of farm workers in the Coachella Valley as a result of closure of substandard residential facilities.

Since, farm worker housing needs in the Coachella Valley have been listed as a housing priority of the County of Riverside's Consolidated Plan, the program objectives of the Mobile Home Tenant Loan Program have been pre-determined. With this program, the Redevelopment Agency for the County of Riverside continues its focus and commitment to meeting the housing needs of its low-income population and, in this case, specifically those needs that pertain to farm worker and migrant farm worker housing needs.

PROGRAM REQUIREMENTS

Minimum Threshold Requirements

In order to be considered for funding, projects must meet certain minimum threshold requirements. If any of the threshold requirements are not met at the time of final

application review, the project will not receive funding consideration. The threshold requirements are summarized below:

1. The applicant must own and occupy the mobile home coach that is being replaced, provide verification of ownership of the mobile home coach, and shall require a no sale title transfer to the Redevelopment Agency for the County of Riverside of the current and substandard mobile home for eventual salvage by the Redevelopment Agency for the County of Riverside;
2. The Mobile Home Park or Agricultural Housing Facility in which the mobile home coach is parked must be located within the unincorporated area of the County of Riverside; and
3. The mobile home coach replacement should be new, however, the purchase of a used mobile home coach may be permitted and approved at the discretion of the Redevelopment Agency for the County of Riverside if the rehabilitation of such unit inclusive of the purchase price and any fees associated with the purchase is determined to be feasible by the Redevelopment Agency for the County of Riverside; and
4. The maximum loan limit will be \$45,000; and
5. The applicant must have an eligibility income not to exceed very low-income limits, 50% area median income for the County, adjusted by family size at the time of occupancy, as defined by California Health and Safety Code Sections 50079.5 and 50105.

Loan Requirements

Should the applicant meet all threshold requirements then the applicant will be required to agree to the following loan requirements:

1. Financial assistance will be limited to the amount necessary to replace the mobile home coach (plus the cost of installation) with a maximum loan limit of \$45,000;
2. Financial assistance will be limited to the identified gap in financing required to complete the project with a maximum loan limit of \$45,000;
3. All loans will be principal only loans and shall not have any interest attached;
4. All loan principal will be deferred until such time as the mobile home coach in question transfers ownership, except as provided for in paragraph five (5) of this Loan Requirements subsection, at which time all loan principal amounts, not yet forgiven, as described in paragraph 4 of this Loan Requirements subsection, shall be due and payable from the proceeds of the sale;
5. All loans shall have a minimum term of forty-five (45) years;

6. Loan principal will be forgiven at a rate of 1/45, of the original balance, per year of consecutive and concurrent ownership and occupancy of the mobile home coach, by the applicant. At the end of a forty-five (45) year period of consecutive and concurrent ownership and occupancy of the mobile home coach, by the applicant, all principal loan amounts shall be completely forgiven;
7. Loans shall be assumable, all applicants must meet the program and eligibility criteria as established by the Mobile Home Tenant Program;
8. Assumable loans shall only be permitted if the amount to be expended for the rehabilitation of the mobile home coach inclusive of unpaid property taxes and/or any costs required to be paid does not exceed 50% of the original price paid for the mobile home coach to be assumed;
9. All loan funds will be immediately due and payable if loan funds are misallocated;
10. All applicants must provide security for the loan with the financed mobile home coach as collateral. The Redevelopment Agency for the County of Riverside will require a lien registration and custody of the certificate of ownership;
11. All persons listed as title holders to the property which is being pledged as security for the loan must sign all loan documentation, security instruments and loan conditions;
12. Property owned by a joint venture, corporation, general or limited partnership or limited liability company will not be eligible;
13. All persons listed as title holders to the property which is being pledged as security for the loan and all signatories to all loan documentation, security instruments and loan conditions must occupy the mobile home coach as their principal residence and meet income eligibility requirements;
14. All borrowers must agree to maintain the mobile home coach in compliance with all applicable federal and state law and regulations and local ordinances for the duration of the term of the loan;
15. Borrowers shall indemnify and hold harmless the Redevelopment Agency for the County of Riverside, County of Riverside, its Agencies, Districts, Special Districts and Departments, their respective directors, officers, Board of Directors, elected and appointed officials, employees, agents and representatives from any liability whatsoever, based or asserted upon any services of borrowers, its officers, employees, subcontractors, agents or representatives arising out of or in any way relating to this application, including but not limited to property damage, bodily injury, or death or any other element of any kind or nature whatsoever arising from the performance of borrowers, its officers, agents, employees, subcontractors, agents or representatives from this Agreement. Borrowers shall defend, at its sole expense, all

