



# Manufactured Housing Opportunity & Revitalization (MORE) Program

May 2, 2023





## Purpose and Goals

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Rebrands Department's Mobilehome Park Rehabilitation and Resident Ownership Program (MPRRROP)

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Increase eligible use of funds

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Provided as Forgivable Loans for a wide range of Activities

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Sets up long-term affordability for Mobilehome parks





# MORE Program Team



Deb Lindfeldt-  
Section Chief



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Manager



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Program  
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Program  
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# AGENDA

Program Goals

Activities Specific to  
Mobilehome Parks

Activities Specific to  
Individual Residents

Program  
Requirements

Funding Targets,  
Geographic  
Distribution of  
Funds and Priorities





## Program Goals

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New Program Overview

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Streamlining the application and review process

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- Updated application
  - Required pre-application technical assistance meeting
  - Decrease of documents required at application
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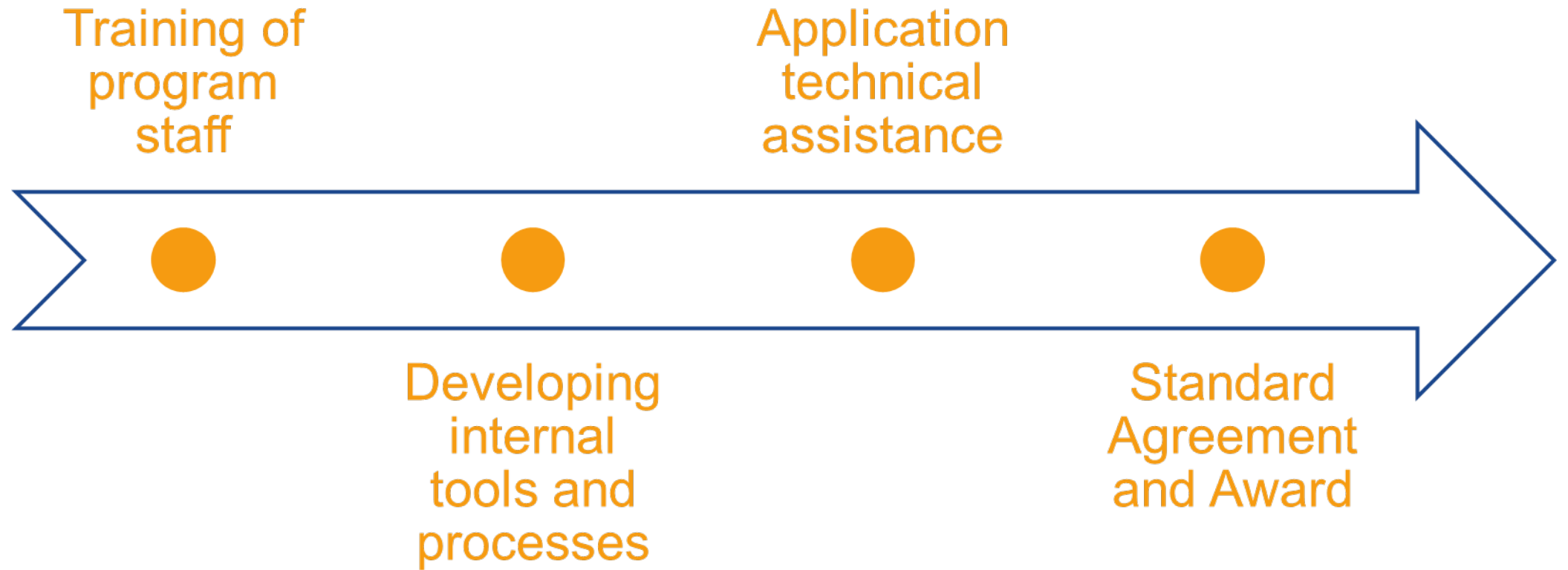
# State Policy Objectives

- Mobilehomes source of Affordable homeownership
- Administrative priority in improving the health and safety conditions of Mobilehome Parks and individual
- Reduce the application underwriting timeframe





# Steps in Process





# Schedule

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NOFA Release :	May 02, 2023
Application Due Date:	June 30, 2023 through June 30, 2024
Award Announcement:	Ongoing

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# Program Requirements for Activities Specific to Mobilehome Parks

Acquisition,  
Conversion,  
Rehabilitation,  
Reconstruction,  
Replacement

Remediation of  
Mobilehome  
Park Health  
and Safety  
Deficiencies or  
Violations

Replacement  
for Disaster  
Response





## First Program Activity

Acquisition, Conversion, Rehabilitation,  
Reconstruction, and Replacement





## Mobilehome Park Acquisition, Conversion, Rehabilitation, Reconstruction or Replacement (1 of 5)

### Eligible Applicants:

- Resident Organization;
- Qualified Nonprofit Housing Sponsor; or
- Local Public Entity.

