

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



**ITEM: 10.1**  
(ID # 24935)

**MEETING DATE:**

Tuesday, July 30, 2024

**FROM :** HOUSING AUTHORITY

**SUBJECT:** HOUSING AUTHORITY (HACR): Approve the Amended and Restated Mobile Home Tenant Assistance Loan (MHTL) Program Guidelines and Authorize the Executive Director of the Housing Authority, or Designee, to Make Revisions and Amendments to the MHTL Program Guidelines; All Districts. [\$0] (CEQA Exempt)(Clerk of the Board to File Notice of Exemption)

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

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 attached Amended and Restated Mobile Home Tenant Assistance Loan Program ("MHTL Program") Guidelines, including attachments thereto;
3. Authorize the Executive Director of Housing Authority of Riverside County ("HACR"), or designee, to make revisions and amendments to the MHTL Program Guidelines that stay within the intent of the MHTL Program, subject to approval as to form by County Counsel;
4. Authorize the Executive Director of HACR, or designee, to take all necessary steps to implement the MHTL Program including, but not limited to, approving expenditures of funding approved by the Board, drafting, negotiating, and executing, subsequent essential and relevant documents, subject to approval as to form by County Counsel; and
5. Direct the Clerk of the Board to file the Notice of Exemption with the County Clerk and the State Clearinghouse at the Office of Planning and Research (OPR) within five (5) business days of approval.

**ACTION:Policy**

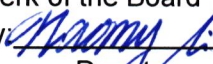
  
Heidi McCall, Director of Housing, Homelessness Prevention 5/20/2024

---

**MINUTES OF THE BOARD OF COMMISSIONERS**

On motion of Commissioner Gutierrez, seconded by Commissioner Perez and duly carried by unanimous vote, IT WAS ORDERED that the above matter is approved as recommended.

Ayes: Jeffries, Spiegel, Washington, Perez and Gutierrez  
Nays: None  
Absent: None  
Date: July 30, 2024  
xc: Housing Authority, Recorder/State Clearinghouse(OPR)

Kimberly A. Rector  
Clerk of the Board  
By:   
Deputy

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

<b>FINANCIAL DATA</b>	<b>Current Fiscal Year:</b>	<b>Next Fiscal Year:</b>	<b>Total Cost:</b>	<b>Ongoing Cost</b>
<b>COST</b>	\$ 0	\$ 0	\$ 0	\$ 0
<b>NET COUNTY COST</b>	\$ 0	\$ 0	\$ 0	\$ 0
<b>SOURCE OF FUNDS: N/A</b>			<b>Budget Adjustment:</b>	No
			<b>For Fiscal Year:</b>	24/25

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

**BACKGROUND:**

**Summary**

The Mobile Home Tenant Loan Program (MHTL Program or Program) was adopted by the Board of Directors of the former Redevelopment Agency for the County of Riverside (RDA) on September 10, 1999, and modified on June 28, 2011. The Housing Authority of the County of Riverside (HACR) as the Housing Successor entity to the former Redevelopment Agency for the County of Riverside further modified the Program on December 4, 2012, and September 13, 2016, to expand the available financial assistance to mobile homeowners in their efforts to comply with applicable federal and state law and regulations and local ordinances.

The Program objective has been to provide financing for the replacement of existing mobile homes that will serve very low-income farm and service workers of the Coachella Valley in the County of Riverside. Households living in such mobile homes would otherwise be forced to vacate, resulting in displacement and risk of homelessness. Funds designated for this Program have been funded with former Redevelopment Agency of the County of Riverside Housing Bond Proceeds and shall continue to comply with all State regulations compliant to the California Redevelopment Law included as Section 33000 of the California Health & Safety Code.

Financing has been provided in the form of a loan at a 0.0% fixed rate of interest, secured by the mobile home, in amounts and terms necessary to make the mobile home 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. A maximum loan limit is set at \$72,000. The maximum loan limit is limited to the amount necessary to replace the mobile.

To build upon the MTHL Program and expand relocation opportunities, the Housing Authority of the County of Riverside, as Successor Agency to the former Redevelopment Agency of the County of Riverside, authorized homeowners that purchased their homes through the MHTL Program, to relocate their mobile homes to a new location under certain conditions. Principally, the new location must be permitted to allow the installation of the

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

home and the home must meet housing quality standards. All costs related to the move and installation at the new location would have to be covered by the homeowner.

Some of the homeowners that purchased their homes 20+ years ago through the MHTL Program have now outgrown their homes, have earned home equity, and are dealing with other unforeseen circumstances that may require the sale of their homes. Currently, the MHTL Program does not allow for them to sell their home. To mitigate the low availability of affordable housing stock, HACR proposes to allow homeowners that have purchased their homes through the MHTL Program to sell their mobile homes to homebuyers participating in a County of Riverside sponsored program, such as the County of Riverside's Oasis Mobile Home Park Housing Opportunities Grant Program ("OHOP" or "OHOP Program") which offers up to \$100,000 in grant funds to eligible residents of Oasis Mobile Home Park for purposes which include, but are not limited to, securing improved housing either by transporting their current home to a permitted location, purchasing a home in a permitted location, purchasing vacant land to move their existing or new mobile home, or using the funds toward a down payment of a single-family home.

