Boulder County

HUD PRICE (Preservation and Reinvestment for Community Enhancement) Grant

Application

May 13, 2024

Table of Contents

Rating Factor	Page
Factor (a): Need	1
• Project area and need for affordable, accessible housing	1
 Distressed Criteria 	5
 Increasing resilience in disaster prone areas 	6
 Barriers to manufactured housing preservation and revitalization 	7
Factor (b): Soundness of Approach	9
Vision and Goals	9
• Eligible activities to address need	10
• Timeline	11
• Budget	11
Projected impacts of activities	12
 Assuring availability to Low and Moderate Income (LMI) households assured 	13
 Protections for residents 	13
 Encouraging access to resources and financing 	13
 Significant hazards that could impact project sites 	14
 Advancing Environmental Justice 	15
 Advancing Environmental Justice Seeking and encouraging diverse stakeholder participation 	15
 Alignment with existing community plans and policies 	16
• Angliment with existing community plans and poncies	16
Factor (c): Capacity	17
• Capacity	17
• Experience with grant funds	20
• Key staff	21
• Experience promoting racial equity	21
• Experience completing environmental reviews	22
• Familiarity with cross-cutting federal requirements	22
Factor (d): Match or Leverage	23
Factor (e): Long Term Effect	24

Factor (a): Need

What is your project area and the need for affordable accessible housing within it?

The Project Area: Boulder County, Colorado

The project area is Boulder County, the northernmost extent of Colorado's Denver metro area. Boulder County is a job center in the metro area. It includes two Community Development Block Grant entitlement communities, Longmont and Boulder, and falls within the Boulder-Broomfield HOME Consortium. Geographically, the western portion of the county extends into the Rocky Mountains, increasing risk from wildfires, floods and high winds.

High Growth, High Housing Demand

The Denver metro area consistently ranks as one of the fastest growing areas of the country, with many high-paying jobs in industries such as aerospace, bioscience and technology. Like high-growth, job-rich areas nationwide, the project area faces a significant housing shortage. The greater metro area is estimated to be 50,000 homes short of what is required for balanced market conditions. In Boulder County, 18,000 homes will need to be affordable to low- and middle-income households to support diverse households across size and generation, yet only 6,000 housing units are currently affordable. Countywide, nearly two thirds of renters (64%, 2022 American Community Survey 1-year estimate) are housing cost burdened, meaning they pay more than 30% of their monthly income on housing costs. The rental vacancy rate in Boulder County is just 3.1%. Rental vacancy rates below 5% indicate a tight housing market. As the least expensive homeownership opportunity, despite rising monthly pad rents, manufactured housing communities (MHCs) in the area consistently boast near zero vacancy rates.

The Subject Area: An Expensive Housing Market

Housing costs are high in Boulder County. In January 2024, the median single-family detached home sales price was \$785,000 and the median attached home sales price was \$511,300. With current 30-year fixed mortgage rates just under 8%, a median income household (\$99,770) would require gap assistance and downpayment totaling \$267,000 to purchase the median priced *attached* home. (This assumes a modest combined monthly debt payment of \$500 for student loans, car loans, carried credit balance, etc.)

With pad lease rents between \$825 and \$1,094, three currently listed well-maintained, marketrate singlewide manufactured homes in Boulder County are listed between \$85,000 and \$199,000. Though this can be unaffordable, the barrier to entry, nonetheless, is far lower for this market-rate homeownership option relative to others.

Housing Policy in the Subject Area

In response to the high cost, tight market, the Boulder Regional Partnership (BRP), a countywide, multijurisdictional affordable housing partnership began in 2017. The BRP has a goal that 12% of homes in the county be permanently affordable by 2035. Except for 120 rent restricted pads in Boulder, mobile and manufactured homes (MMHs) are not included in this count because affordability is not guaranteed.

Preservation policies and stabilized land ownership can, however, reduce redevelopment risk for MMHs in up markets like the Subject Area. This table summarizes this preservation status.

