

FORM APPROVED COUNTY COUNSEL  
 BY: *G.P.P.* GREGORY P. PRIAMOS DATE: 8/24/16

**SUBMITTAL TO THE BOARD OF COMMISSIONERS  
 HOUSING AUTHORITY  
 COUNTY OF RIVERSIDE, STATE OF CALIFORNIA**

548



**FROM:** Housing Authority

**SUBMITTAL DATE:**  
 September 13, 2016

**SUBJECT:** Amended and Restated Mobile Home Tenant Loan Program Guidelines; All Districts; [\$6,772,159], 2011 Taxable Tax Allocation Housing Bonds, Series A-T 89%, 2011 Tax Allocation Housing Bonds, Series A 11%; CEQA Exempt

**RECOMMENDED MOTION:** That the Board of Commissioners:

1. Find that the project is exempt from California Environmental Quality Act (CEQA) pursuant to State CEQA Guidelines Section 15061(b)(3);
2. Approve the allocation of 2011 Taxable Tax Allocation Housing Bonds, Series A-T, in the amount of \$6,000,000, to fund the Mobile Home Tenant Loan Program;

(Continued)

*Robert Field*

Robert Field  
 Executive Director

FINANCIAL DATA	Current Fiscal Year:	Next Fiscal Year:	Total Cost:	Ongoing Cost:	POLICY/CONSENT (per Exec. Office)
COST	\$ 6,772,159	\$ 0	\$ 6,772,159	\$ 0	Consent <input type="checkbox"/> Policy <input checked="" type="checkbox"/>
NET COUNTY COST	\$ 0	\$ 0	\$ 0	\$ 0	
<b>SOURCE OF FUNDS:</b> 2011 Taxable Tax Allocation Housing Bonds, Series A-T 89%, 2011 Tax Allocation Housing Bonds, Series A 11%				<b>Budget Adjustment:</b> No	
				<b>For Fiscal Year:</b> 2016/17	

**C.E.O. RECOMMENDATION:**

APPROVE

BY: *Rohini Dasika*  
 Rohini Dasika

County Executive Office Signature

**MINUTES OF THE HOUSING AUTHORITY BOARD OF COMMISSIONERS**

- A-30
- 4/5 Vote
- Positions Added
- Change Order

Prev. Agn. Ref.: N/A  
 4.1 of 6/28/11 and 10.1 of 12/4/12

District: ALL

Agenda Number:

10-1

**SUBMITTAL TO THE BOARD OF COMMISSIONERS, COUNTY OF RIVERSIDE, STATE OF CALIFORNIA**

Housing Authority

**FORM 11** Amended and Restated Mobile Home Tenant Loan Program Guidelines; All Districts; [\$6,772,159], 2011 Taxable Tax Allocation Housing Bonds, Series A-T 89%, 2011 Tax Allocation Housing Bonds, Series A 11%; CEQA Exempt

**DATE:** September 13, 2016

**PAGE:** 2 of 4

**RECOMMENDED MOTION:** (Continued)

3. Approve the allocation of 2011 Tax Allocation Housing Bonds, Series A, in the amount of \$202,159, to fund Mobile Home Tenant Loan Program administrative costs;
4. Approve the allocation of 2011 Tax Allocation Housing Bonds, Series A, in the amount of \$570,000, to fund the Mobile Home Tenant Loan Program, specifically for costs related to (i) lead and asbestos testing, (i) abatement of asbestos and/or lead positive results, and (iii) demolition of surrendered mobile home units by an approved borrower under the Mobile Home Tenant Loan Program;
5. Approve the increase in the maximum loan amount to be financed under the Mobile Home Tenant Loan Program per borrower from \$67,500, to the maximum total loan amount of \$72,000 per borrower;
6. Approve and adopt the attached Amended and Restated Mobile Home Tenant Loan Program Guidelines;
7. Authorize the Executive Director, or designee, to approve, issue and modify loans issued under the Mobile Home Tenant Loan Program in a maximum cumulative total amount not to exceed \$72,000, in accordance with the attached Amended and Restated Mobile Home Tenant Loan Program Guidelines and the Board approved minute order for this action, subject to approval by County Counsel;
8. Authorize the Executive Director, or designee, to approve the expenditure of funds allocated to the Mobile Home Tenant Loan Program in the not to exceed maximum amount of \$8,500 per mobile home to pay costs, as needed, for (i) lead and asbestos testing, (i) abatement of asbestos and/or lead positive results, and/or (iii) demolition of surrendered mobile home units by an approved borrower under the Mobile Home Tenant Loan Program, subject to approval by County Counsel; and
9. Authorize the Executive Director, or designee, to take necessary steps to implement and administer the Mobile Home Tenant Loan Program, including, but not limited to, executing subsequent, necessary, and relevant documents, including, but not limited to California Department of Housing and Community Development (HCD) forms and/or other instruments (such as lien releases and legal owner forms), subject to approval by County Counsel.

