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HOUSING FINANCE  
AUTHORITY

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# Connecticut Housing Finance Authority

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## Mobile Manufactured Home Parks Acquisition Program Guideline

2022

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**This Guideline is Effective Month Year  
August, 2022**

# CHFA Mobile Manufactured Home Parks Acquisition Program

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## CHFA Mobile Manufactured Home Parks Acquisition Program

### I. Purpose

Public Act 94-125, An Act Concerning the Financing of Mobile Manufactured Homes by CHFA, authorizes the Connecticut Housing Finance Authority (CHFA) to develop a program to assist the residents of mobile manufactured home parks to finance the purchase of the homes and parks in which they live.

The purpose of the Mobile Manufactured Home Parks Acquisition Program is to provide the opportunity to residents of Connecticut state-licensed mobile manufactured home parks to acquire the park and fund, if necessary, essential capital improvements. Upon the request of the Resident Association (RA), the Department of Housing shall assist the RA with technical assistance, timing and with developing financing for the purchase of the park.

First-time homebuyers interested in purchasing a mobile manufactured home should refer to CHFA's Mobile Manufactured Home Loan Program.

Please note that these Guidelines are subject to all applicable statutory and regulatory limitations and requirements, as amended, and CHFA reserves the right to amend, modify, revise any requirements set forth herein and/or require supplemental statements or information from any applicant(s). Exceptions or waivers to this Guideline will be consider on a case by case basis and at deemed allowable at CHFA's sole discretion.

### II. Definitions (as used in this guideline)

“Application” means the completed CHFA Mobile Manufactured Home Parks Application (Excel workbook) along with all the required threshold items listed on the Exhibit Checklist within the Excel workbook.

“Appraisal” means the estimation of value of the mobile manufactured home park that includes both the “as-is” and “prospective” (as-improved) market value.

“Debt Service Coverage Ratio (DSCR)” means the ratio of cash available for debt servicing to interest, principal and lease payments. It is a benchmark used to measure the ability of the property's ability to produce enough cash to cover its mortgage payments. The DSCR is calculated by dividing the Net Operating Income (NOI) by the annual debt service.

“Effective Gross Income (EGI)” means the expected revenue to be generated by the park after application of a vacancy rate.

“Gross income” means the revenue generated by the park assuming full occupancy and before the application of a vacancy rate.

“Loan to Value Ratio” means the ratio of the total mortgage loan amount borrowed in relation to the value of the property.

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“Market Study” means a forecast of the demand and an analysis of the marketability of mobile manufactured home pads of the subject mobile manufactured home park to be leased under current and anticipated market conditions.

“Mobile manufactured home” means a detached residential unit having three-dimensional components which are intrinsically mobile with or without a wheeled chassis or a detached residential unit built on or after June 15, 1976, in accordance with federal manufactured home construction and safety standards, and, in either case, containing sleeping accommodations, a flush toilet, tub or shower bath, kitchen facilities and plumbing and electrical connections for attachment to outside systems, and designed for long-term occupancy and to be placed on rigid supports at the site where it is to be occupied as a residence, complete and ready for occupancy, except for minor and incidental unpacking and assembly operations and connection to utilities systems.

“Mobile manufactured home park” or “park” means a plot of ground upon which fifteen or more mobile manufactured homes, occupied for residential purposes are located.

“Mortgagor” means the borrower in a mortgage. The Resident Association will be the Mortgagor once the park acquisition is complete and the CHFA loan is closed.

“Net Operating Income (NOI)” means annual effective gross income less operating expenses.

“Operating expenses” means the costs incurred in the operation and normal maintenance of the park. It does not include interest, principal, or income taxes. However, it includes reserves for replacement of capital items and annual real estate tax burden.

“Owner” means a licensee or permittee or any person who owns, operates or maintains a mobile manufactured home park. The Resident Association will be the Owner once the park acquisition is complete.

“Qualified Consultant” means an entity or company hired by the RA to assist with securing financing and developing a credible finance and operational plan, a plan to address capital needs and training, establishing and supporting the RA Board of Directors throughout the loan term and has the experience to perform all of the duties under Section V.

“Qualified Management Agent” means a company hired by an Owner of a mobile manufactured home park to run the day-to-day operations and administration of the property and has the experience to perform all of the duties under Section VI.