	Total		Preservation Policies		Stabilized Ownership					
					Resident		Nonprofit		Municipal	
	MHCs	Units	MHCs	Units	MHCs	Units	MHCs	Units	MHCs	Units
Boulder	Boulder									
Number (#) Share (%)	5 16%	1,351 39%	5 16%	1,351 39%	0 0%	0 0%	1 3%	136 4%	1 3%	58 2%
Lafayette										
Number (#)	8	879	8	879	1	34	0	0	0	0
Share (%)	25%	25%	25%	25%	3%	1%	0%	0%	0%	0%
Longmont	Longmont									
Number (#)	10	775	10	775	1	40	0	0	0	0
Share (%)	31%	22%	31%	22%	3%	1%	0%	0%	0%	0%
Unincorpora	Unincorporated									
Number (#)	6	363	6	363	1	61	0	0	0	0
Share (%)	19%	10%	19%	10%	3%	2%	0%	0%	0%	0%
Other Communities										
Number (#)	3	111	0	0	0	0	0	0	0	0
Share (%)	9%	3%	0%	0%	0%	0%	0%	0%	0%	0%
Total (#) Share (%)	32 100%	3,479 100%	29 91%	3,368 97%	3 9%	135 4%	1 3%	136 4%	1 3%	58 2%

Table 1. MHCs Preserved by Preservation Policies and Stabilized Ownership, BoulderCounty Jurisdictions, 2024

<u>Preservation policy</u>. In Boulder County, 97% of MMHs, or 3,368 of 3,479 are subject to such policies. **City of Boulder** and **Boulder County** have long-standing commitments to manufactured housing preservation. In 1985, Boulder adopted a "Mobile Home" (MH) zone, "to address redevelopment risk", per the accompanying memo. In the 2000 update to the Boulder Valley Comprehensive Plan, a joint long-range plan between the two jurisdictions, a "Manufactured Home Park" (MH) land use designation was introduced to signal the city and county's "intent to preserve affordable housing provided by the existing mobile home parks". This update also introduced a manufactured housing preservation policy, "to provide a policy basis for protecting and preserving a uniquely vulnerable type of existing low-income housing". The policy also commits to promoting resident owned communities (ROCs) and eliminate hazards. In their 2021 Comprehensive Plan update, **City of Lafayette** introduced a "Mobile Home" to preserve the existing stock of mobile homes". Though somewhat weaker, **City of Longmont** has a "Mobile Home" (MH) zoning designation with no policy statement signaling intent to preserve the use. Any zoning change, nonetheless, must be publicly approved by Planning Board and City Council.

<u>Stabilized ownership</u>. Across Boulder County five MHCs comprising 9% of all MMHs have been further stabilized through ownership by a jurisdiction, a nonprofit affordable housing provider or the residents themselves.

- 1. *Mapleton (135 home sites), Boulder*: In 1996, City of Boulder purchased 135-home-site Mapleton using \$3.5 million of the Stormwater and Flood Control Utility Fund to improve the Goose Creek floodway, which bisects the community, then to sell the land to residents. Mapleton was removed from the floodplain, but residents could not finance the purchase, so affordable housing nonprofit, Thistle Community Housing, purchased it. Residents manage operations and 120 pad rents are permanently affordable between 30% and 60% AMI.
- 2. *Ponderosa (68 home site, 73 units), Boulder*: In 2017, City of Boulder purchased Ponderosa with \$4.2 million of CDBG-DR Infrastructure funds to replace failing infrastructure, reduce flood risk, preserve affordability and introduce low-cost, energy efficient replacement housing options for Ponderosa. Infrastructure and flood risk improvements were made in 2020. The local Habitat for Humanity affiliate is building replacement housing. Site-built homes are under construction on the western, previously unimproved edge. An *affordable modular housing factory* is under construction at school district headquarters. The factory will reduce construction impacts on Ponderosa and train the next generation of construction workers.