**BACKGROUND:**

**Summary**

The Mobile Home Tenant Loan Program (Program) was adopted by the Board of Directors of the former Redevelopment Agency for the County of Riverside (RDA) on September 10, 1999, as modified on June 28, 2011, and further modified on December 4, 2012. The Program, since its inception, has assisted more than 750 low income households. The Housing Authority of the County of Riverside (Housing Authority), as the housing successor to the former RDA under the redevelopment agency dissolution laws, assumed the former RDA's rights, duties, obligations and assets under the Mobile Home Tenant Loan Program. As such, the Housing Authority now administers the Program.

(Continued)

**SUBMITTAL TO THE BOARD OF COMMISSIONERS, COUNTY OF RIVERSIDE, STATE OF CALIFORNIA**

Housing Authority

**FORM 11** Amended and Restated Mobile Home Tenant Loan Program Guidelines; All Districts; [\$6,772,159], 2011 Taxable Tax Allocation Housing Bonds, Series A-T 89%, 2011 Tax Allocation Housing Bonds, Series A 11%; CEQA Exempt

**DATE:** September 13, 2016

**PAGE:** 3 of 4

**BACKGROUND:**

**Summary** (Continued)

Under the Program the Housing Authority is able to offer loans to qualified very low income mobile home owners who are tenants of unpermitted mobile home parks and whose mobile homes (i) do not comply with State and local laws, and (ii) do not have the physical or structural capacity to be repaired. The primary objective of the Program is to provide financing for the replacement of substandard mobile homes that will serve eligible households. Eligibility is restricted to very low income mobile home owner/occupants located in unpermitted parks in the unincorporated area of Riverside County. The policy and guidelines for the administration and implementation of the Program is set forth in the attached Revised Mobile Home Tenant Loan Program (Program Guidelines) (MHTL Program Guidelines).

The Program has historically leveraged public funds to maximize program success. Matching funds have been provided by a variety of sources that include the Joe Serna Jr. Farmworker Housing Grant (JSJFWHG) Program administered by the State of California. Unfortunately, with the cessation of funding programs and sources and due to increases in the construction of homes in the mobile home industry there is a growing gap in available financing to pay for the purchase of mobile homes. Currently the maximum loan amount authorized under the Program is \$67,500 and this amount is not sufficient to cover costs related to the purchase of a new mobile home. As such, Housing Authority staff recommends increasing the maximum loan amount from \$67,500 to \$72,000 to provide adequate assistance to eligible families under the Program. The proposed increase in the maximum loan amount authorized under the Program to \$72,000, and the addition of clarification language relating to loan processing procedures are set forth in the proposed Amended and Restated Mobile Home Tenant Loan Program Guidelines attached hereto. If approved by the Board, the Amended and Restated Mobile Home Tenant Loan Program Guidelines will amend and replace the existing MHTL Program Guidelines in their entirety.

To address the lack of funding to finance affordable housing within the unincorporated areas of the County, Housing Authority staff have identified two financial sources that can be used to fund the Program in the total amount of \$6,772,159, (i) \$6,000,000 derived from 2011 Taxable Tax Allocation Housing Bonds, Series A-T, and (ii) \$772,159, derived from 2011 Tax Allocation Housing Bonds, Series A, both allocations of which have been approved by the California Department of Finance on the Successor Agency to the Redevelopment Agency for the County of Riverside's 16-17 Recognized Obligation Payment Schedule. The aforementioned taxable housing bond proceeds are required to be expended as soon as possible in accordance with applicable IRS rules and regulations. The capitalization of the Program in the amount of \$6,772,159 would allow the Housing Authority to provide approximately 84 mobile homes for very low income households with an affordability period of 45 years.

