



City of Arcata

MORE Mobilehome

Rehabilitation Program

Guidelines

Adopted 10/2/2024



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1. General

The City of Arcata, hereinafter referred to as “Recipient,” has entered into a contractual relationship with the California Department of Housing and Community Development (“HCD”) to administer one or more HCD-funded programs.

The Manufactured Housing Opportunity & Revitalization Program (MORE) described herein (the “Program”) is limited to assistance to eligible Low-Income Mobilehome owners residing in the Mobilehome (the “Owner-Resident”) for rehabilitation or replacement of their Mobilehome which is located in a Mobilehome Park (Section 400 of HCD MORE Guidelines).

Rehabilitation may consist of repairs, accessibility upgrades, and energy efficiency upgrades to an Owner-Resident Mobilehome. Replacement may be warranted when the cost of rehabilitation is equal to or greater than the cost of replacement.

The Program provides this assistance to Mobilehome Owner-Residents in the form of a grant. The Program will be administered by the City of Arcata (the “Program Operator”).

2. Program Outreach and Marketing

Fair Housing Lender and Accessibility logos will be placed on all outreach materials produced by the City. Flyers or other outreach materials will be distributed in the Program-eligible area and will be provided to any local social service agencies. The Program Operator will work with local Mobilehome Park managers and Mobilehome Park Owner-Residents to explain Program requirements for eligible rehabilitation and replacement of Mobilehomes and review Program processes.

The City will track the demographic characteristics of a) all persons submitting applications and b) all persons receiving assistance. The City will regularly conduct a characteristic analysis comparison of the Program’s eligible area compared to the demographic characteristics of the population served by the Program and provide an explanation of any underserved segments of the population. U.S. Census or American Community Survey data will be used to obtain demographic data for comparison purposes. This information is used to show that protected classes (age, gender, ethnicity, race, and disability) are not being excluded from the Program. Fair housing marketing efforts will be adjusted based on the comparison analysis to ensure protected classes are reasonably represented in the Program.

3. Non-Discrimination Requirements

No person shall, on the grounds of race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, age, medical condition, genetic information, citizenship, primary language, immigration status (except where explicitly required by federal law), arbitrary characteristics, and all other classes of individuals protected from discrimination under federal or state fair housing laws, individuals perceived to be a member of any of the preceding classes, or any individual or person associated with any of the preceding classes, or any individual or person associated with any of the preceding classes, or any individual or person associated with any of the preceding classes, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under, any Activity funded in whole or in part with Program funds, as applicable.

Section 504 of the Rehabilitation Act of 1973 prohibits the exclusion of an otherwise qualified individual, solely by reason of disability, from participation under any program receiving Federal funds. The Program Sponsor will take appropriate steps to ensure effective communication with disabled housing applicants, residents and members of the public.

The Program Operator shall comply with all applicable state and federal laws, rules, guidelines, and regulations that pertain to nondiscrimination and fair housing. These include, but are not limited to, the requirements of Title VI of the Civil Rights Act of 1964 (42 U.S.C. Section 2000d et seq.); the Americans with Disabilities Act of 1990 (42 U.S.C. Section 12101 et seq.); the Fair Housing Act at Title VIII of the Civil Rights Act of 1968 (42 U.S.C. Section 3601 et seq.), as

amended by the Fair Housing Amendments Act of 1988; the California Fair Employment and Housing Act (Government Code Section 12900, et seq.); the Unruh Civil Rights Act (Civil Code Section 54, et seq.); Government Code Section 11135; the Rehabilitation Act of 1973 (29 U.S.C. Section 794); and all regulations promulgated pursuant to those statutes, as applicable.

4. Application Process and Selection

- 4.1. Each applicant shall complete an application form, which asks for sufficient information concerning income, assets, mobilehome ownership status, and requested repairs to establish preliminary eligibility for Program participation. Applications will be deemed complete only if all information is complete and submitted in the format requested, with the bottom signed and dated.