“Resident Association” means an association representing at least 25% of mobile manufactured owner-occupants at the time an application is submitted and must be a recognized legally formed, single purpose entity (e.g. limited partnership, corporation, limited liability company, limited liability partnership, non-stock corporation, common interest community) or a joint venture with a consultant or non-profit entity prior to seeking financing approval from the CHFA Board of Directors.

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Note: At least 50% of the mobile manufactured owner-occupants must be represented by the Resident Association prior to seeking financing approval from the Board of Directors of CHFA and 75% representation prior to initial loan closing.

“Vacancy Rate Assumption” means the percentage of the mobile manufactured home lots that are anticipated to be vacant and unoccupied.

“Value” means:

- a. The “as-is” market value established in the CHFA-commissioned independent appraisal shall be one consideration used to determine the value of the subject property in relation to its proposed acquisition cost.
- b. The "to-be-developed" prospective value established in the Authority-commissioned independent appraisal shall be considered in determining the potential underwriting risk to the Authority during the term of its financing.

### III. Eligible Properties

Eligible properties are mobile manufactured home parks located in the state of Connecticut that are licensed by the State of Connecticut Department of Consumer Protection. At least 75% of the homes must be owner-occupied at the time of initial closing. The following conditions apply if less than 75% of the units are owner-occupied:

- a. If the rental homes in excess of 25% are owned by the current owner of the community, they must be:
  - conveyed to the resident-owned community entity at the same time that the land is acquired; and,
  - will be subject to a plan that the RA has adopted for turning such rentals into homeownership opportunities; and
  - are subject to a rent-to-own agreement between the current owner and the current resident;
- b. Rental homes in excess of 25% and owned by third party investor owners, will be allowed a one-year transition period to satisfy the owner-occupancy requirement.

The park must have easily accessible spaces for fifteen (15) or more mobile manufactured homes. Each park shall conform to the requirements of the State Building Code, the Fire Safety Code and local ordinances for planning and zoning regulations as described in Section 21-68 of Chapter 412 of the Connecticut General Statute (C.G.S.). As part of this Program, CHFA may finance capital improvements for parks that currently do not meet the minimum health and safety requirements.

NOTE: Properties that are located in a 100 year or 500 year flood zone may not be eligible. It is recommended that the RA determine the flood zone designation immediately and discuss the status at the pre-application meeting with CHFA. Refer to Section X. Environmental Assessments for additional guidance.

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### IV. Eligible Applicants

RAs are the only eligible applicants. At the time an application is submitted, at least 25% of mobile manufactured owner-occupants must be represented in the RA and be a recognized legally-formed, single purpose entity (e.g. limited partnership, corporation, limited liability company, limited liability partnership) or a joint venture with a consultant or non-profit entity. However, 50% of mobile manufactured home owner-occupants must be represented in the RA prior to seeking approval from CHFA's Board of Directors and 75% prior to initial closing.

### V. Use of a Qualified Consultant

CHFA requires the use of a Qualified Consultant that has, at a minimum, three years of demonstrated experience and capacity of successfully assisting resident owner-occupants in purchasing their community. An entity that is a certified Technical Assistance provider recognized by ROC, USA (or equivalent experience and capacity) would meet this criteria. Both for profit and non-profit consultants are eligible as long as they meet the requirements of a Qualified Consultant.

The Qualified Consultant, at a minimum, must assist the RA: (1) identify and secure adequate financing resources to purchase the park; (2) develop a credible financing plan that ensures adequate cash flow to the park for ongoing operations and management; (3) select a Qualified Management Agent to provide ongoing stability of the park's operations; (4) establish adequate financial reserves to address future maintenance and infrastructure needs; and (5) formulate, train, organize, educate and provide ongoing support to the RA Board of Directors prior to the park purchase and throughout the entire term of the loan. The fees of such consultant(s) may be included in the development and operation budget.

### VI. Management Plan, Management Agreement and Qualified Management Agent

A RA receiving CHFA financing for a mobile manufactured home park must have a management plan, management and affirmative fair marketing agreement, and a Qualified Management Agent that have been accepted by CHFA.