HWS is requesting approval of the Amended and Restated Mobile Home Tenant Assistance Loan Program Guidelines, and authorizing the Executive Director of HACR, or designee, to administer the MHTL Program on behalf of the County of Riverside and approval of the Program Guidelines.

**CEQA**

Pursuant to the California Environmental Quality Act ("CEQA"), the program was 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 the approval of the MHTL Program and related authorizations will lead to any direct or reasonably indirect physical environmental impacts. Any activities or projects arising out of the MHTL Program will be subject to separate CEQA review prior to taking any choice limiting or discretionary action in connection with such projects or activities. A Notice of Exemption will be filed by the Clerk of the Board with the County Clerk and the State Clearinghouse at the Office of Planning and Research (OPR) within 5 business days of approval of this item.

**Impact on Residents and Businesses**

There is a severe shortage of affordable rental homes available to low-income households in the Coachella Valley. The expansion of permissible activities under the MHTL Program will provide new rapid housing opportunities to relocate and access safe and decent housing.

**SUPPLEMENTAL:**

**Additional Fiscal Information**

No impact upon the County's General Fund.



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

**ATTACHMENTS:**

- Amended and Restated Mobile Home Tenant Assistance Loan Program Guidelines
- Notice of Exemption

  
Brianna Lontajo, Principal Management Analyst 7/16/2024

  
Aaron Gettis, Chief of Deputy County Counsel 7/9/2024





# HOUSING AUTHORITY

Main Office  
5555 Arlington Avenue  
Riverside, CA 92504-2506  
(951) 351-0700  
Admin FAX (951) 688-6873  
Housing FAX (951) 354-6324  
TDD (951) 351-9844

FILED / POSTED

County of Riverside  
Peter Aldana  
Assessor-County Clerk-Recorder

E-202400825  
07/31/2024 11:14 AM Fee: \$ 50.00  
Page 1 of 1

Indio Office  
44-199 Monroe, Suite B  
P.O. Box 1747  
Indio, CA 92201-1747  
(760) 863-2828  
(760) 863-2838 FAX  
TDD (760) 863-2830

## Notice of Exemption

Removed: \_\_\_\_\_ By: \_\_\_\_\_ Deputy

Website: harivco.org

To:  Office of Planning and Research  
For U.S. Mail: P.O. Box 3044  
Sacramento, CA 95812-3044  
Street Address: 1400 Tenth St.  
Sacramento, CA 95814  
From: Public  
Agency: County of Riverside  
Address: 4080 Lemon Street, Suite 400  
Riverside, CA 92501  
Contact: Annjanette Aguilar  
Phone: (760) 863-2541

County Clerk  
County of Riverside  
2724 Gateway Drive  
P.O. Box 751  
Address: Riverside, CA 92502-0751  
Lead Agency (if different from above):  
Address: \_\_\_\_\_  
Contact: Juan Garcia  
Phone: +19519558126

**SUBJECT: Filing of Notice of Determination in Compliance with Section 21108 or 21152 of the Public Resources Code.**

State Clearinghouse Number (if submitted to State Clearinghouse): \_\_\_\_\_

Project Title: The Mobile Home Tenant Loan Program (Program)

Project Location (include county): All District, County of Riverside, State of California

Project Description: 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, December 4, 2012, and September 13, 2016, to provide financial assistance to mobile homeowners in their efforts to comply with applicable federal and state law and regulations and local ordinances. On November 15, 2022, the HACR authorized a policy change to the Program permitting the relocation of mobile homes to an acceptable location. In May 2024, all protocols related to the Program were combined into this comprehensive document. The County is proposing to amend and restate the Program to include the above-mentioned activities.

Project Sponsor: County of Riverside

This is to advise that the County of Riverside Board of Commissioners approved the above project on

Lead agency or  Responsible Agency

July 30, 2024 and has made the following determinations regarding the above-described project:  
(tentative date)

Find that the Mobile Home Tenant Loan Program (Program) previously funded with Low- and Moderate-Income Housing Fund (LMIHF) does not constitute a project under California Environmental Quality Act (CEQA) and Section 15061(b)(3) of the CEQA Guidelines in that the program was 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 the approval of the Program will lead to any direct or reasonably indirect physical environmental impacts. Any activities or projects arising out of the Program will be subject to separate CEQA review prior to taking any choice limiting or discretionary action in connection with such projects or activities.

Signature: (Public Agency) Juan Garcia Title: Deputy Director

Date: 6/27/24 Date received for filing at OPR: \_\_\_\_\_



# MOBILE HOME TENANT ASSISTANCE LOAN PROGRAM

Amended and restated

## Abstract

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, December 4, 2012, and September 13, 2016, to provide financial assistance to mobile homeowners in their efforts to comply with applicable federal and state law and regulations and local ordinances.

On November 15, 2022, the HACR authorized a policy change to the Program permitting the relocation of mobile homes to an acceptable location.

On May 2024, all protocols related to the Program were combined into this comprehensive document.