### Capacity Requirements:

- Developed one similar project within last 5 years
- Owned and operated a park for at least 1 year
- Administrative Subcontractor may be used to meet requirements

### Funding Priority:

- Resident Organizations
- Mobilehome Park Act Violations





## Mobilehome Park Acquisition, Conversion, Rehabilitation, Reconstruction or Replacement (2 of 5)

### Eligible Use of Funds

- Park purchase price
- Permits, state & local fees
- Professional fees
- Environmental
- Relocation





## Mobilehome Park Acquisition, Conversion, Rehabilitation, Reconstruction or Replacement (3 of 5)

### Max Loan Amounts

- 50% of the Project Costs
- May be up to 95% of the approved costs

### Loan Terms

- 35 years
- Forgivable
- Annual payment of 0.42% monitoring fee





## Mobilehome Park Acquisition, Conversion, Rehabilitation, Reconstruction or Replacement (4 of 5)

### Site Control

- Control of property

### Activity Specific Requirements

- 30% Low-Income Residents
- Conditions or benefit to Low-Income Residents
- Enforceable Financing Commitments





## Mobilehome Park Acquisition, Conversion, Rehabilitation, Reconstruction or Replacement (5 of 5)

### Affordability Restrictions

- First 30 years
  - Income verification
  - Keep same number of Low-Income Spaces
  - Rent increase
- 31-35 years
  - Rent increases
  - Written notice to Residents in advance of selling or redeveloping





## Second Program Activity

Remediation of Mobilehome Park Health and Safety Deficiencies or Violations







# Remediation of Mobilehome Park Health and Safety Deficiencies or Violations (1 of 3)

## Eligible Applicants

- Resident Organization;
- Qualified Nonprofit Housing Sponsor;
- Local Public Entity;
- Private Mobilehome Park Owner

## Stability and capacity:

- Experience with one similar project within the past year
- Administrative Subcontractor may be used to meet requirements
- May partner with Local Public Entity or nonprofit organization

## Eligible costs include:

- Repairs to correct cited health and safety violations
- Repairs required to individual homes to correct cited health and safety violations
- Past due fees related to a suspended or revoked permit to operate





## Remediation of Mobilehome Park Health and Safety Deficiencies or Violations (2 of 3)

### Max Loan Amounts

- Minimum amount necessary to remedy deficiencies required for permit to operate

### Loan Terms

- 35 years
- Interest & monitoring fee
- Forgivable





# Remediation of Mobilehome Park Health and Safety Deficiencies or Violations (3 of 3)

## Site Control

- Control of property

## Affordability Restrictions

Total # of Spaces in the Mobilehome Park	Percentage of Spaces subject to Affordability Restrictions
0-10 spaces	Exempt from Program Restrictions
11-25 spaces	10 percent
26-50 spaces	25 percent
51 or more spaces	50 percent





# Third Program Activity

Replacement for Disaster Response





## Mobilehome Park Replacement for Disaster Response (1 of 5)

### Eligible Applicants:

- Resident Organization
- Qualified Nonprofit Housing Sponsor
- Local Public Entity

### Eligible Use of Funds:

- Purchase real property
- Permits, state & local fees
- Predevelopment Costs





## Mobilehome Park Replacement for Disaster Response (2 of 5)

### Stability and Capacity:

- Successfully developed a minimum of one similar project within the last 5 years or
- Staff committed to proposed Local Project
- Experience successfully owning and operating a Mobilehome Park for at least 1 year
- May subcontract an Administrative Subcontract





## Mobilehome Park Replacement for Disaster Response (3 of 5)

### Max Loan Amount

- Reasonable and necessary
- Not exceed 95% of costs attributable to Low-Income Spaces

### Loan Terms

- 35 years
- Forgivable
- Monitoring Fee





## Mobilehome Park Replacement for Disaster Response (4 of 5)

### Activity Specific Requirements

- Relocated within twenty (20) miles of the destroyed Mobilehome Park
- Right of first refusal

### Site Control

- Have control of the property







## Mobilehome Park Replacement for Disaster Response (5 of 5)

### Activity Specific Requirements

- Relocated within twenty (20) miles of the destroyed Mobilehome Park
- Right of first refusal

### Site Control

- Have control of the property



# Program Requirements for Activities Specific to Individual Mobilehomes

Rehabilitation  
or  
Replacement  
of Residents'  
Mobilehomes





# Rehabilitation or Replacement of Residents Mobilehomes (1 of 2)

## Eligible Applicants:

- Resident Organization
- Qualified Nonprofit Housing Sponsor
- Local Public Entity