A RA must provide a management and affirmative fair marketing plan with its application. Instances when the Qualified Management Agent is acting as an agent for a homeowner to sell or rent a home and not the RA, this requirement would not apply. However, when the Qualified Management Agent is acting on behalf of the RA, the CHFA accepted management and affirmative fair marketing plan applies. The plan shall address the relationship between the RA and the Qualified Management Agent and must also include and/or describe all of the following:

- Term of agreement
- Management duties
- Affirmative fair marketing plan
- Rental agreement and disclosure statement that complies with C.G.S. Section 21-70
- Collection of rents and other receipts
- Maintenance and repair responsibilities

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- Utilities and services responsibilities
- Employees (e.g. number, qualifications and duties)
- Disbursements from operating and reserve accounts
- Operating budgets
- Records and reports
- Bonds and insurance requirements
- Qualified Management Agent's compensation

The Qualified Management Agent shall be compensated for performance of its responsibilities under the management agreement in an amount approved in writing in advance by CHFA.

### VII. Application Process

CHFA will require a pre-application meeting among CHFA staff, member(s) of the RA, the Qualified Consultant and other team members (e.g., Qualified Management Agent, architect, site engineer). The applicant must complete and submit (to the extent possible) the [Pre-application Questionnaire](#) included in this Guideline to CHFA prior to this meeting.

The purpose of this meeting is to discuss the overall feasibility of the transaction. It is a valuable opportunity for the RA to ask questions related to how to complete the entire application. CHFA strongly encourages RAs to schedule a meeting as soon as possible but at least three (3) months prior to submittal of a financing application. To schedule a meeting, contact Colette Slover at (860) 571-4338 or [colette.slover@chfa.org](mailto:colette.slover@chfa.org).

C.G.S. Section 21-70(f)(3) requires that the State of Connecticut Department of Housing (DOH) assist the RA, upon their request, in developing financing for the purchase of the park. DOH will provide technical assistance to a RA that is represented by a minimum of 25% of the residents. When coordinating a meeting with the RA, CHFA will coordinate with DOH to see if a representative is able to attend.

The complete full application is included in Appendix III of this guideline.

### VIII. License Requirement

In Connecticut, mobile manufactured home parks are licensed by the State of Connecticut Department of Consumer Protection. The RA must be prepared to obtain a license issued by the Department of Consumer Protection immediately following obtaining ownership of the park. The RA must provide a copy to CHFA. .

The RA is required to obtain all required State and local licenses prior to seeking approval from CHFA's Board of Directors. The RA, or its Qualified Management Agent, must keep the common areas of the community and facilities clean, orderly and sanitary. The residents of the park must be notified of the name and address of the persons authorized to manage the park and to receive notices and legal papers.

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### IX. Site Evaluation

CHFA may perform a site evaluation to review land use, zoning, proximity to community facilities and services, flood zone classification, transportation, utility services and topography.

### X. Environmental Assessments

In conjunction with their application, the RA shall provide a Phase I ESA (environmental site assessments) prepared by a qualified independent environmental firm licensed in Connecticut and is listed on the roster of licensed environmental professionals maintained by the State of Connecticut Department of Energy and Environmental Protection (DEEP). CHFA may commission a qualified environmental professional from an approved list developed and maintained by CHFA, to evaluate a RA-provided environmental assessment(s). CHFA's third-party environmental professional does not compile the environmental assessment(s) but reviews the RA's submission. The RA shall make full non-refundable payment, in advance, for each CHFA-commissioned environmental review/evaluation. For more information on environmental standards and requirements, refer to Appendix II of this guideline.

To align with state policy and CHFA Multifamily development financing practices, development activities located in a floodplain are discouraged. Applicants are urged to make an early determination as to whether any part of the project is located in a 100 or 500 year floodplain as it may impact eligibility. Visit the [FEMA Flood Map Service Center](#) to determine if the property is located in a floodplain.

### XI. Capital Needs Assessment

The RA shall be required to provide a Capital Needs Assessment (CNA) of the property, to be proactive in identifying capital improvements needed and to anticipate making adjustments to the reserve for replacement escrow account in order to fund such capital improvements. The CNA, at minimum, must address the following:

- ADA and handicap accessibility improvements
- Water distribution system
- Electrical distribution system
- Sewage/septic system
- Road condition
- Drainage

All health and safety items and code violations and other violations as determined by the jurisdiction must be funded in the development budget and be addressed within one year of initial closing. If the work will be not completed within one year of initial closing, the RA may ask for an exception. CHFA will review any exception requests on a case by case basis. CHFA's review will focus particularly on completing necessary health and safety improvements as soon as possible.