Pursuant to the California Environmental Quality Act (CEQA), the proposed amendment of the existing MHTL Program Guidelines to increase the maximum loan amount and to modify other Program implementation procedures, and the allocation of additional capital to fund the Program, were reviewed and determined to be categorically exempt under State CEQA Guidelines Section 15061(B)(3), General Rule or "Common Sense" Exemption. It can be seen with certainty that there is no possibility that approving an amendment to the existing MHTL Program Guidelines and increasing Program funding may have significant effect on the environment as the activities involved will have only financial and administrative effects and will not lead to any direct or reasonably indirect physical environmental impacts. No specific projects have been identified and committed in connection with the approval of proposed the Amended and Restated Mobile Home Tenant Loan Program Guidelines and increase in Program funding.

(Continued)

**SUBMITTAL TO THE BOARD OF COMMISSIONERS, COUNTY OF RIVERSIDE, STATE OF CALIFORNIA**

Housing Authority

**FORM 11** Amended and Restated Mobile Home Tenant Loan Program Guidelines; All Districts; [\$6,772,159], 2011 Taxable Tax Allocation Housing Bonds, Series A-T 89%, 2011 Tax Allocation Housing Bonds, Series A 11%; CEQA Exempt

**DATE:** September 13, 2016

**PAGE:** 4 of 4

**BACKGROUND:**

**Summary** (Continued)

Each loan issued in connection with the Program will be subject to separate CEQA environmental review, as applicable, prior to taking any choice limiting action or discretionary action on those specific loans. A Notice of Exemption will be filed by the Housing Authority staff with the County Clerk within 5 days of the approval of the Amended and Restated Mobile Home Tenant Loan Program Guidelines.

Staff recommends that the Board of Commissioners approve (i) the proposed increase in the maximum loan issued under the Program to \$72,000, and (ii) the attached Amended and Restated Mobile Home Tenant Loan Program Guidelines. County Counsel has reviewed and approved the attached Amended and Restated Mobile Home Tenant Loan Program Guidelines as to form.

**Impact on Citizens and Businesses**

Affordable housing has a positive impact on families and communities. It provides families with stability and financial security, and contributes to the economy, by increasing local purchasing power, creating jobs, and generating new tax revenues.

**SUPPLEMENTAL:**

**Additional Fiscal Information**

The following demonstrates the proposed funding sources and amounts:

2011 Taxable Tax Allocation Housing Bonds, Series A-T	\$6,000,000
2011 Tax Allocation Housing Bonds, Series A	\$772,159
<b>Total</b>	<b>\$6,772,159</b>

**ATTACHMENTS:**

- A. Amended and Restated Mobile Home Tenant Loan Program Guidelines (new)
- B. Revised Mobile Home Tenant Loan Program Guidelines (existing)

**AMENDED AND RESTATED MOBILE HOME TENANT LOAN  
PROGRAM GUIDELINES**

**(behind this page)**

**Amended and Restated Mobile Home Tenant  
Loan Program Guidelines  
Programa De Préstamos Para Dueños De Casas  
Móviles (Amended and Restated)**

Guía del Programa

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**Housing Authority of the County of Riverside**  
(Autoridad de Vivienda del Condado de Riverside)  
**44-199 Monroe Street**  
**Suite B**  
**Indio, CA 92201**  
**760-863-2552**

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**Adopted on \_\_\_\_\_, 2016**

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# AMENDED AND RESTATED PROGRAM GUIDELINES

As of the date these Amended and Restated Mobile Home Tenant Loan Program Guidelines (Amended and Restated Guidelines) are adopted and approved by the Housing Authority of the County of Riverside's Board of Commissioners, the Revised Mobile Home Tenant Loan Program (Program Guidelines) modified on December 4, 2012, are hereby amended and restated in their entirety and entirely superseded by these Amended and Restated Guidelines.