4.2. Pools.

Applications from Mobilehome Owner-Residents shall be placed in the following priority pools:

- A. Pool 1 consists of Mobilehomes with cited violations from HCD. The applicant has received one or more notices of violation from the Mobilehome Park enforcement agency requiring repair and/or alterations to the Mobilehome. Qualifying repairs and/or alterations constitute a substandard condition and nuisance pursuant to Title 25 of the California Code of Regulations, §1606.

Applications from this pool will be awarded first.

- B. Pool 2 consists of Mobilehomes with non-cited violations. These may be identified in a professional report by a qualified contractor. Owner-Residents with a Mobilehome requiring repairs or alterations to alleviate substandard conditions as described in a report by a licensed contractor, licensed engineer, or licensed architect, based on Title 25 of the California Code of Regulations, §1606 and associated subsections. Mobilehome replacement or re-setting on piers will require work to be completed by a C-47 manufactured housing contractor.

Applications from this pool shall be awarded second.

- C. Pool 3 is based on assessment of the need for accessibility upgrades or energy efficiency upgrades that are not part of Pools 1 or 2.

Applications from the pool shall be awarded after eligible applications from Pools 1 and 2 have been funded.

4.3. Funding Order.

To ensure sufficient time for Owner-Resident applications and designation into appropriate priority pools (see 4.1), applications will be accepted for thirty days from the date of program opening before the review of applications begins. Applications will be assessed for eligibility and completeness of information. At the expiration of the thirty-day period the Program Operator will contact applicants in pool 1. The program operator will fund rehabilitation or replacement once program eligibility is confirmed. Pending funding availability, program operator will repeat this process with pool 2 once pool 1 has been exhausted, and pool 3 once pool 2 has been exhausted. The program will close once funds have been exhausted.

5. Applicant Qualifications

Applicants must be Owner-Residents of the Mobilehome and show proof of ownership. If the applicant does not have proof of ownership to their Mobilehome, they may apply for funding to obtain title.

Applicant households must meet the MORE Program definition of "Low-Income", defined as 80% of the median family income subject to adjustments for family size and income and other adjustment factors by the U.S. Housing and Urban Development Department and have their income documented. The Annual Median Income ("AMI") for this program is published annually by California Tax Credit Allocation Committee ("TCAC").

Applicants shall submit an application and supply information that documents income eligibility, Mobilehome ownership, and the type of repairs necessary.

6. Property Eligibility

- 6.1. An eligible unit must be in a Mobilehome Park with an active Permit to Operate within the boundaries of the City of Arcata.

7. Eligible Costs and Ineligible Costs

7.1. Eligible Costs.

Eligible costs shall be determined by a licensed contractor. The Program operator may, at its discretion, rely on a licensed architect or engineer.

A. Eligible Rehabilitation costs include:

1. Costs to repair the Mobilehome to correct health and safety deficiencies; including those cited by an enforcement agency.
2. Cost of building permits and other related government fees.
3. Cost of an appraisal, architectural, engineering, inspections, and other consultant services that are directly related to the rehabilitation of the Mobilehome.
4. Relocation costs pursuant to CCR, Title 25, Section 8020.

B. Eligible Accessibility upgrade costs include:

1. Cost of work to make accessibility upgrades to the Mobilehome.
2. Cost of building permits and other related government fees.
3. Cost of an appraisal, architectural, engineering, inspections, and other consultant services that are directly related to upgrade of the Mobilehome.
4. Relocation costs pursuant to CCR, Title 25, Section 8020.

C. Eligible Energy Efficiency upgrade costs include:

1. Costs directly associated with making energy efficiency upgrades to a Mobilehome, including the cost of the equipment and installation.
2. Cost of building permits and other related government fees.
3. Cost of an appraisal, architectural, engineering, inspections, and other consultant services that are directly related to upgrade of the Mobilehome.
4. Relocation costs pursuant to CCR, Title 25, Section 8020.

D. Eligible Mobilehome Replacement costs include:

1. Cost of a new Mobilehome
2. Site preparation
3. Transportation (if not included in the purchase price)
4. Installation (if not included in the purchase price)
5. Removal of the existing Mobilehome
6. Salvage of the existing Mobilehome
7. Relocation costs pursuant to CCR, Title 25, Section 8020.