In 2017, Boulder County based Thistle Community Housing became a Certified Technical Assistance Provider for ROC-USA (Resident Owned Communities USA). Thistle has facilitated resident purchase of three MHCs.

- 3. Longmont Co-op (40 homes), Longmont
- 4. Sans Souci Co-op (61 existing homes, 77 home sites), Unincorporated Boulder County
- 5. La Luna Co-op (34 existing homes), Lafayette

<u>Colorado Mobile Home Park Act (MHPA)</u>. In the 2010s, Colorado's aging "mom and pop" owners began selling MHCs in large numbers. Many sold to out-of-state corporations. Enough experienced big rents hikes, predatory vehicle towing, changing rules, and even the closure of one 300-home site community in the southeast metro area, that MMH owners and community organizing groups turned to policymakers for help. Guided by the city and county's legislative agendas, beginning in 2019, staff from Boulder County and City of Boulder joined a coalition to craft legislative improvements to the Colorado MHPA. New laws introduced landlord-tenant dispute resolution, common amenity maintenance, clarified basic health and safety standards, and a meaningful Opportunity to Purchase for residents of MHCs, nonprofits and government entities.

Manufactured Housing Safety

The major remaining risks to preservation of MMHs are physical in nature. Except for the two MHCs purchased by City of Boulder, Ponderosa and Mapleton, where infrastructure has been replaced, infrastructure in these communities, predominantly established between 55 and 65 years ago, is beyond its useful life and therefore at risk of failure. Regular maintenance can reduce this risk just as a history of underinvestment can exacerbate it. Additionally, the condition of MMHs and natural hazards present ongoing risk as summarized in this table.

			TT 11 1 0	TT' 1 XX7' 1	Pre-1994	L 100 X	
			Wildfire	High Winds	Wind	In 100-Year	
	All	Pre-HUD Standards	Urban Interface	160 - 175 mph	Zone Ratings	Floodplain	
	Units	Units	Units	Units	Units	Units	
D 11	Units	Units	Units	Units	Units	Units	
Boulder					l		
Number (#)	1,351	495	1,001	1,351	826	50	
Share (%)	39%	37%	74%	100%	61%	4%	
Lafayette							
Number (#)	879	238	279	0	552	0	
Share (%)	25%	27%	32%	0%	63%	0%	
Longmont							
Number (#)	775	317	0	0	496	101	
Share (%)	22%	41%	0%	0%	64%	13%	
Unincorporated							
Number (#)	363	213	363	363	264	53	
Share (%)	10%	59%	100%	100%	73%	15%	
Other Communities							
Number (#)	111	60	12	12	80	0	
Share (%)	3%	54%	11%	11%	72%	0%	
Total (#)	3,479	1,323	1,655	1,726	2,218	204	
Share (%)	100%	38%	48%	50%	64%	6%	

 Table 2. Safety of Mobile and Manufactured Homes by Community, Boulder County

 Jurisdictions, 2024

In the Subject Area:

- <u>Building Standards</u>: Nearly 40% of MHCs were built prior to HUD Code enacted on June 15, 1976, which set minimum standards to reduce fire risk and improve construction quality and energy efficiency.
- <u>Age</u>: HUD estimates the habitable life of manufactured homes between 30 and 50 years, depending on climate and maintenance. Though repairs and upgrades can offset aging, all pre-HUD Code homes are beyond or nearing the useful life of their components.
- <u>Energy efficiency</u>: As the climate changes and temperature extremes increase, energy efficiency is more important than ever to stabilize housing costs and support basic safety. Nearly two-thirds of homes in the Subject Area were built prior to HUD energy-efficiency standards established in 1992, which prioritized purchase cost over living costs. Though improved over previous homes, the per square foot energy use of these homes significantly exceeds traditional single-detached, site-built homes. Three decades later, on May 31, 2022, incorporating newer considerations such as lower relative cost of certain components, the Department of Energy updated energy conservation standards for manufactured housing, resulting in improved energy efficiency.
- <u>Deferred maintenance and repairs</u>: Lacking other options, many low income MMH owners defer home maintenance or use lower cost, inappropriate materials. Some common repair and upgrade needs observed in MMHs include door and window

