



*Curry County does not discriminate against individuals with disabilities and all public meetings are held in accessible locations. Auxiliary aids will be provided upon request with 48 hours advance notification. Please call 541.247.3304 if you have questions regarding this notice.*

## **Curry County Housing Committee Agenda Friday June 17, 2022 | 2:00pm**

**PHYSICAL LOCATION OPTION: Commissioners' Hearing Room, Courthouse Annex**

**Join Zoom Meeting**

<https://us02web.zoom.us/j/84068940831?pwd=eHAXY0U5R3AzcDBvalBYaUFhV01iZz09>

**Meeting ID: 840 6894 0831**

**Passcode: 881570**

**One tap mobile**

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**+13462487799,,84068940831#,,,,\*881570# US (Houston)**

**Dial by your location**

**+1 253 215 8782 US (Tacoma)**

**+1 346 248 7799 US (Houston)**

**+1 669 900 9128 US (San Jose)**

**+1 301 715 8592 US (Washington DC)**

**+1 312 626 6799 US (Chicago)**

**+1 646 558 8656 US (New York)**

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1. **Call to Order / Roll Call / Pledge of Allegiance**
2. **Public Comment (3 minutes per person)**
3. **Changes to Agenda**
4. **Chair Report (10 min)** **Connie Hunter**
5. **Committee Member Reports (10 min)** **All**
6. **Funding Opportunities through OHCS re: manufactured housing/mobile homes (10 min)** **Adam**
7. **Curry County Housing Committee Term Limits Discussion (5 min)** **Stephanie Hadley**
8. **Request to the BOC to amend the ordinance letting a committee member act as Secretary (5 min)** **Connie Hunter**
9. **Election of Officers (10 min)** **David Barnes**
10. **Next Meeting: July 8, 2022**



# Manufactured Home Replacement Guide

2022



This guide is designed to help you navigate your way through the process of replacing your manufactured home with a new, energy efficient, safe home. During this process there can be times when things might seem confusing. There will be different organizations and agencies working with you to complete multiple steps during this process. However, do not let this discourage you. You will have a Manufactured Home Replacement Navigator (MH Navigator) to help you each step of the way.

The MH Navigator will assist you with every aspect of replacing your home. From your first contact with Oregon Housing and Community Services (OHCS), all the way until you move into your new home. The MH Navigator can help you with manufactured home dealers/retailers, finding contractors and review construction bids, acquiring building permits, applying for grants, and other related issues.

Each MH replacement is unique and will be based on your needs and circumstances. Some of the factors that can affect your MH replacement are, the county you live in, where your current home is located (in a park or on your own land), what resources you have, and what resources are available. As you can see, there is not a one-size-fits-all road map that will guide you from start to finish. Again, do not be discouraged. Let the MH Navigator design a replacement plan tailored specifically for you.

Below is a list of steps that are required to replace your manufactured home. Remember, your process might not be in this order, but you and your MH Navigator will complete this process together.

1. Contact either the OHCS Manufactured Home Replacement Navigator, your local Community Action Agency (CAA), or visit the OHCS web site.
2. Determine if you are eligible for a OHCS replacement loan by answering these questions. Is your current home your primary residence? Is your current home energy inefficient? Most manufactured homes built before 1995 are considered energy inefficient. Is your annual household income at or below 100% of Oregon's average median income? Is your home located on your personally owned property, in a cooperatively owned, nonprofit owned, or privately owned park that has a written agreement with OHCS? If you can answer yes to these questions, you are eligible for a replacement loan. *[If you need assistance determining your eligibility, please contact an MH Navigator].*

3. For homeowners who live in a mobile home park, contact your park manager, and obtain permission.
4. To qualify for a OHCS forgivable loan, you must complete an approved home ownership training course. This training will be provided to you by a counselor from one of OHCS's certified home centers. Please ask the MH Navigator to help you schedule this training. ***This is a requirement for a replacement loan, so we highly recommend that you schedule this as soon as possible.***
5. Find a Construction Contractors Board (CCB) licensed general contractor that can decommission and dispose of your current manufactured home. Get a demolition bid from that contractor.
6. Contact a manufactured home retailer/dealer and choose a home that **must be an Energy Star or NEEM2.0 energy rated home.** Please note that this is an in-kind program. That means if you currently live in a single wide home-OHCS will only replace a single wide home. If you currently live in a double wide home-OHCS will replace a double wide home. You can choose to downsize from a double wide home to a single wide home. Choose your options and get a Purchas Agreement (PA) or Purchase Bid (PB) from the retailer/dealer.
7. Find a CCB licensed general contractor (can be the same as the disposal contractor) and get a bid for all required site work. This may include gutters, skirting, front and back porches, car ports, sheds, decking, septic work (if needed), excavation, building permits, and other authorized work. *[Note: OHCS forgivable loans cannot be used to pay for sitework beyond what is necessary to replace your home. Including, but not limited to landscaping, irrigation systems, etc.]*
8. Once you have all your construction bids and purchase agreement/bid consolidated, add them together; this will give you your project cost estimate. Your project cost gives you and the MH navigator a snapshot of how much money your MH home replacement will cost.
9. Identify what personal resources you have. Do you have any saving or other accounts that you can draw from? Are you involved any type of homeowners insurance claim? Are there other sources of capital that are available to you? Add those amounts