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### **XII. Financial Feasibility Analysis**

The purpose of the financial feasibility analysis is to determine the mortgage loan amount that may be supported based on NOI, DSCR, and the LTV requirements. CHFA shall evaluate the park's NOI of the park; this CHFA's evaluation may include but not be limited to the following:

- The reasonableness of the projected effective gross income and operating expenses to assess the NOI.
- After assessing the NOI, CHFA will assess the maximum amount by using the LTV and DSCR criteria.
- CHFA will take the lesser of the two mortgage loan amounts calculated based on the LTV approach and the DSCR approach.

### **XIII. Analysis of the Development Team Members' Financial Condition**

CHFA may conduct an analysis to ascertain and ensure that the proposed team (e.g., General Contractor, Architect, Management Company, Consultant) possesses sufficient financial capacity and is capable of acquiring and operating the mobile manufactured home park. The financial capacity of the RA will not be evaluated. CHFA shall determine the extent of such analysis.

### **XIV. Type of Mortgage Loans**

All mortgage loans will be non-recourse.

### **XV. Tax and Insurance Escrow**

In addition to the monthly amortization payments, CHFA will require the monthly collection of escrow payments for real estate taxes and required insurance premiums.

### **XVI. Debt Service Coverage**

The minimum amortizing Debt Service Coverage Ratio (DSCR) for all mobile manufactured home parks shall be 1.15x.

### **XVII. Determination of Value**

The "as-is" and "prospective" (as-improved) market value established in the CHFA-commissioned independent appraisal shall be used to determine the value of the subject property in relation to its proposed acquisition cost.

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### **XVIII. Appraisal and Market Study**

CHFA commissions independent, professional appraisal and market analysis reports, from an approved list maintained by CHFA. The RA shall make full non-refundable payment, in advance, for CHFA-commissioned appraisal and market analysis reports.

Vacancy rates in existing parks are important for market determination and calculation of the operating deficit. These rates should be fully considered in the market analysis. Where data on other parks show variations from estimates made for the park in process, justification for using a vacancy rate that is lower than that indicated by comparable park(s) or historical information from the park to be purchased will be required.

### **XIX. Loan to Value**

The maximum Loan to Value (LTV) for park acquisition only may not exceed 80% of the appraised value or the estimated lending cost as recognized by CHFA. For park acquisition and capital improvements CHFA may allow an LTV of up to 90% of the appraised value or the estimated lending cost as recognized by CHFA. Due to the 90% LTV limit, and if the RA does not have sufficient equity to invest in the transaction, secondary financing will most likely need to be obtained. For more information please refer to CHFA's website.

### **XX. Maximum Loan Amount**

The maximum amount of a mortgage loan for a mobile manufactured home park will be an amount acceptable to CHFA and will not exceed the lesser of the following based on market, location and other conditions, as determined by CHFA:

- (a) An amount based on the LTV/ estimated lending cost; or
- (b) An amount based on the DSCR.

### **XXI. Reserve for Replacement**

Mortgagor must set up and maintain a separate escrow account for Reserve for Replacement. The Mortgagor must reserve \$250 per year for each mobile manufactured home pad in the park. If a reserve is capitalized in the development budget, reserve for replacement monthly deposits may not be required. In addition, the RA can request to suspend reserve for replacement deposits if there is an adequate sized reserve capitalized. A Reserve for Replacement Account shall be established and be under the sole control of CHFA, unless otherwise determined by CHFA.

### **XXII. Annual Audited Financial Statement**

CHFA will require the Owner/ Mortgagor to submit a signed original of the audited financial statements, prepared by an independent certified public accountant, within 90 days of the park's fiscal year ending date. The submitted original must include a signed certification by the Owner regarding the completeness and accuracy of the financial statements and a signed certification by

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the Qualified Management Agent, regarding the management of the park. At CHFA's discretion, an annual financial review may be acceptable instead of an audited financial statement. CHFA at its sole discretion may accept annual financial statements reviewed by an independent third-party Certified Public Accountant.

### **XXIII. Annual Inspection**

The RA and Qualified Management Agent should be aware that CHFA or its delegate may conduct inspections of common areas, community buildings, equipment, and utility systems of the park and each individual lot.