7.2. Ineligible Costs.

Program funds may not be used for:

1. Refinance of existing loans.
2. Improvements other than those required for eligible rehabilitation or replacement costs.
3. Any costs not related to rehabilitation of the Mobilehome, or replacement of the Mobilehome, whichever is less.

8. Eligibility Verification for Program

8.1. Income Qualification Process:

- A. Income eligibility is based on both family size and total annual household income. Households whose income is at or below 80% of the Humboldt County adjusted income may be eligible. Household income includes all adults 18 and over living in the home.
- B. Definitions:
 - *Household* means one or more persons who will occupy a housing unit. Non-related live-in caretakers paid from an outside source, unborn children, and foster children do not count in household size determination. Children are counted in household size determination only if they reside with the household at least fifty percent of the time.
 - *Household income* is the annual gross income of all adult household members that is projected to be received during the coming 12-month period and will be used to determine program eligibility. For those types of income counted, gross amounts (before any deductions have been taken) are used.
- C. Projected household income will be used to determine whether the applicant is at or below the published HCD income limits.
- D. Income will be verified by reviewing and documenting tax returns, copies of pay stubs or other wage receipts, subsidy award letters or checks, and, if necessary, third- party verification of employment forms sent to employers. Other documentation necessary to confirm or calculate a household's income or assets may be required if deemed necessary by the City. All documentation shall be dated within six months prior to grant award, kept in the applicant file, and held in strict confidence.
- E. Income verification may not be more than six months old at the time of grant award. Applicants who were qualified more than six months before their award date must be re-qualified prior to grant award.

8.2. Applicant must provide the following information as proof of ownership:

- A. Certificate of title
- B. Grant Deed
- C. Current registration

If applicant does not have title at the time of application, funding from the program can be used to obtain title, but it must be obtained prior to funding repairs.

9. Grant Terms and Restrictions

- 9.1. The maximum grant award to a Mobilehome Owner-Resident shall be for the minimum amount needed to complete the rehabilitation, replacements, upgrades, or a combination thereof, as determined by a qualified contractor or licensed professional.
- 9.2. Grants shall be for a term of up to three (3) years.
- 9.3. Grants may be closed upon completion of the work done to the Mobilehome.
- 9.4. The Owner-Resident shall enter into a grant agreement or other enforceable agreement with the Program Operator governing the terms of the Program grant.

10. Selection of Vendors

A. Rehabilitation:

1. Program Operator shall select a licensed contractor to make required repairs. Mobilehome replacement or re-setting on piers will require work to be completed by a C-47 manufactured housing contractor.
2. Payment shall be made to the vendor(s) upon completion of specified work and documentation that work has been completed satisfactorily.

B. Replacement:

1. Program operator shall select a qualified manufactured housing vendor in coordination with a C-47 manufactured housing contractor to replace the subject Mobilehome. Mobilehome replacement or re-setting on piers will require work to be completed by a C-47 manufactured housing contractor.
2. Payment shall be made to the vendor(s) upon completion of specified work and documentation that work has been completed satisfactorily.

11. Grant Processing and Approval

11.1. Processing.

Applications will be accepted as described under Section 4.1 Pools. Applications will be assessed for eligibility and completeness of information. Incomplete applications will receive communication requesting required information.

If an application is declined, the applicant shall receive a communication from the Program Operator which describes the reason(s) for the decline.

11.2. Disbursements.

Disbursements shall be made by Program Operator directly to the qualified vendor for rehabilitation or replacement of a Mobilehome.

12. Exceptions and Special Circumstances

The Program Operator may make amendments to these Guidelines. Any changes shall be made in accordance with regulations and approved by the City of Arcata Loan Advisory Committee and/or governing body, after proposed changes are approved by applicable HCD Contract Management Representative(s).

13. Dispute Resolution and Appeal Procedure

Any applicant denied assistance under this Program has the right to appeal. Complaints concerning the Program should be made to the Program Operator first. If unresolved, the Program Operator will schedule a meeting with the Loan Advisory Committee ("LAC"). A written response from the LAC will be made within thirty (30) working days. If the applicant is not satisfied with the LAC's decision, a request for an appeal may be filed with the Program Operator's governing body. Final appeal must be filed in writing with HCD within one year after denial.