Housing Authority of the County of Riverside

44-199 Monroe Street, Suite B, Indio, CA 92201

FORM APPROVED COUNTY COUNSEL

BY

  
AMRIT P. DHILLON

6/27/24

DATE

Contents

<b>AMENDED AND RESTATED PROGRAM GUIDELINES</b> .....	4
<b>PROGRAM DESCRIPTION</b> .....	4
<b>PROGRAM OBJECTIVES</b> .....	5
<b>PROGRAM REQUIREMENTS</b> .....	6
<b>MINIMUM THRESHOLD REQUIREMENTS</b> .....	6
<b>LOAN REQUIREMENTS</b> .....	6
<b>APPLICATION SUBMISSION</b> .....	8
<b>EVALUATION GUIDELINES</b> .....	8
<b>REVIEW OF MINIMUM THRESHOLD REQUIREMENTS</b> .....	8
<b>REVIEW OF ELIGIBLE USES OF FUNDS</b> .....	9
<b>REVIEW OF LOAN REQUIREMENTS</b> .....	9
<b>LOAN APPROVAL PROCESS</b> .....	9
<b>LOAN CLOSING PROCESS</b> .....	10
<b>Mobile Home Relocation Opportunity</b> .....	10
<b>POLICY CHANGE</b> .....	11
<b>PREVIOUS POLICY</b> .....	11
<b>POLICY CHANGE:</b> .....	11
<b>PROCESS</b> .....	11
<b>Mobile Home Buyback Opportunity</b> .....	11
<b>PROCESS</b> .....	11
<b>Mobile Home Foreclosure and Abandonment Recovery Program (FARP)</b> .....	12
<b>PROGRAM OBJECTIVES</b> .....	12
<b>PROGRAM REQUIREMENTS</b> .....	13
<b>MINIMUM THRESHOLD REQUIREMENTS-MOBILE HOME UNIT</b> .....	13
<b>APPROVED EXPENDITURES</b> .....	14
<b>MINIMUM THRESHOLD REQUIREMENTS-QUALIFIED HOUSEHOLD</b> .....	15
<b>LOAN REQUIREMENTS</b> .....	15
<b>APPLICATION SUBMISSION</b> .....	16
<b>EVALUATION GUIDELINES</b> .....	16
<b>REVIEW OF MINIMUM THRESHOLD REQUIREMENTS-MOBILE HOME</b> .....	16
<b>REVIEW OF MINIMUM THRESHOLD REQUIREMENTS-APPLICANT</b> .....	16
<b>REVIEW OF ELIGIBLE USES OF FUNDS</b> .....	17



**PROJECT APPROVAL PROCESS ..... 17**  
**PROJECT CLOSING PROCESS..... 17**  
Attachment 1 - Mobile Home Tenant Loan Program .....0  
Attachment 2 - Mobile Home Relocation Opportunity ..... 1  
Attachment 3 - Mobile Home Buyback Opportunity..... 6

## 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 Program Guidelines modified on September 13, 2016, are hereby amended and restated and superseded in their entirety by these Amended and Restated Guidelines.

The 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 are incorporated herein.

### 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 Agricultural sector is one of the largest industry sectors in California, and its performance is vital to the economic health of the state. The California Employment Development Department - Labor Market Information Division produces monthly employment and earnings estimates which provides detailed statistical information for this industry sector. The data published is based on the North American Industry Classification System (NAICS). From the Annual statistics published by EDD for 2023, there are 6,400 Farm Labor Contractors and Crew leaders and Farm Management Services combined in the Desert Region (Riverside/Imperial/San Bernardino).

The California Employment Development Department reported total agricultural employment in California as 405,800 jobs in 2020. Other studies estimate the workforce to be 255,707, with roughly half concentrated in the Coachella Valley region. This industry in the Coachella Valley yields approximately \$575 million in annual production, spanning 60,000 acres and encompassing various crops.

Multiple sources indicate that farmworker households tend to be larger than the state average, often with children forming a significant portion. With a median size of 4 persons, over 29% of these households consist of six or more individuals. Farmworkers typically earn 25% less than workers in other industries in Riverside County, with an average annual wage of \$38,688 as of 2022.

A high proportion of farmworkers, around 92%, are renters, often facing substandard living conditions that affect their stability and health. These renters are often cost-burdened, spending over 30% of their income on housing costs. Data suggests that 61% of farmworkers experience a rent burden. Overall, farmworkers endure large, overcrowded households, low incomes, and numerous household challenges.

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 laborers

in mobile home coaches which do not comply with federal and state law, regulations and local ordinances. Many dwelling units have been identified and 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 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 Program objective is to provide financing for the replacement of existing mobile home coaches that will serve very low-income farm and service 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 and risk of homelessness. Funds designated for this program are 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 has been 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. A maximum loan limit is set at \$72,000. The maximum loan limit is limited to the amount necessary to replace the mobile.

The Housing Authority's Mobile Home Tenant Loan Program is 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 and service 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. Direct assistance to mobile homeowners to improve housing conditions for workforce; and
4. Mitigate the displacement of farm workers in the Coachella Valley because of closure of substandard residential facilities.