The Mobile Home Tenant Loan Program shall be implemented and administered pursuant to these Amended and Restated Guidelines and any and all Board of Commissioner's approved minute orders related to the Mobile Home Tenant Loan Program.

PROGRAM DESCRIPTION Two (2) of the five (5) affordable housing priorities identified by the Housing Authority as the Successor Housing entity to the Redevelopment Agency for the County of Riverside ("Housing Authority") 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 Housing Authority and the County of Riverside have 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 Housing Authority shall offer its continued commitment to the identified housing priorities listed above.

Therefore, the Housing Authority 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 Housing Authority'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 Housing Authority Tax Allocation Housing Bond Proceeds 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 \$72,000. The maximum loan limit will be limited to the amount necessary to replace the mobile.

The Housing Authority'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 Housing Authority 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 Housing Authority of the current and substandard mobile home for eventual salvage by the Housing Authority;
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 Housing Authority 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 Housing Authority; and
4. The maximum loan limit will be Sixty Seven Thousand, Five Hundred Dollars (\$72,000); 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 \$72,000;

2. Financial assistance will be limited to the identified gap in financing required to complete the project with a maximum loan limit of \$72,000;
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 Housing Authority 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 Housing Authority, County of Riverside, its Agencies, Boards, 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 Housing Authority, the County of Riverside, its Agencies, Boards, 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 Housing Authority; provided, however, that any such adjustment, settlement or compromise in no manner whatsoever limits or circumscribes borrowers indemnification to Housing Authority as set forth herein. Borrowers obligation hereunder shall be satisfied when borrowers have provided to Housing Authority the appropriate form of dismissal relieving Housing Authority 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 Housing Authority 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 Housing Authority 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 Housing Authority, shall be to provide assistance to property owners and tenants, including bilingual 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

Housing Authority 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 \$72,000.

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

Housing Authority 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 Housing Authority, 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 Housing Authority.

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 Housing Authority 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 Housing Authority or any other County department or agency, constitutes a commitment on behalf of the Housing Authority.

The Board of Commissioners of the Housing Authority 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 and loan conditions will be prepared by the Housing Authority;
2. All security instruments will be prepared by an approved Escrow Company, subject to prior review and approval by the Housing Authority.
3. Borrower will then execute all loan documentation, security instruments and loan conditions;
4. 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;
5. All loan disbursements will be controlled by the Housing Authority in such a manner, to be determined by the Housing Authority, as to ensure project completion without misallocation of loan funds;
6. All loan disbursements and subsequent loan repayments will be in compliance with loan documentation, security instruments and loan conditions;
7. 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
8. All loan documentation; security instruments and loan conditions shall not be released from recordation until termination of the loan term.



**Revised Mobile Home Tenant Loan Program**  
Application

**Programa De Préstamos Para Dueños De  
Casas Móviles (Revisada)**  
Aplicación

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**Housing Authority of the County of Riverside**  
(Autoridad de Vivienda del Condado de Riverside)  
**44-199 Monroe Street, Suite B**  
**Indio, CA 92201**  
**760-863-2552**

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## 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)      _____

Office Use Only	Document Preparer Initials : _____
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 Housing Authority as Successor Housing entity to 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 Autoridad de Vivienda como entidad de vivienda sucesor de la Agencia de Reurbanización del Condado de Riverside solicite y obtenga cualquier información pertinente de crédito y otros bienes con respecto a los individuos indicados en esta aplicación y doy permiso que cualquier prestamista proporcione la información solicitada:*

Housing Authority  
for the County of Riverside  
5555 Arlington Avenue  
Riverside, CA 92504

Housing Authority  
for the County of Riverside  
44-199 Monroe Street, Suite B  
Indio, CA 92201

---

Signature of Applicant/  
*Firma de Solicitante*

Date/  
*Fecha*

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Signature of Applicant/  
*Firma de Solicitante*

Date/  
*Fecha*

---

Signature of Applicant/  
*Firma de Solicitante*

Date/  
*Fecha*

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Signature of Applicant/  
*Firma de Solicitante*