## Eligible Use of Funds:

- Repairs
- Accessibility upgrades
- Energy Efficiency upgrades
- Replacement





# Rehabilitation or Replacement of Residents Mobilehomes (2 of 2)

## Awarded as Forgivable Loan, Recipient may:

- Contract with a qualified entity to make repairs and be responsible or
- Award funds directly to Low-Income Resident in the form of a grant

## Max Loan Amount

- \$10 million





# General Program Requirements (1 of 2)

## Administrative Costs

- 17% of award

## Ineligible Costs

- Refinancing existing loans
- Recurring loan costs
- Resident consumer debt





## General Program Requirements (2 of 2)

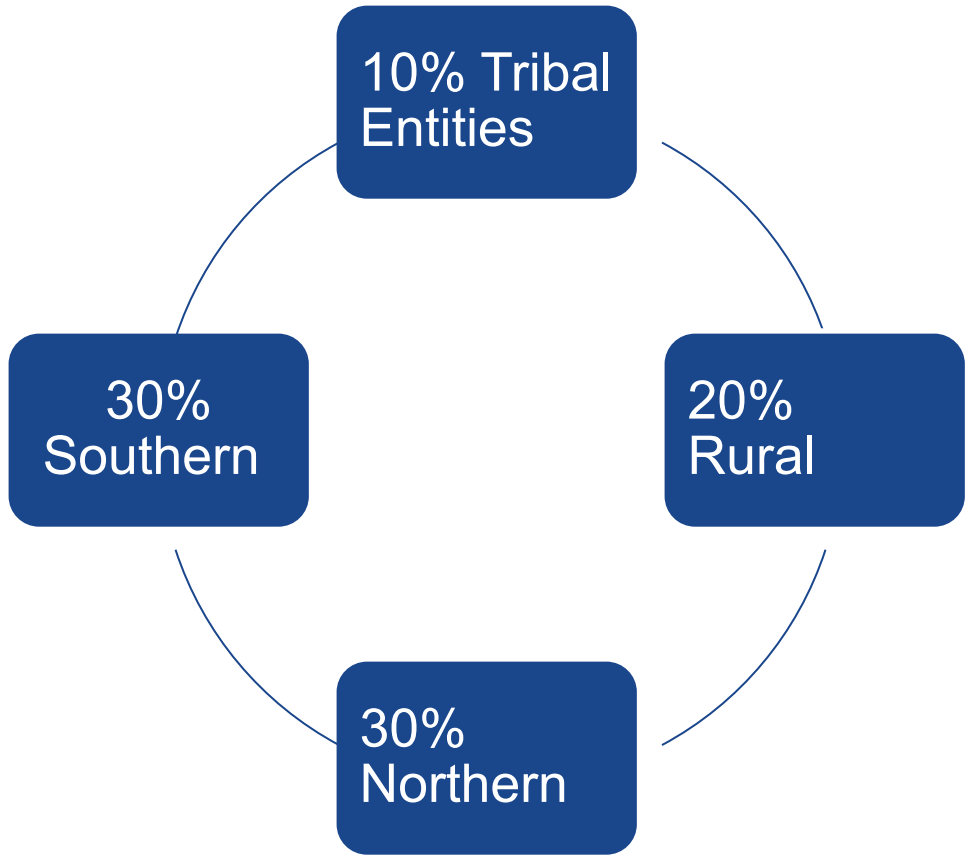
### Threshold Requirements

- Notice of Violation if applicable
- No unresolved audit findings
- No pending lawsuits
- 2023 MORE Application Certifications and Statement of Assurances





# Funding Targets, Geographic Distribution of Funds and Funding Priorities



\$33.5 million for the following three types of activities

- Acquisition, Conversion, Rehabilitation, Reconstruction, or Replacement of Mobilehome Parks;
- Individual Mobilehome Rehabilitation or Replacement;
- Mobilehome Park Replacement for Disaster Response.

\$25 million for Activities specific to Remediation of Mobilehome Parks to correct Mobilehome Park Act deficiencies or violations





