



County of Santa Cruz

MOBILEHOME REHAB PROGRAM

June 2010 - April 2011

County of Santa Cruz

Planning Department - Housing Division
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MobileHOME Rehabilitation Program

GOAL



- Preserve, strengthen and improve neighborhoods.
- Assist very low and low income mobile home owners.
- Alleviate health and safety hazards.
- Perform repairs which extend the life of the structure and provide improved living conditions.
- Modify housing units to provide accessibility.

PROGRAM GUIDELINES

- Owner must qualify as low income (priority given to very-low income households).
- Mobilehome must be owner-occupied.
- Maximum loan amount is **\$25,000**.
- Interest rate is 3% simple annual.
- Payment terms are tailored to borrower's ability to repay.
- Property must be located within the unincorporated area of Santa Cruz County, for example, San Lorenzo Valley, Live Oak, Soquel, Aptos Corralitos and Freedom just to name a few.
- Work must be done by an County approved and State licensed manufactured housing contractor.
- Eligible project expenses are paid from a construction escrow account with owner's written approval.



LOAN TERMS

Maximum loan amount:
\$25,000

- Deferred interest, no monthly payment plan available
- Maximum liens of record may not exceed 90% of the market value of the home after rehabilitation .
- Loan principal and interest on amortized or deferred loans are immediately due and payable when the property is sold, transferred, or conveyed.
- Maximum loan term is 15 years or longer for seniors.
- Interest rate is 3% simple annual interest for deferred loans or amortized



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