Date/  
*Fecha*

ATTACHMENT 1  
CERTIFICATION

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

*Las personas que firmaron abajo someten esta aplicación de asistencia a la La Autoridad de Vivienda del Condado de Riverside (HACR). El solicitante entiende que:*

1. HACR 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 HACR Executive Director or designee ONLY authority to approve loans; and

*HACR 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 HACR va ser la ÚNICA autoridad para aprobar el préstamo; y*

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ATTACHMENT 2  
INCOME LIMITS

**2016 Income Guidelines**

<b>Family Size</b>	<b>50% Very Low Income</b>
1 Person	\$23,450
2 Person	\$26,800
3 Person	\$30,150
4 Person	\$33,500
5 Person	\$36,200
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7 Person	\$41,550
8 Person	\$44,250

**(EXISTING) REVISED MOBILE HOME TENANT LOAN  
PROGRAM GUIDELIES**

**(behind this page)**

# **Revised Mobile Home Tenant Loan Program**

Program Guidelines

## **Programa De Préstamos Para Dueños De Casas Móviles (Revisada)**

Guía del Programa

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**Housing Authority of the County of Riverside**  
(Autoridad de Vivienda 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 Housing Authority as the Successor Housing entity to the Redevelopment Agency for the County of Riverside (“Housing Authority”) 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 Housing Authority and the County of Riverside have 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 Housing Authority shall offer its continued commitment to the identified housing priorities listed above.

Therefore, the Housing Authority 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 Housing Authority’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 Housing Authority Tax Allocation Housing Bond Proceeds 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 \$67,500. The maximum loan limit will be limited to the amount necessary to replace the mobile.

The Housing Authority'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 Housing Authority 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 Housing Authority of the current and substandard mobile home for eventual salvage by the Housing Authority;
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 Housing Authority 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 Housing Authority; and
4. The maximum loan limit will be Sixty Seven Thousand, Five Hundred Dollars (\$67,500); 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 \$67,500;
2. Financial assistance will be limited to the identified gap in financing required to complete the project with a maximum loan limit of \$67,500;
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 Housing Authority 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 Housing Authority, County of Riverside, its Agencies, Boards, 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 Housing Authority, the County of Riverside,

its Agencies, Boards, 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 Housing Authority; provided, however, that any such adjustment, settlement or compromise in no manner whatsoever limits or circumscribes borrowers indemnification to Housing Authority as set forth herein. Borrowers obligation hereunder shall be satisfied when borrowers have provided to Housing Authority the appropriate form of dismissal relieving Housing Authority 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 Housing Authority 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 Housing Authority 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 Housing Authority, shall be to provide assistance to property owners and tenants, including bilingual 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

Housing Authority 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 \$67,500.

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

Housing Authority 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 Housing Authority, 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 Housing Authority.

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 Housing Authority 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 Housing Authority or any other County department or agency, constitutes a commitment on behalf of the Housing Authority.

The Board of Commissioners of the Housing Authority 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 Housing Authority;

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 Housing Authority in such a manner, to be determined by the Housing Authority, 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.

**Revised Mobile Home Tenant Loan Program**  
Application

**Programa De Préstamos Para Dueños De  
Casas Móviles (Revisada)**  
Aplicación

---

**Housing Authority of the County of Riverside**  
(Autoridad de Vivienda del Condado de Riverside)  
**44-199 Monroe Street, Suite B**  
**Indio, CA 92201**  
**760-863-2552**

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## 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)      _____

Office Use Only	Document Preparer Initials : _____
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 Housing Authority as Successor Housing entity to 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 Autoridad de Vivienda como entidad de vivienda sucesor de la Agencia de Reurbanización del Condado de Riverside solicite y obtenga cualquier información pertinente de crédito y otros bienes con respecto a los individuos indicados en esta aplicación y doy permiso que cualquier prestamista proporcione la información solicitada:*

Housing Authority  
for the County of Riverside  
5555 Arlington Avenue  
Riverside, CA 92504

Housing Authority  
for the County of Riverside  
44-199 Monroe Street, Suite B  
Indio, CA 92201

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*Firma de Solicitante*

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