### **XXIV. Submission Process**

The RA must use the CHFA Mobile Manufactured Home Parks Acquisition Program Application which is available on the CHFA website and included in Appendix III. All application materials (other than items notated in the Design Criteria in Appendix II, Section IV) must be submitted via electronic submission through the CHFA SharePoint website. To obtain a SharePoint account, submit an email request to [applicationrequest@chfa.org](mailto:applicationrequest@chfa.org). Include the following information in your request:

- Program name (i.e., CHFA Mobile Manufactured Home Parks Acquisition Program)
- RA name
- Primary contact name
- Primary contact email
- Primary contact phone

The RA will subsequently receive an email from the system administrator that contains a link to the SharePoint website. Hard copies of application materials will not be accepted except for the items notated in the Design Criteria in Appendix II, Section IV which must be submitted in hard copy to CHFA.

### **XXV. Timeframe**

The timeframe for CHFA to complete a thorough review of a loan application and the subsequent approval by its Board of Directors greatly depends on the receipt of a complete application that includes all required materials. It is the sole responsibility of the RA to meet all timeframes, deadlines, and requirements outlined in Chapter 412 of the C.G.S.

### **XXVI. Board Approval and Issuance of a Loan Commitment**

Upon recommendation by CHFA staff, the proposal for mortgage financing is submitted to CHFA's Mortgage Committee of the Board of Directors for its consideration. Upon consideration by the Mortgage Committee, a financing proposal may be referred to CHFA's Board of Directors for its consideration.

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The terms and conditions approved by the CHFA Board of Directors upon which CHFA will make its mortgage loan shall be contained in a mortgage loan commitment. The loan commitment shall be effective for a period set forth therein. Should CHFA's Board of Directors not adopt a financing resolution for the park, the RA shall be notified and processing of the application will cease.

### XXVII. Closing Extension Fee

The closing extension fee is equal to 0.25% of the loan amount. Consideration for extension of the loan closing is contingent upon the RA having satisfied requirements of submission for the closing checklist. CHFA reserves the right to waive any fees resulting from delays beyond the RA's control.

### XXVIII. Additional Resources

The following resources are included for informational purposes only:

- [C.G.S. Chapter 412](#)
- [Connecticut Manufactured Home Owners Alliance](#)
- [Department of Consumer Protection Mobile Manufactured Home Advisory Council](#)
- [State of Connecticut Department of Housing \(DOH\)](#)
- [Rights and Responsibilities of Residents of Mobile Manufactured Home Communities in Connecticut](#)

#### **DISCLAIMER**

In its sole judgement, CHFA reserves the right to (i) amend, modify or withdraw this Program, (ii) revise any requirements, (iii) require supplemental statements or information from any applicant(s), (iv) accept or reject any or all applications, (v) renegotiate or hold discussion with any applicant(s) and allow such applicant(s) to correct deficient responses which may not completely conform to the instructions contained herein, or immediately eliminate responses which are late, incomplete, or unresponsive to the Program, and (vi) cancel and revise, in whole or in part, this Program if CHFA, in its sole discretion, deems it to be in its best interest.

# CHFA Mobile Manufactured Home Parks Acquisition Program

## Pre-application Questionnaire

Mobile Manufactured Home Park Name \_\_\_\_\_

Mobile Manufactured Home Park Address \_\_\_\_\_

Applicant Name: \_\_\_\_\_

Applicant Address: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Contact Phone: \_\_\_\_\_

E-mail address: \_\_\_\_\_

Applicant Type:

Partnership       For-Profit       Non-Profit       Limited Liability Co.

Other (specify) \_\_\_\_\_

Resident Association Formed (yes no)  Yes       No

Has the governing body of the Resident Association authorized to submit an application to CHFA (yes or no)       Yes (if yes, provide a copy of the authorization)       No

Flood Zone Designation \_\_\_\_\_

Development Team Information, if available:

Architect \_\_\_\_\_ Contact information \_\_\_\_\_

Engineer \_\_\_\_\_ Contact information \_\_\_\_\_

Qualified Consultant \_\_\_\_\_ Contact information \_\_\_\_\_

Contractor \_\_\_\_\_ Contact information \_\_\_\_\_

Property Mgr. \_\_\_\_\_ Contact information \_\_\_\_\_

**CHFA Technical Design Criteria for the  
Mobile Manufactured Home Parks Acquisition Program**

**Appendix I:  
Summary of Loan Terms and Fees**

| <b><u>Loan Terms</u></b>                    |  |
|---|--|
| Type of Financing                           | Taxable bond   |
| Loan Term and Amortization                  | 10 years, amortizing up to 30 years, beginning two (2) months after loan closing depending on financial viability  |
| Minimum Amount of Loan                      | \$1 million  |
| Maximum Amount of Loan                      | <u>Acquisition Only</u> : the lesser of 80% Loan-to-Value or a 1.15 DSCR<br><u>Acquisition and CHFA approved capital costs</u> : the lesser of 90% Loan-to-Value or a 1.15 DSCR  |
| Interest Rate                               | Shall not exceed the CHFA posted taxable rate  |
| Rate Lock Option                            | At time of closing   |
| Lien Position                               | 1 <sup>st</sup> lien position on land and improvements such as clubhouses and common amenities   |
| Prepayment                                  | Allowed with CHFA consent  |
| <b><u>Underwriting Criteria</u></b>         |  |
| Loan-to-Value                               | 80% (acquisition only) or up to 90% (acquisition and capital improvements)   |
| Debt Service Coverage Ratio (DSCR)          | 1.15x  |
| Debt Service Reserve                        | Cash deposit of up to 6 months of scheduled debt service and 6 months of estimated annual operating expenses inclusive of replacement reserves and real estate taxes.  |
| Vacancy Rate Assumption                     | 7-15% (will be verified through a CHFA commissioned Market Study and/or Appraisal)   |
| Per-Unit Operating Expense                  | As reflected on the CHFA commissioned Appraisal  |
| Reserve for Replacement                     | \$250/ per pad/ per year   |
| Tax and Insurance Escrow                    | Monthly deposits equal to the sum of the annual taxes and insurance premiums divided by twelve (12) are required with mortgage payment   |
| <b><u>Eligibility Parameters</u></b>        |  |
| Minimum Number of Mobile Manufactured Homes | No fewer than fifteen (15) existing mobile manufactured home units in the mobile manufactured home park  |
| Income Limits                               | There are no household income limits   |
| Resident Association (RA)                   | ≥ 25% of mobile manufactured owner-occupants must have joined RA by application submittal; at least 50% of owner-occupants represented prior to CHFA Board of Directors approval and 75% prior to initial loan closing.                                |
| Third-Party Reports                         | Appraisal, Market Study, environmental site assessment and CNA   |
| Capital Improvements                        | May include health and safety items, ADA and handicap accessibility improvements, water, electrical, sewer, roads, drainage  |
| <b><u>Fees</u></b>                          |  |
| Application Fee                             | \$1,250 fee (Note: This fee is not credited against the Loan Commitment Fee)   |
| Good Faith Deposit Fee                      | Due two weeks prior to CHFA Board meeting. Fee will be credited against Loan Origination Fee at closing. If the application is not approved, the fee will be returned.   |
| Loan Origination/Commitment Fee             | 2.00% of loan amount = \$1.0 million<br>1.75% of loan amount >\$1.0 million but <=\$2.5MM<br>1.50% of loan amount >\$2.5MM buy <=\$5MM<br>1.25% of loan amount > \$5MM<br>CHFA will collect the fee from the loan proceeds at the time of loan closing |
| Third-Party Reports and Fees                | Appraisal, Market Study, CNA and any third-party review of the environmental reports contracted by CHFA and paid for by the RA in advance  |
| Bond Cost of Issuance Fee                   | 1.5% of the loan amount due at the time of loan closing  |

## **Appendix II: Additional Considerations for Mobile Manufactured Home Parks Acquisition Program**

### **I. Applicability**

In order to qualify for funding, the proposed project must meet the all jurisdiction, state and local codes and ordinances. **Code Compliance**

Mobile manufactured home parks shall demonstrate conformance with all state and local codes, regulations and construction standards publicized for manufactured housing by the United States Department of Housing and Urban Development (HUD) and the Fair Housing Act.

In the event of any conflict with any other federal, state or local code, ordinance or standard, the more restrictive criteria shall apply.

#### **a. Health and Life Safety**

The mobile manufactured home park shall conform to all local, state and federal laws and regulation concerning health and life safety requirements. This includes but is not limited to drinking water safety as described by the local departments of health, as well as sewer and septic tank conformance to local jurisdiction requirements.