replacement, skirting replacement, and holes in the subfloor. It is relatively common for walls to separate from roofs, allowing water to intrude, mold to grow and structural integrity to be compromised. In a 2023 Boulder County survey of MHC households, one in four respondents described their homes as in "poor/bad" condition and an additional one-third described their homes as in "fair" condition. Nearly everyone described their homes as needing multiple repairs. Program staff working on mobile home wind damage repairs estimate that one in 10 wind-damaged homes are so compromised as to require replacement.

- <u>Wildfire Risk</u>: Referencing the Colorado State Forest Service 2022 map of wildland urban interface wildfire risk, the highest wildfire risk to MHCs is closer to the Foothills, near nature corridors or in the mountains. Half of units in MHCs in Boulder County exist in the Wildfire Urban Interface.
- <u>Wind Risk</u>: Located in Zone II of the national Wind Zone Map, maximum wind speeds in Boulder County range from 125 mph to the East to 175 mph in the westernmost populated area. Wind Zone Ratings were not applied to manufactured housing until 1994 in the wake of Hurricane Andrew's devastation. The Marshall Fire on December 30, 2021 destroyed over 1,000 homes, and its associated straight line winds damaged 400 MMHs in and around Boulder. In the Subject Area, six in 10 MMHs were built prior to wind zone requirements.
- <u>Flood Risk</u>: The Subject Area is at high risk of flash flooding. As described previously, City of Boulder purchased 135-home-site Mapleton from a private owner and improved the floodway, ultimately removing Mapleton from the 100-year floodplain. When the city purchased 68-home-site Ponderosa from a private owner in 2017, all MMHs already met the Flood Protection Elevation for the 100-year floodplain. The entrance was relocated out of the high hazard conveyance zone, and stormwater management and detention areas were added. In the 2013 flood, two MHCs, one in Lyons and one in Longmont, were heavily damaged, homeowners were evacuated, and the communities ultimately closed. Six MHCs in the Subject Area remain in the 100-year floodplain, comprising 6% of area MMHs.

Is your project within or does it include any communities that meet Distress Criteria?

Distressed Criteria and Boulder County MHCs

As a growing area with low unemployment (3.1%) and a 12.3% poverty rate compared to the 20% "distressed" threshold, Boulder County does not meet Distressed criteria. Boulder County's poverty rate, however, exceeds that of the United States (11.5%) and Colorado (9%).

Census tract boundaries and even block groups can erase the lived experience in MHC as higher income neighbors reduce the appearance of poverty. For example, in 2017 when City of Boulder sought to purchase the Ponderosa property, the census tract did not meet the threshold for Area Benefit, which is 51% of people with incomes below 80% of the Area Median Income. A 100% income survey in Ponderosa, however, found that two thirds of household incomes fell in the "Extremely Low Income" HUD category or Below 30% of the Area Median Income (AMI).

In 2019, during the development of the city's <u>Manufactured Housing Strategy</u>, the city partnered with university-based Boulder Affordable Housing Research Initiative (BAHRI) on a statistically significant census-like survey of MHCs in the city. Three-quarters (76%) of respondents reported their household incomes below \$40,000 annually. Boulder County conducted a similar survey partnered with BAHRI of MHCs in Longmont and Lafayette in 2023. Seven in 10 households in these communities reported annual incomes below \$40,000. To frame \$40,000 annual income in AMI, in 2023 a 1-person household with an income of \$40,000 was below 50% AMI and a 4-person household was just above 30% AMI.