costs and fees including, but not limited, to attorney fees, cost of investigation, defense and settlements or awards, the Redevelopment Agency for the County of Riverside, the County of Riverside, its Agencies, Districts, Special Districts and Departments, their respective directors, officers, Board of Directors, elected and appointed officials, employees, agents and representatives in any claim or action based upon such alleged acts or omissions. With respect to any action or claim subject to indemnification herein by borrowers, borrowers shall, at their sole cost, have the right to use counsel of their own choice and shall have the right to adjust, settle, or compromise any such action or claim without the prior consent of Agency; provided, however, that any such adjustment, settlement or compromise in no manner whatsoever limits or circumscribes borrowers indemnification to Agency as set forth herein. Borrowers obligation hereunder shall be satisfied when borrowers has provided to Agency the appropriate form of dismissal relieving Agency from any liability for the action or claim involved. The specified insurance limits required in the application shall in no way limit or circumscribe borrower's obligations to indemnify and hold harmless Agency herein from third party claims. In the event there is conflict between this clause and California Civil Code Section 2782, this clause shall be interpreted to comply with Civil Code 2782. Such interpretation shall not relieve the borrowers from indemnifying the Agency to the fullest extent allowed by law.

16. The replacement coach must be similar in size and structure as the coach currently occupied by the applicant except as provided for in paragraphs 16, 17, 18 and 19 of this section;
17. The replacement coach must meet Federal Occupancy Standards of two (2) person per bedroom plus one (1) person;
18. The replacement coach must meet applicable Housing Quality Standards;
19. The replacement coach must meet County of Riverside Installation Standards;
20. All replacement must be installed in the unincorporated areas of the County of Riverside;
21. If the installation of the new mobile home for which the applicant is soliciting loan funds utilizes any other source of public funds (local, state or federal) then the applicant and installation project shall be required to comply with state prevailing wage requirements as applicable by the laws of the State of California; and
22. All applicants shall be required to attend and be certified by a qualified home ownership-training course.

APPLICATION SUBMISSION

Applications are accepted, reviewed, and awards are made on a first-come, first-served basis throughout the Fiscal Year provided sufficient funds are available.

The role of the Ombudsman, assigned by the County of Riverside Economic Development Agency, shall be to provide assistance to property owners and tenants, including bi-lingual services, with the completion of forms, liaison with the State and other County agencies, technical assistance with the development of plans and access to loan programs.

In order to request financial assistance the applicant shall:

1. Submit a completed and fully executed application package with all required attachments. A complete application package shall at minimum include the following:
 - a. Three (3) years of personal income tax returns and/or W-2s for each adult member of the household;
 - b. Verification of current income for each adult member of the household;
 - c. Verification of park tenancy by the applicant; and
 - d. Verification of title showing unit ownership by the applicant.
2. Be available for further clarifications, requests and follow up questions during the review process.

EVALUATION GUIDELINES

Applications are accepted, reviewed, and awards made on a first-come, first-served basis based on the application approval date, throughout the Fiscal Year provided sufficient funds are available. The evaluation process will include a four-fold examination:

Review of Minimum Threshold Requirements

Redevelopment Agency for the County of Riverside staff representatives will review the applicant's submission to make a determination as to meeting the minimum threshold requirements as described above in the REQUIREMENTS section of this document.

The applicant's submission will not proceed beyond this point of the review process should it be determined that the applicant does not meet all minimum threshold requirements and until the applicant is able to make the proper corrections in order to meet all the minimum threshold requirements. The applicant will then need to resubmit the loan application.

Review of Eligible Uses of Funds

Financial assistance will be limited to the amount necessary and for the purpose of purchasing a replacement unit (plus installation costs) with a maximum loan limit amount of \$45,000.

Eligible uses of funds provided under the Mobile Home Tenant Loan Program will include normal project costs for the replacement of a mobile home coach. Eligible uses of funds will may include, but are not limited to, the following eligible uses:

- (i) Purchase of replacement coaches;
- (ii) Transport costs for purchase of replacement coaches;
- (iii) Installation costs for purchase of replacement coaches;
- (iv) Home ownership opportunities;
- (v) Installation fees for purchase of replacement coaches; and
- (vi) Professional fees.