#### **b. Accessibility**

The applicability of the Americans with Disabilities Act (ADA) to private parties under Title III is determined by whether there is a place of public accommodation such as common areas or buildings. Private residences are not public accommodations. If the use of common area facilities is limited to residents and their guests, they are not subject to the ADA. However, any place where business is conducted and the public is invited are public accommodations including, but not limited to a sales office, a rental center or a place where the public gathers, i.e., bingo games, club meetings, church services, the building must meet the ADA accessibility standards.

#### **c. The Rights of Individuals with Disabilities**

Mobile manufactured home parks may not refuse to sell or rent to individuals with disabilities, may not discriminate against individuals with disabilities, and may not charge individuals with disabilities higher rents or higher security deposits.

Parks must allow individuals with disabilities to make reasonable modifications in and around mobile manufactured homes they occupy in order for them to have full use of the homes including installation of things such as ramps and grab bars. When an individual with a disability leaves a rented pad, the park may, under certain circumstances, require

the individual to restore the pad to the condition it was in before the modifications, reasonable wear and tear excepted. The park shall not require an individual with a disability to pay an additional security deposit for this purpose.

The parks must also make reasonable accommodations in rules, policies, practices, and services where such accommodations may be necessary to afford an individual with a disability an equal opportunity to use and enjoy a mobile manufactured home. For example, a park may be required to make an exception to parking rules for an individual with a disability or it may be required to make an exception to a no-pet policy when an individual needs assistance.

## **II. Site Development**

### **a. Community Identification Signage**

Community identification signage shall meet State of Connecticut and local codes and regulations.

### **b. Address Numbering**

Each street name, where applicable, shall be clearly and visibly identified, with the location, type and color to be approved by any state and local requirements.

### **c. Mailboxes**

Mailboxes shall meet all minimum requirements of the local U.S. Postal Service Center.

The number and location of trash enclosures shall conform to all state and local code requirements.

### **d. Utilities – Water, Sewer and Septic**

All water, sewer and electrical distribution systems located within the park shall conform to all local, state and federal laws and regulations and be approved by the local planning and zoning of the jurisdiction. If a septic system is used it must meet all local and state codes and regulations including planning and zoning and inland/wetland requirements.



All on-site electrical, telephone, and similar services wires or cables within the mobile manufactured home park are preferred to be installed underground, although existing overhead wires are acceptable. Utility systems (water, sewer, drainage, electrical, gas and communication facilities) shall meet or be constructed to all state and local codes in effect at the time of application.

Propane tanks, electrical transformers, sanitary sewer systems, septic systems and utility pedestals shall meet all state and local codes and regulations concerning size, height, screening and location.

To the extent practical or feasible, exterior utility meters shall be screened architecturally or with live landscaping.

#### **e. Walls and Fences**

Installation and maintenance of fencing will not be an operating expense of the development unless it is a common area or perimeter. Walls or fencing shall meet all local and state codes and regulations.

#### **f. Lighting**

A lighting system approved by the jurisdiction shall be installed along all perimeter public streets and along all private streets and access drives within the park.. Outdoor lighting devices shall be approved by the jurisdiction.

#### **g. Landscaping**

All landscaping shall comply with local requirements.

#### **h. Maintenance**

The RA shall be responsible for the maintenance of all common elements including but not limited to:

- Project walls and fences
- Common area landscaping (including irrigation)
- Common area accessory structures
- Private streets and parking areas
- Common area lighting
- Project directory(ies)

In addition, the RA shall be responsible for the failure of residents to properly maintain visible exterior elements on individual lots, including but not limited to:

- Reasonable care and exterior maintenance of mobile manufactured home units
- Carports
- Walls or fences between lots
- Landscaping
- Screening of utility elements
- Removal of abandoned automobiles
- Removal of trash, debris, clutter, etc.

### **III. Submittal Requirements**

Submit one hard copy set for review at the time of the full, complete application submittal: site plan, floor Plans and elevations of any permanent structures on the site. All submittal information shall be consistent with any local and/or Planning and Zoning requirements.

### **IV. Approval Process**

CHFA is not responsible for the review of submissions to determine conformance with any other applicable codes, ordinances or standards established by any other public agency.

Upon review of the submittal, CHFA shall make one of the following determinations:

- Approved
- Approved with Modifications
- Denied

All project submittals must be “Approved” by CHFA in order to receive funding. Submittals that are “Approved with Modifications” or “Denied” shall be revised as necessary and re-submitted for CHFA approval.