In the <u>DR4634 Marshall Fire and Straight Line Winds</u> federal disaster, more than 1,000 Boulder County homes were destroyed by wildfire and 400 MMH owners reported wind damage to their homes. The city and county partnered to stand up the <u>Healthy and Resilient Mobile Homes</u> <u>Program</u> to address wind damage repairs. Of households assisted that completed optional demographic questions:

- Nearly 30% reported annual incomes below \$25,000 and nine in 10 reported annual incomes below \$50,000 annually.
- Nine in 10 identify as Hispanic or Latino and nine in 10 as nonwhite.

These data demonstrate both financial need as well as effective trust-building with nonwhite and Hispanic/Latino households.

Does your proposal increase resilience in any disaster-prone areas?

Increasing Resilience in Disaster-prone Areas

While there are no Community Disaster Resilience Zones in Boulder County, the FEMA defined zones are those with extremely high National Risk Index Scores and those with disadvantaged community status as shown on the Council on Environmental Quality's Climate and Economic Justice Screening Tool. The Risk Index Score is calculated by multiplying the Expected Annual Loss by Social Vulnerability and then dividing by Community Resilience. The Community Resilience scores are the same across each county, regardless of census tract. A large factor in the Expected Annual Loss figure is the representative value of buildings (in dollars), which lowers the Risk Index scores for census tracts with fewer resources. It is estimated that there have been less than 40 days since 2010 when Boulder County has not been actively responding to or recovering from a disaster. For instance, Census Tract 127.07 includes the San Lazaro Mobile Home Park. It is a disadvantaged community in both the Climate Change and Wastewater categories, but its Expected Annual Loss is only "Relatively Moderate", and it has Community Resilience of "Relatively Moderate", so it does not have a high enough Risk Index Score to qualify as a CDRZ. Social Vulnerability for this census tract is Relatively High, and the Risk Index Scores for Riverine Flooding is very high. This community also faces a high risk for strong wind, tornado, and wildfire.

In the subject area we are aware of one heat-related death of an older mobile home owner. Increased energy efficiency will reduce this risk. Exterior repairs (roof, siding, skirting, windows, doors) will improve the resilience of older HUD-certified homes.

What are the barriers to manufactured housing preservation or revitalization in your project area?

Boulder County's Manufactured Housing Preservation and Revitalization Strengths With over 20 years of commitment to MHC preservation, many of the common barriers to manufactured housing preservation and revitalization are reduced in this area. There is broad community awareness of the need for affordable housing and the value of MHCs as places that support aging in place, families and service sector workers. The relatively unique strengths in the Subject Area include:

- Land use controls: For 97% of MMHs, preservation policies and land use and zoning designations encourage preservation.
- New state and local affordable housing funds: Colorado voters passed Proposition 123 in November 2022 creating new funding for affordable housing. A new state mobile home program funds acquisition and infrastructure replacement at \$50,000 per mobile home site. For the early 2024 resident purchase of La Luna in Lafayette, for example, 37% of the \$4.5 million price was covered, leaving a balance of \$2.8 million to be financed by other means. In November 2024, voters approved a new affordable housing tax expected to generate \$18 million annually. The amount available for MMHs and other affordable housing needs has not yet been determined.
- **Resident organizing and self-governance:** Overall, community leadership capacity is strong.
 - <u>Emergency Response Connectors (ERCs)</u>: Community leaders in five MHCs are paid to stay up to date on resources and share emerging issues with city staff and other ERCs.
 - <u>Resident Associations</u>: The City of Boulder invests in assistance for resident association formation, which in turn promote access to resources, an understanding of MMH owner rights and community advocates.
 - <u>Coalition of Manufactured Owners of Boulder (C-MOB)</u>: C-MOB hosts everyother-month meetings where MMH owners convene, share concerns and learn about resources.
 - <u>Community leadership</u>: In Lafayette, a justice ministry partners with statewide affordable housing faith coalition Together Colorado to train leaders and work on issues in MHCs.
 - <u>Promotores de la Salud (community health workers)</u>: Promotores educate MMH owners to move more, eat healthy food and reduce sweetened beverage intake and advocate to address secondary water quality concerns in one MHC.
 - <u>Self-governance</u>: Since local affordable housing nonprofit Thistle Community Housing became a certified ROC-USA technical assistance provider, three communities in the Subject Area have become resident owned with cooperative boards. Mapleton has been managed by a resident nonprofit since the late 1990s.
- **Digital access:** In privately owned MHCs, internet and phone reception is often unreliable and some carriers that once offered low-income packages discontinued to practice leaving digital access out of reach. Partnered with area assistance organizations, libraries, the school district and a telecommunications partner, Bridging the Digital

Divide fosters new broadband options, distributes Chromebooks and offers technology trainings with robust outreach in MHCs.

