

## Mobile Home & Short-Term Emergency Repair Program Guidelines

- a. Summary: One-time assistance will be awarded to owner-occupied households in need of repair of their home that is not eligible for State Housing Initiative Partnership (SHIP) Emergency Housing Repair primarily for manufactured/mobile homes or when SHIP requirements prevent rapid deployment of needed assistance.
- Eligible repairs must be related to a dire situation that needs to be mitigated immediately to remediate an immediate health hazard to the occupants and/or to eliminate a developing threat to the dwelling or infrastructure.
- b. Income Eligibility: Household income must be at or below 80%.
- c. Maximum One Time Repair Award:
- ~~\$3,000~~ ~~2,000~~ maximum;
  - ~~\$15,000~~ ~~12,000~~ maximum if an elderly person (age 55 or over) or a person with special needs as defined in Section 420.0004 Fla. Stats. resides in ~~the a mobile~~ home.
- Note: Temporary solutions such as roof tarps or septic pump outs shall not bar an eligible applicant from receiving a one-time repair; however total assistance shall not exceed maximum limits.
- d. Terms: Funds will be awarded as a grant via the Housing Finance Authority of Leon County.
- e. Recipient Selection Criteria: Funds will be awarded on a first-qualified, first-served basis.
- A recipient must be the owner occupant of a home in Leon County (only manufactured homes are eligible within City limits) for at least a year prior to application and must qualify for Homestead Property Tax Exemption; or if the property has not been owned for at least a year, the needed repair must be related to a circumstance that could not have reasonably been known prior to purchase of the property.
  - Repairs that exceed \$2,000 (staff estimate and/or actual quote) require that the recipient be current on all property taxes (including assessments), mortgages, debts, or other security instruments associated with the property that may bring threat of foreclosure, tax lien, default, clouded title or other loss of ownership.
  - Prior to participation, a recipient will be required to make code related improvements that are not repair oriented (i.e. nuisance, trash, environmental or health codes). Such improvements must be made if there is an active code complaint.
  - Income and asset eligibility shall be calculated in the same manner as used for the State Housing Initiatives Partnership program. Income shall be verified via documentable sources such as bank statements, award letters and pay stubs but, official third-party verification completed by an employer, financial institution or government agency is not required.
  - A recipient may not have total liquid assets (liquid assets include all assets that can be accessed without penalty) that exceed Thirty Thousand Dollars (\$30,000). However, the asset limitation will be suspended during recovery from a disaster that is declared by an Executive Order of the President of the United States or the Florida Governor.
- g. Additional Information:
- Mobile homes must be registered as real property with the Leon County Tax Collector's Office.
  - Recipients who have homeowner's insurance in place may be required to submit a claim to the insurer and use proceeds for repairs if the needed repairs are related to an event reasonably believed to be insurable.
  - Repairs that exceed \$2,000 (staff estimate and/or actual quote) require that homes in a 100-year flood

plain or properties required by a first mortgage lender to be covered by flood insurance must have and maintain sufficient flood insurance coverage.

- The actual project quote may not exceed ninety percent (90%) of the value of the property or the maximum award.
- Repairs and temporary solutions are typically prioritized as follows (when financially feasible):
  - Septic System Pump Outs, Repairs and Replacements;
  - Roof Tarps, Repairs and Replacements;
  - Electrical System Repairs;
  - Plumbing Repairs;
  - HVAC Repairs and Replacements;
  - Other needed emergency repairs within program guidelines as determined by the County Administrator or His or Her designee.
- HFA funds may be used alone or in conjunction with SHIP, CDBG and any other Housing funds to cover the cost of repairs described under this strategy.

| As approved by the Housing Finance Authority on ~~TBD~~ [October 14, 2021](#)