Farm worker housing needs in the Coachella Valley is listed as a housing priority of the County of Riverside's Consolidated Plan. Therefore, the program objectives of the Mobile Home Tenant Loan Program are 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

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 sole and absolute 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 is \$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 listing the Housing Authority as the Legal Owner and the applicant listed as the Registered Owner. Housing Authority will retain custody of the Certificate of Title;
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 Supervisors, Board of Commissioners, 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 Supervisors, Board of Commissioners, 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 and the County of Riverside the appropriate form of dismissal relieving Housing Authority and the County of Riverside 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 and the County of Riverside 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 and the County of Riverside 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:
  - i. Three (3) years of personal income tax returns and/or W-2s for each adult member of the household;
  - ii. Verification of current income for each adult member of the household;
  - iii. Verification of park tenancy by the applicant; and
  - iv. 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 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 land subject to any Tribal Jurisdiction;
- (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 determine eligibility based on 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, of the Housing Authority are the only individuals authorized to approve such loans and 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 to allow for efficient provision of program assistance.

Applicants and potential applicants are advised that the Executive Director, or designee, for the Housing Authority are the only individuals that have 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 comply 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.

### Mobile Home Relocation Opportunity

The County of Riverside and the former Redevelopment Agency for the County of Riverside (Former RDA) administered its Mobile Home Tenant Loan Program from establishment in 1999 through 2013. During that time approximate one thousand mobile homes were purchased by homeowners using the MHTL loan, and the units were placed in permitted mobile home parks.



When the Former RDA was dissolved, the County of Riverside and the Housing Authority of the County of Riverside as the Successor Agency to the Former RDA carry these loans made by the MHTL program as part of its homeownership portfolio. As such, the County of Riverside and Housing Authority of the County of Riverside (HACR) are Lien Holders on the title of the mobile homes and have authority to enforce applicable affordability covenants.

## POLICY CHANGE

**PREVIOUS POLICY:** The County of Riverside and HACR has not allowed MHTL homeowners to relocate their mobile homes to any other location during the affordability period.

**POLICY CHANGE:** As of November 15, 2022, the County of Riverside and HACR will allow homeowners that have purchased their homes via MHTL, to relocate their mobile homes to a new location under certain conditions. Principally, the new location must be permitted to allow the installation of the home and the home must meet housing quality standards. All costs related to the move and installation at the new location would have to be covered by the homeowner. Michael F. Walsh, Deputy Executive Director of the HACR, authorized this policy change.

## PROCESS

MHTL homeowner will submit their request with the following information:

- Owners' names and contact information, mobile home identification, current location.
- Address, assessor parcel number, and owner information for proposed new location (New Property).
- Evidence of sufficient financing to cover permits, mobile home transport by a licensed permitted contractor, mobile home install by a licensed permitted contractor, mobile home repair if applicable, site preparations as needed, titling as needed.
  - **All costs related to the move and installation at the New Property would have to be covered by the homeowner.**
- Owners agree to the recordation of a covenant agreement on the New Property for the remaining affordability period of the MHTL unit.
- Feasibility review completed by TLMA Ombudsman (signature and comments).

The information will be provided to County of Riverside and HACR staff for review/approval prior to any move. The information will be provided using the attached checklist.

A decision letter will be issued which can be used to proceed with mobile home transport.

## Mobile Home Buyback Opportunity

The County of Riverside and HACR will allow homeowners that have purchased their homes via MHTL to sell their mobile homes to homebuyers participating in a County of Riverside or Housing Authority (or its affiliate) sponsored program.

## PROCESS

MHTL homeowner will submit their request with the following information:

- Owners' name, mailing address, and Location (Situs) Address.



- Copy of their mobile home title, if available.

The information will be provided to County of Riverside and HACR staff for review to determine purchase.

- Staff will request a Retail Value request from the California Department of Housing and Community Development (HCD).
  - Complete the [retail value request form \(PDF\)](#) and email it to [rvadmin@hcd.ca.gov](mailto:rvadmin@hcd.ca.gov) or fax to (916) 854-2551.
    - Locate MHTL file/Title to complete the request form.
- Staff will determine the amount owned in property taxes.
  - Open the [Office of the Treasurer-Tax Collector](#) website to search for the account (PIN, Property address, or Bill Number).
  - Once the account is located, click VIEW ACCOUNT, and locate the total unpaid amount.
- Once HCD provides the estimates retail value, the purchase price would be determined by the **Appraisal Amount minus Property Tax Arrears.**

After the purchase price is determined, County Staff will provide the MHTL homeowner with an offer letter using the template in Attachment 3.

If the MHTL homeowner wishes to continue processing the sale for the specified amount, forward case to HACR Staff at 44195 Monroe Street, Suite B, Indio, CA or contact 951-955-6008 for final processing.

## Mobile Home Foreclosure and Abandonment Recovery Program (FARP)

Due to the lingering effects of the economic downturn and the COVID-19 pandemic, foreclosure and abandonment proceedings of mobile homes financed by the MHTL program loans are materializing, removing these units from the affordable housing stock. To safeguard the MHTL program's investments in these units and to ensure continued affordability, the Housing Authority desires to establish the Mobile Home Foreclosure and Abandonment Recovery Program (Foreclosure and Abandonment Program) to address mobile home foreclosures and abandonment on a case-by-case basis. Under the Foreclosure and Abandonment Program, the Housing Authority will not expend more than \$35,000 on recovering any one mobile home unit and placing a qualified household into the unit.