- **Trust building:** Consistency, responsiveness, relationships and results all build trust. The Subject Area's network of community organizations and leaders as well as program responsiveness to disasters and MHC-specific emergencies continue to build trust with MMH owners, increasing connection and ability to deliver resources to a historically less supported housing sector and population.
- **Program Infrastructure and Experience:** Boulder County has invested in MHC preservation initiatives, hiring a project manager role. Since the county-city partnership for the Healthy and Resilient Mobile Homes Program began in 2022, more than 160 MMH have been repaired. Additionally, program staff have experience with funding, policy development, MHC infrastructure replacement, mobile home demolition and removal, community engagement and language access.

Barrier to Manufactured Housing Preservation and Revitalization in Boulder County Despite significant effort, barriers remain to ongoing efforts to preserve and revitalize manufactured housing in Boulder County, including:

- **Privately owned, market-rate MHCs** operate with relative autonomy. Barring operations conflicting with state or local laws, infrastructure outage or disaster, in these communities the primary preservation opportunity is MMH repair and replacement.
- **Few qualified general contractors** are willing to work on MMHs, especially with the demand to rebuild over 1,000 homes lost to the Marshall Fire.
- **High land values** in the Subject Area make MMH purchase by resident, jurisdictions and nonprofits to stabilize costs more challenging.
- In Colorado, a State Statute on Rent Control disallows local jurisdictions from regulating rent. **Park owners can charge what the market will bear.** If the housing market remains expensive and tight, over time this will cause economic displacement of the lowest income households or transfer the cost of rent subsidies to assistance organizations.
- In all but two of 32 MHCs, **infrastructure is approaching or beyond its useful life** and at increasing risk of failure.
- The **low incomes of MMH owners** suggest limited ability to support the cost of a traditional chattel loan on top of already high lot rents.
- Across the market area, **154 MMHs are in the 100-year floodplain**, excluding the 50 floodplain homes in Ponderosa where flooding was limited to sheet flow in the 2013 flood. In Ponderosa, MMHs already meet the flood protection elevation, floodplain improvements have been executed, and over time existing MMHs will be replaced with permanently affordable fixed-foundation modular homes.
- The **sunk expense of MMH demolition or removal** is significant, especially for a lowerincome homeowner.
- **Standard-sized modern MMHs** are too large for many older MHC lots, which may require the sophistication to go before a zoning adjustment board and/or order a custom-sized home.

Factor (b): Soundness of Approach

What are your vision and goals?

Our vision is to create a thriving community where affordable and sustainable manufactured homes provide safe, comfortable, and dignified housing solutions for individuals and families. Through innovative design, responsible development practices, and inclusive policies, we aim to empower residents to achieve stability, security, and a sense of belonging in a vibrant and supportive MHCs. By fostering a culture of collaboration, equity, and environmental stewardship, we envision a future where manufactured housing is celebrated as a vital component of a diverse and resilient housing landscape, contributing to the well-being and prosperity of all who call them home.

Management of MHC housing programs involves various aspects of providing and maintaining housing for individuals and families. This can include affordable housing, housing assistance programs, and more. Here are some key components of the MHC housing program goals.