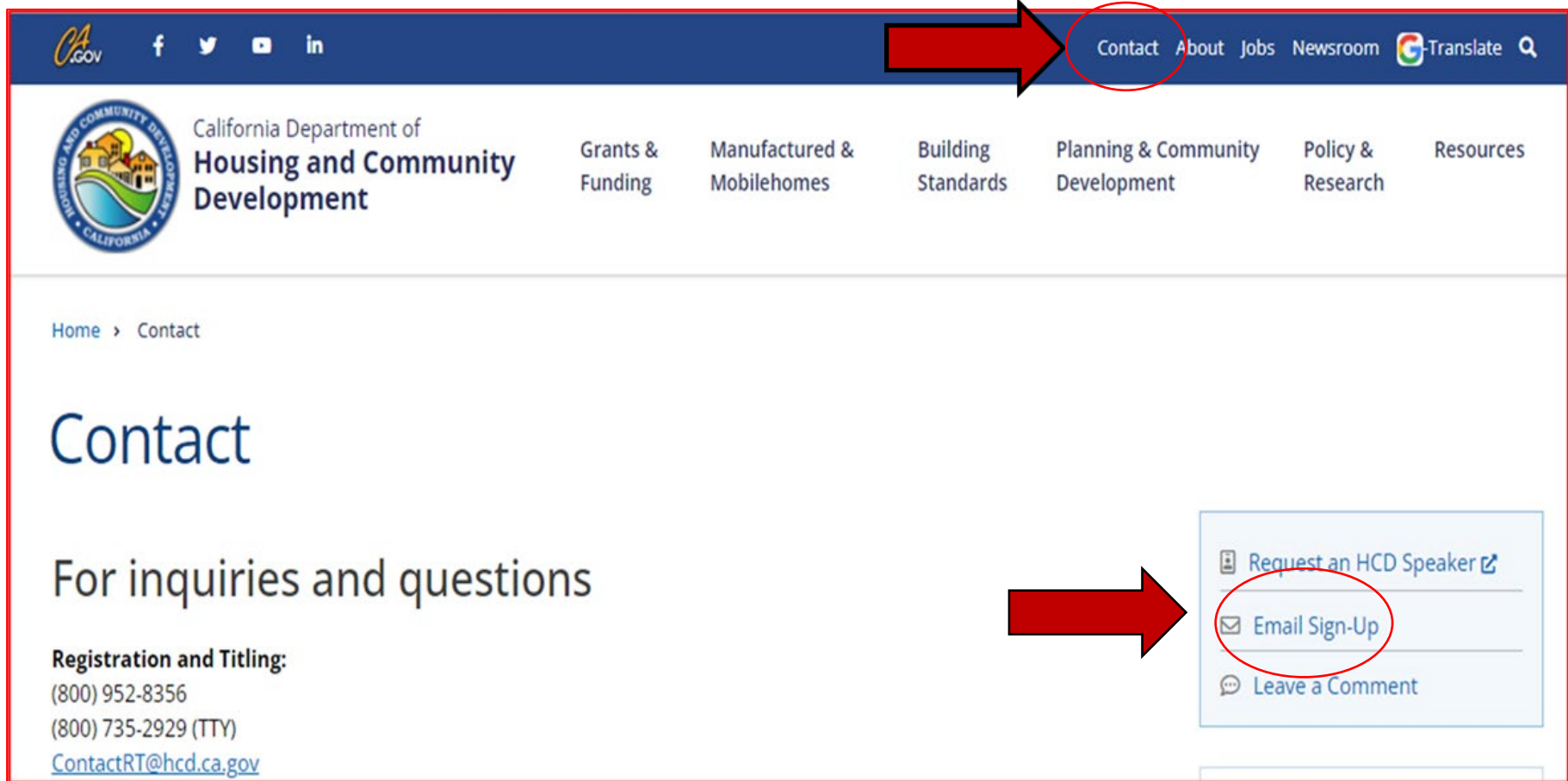
## Pre-application Technical Assistance

- Meeting with Department staff will be required to assist interested Applicants in the development of a successful application.
- To schedule, please email [MORE@hcd.ca.gov](mailto:MORE@hcd.ca.gov)





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The screenshot shows the website's navigation bar with the 'Contact' link circled in red and a red arrow pointing to it. Below the navigation bar is the department's logo and name, followed by a menu of services: Grants & Funding, Manufactured & Mobilehomes, Building Standards, Planning & Community Development, Policy & Research, and Resources. The main content area features a breadcrumb trail 'Home > Contact', a large 'Contact' heading, and the text 'For inquiries and questions'. On the left, contact information for 'Registration and Titling' is provided, including phone numbers and an email address. On the right, a list of actions is shown, with 'Email Sign-Up' circled in red and a red arrow pointing to it. Other actions include 'Request an HCD Speaker' and 'Leave a Comment'.

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**Housing and Community  
Development**

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## Contact

For inquiries and questions

**Registration and Titling:**  
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(800) 735-2929 (TTY)  
[ContactRT@hcd.ca.gov](mailto:ContactRT@hcd.ca.gov)

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# Contact

Questions & Inquiries may be sent to the MORE Team at:  
**[MORE@hcd.ca.gov](mailto:MORE@hcd.ca.gov)**

**THANK YOU**