Foreclosure and Abandonment proceedings are often the result of a households' continued inability to pay property taxes, space rent, property insurance and/or assessments. The intent of the Foreclosure and Abandonment Program is to identify situations in which it is economically feasible to recover and preserve an abandoned or foreclosed mobile home and return the unit to the affordable housing stock by reselling it to a qualified very low-income household or assisting the exiting household to maintain ownership. Acquiring new mobile home unit costs approximately \$60,000, recovering a unit under the program, with a maximum expenditure cap of \$35,000, allows the Housing Authority to provide affordable housing ownership with a potential \$30,000 in cost savings. Without the proposed program, a mobile home could be sold at a tax sale or warehouseman's lien sale to the highest bidder with no affordability restrictions in place.

### PROGRAM OBJECTIVES

The Housing Authority's primary objective is two-fold; first to identify situations where it is financially feasible to recover and preserve an "at risk" mobile home by working with mobile home park owners, junior lienholders, registered owners, and others with a security interest in the mobile home, to retain

the mobile home as part of the affordable housing stock, and if necessary perform minor rehabilitation work; and second, to identify qualified very low-income households to buy and occupy the preserved mobile homes.

The scope of the Foreclosure and Abandonment Program will include the following: (i) paying back taxes owed to the County Office of the Treasurer-Tax Collector to prevent a tax sale; (ii) negotiating and entering into settlement agreements with a mobile home park owner prior to the commencement of abandonment and/or foreclosure proceedings to allow the Housing Authority to cure all events of default, and transfer title to a qualified very low income family; (iii) curing events of default under existing junior lien holder or legal owner loan documents; (iv) in the event abandonment, foreclosure, or tax -sale proceedings have commenced, bidding on and acquiring qualified mobile home units at warehousemen lien sales or tax sale; and (v) in the event a unit is successfully recovered, rehabilitating such unit prior to sale to a qualified household, all subject to the \$35,000 assistance cap.

The factors to be considered by Housing Authority staff to determine a mobile home's eligibility for the program, include, but are not limited to, the following: (i) the former owner of the subject mobile home received funding under the MHTL program; (ii) no more than \$35,000 is necessary to cure an event of default and/or recover the mobile home and place it back into the affordable housing stock; (iii) the affected mobile home is located within a permitted mobile home park; and (iv) the household applying to acquire a recovered unit qualifies as a very low income household. Qualified households acquiring a recovered unit will be required to execute a note in the amount of the financial assistance provided under the Foreclosure and Abandonment Program and execute 45-year affordability covenants.

The Housing Authority will review each situation on a case-by-case basis to determine the financial feasibility of each project. Qualified households will be selected from the waiting list for the MHTL Program.

The following sources of funding will be used to initially capitalize the Foreclosure and Abandonment Program in the amount of \$603,517.95; (i) \$285,241 will be derived from the Housing Authority's Low- and Moderate-Income Housing Asset Funds; and (ii) \$318,276.95, plus any accrued interest, will be derived from 2010 Housing Taxable Bond Proceeds, which has been approved by the California Department of Finance on the Successor Agency's 15-16a Recognized Obligation Payment Schedule. The initial capitalization will allow the Housing Authority to preserve a minimum of 17 mobile homes for very low-income households with an affordability period of 45 years.

## PROGRAM REQUIREMENTS

### MINIMUM THRESHOLD REQUIREMENTS-MOBILE HOME UNIT

To be considered for funding through this program, the mobile home unit must meet certain minimum threshold requirements. If any of the threshold requirements are not met at the time of final application review, the mobile home unit will not receive funding consideration. The threshold requirements are summarized below:

1. The mobile home shall have been financed through the MHTL Program; provided, mobile home units acquired with HOME Program funds or Cal Home funds shall not qualify under this program;



2. No more than \$35,000 is necessary to cure an event of default and/or recover the mobile home and place it back into the affordable housing stock, including costs associated with the sale of the mobile home to a qualified household;
3. The mobile home is located within a permitted mobile home park located within the unincorporated area of the County of Riverside;
4. The Housing Authority has received written notification from the mobile home park/landowner in connection with an event of default by the exiting borrower/registered owner or, in the event of unpaid taxes, the Housing Authority has received written notification from the County tax collector in connection with unpaid property taxes;
5. Verification that the mobile home park/landowner attempted to resolve any event of default with the borrower/registered owner and was unsuccessful, or in the event of unpaid taxes, verification that the County tax collector attempted to resolve the past due tax obligations with the borrower/registered owner and was unsuccessful;
6. Evidence that the mobile home park/land owner is willing to cooperate in good faith with the Housing Authority to resolve events of default without initiating legal proceedings, including, but not limited to a willingness to negotiate and enter into a settlement agreement with the Housing Authority in connection with such mobile home unit, or resolve the default directly with the existing registered owner, or, in the event of unpaid taxes, evidence that the County tax collector is willing to cooperate in good faith with the Housing Authority to resolve outstanding tax obligations without initiating legal proceedings; and/or
7. In the event abandonment or foreclosure proceedings have been commenced and settlement with the mobile home park/land owner or tax collector is not an option, a determination by the Housing Authority that recovery of such unit is financially feasible, based on a case by case determination by the Housing Authority, subject to the requirement that no more than \$35,000 is necessary to recover the mobile home and place it back into the affordable housing stock, including costs associated with the sale of the mobile home to a qualified household.