# OREGON HOUSING AND COMMUNITY SERVICES

together and determine what is the (affordable) amount, if any, that you can contribute to your replacement. *[Note: you will not be expected to draw from retirement accounts like 401K's or IRA's from which you would incur a financial penalty]*

- 10 The next step is to identify and apply for charitable grants, energy provider rebates, Community Action Agency grants, and charitable assistance. *[Contact your MH Navigator to assist you with these applications.]*
- 11 Apply for financing from a OHCS approved financial Institution (FI), Community Developed Financial Institution (CDFI) which will more than likely be Craft3, applicable government lending programs, or a OHCS approved CHATTLE loan provider. Find out the amount you qualify to borrow, and how much you can (reasonably) afford to borrow.
- 12 Add the total amount of grants, charitable contributions, and loans together. Minus that amount from your total project cost estimate. This will establish your gap amount, or the amount of funding that you need to complete your MH replacement.

## EXAMPLE GAP CALCULATOR

1	Coat Estimate of Replacement	\$90,000
2	Total Amount of Grants and assistance	\$20,000
3	Total Amount of Personal Contribution	\$3,000
4	Total Amount of Financing	\$17,000
	Add lines 2 and 3	
5	Total	\$40,000
	Line 1	\$90,000
	Line 5	\$40,000
	Minus Line 5 from Line 1	
	Total Gap	\$50,000

***NOTE: This is an example, and the dollar amounts for each replacement will be different. Do not let this example calculator deter you from replacing your manufactured home.***

- 13 Once you have identified what your funding gap is, apply for the OHCS manufactured home replacement (zero interest, no payment) forgivable loan. This loan can cover the remaining gap and make your MH replacement affordable. Again, your MH Navigator



# OREGON HOUSING AND COMMUNITY SERVICES

will assist you with this. *[Note: maximum amounts are up to \$100k for a single wide home, and up to \$175K for a double wide home]*

The OHCS Manufactured Home Replacement Program was designed to replace older, energy inefficient, and unhealthy manufactured homes. If you live in an older manufactured home, please contact one of the people listed below. They are available to help you replace your home with a new, safe, affordable, and energy efficient manufactured home.

Everett Horvath  
Manufactured Home Replacement Navigator  
(971) 208-4120  
[Everett.d.horvath@hcs.oregon.gov](mailto:Everett.d.horvath@hcs.oregon.gov)

Kari Hodai  
Program Manager  
(503) 508-9189  
[Kari.hodai@hcs.oregon.gov](mailto:Kari.hodai@hcs.oregon.gov)



# OREGON HOUSING AND COMMUNITY SERVICES





**CURRY COUNTY HOUSING COMMITTEE**  
**Updated: May 2022**

Position	Name	Term Expiration
Staff	Summer Matteson	December 31, 2024
Housing Coordinator	Mike Lehman Stephanie Hadley (Secretary)	December 31, 2024
Business Owner	Ty Downing	December 31, 2023
Senior Citizen	Connie Hunter (Chair)	December 31, 2023
Experiences Disability	Lauren Paulson	December 31, 2023
Veteran	Lauren Farmer	December 31, 2023
Homelessness	David (Da'llen) Nedervelt	December 31, 2023
Faith Based	Vacant	December 31, 2023
Educational	Vacant	December 31, 2022
Contractor	Vacant	December 31, 2023
Real Estate	Adam Briggs (Vice Chair)	December 31, 2023
North-at-Large	Samuel Strom	December 31, 2022
Central-at-Large	David Barnes	December 31, 2022
South-at-Large	Cora Rose	December 31, 2022
At Large	Vacant	June 9, 2022
Commissioner Liaison: Commissioner Court Boice		