Ineligible uses of program loan funds shall include, but are not limited to, the following:

- (i) Repair, transport, installation or removal of mobile homes coaches located on Indian Land;
- (ii) Refinancing or consolidation of existing debt;
- (iii) Improvements to the residential units occupied by the Mobile Home Park or Agricultural Housing Facility owner / operator or any tenant which is not located on the site;
- (iv) Improvements, repairs to or replacement of any residential units owned and / or occupied by the Mobile Home Park or Agricultural Housing Facility owner or operator;
- (v) Consultant fees to personnel other than licensed professionals;
- (vi) Operating and maintenance costs;
- (vii) Costs incurred prior to project approval; and
- (viii) Non-capital equipment.

Review of Loan Requirements

Redevelopment Agency for the County of Riverside staff will review the applicant's submission to make a determination as to meeting the Loan Requirements as described above in the REQUIREMENTS section of this document.

The applicant's submission will not proceed beyond this point of the review process should it be determined that the applicant does not meet all Loan Requirements and until the applicant is able to make the proper corrections in order to meet all these requirements. The applicant will then need to resubmit the loan application.

LOAN APPROVAL PROCESS

The Executive Director or designee for the Redevelopment Agency for the County of Riverside, the only individual authorized to approve such loans, must approve all Mobile Home Tenant Loan Program loans.

A Mobile Home Tenant Loan Program application will be reviewed by and shall have approval recommendation by a Development Specialist and a Principal Development Specialist. Final approval will be made by the Executive Director or designee for the Redevelopment Agency for the County of Riverside.

The approving individuals shall consider the analysis, required in the EVALUATION GUIDELINES section of this document, prepared by the Mobile Home Tenant Loan Program representative.

Mobile Home Tenant Loan Program staff shall meet as needed in order to allow for efficient provision of program assistance.

Applicants and potential applicants are advised that the Executive Director or designee for the Redevelopment Agency for the County of Riverside is the only individual that has the authority to approve Mobile Home Tenant Loan Program applications. No representation, oral or in writing by any staff person of the Redevelopment Agency for the County of Riverside or any other County department or agency, constitutes a commitment on behalf of the County.

The Board of Directors of the Redevelopment Agency for the County of Riverside shall receive all appeals of credit decisions made by Mobile Home Tenant Loan Program staff.

LOAN CLOSING PROCESS

Should the Mobile Home Tenant Loan Program approve the loan, the following steps will be necessary for loan closing:

1. Loan documentation, security instruments and loan conditions will be prepared by the Redevelopment Agency for the County of Riverside;

2. Borrower will then execute all loan documentation, security instruments and loan conditions;
3. Proper execution and/or recordation of all loan documentation, security instruments and loan conditions plus compliance with all loan conditions, loan fund disbursement will be conducted by an approved Escrow company;
4. All loan disbursements will be controlled by the Redevelopment Agency for the County of Riverside in such a manner, to be determined by the Redevelopment Agency for the County of Riverside, as to ensure project completion without misallocation of loan funds;
5. All loan disbursements and subsequent loan repayments will be in compliance with loan documentation, security instruments and loan conditions;
6. All loan documentation, security instruments and loan conditions shall be notarized by an approved Escrow company(property must be located in the unincorporated areas of the County of Riverside); and
7. All loan documentation; security instruments and loan conditions shall not be released from recordation until termination of the loan term.

Mobile Home Tenant Loan Program

Application

Programa De Préstamos Para Dueños De Casas Móviles

Aplicación

Redevelopment Agency for the County of Riverside

(Agencia de Reurbanización del Condado de Riverside)

44-199 Monroe Street, Suite B

Indio, CA 92201

760-863-2552

APPLICATION/APLICACIÓN

Date:
(Fecha) _____

Record ID # _____
Project # _____
Project Type: _____

APPLICANT INFORMATION (Información del Solicitante):

Name:
(Nombre) _____

Physical Address:
(Domicilio Físico) _____

Mailing Address:
(Domicilio Postal) _____

Telephone:
(Teléfono) _____

Current Household Information: (Información de Casa)

Monthly Rent: (Alquiler mensual) \$ _____	Size of Mobile Home: (Tamaño de Casa Rodante)
Household Size: (Numero de Ocupantes) Adult(s): (Adulto(s)) _____ Children: (Niño(s)) _____	Single Wide: _____ Double Wide: (Simple Ancho) (Doble Ancho) _____ Number of Bedrooms: (Numero de Habitaciones)