#### APPROVED EXPENDITURES

1. Court Ordered Judgments/Settlement Agreements;
2. Attorneys' Fees;
3. Payment of overdue rent;
4. Payment of unpaid property taxes;
5. Housing and Community Development Fees;
6. Payments related to maintenance and/or rehabilitation of a mobile home and the immediately surrounding area;
7. Liabilities due and owing to a mobile home park owner;
8. Administrative fee's associated with legal preparation, implementation and completion of foreclosure, default and/or abandonment action;
9. Lead and asbestos testing for mobile home to be surrendered to the Housing Authority as required under the program;
10. Abatement of any positive results of lead and/or asbestos; and
11. Demolition of the surrendered mobile home.



## MINIMUM THRESHOLD REQUIREMENTS-QUALIFIED HOUSEHOLD

To be considered for acquisition of a mobile home unit recovered through the Foreclosure and Abandonment Program and to receive financial assistance to pay the purchase price for such unit, applicants must meet certain minimum threshold requirements. If any of the threshold requirements are not met at the time of final application review, the applicant will be ineligible to participate further and will not receive any funding. The threshold requirements are summarized below:

1. The applicant is listed on the existing MHTL Program waiting list;
2. The applicant must surrender a substandard mobile home they currently own, provide verification of ownership of the mobile home coach, and shall require a no sale title transfer to the Housing Authority of the subject substandard mobile home for eventual salvage by the Housing Authority;
3. The surrendered mobile home must be located in an unpermitted mobile home park or agricultural housing facility;
4. The unpermitted mobile home park or agricultural housing facility must be located in the unincorporated area of the County of Riverside;
5. The applicant's household income does not exceed 50% of the County median income, adjusted for household size at the time of application, as defined in Calif. Health and Safety Code section 50105; and
6. Housing Authority has determined that the applicant has demonstrated financial ability to pay space rent within the mobile home park, property taxes levied against the mobile home, and any other costs associated with successfully retaining ownership of the mobile home;
7. The maximum loan limit will not exceed Thirty-Five Thousand Dollars (\$35,000).

## 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 a maximum loan limit of \$35,000;
2. All loans will be principal only loans and shall not have any interest attached;
3. All loan principal will be deferred until such time as the mobile home coach in question transfers ownership, except as provided for in paragraph 5. of this Loan Requirements subsection, at which time all loan principal amounts, not yet forgiven, shall be due and payable from the proceeds of the sale;
4. All loans shall have a minimum term of forty-five (45) years;
5. 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;
6. All loan funds will be immediately due and payable if loan funds are misallocated or in the event of a breach of the note securing the loan;
7. 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;

8. 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;
9. Property owned by a joint venture, corporation, general or limited partnership or limited liability company will not be eligible;
10. 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; and
11. 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.

### 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.

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. Verification of current income for each adult member of the household;
  - b. Verification of park tenancy by the applicant; and
  - c. 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

The proposed recovery of a unit and an applicant's submission of a loan application will be reviewed, on a first-come, first-served basis throughout the Fiscal Year provided sufficient funds are available. The evaluation process will consist of the following examination:

#### REVIEW OF MINIMUM THRESHOLD REQUIREMENTS-MOBILE HOME

Housing Authority staff will review the subject mobile home and all legal and financial documents related to the mobile home to determine if the unit meets the minimum threshold requirements set forth under the section heading PROGRAM REQUIREMENTS above.

Recovery of the subject mobile home will not proceed beyond this point of the review should it be determined that the project does not meet all minimum threshold requirements.

#### REVIEW OF MINIMUM THRESHOLD REQUIREMENTS-APPLICANT

Housing Authority staff will review the applicant's submission to determine if the applicant meets the minimum threshold requirements set forth under the section heading PROGRAM REQUIREMENTS above.

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 placing the mobile home back into affordable housing stock to be resold to a qualified household with a maximum expenditure amount of \$35,000. Eligible uses of funds provided under the Foreclosure and Abandonment Program will include expenditures as outlined in the Approved Expenditures section above.

## PROJECT APPROVAL PROCESS

The Executive Director, or designee, for the Housing Authority are the only individuals authorized to approve such loans and must approve all determinations to proceed with recovery of a mobile home unit and the issuance of Foreclosure and Abandonment Program loans.

Mobile home park/landowners, applicants and potential applicants are advised that the Executive Director, or designee, for the Housing Authority are the only individuals that have the authority to approve the Foreclosure and Abandonment Program applications and the selection of mobile home units to be recovered/assisted and placed back into the affordable housing stock. No representation, oral or in writing by any staff person of the Housing Authority or any other County of Riverside department or agency, constitutes a commitment on behalf of the Housing Authority.

The Housing Authority Board of Commissioners shall receive all appeals of credit decisions made by staff.

An Foreclosure and Abandonment Program application will be reviewed by and shall recommended for approval by a 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 Foreclosure and Abandonment Program representative.

## PROJECT CLOSING PROCESS

1. In the event a mobile home unit qualifies for participation in the Foreclosure and Abandonment Program and has been approved by the Executive Director, or designee, the following steps will be necessary for project closing:
  - a. Any settlement agreements or subsequent documentation, will be prepared by the Housing Authority;
  - b. Mobile home park/landowner will execute all settlement agreements or subsequent documentation;
  - c. All project funding 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 funds.
  - d. In the event an applicant qualifies for participation in the Foreclosure and Abandonment Program and has been approved for a loan by the Executive Director, or designee, the following steps will be necessary for the loan closing:
    - e. Loan documentation, security instruments, and loan conditions will be prepared by the Housing Authority;
    - f. Borrower will then execute all loan documentation, security instruments, and loan conditions;



- g. Proper execution and/or recordation of all loan documentation, security instruments, and loan conditions plus compliance with all loan conditions, will be conducted by an approved Escrow company;
- h. All loan disbursements will be controlled by the Housing Authority in such a manner, to be determined by the Housing Authority in its sole and absolute discretion, as to ensure project completion without misallocation of loan funds;
- i. 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
- j. All loan documentation, security instruments, and loan conditions shall not be released until termination of the loan term.

**[This Page Intentionally Blank]**

## Attachment 1 - Mobile Home Tenant Loan Program

**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**

---



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)

Table with 2 columns: Monthly Rent (Alquiler mensual) \$, Household Size (Numero de Ocupantes) Adult(s) (Adulto(s)), Children (Niño(s)), Size of Mobile Home (Tamaño de Casa Rodante) Single Wide (Simple Ancho), Double Wide (Doble Ancho), Number of Bedrooms (Numero de Habitaciones)

Office Use Only Document Preparer Initials :
Current Park Owner Name: Park Owner Address:
APN #:
Redevelopment Area: [ ] Yes [ ] No Replacement in same park: [ ] Yes [ ] No
Indian Tribal Land: [ ] Yes [ ] No Name and Address of new park:
Applying for Other Housing Programs: [ ] Yes [ ] 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*

---

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 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 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 guarantee that the Applicant will indeed qualify to receive any such loan. The HACR Executive Director, or designee, are the 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*

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

*El Solicitante va indemnizar y sostendrá al HACR y el Condado de Riverside y de cualquiera y todo lo perdido o daños (incluyendo los honorarios de un abogado incurridos por la abogada HACR) 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 completa y exacta.*

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

*El solicitante va conformar con todas las leyes pertinentes y las pólizas locales y las regulaciones (el personal de HACR 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

**2024 Income Guidelines (effective 4/1/2024)**

<b>Family Size</b>	<b>50% Very Low Income</b>
1 Person	\$35,900
2 Person	\$41,000
3 Person	\$46,100
4 Person	\$51,250
5 Person	\$55,350
6 Person	\$59,450
7 Person	\$63,550
8 Person	\$67,650

Attachment 2 - Mobile Home Relocation Opportunity



**Petition to Relocate My MHTL Purchased Mobile Home to New Location**

Names, signatures, and phone numbers of all named in title as owner:

Owner 1 Name \_\_\_\_\_ Signature \_\_\_\_\_ tel: \_\_\_\_\_  
Owner 2 Name \_\_\_\_\_ Signature \_\_\_\_\_ tel: \_\_\_\_\_  
Owner 3 Name \_\_\_\_\_ Signature \_\_\_\_\_ tel: \_\_\_\_\_

Mobile Home Identification (Document)

Location where the home is located \_\_\_\_\_

**New Property**

Numbering, street, and community \_\_\_\_\_

Number of parcels \_\_\_\_\_

Land Title (document) \_\_\_\_\_

Move plan (describe here your intentions for completing the home move or you can add a document)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Describe your budget for completing the home move.

Permits \$ \_\_\_\_\_ (type/quantity) \_\_\_\_\_

Inspections \$ \_\_\_\_\_ (type/quantity) \_\_\_\_\_

Title \$ \_\_\_\_\_ (type/quantity) \_\_\_\_\_

New Location Preparation \$ \_\_\_\_\_ (Type/Quantity) \_\_\_\_\_

Household transportation \$ \_\_\_\_\_

Home Installation \$ \_\_\_\_\_

Home Modifications \$ \_\_\_\_\_

Sample financing to meet all household moving expenses. (document/statement)

TLMA Ombudsman Yesenia Becerril REVIEW 760/863-7509

Finding:  feasible  not feasible

Explanation: \_\_\_\_\_

Signature/date: \_\_\_\_\_

Housing Ombudsman Leah Rodriguez 760/863-2534

approved  denied

Explanation: \_\_\_\_\_

Signature/Date: \_\_\_\_\_

**Petición para reubicar mi casa móvil comprado por programa MHTL a nuevo local**

Nombres, firmas y **numero** número de teléfono de todos nombrados en título como dueño:

Dueño 1 nombre \_\_\_\_\_ firma \_\_\_\_\_ tel: \_\_\_\_\_  
Dueño 2 nombre \_\_\_\_\_ firma \_\_\_\_\_ tel: \_\_\_\_\_  
Dueño 3 nombre \_\_\_\_\_ firma \_\_\_\_\_ tel: \_\_\_\_\_

Identificación de casa **movil** móvil (documento)

Local donde está ubicada el hogar \_\_\_\_\_

**Nuevo local**

Numeración y calle y comunidad \_\_\_\_\_

Numero de parcela \_\_\_\_\_

Título del terreno (documento)