Current Park Owner Name: Park Owner Address:	
_____ _____	_____ APN #: _____
Redevelopment Area: <input type="checkbox"/> Yes <input type="checkbox"/> No	Replacement in same park: <input type="checkbox"/> Yes <input type="checkbox"/> No
Indian Tribal Land: <input type="checkbox"/> Yes <input type="checkbox"/> No	Name and Address of new park: _____ _____ _____
Applying for Other Housing Programs: <input type="checkbox"/> Yes <input type="checkbox"/> No List Other Programs: _____ _____	

By signing this document I / WE hereby certify that the information provided herein by me is true, complete, and correct to the best of my knowledge, and I hereby authorize the Redevelopment Agency for the County of Riverside to request and obtain any pertinent credit and asset information regarding the individual(s) provided herein by me and I instruct any creditor to provide the requested information to:

Firmando este documento YO/Nosotros certificamos que la información proporcionada por mí es cierta, completa, y correcta al mejor de mi conocimiento, y autorizo por este medio que la Agencia de Reurbanización del Condado de Riverside solicite y obtenga cualquier información pertinente de crédito y otro bienes con respecto a los individuos indicados en esta aplicación y doy permiso que cualquier prestamista proporcione la información solicitada:

Redevelopment Agency
For the County of Riverside
3403 10th Street, Suite 500
Riverside, CA 92501

Redevelopment Agency
For the County of Riverside
44-199 Monroe St., Suite B
Indio, CA 92201

Signature of Applicant/
Firma de Solicitante

Date/
Fecha

Signature of Applicant/
Firma de Solicitante

Date/
Fecha

Signature of Applicant/
Firma de Solicitante

Date/
Fecha

Signature of Applicant/
Firma de Solicitante

Date/
Fecha

ATTACHMENT 1
CERTIFICATION

The undersigned hereby submit(s) this Application for Assistance to the Redevelopment Agency for the County of Riverside (RDA). It is understood by the Applicant that:

Las personas que firmaron abajo someten esta aplicación de asistencia a la La Agencia de Reurbanización del Condado de Riverside (RDA). El solicitante entiende que:

1. RDA will only provide an opportunity to apply for the Mobile Home Tenant Loan Program, and does not represent nor guaranties that the Applicant will indeed qualify to receive any such loan. The RDA Executive Director or designee ONLY authority to approve loans; and

RDA proporcionara solamente una oportunidad de solicitar el Programa de Prestamos para Dueños De Casas Móviles, y no representa o no garantiza que el solicitante va a calificar para recibir el préstamo. El Director Ejecutivo o designado de RDA va ser la ÚNICA autoridad para aprobar el préstamo; y

2. The applicant will indemnify and hold harmless the County of Riverside and RDA from any and all loss or injury (including attorney's fees incurred with attorneys of
3. RDA's choice) resulting from:

El Solicitante va indemnizar y sostendrá al Condado de Riverside y RDA de cualquiera y todo lo perdido o daños (incluyendo los honorarios de un abogado incurridos por la abogada RDA) resultando de:

- a. Failure by Applicant(s) to receive such loan; and/or
La pérdida de parte del solicitante de no recibir el tal préstamo; y/o
- b. Any loss or liability to Applicant(s) or the business of Applicant(s).
Cualquier pérdida o responsabilidad a los solicitantes o el negocio de lo(s) solicitantes.

CERTIFICATION/CERTIFICACIÓN:

1. The undersigned certifies under penalty of perjury that the information provided in this application is complete and accurate.

La persona que firma certifica bajo pena de perjurio que la información proporcionada en esta aplicación es complete y exacta.

2. The applicant will conform to all Redevelopment Law and local policies and regulations (RDA staff will provide, upon request, applicable policies and regulations).

El solicitante va conformar con todas las leyes de Redevelopment y las pólizas locales y las regulaciones (el personal de RDA proporcionara, cuando pedido, las pólizas y regulaciones aplicable)

Signature of Applicant/
Firma de Solicitante

Date/
Fecha

Signature of Applicant/
Firma de Solicitante

Date/
Fecha

Signature of Applicant/
Firma de Solicitante

Date/
Fecha

Signature of Applicant/
Firma de Solicitante

Date/
Fecha

ATTACHMENT 2
INCOME LIMITS

2011 Income Guidelines

Family Size	50% Very Low Income
1 Person	\$22,950
2 Person	\$26,200
3 Person	\$29,500
4 Person	\$32,750
5 Person	\$35,400
6 Person	\$38,000
7 Person	\$40,650
8 Person	\$43,250