Plan de mover (describa aquí sus intenciones para completar la movida del hogar o pueden agregar un documento)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Describa su presupuesto para completar la movida del hogar

Permisos \$ \_\_\_\_\_ (tipo/cantidad) \_\_\_\_\_

Inspecciones \$ \_\_\_\_\_ (tipo/cantidad) \_\_\_\_\_

Titulo \$ \_\_\_\_\_ (tipo/cantidad) \_\_\_\_\_

Preparación de nuevo local \$ \_\_\_\_\_ (tipo/cantidad) \_\_\_\_\_

Transporte del hogar \$ \_\_\_\_\_ (contratista) \_\_\_\_\_

Instalación del hogar \$ \_\_\_\_\_ (contratista) \_\_\_\_\_

Modificaciones al hogar \$ \_\_\_\_\_ (tipo/contratista) \_\_\_\_\_

Muestra de financiamiento para cumplir con todos gastos de la movida del hogar (documento/declaración)

REVISION de TLMA Ombudsman Yesenia Becerril 760/863-7509

Finding:  feasible  not feasible

Explanation: \_\_\_\_\_

Signature/date: \_\_\_\_\_

REVISION de Vivienda Ombudsman Leah Rodriguez 760/863-2534

aprobado  negado

Explicacion: \_\_\_\_\_

Firma/fecha: \_\_\_\_\_

(HACR letterhead)

Date

Addressed to MHTL Homeowners

Address

Address

**Subject: Request to relocate mobile home subject to MHTL Lien and Affordability Covenant**

Dear Homeowner(s),

Your request to relocate your home subject to MHTL lien and affordability covenant has been received by this office as of (date).

Your request has been approved/denied.

(If approved) You are now authorized to move the mobile home unit identified as \_\_\_\_\_ to  
(New Property).

Please advise when the transaction has been completed.

(If denied) discuss next steps or other options.

Sincerely,

HACR staff

Title

Contact information



(HACRletterhead)

fecha

dueños de hogar MHTL  
dirección postal  
dirección postal

Tema: Petición para reubicar casa móvil sujeto a MHTL préstamo y convenio de vivienda

Estimados Dueños de Hogar,

Nuestra oficina ha recibido su petición para reubicar su hogar sujeto a MHTL préstamo y convenio de Vivienda desde (fecha)

Su petición esta aprobada/negada

(si aprobada) Pueden empezar lo necesario para reubicar sus casa móvil identificada como

\_\_\_\_\_ a el  
(nuevo local).

Favor de avisarnos cuando se ha completado el trámite.

(si negado) describe los siguiente pasos o otros opciones.

Sinceramente,

HACR personal  
Titulo  
Contact information

## Attachment 3 - Mobile Home Buyback Opportunity

(HACR letterhead)

Date

Addressed to MHTL homeowners

Address

Address

**Subject: Request to Sell Mobile Home Subject to MHTL Policy Update**

Dear Homeowner(s),

Your request to sell your home subject to MHTL's policy update has been received by this office as of (date).

Your request has been reviewed to determine the sale amount of your mobile home:

RETAIL VALUE	\$
<i>MINUS (-)</i>	
PROPERTY TAX ARREARS	\$
<b>SALE AMOUNT</b>	<b>\$</b>

Based upon the California Department of Housing and Community Development (HCD) Valuation and considering the Tax status of the home, the Housing Authority for County of Riverside (HACR) has determined the maximum of **\$0.00 [SALE AMOUNT]** for your mobile home.

For your records, attached please find a copy of the:

1. Appraisal completed by the California Department of Housing and Community Development (HCD); and
2. Property tax arrears as shown on the Office of the Treasurer-Tax Collector records.

Please advise if you would like to continue with processing the sale for the aforementioned amount.

Sincerely,

HACR staff

Title

Contact information



(HACR letterhead)

fecha

dueños de hogar MHTL  
dirección postal  
dirección postal

**Asunto: Solicitud de venta de casa móvil sujeta a actualización de la política de MHTL**

Estimado(s) propietario(s):

Su solicitud para vender su casa sujeta a la actualización de la política de MHTL ha sido recibida por esta oficina a partir del (fecha).

Su solicitud ha sido revisada para determinar el monto de venta de su casa móvil:

VALOR DE VENTA AL PÚBLICO	\$
<i>MENOS (-)</i>	
ATRASOS EN EL PAGO DE IMPUESTOS	\$
<b>IMPORTE DE LA VENTA</b>	<b>\$</b>

Tomando en cuenta la Valuación y lo debido de Taxes, la Autoridad de Vivienda del Condado de Riverside (HACR) ha determinado el máximo de **\$0.00 [MONTO DE VENTA]** por su casa móvil.

Para sus registros, se adjunta una copia de:

1. Tasación completada por el Departamento de Vivienda y Desarrollo Comunitario de California (HCD); y
2. Atrasos en el pago de impuestos a la propiedad como se muestra en los registros de la Oficina del Tesorero-Recaudador de Impuestos.

Por favor, avise si desea continuar con la tramitación de la venta por el importe antes mencionado.

Sinceramente,

HACR personal  
Titulo  
Contact information