Planning and Goals

Developing and implementing policies and plans for providing and maintaining an MHC housing rehab/repair program, replacement of pre-HUD code homes, infrastructure improvement, and determining eligibility criteria and housing standards. The Boulder County MMH repair, rehabilitation and replacement program focuses on improving MMH throughout the county, including health and safety measures, energy efficiency, code compliance, and accessibility. Applications will be available to families with 60% AMI or below with priority to families at 30% AMI and below. The county may determine at its sole discretion to make funds available for more dire emergency repairs/replacement regardless of the community.

MHCs in Boulder County provide affordable housing in Boulder County for many residents. There are 32 MHCs with about 3,500 homes throughout the county. However, housing conditions are in various degrees of condition, and some are substandard housing. To maintain the asset of this affordable housing and reduce housing instability, a repair/rehab and replacement assistance program will help increase the longevity of the housing stock. Furthermore, some MHC are in dire need of infrastructure improvement primarily to their antiquated water/sewer systems.

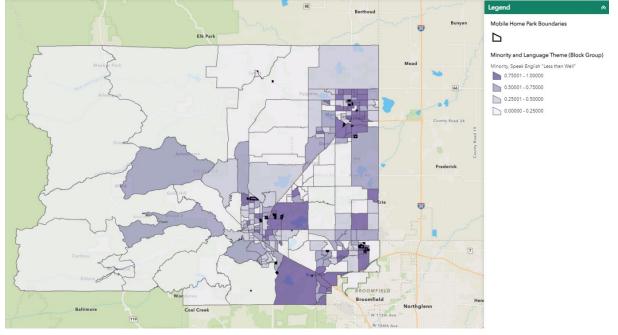
The goal of the program is to improve the lives of residents in MHCs that are most in need of housing repairs, and or replacement of Pre-HUD units. The program envisions racially equitable outcomes related to this PRICE application by impacting the livability of housing stock where a higher percentage of BIPOC households live in Boulder County to meet HUD housing quality standards and code compliance. It will preserve housing for the County's lowest incomes, a key portion of its workforce, ensuring that a portion of Boulder's diverse households have secure homes. It will preserve an important component of Boulder's mix of housing, ensuring that a form of home ownership is within reach of those with the lowest incomes, among other goals. Last but not least, this application will go a good distance toward preventing large-scale displacements of many low-income BIPOC households currently residing in the county.

Which eligible activities will you use to address the need(s) described in Factor (a)?

This work continues a repair program modeled after the Healthy and Resilient Mobile Homes Program. The focus of the program would be on repairs, rehab, accessibility and replacement of substandard MMHs. The funds will mainly focus on homes that do not meet HUD regulations. Applications would be available up to households earning up to 60% AMI with priority to those facing imminent risk of displacement or documented health and safety issues, families, people over age 60, those with disabilities and households below 30% AMI. The program will develop an RFQ for contractors to assess MMH conditions, based on which a priority list of immediate health and safety items will be addressed. The initial funding of the program will work on MHC in Boulder County that are deemed as substandard mobile homes. Boulder County was awarded \$2 million in funding from Colorado Department of Local Affairs (DOLA) through the CDBG-DR program These funds are repairing wind damaged HUD-certified homes. Pre-HUD homes in which the homeowner is at imminent risk of displacement from health and safety issues or noncompliance with local building code will be replaced.

Reaching Communities of Color

The data reflected in this map outlines where the MHCs are located along with demographics. A higher percentage of BIPOC communities live in these communities. Many of the people hardest hit by COVID were over 60 years of age, parents and family caregivers, who left work to reduce risk, people in service businesses that closed, and in-person gig workers, who lost jobs or hours and by-in-large BIPOC communities. In Boulder County, incomes for this portion of the workforce are low, and so, they can only afford to live in MHC's. In sum, MHC were some of the hardest hit neighborhoods by COVID relative to other housing sectors.



Map 1. MHCs and Block Groups by Minority and Language, Boulder County, 2024

What is your timeline and key tasks along that timeline?

- Repairing and rehab, 100 HUD-certified homes, 01/01/2025 12/31/2030. Boulder County, in partnership with the City of Boulder, created a Healthy and Resilient Mobile Homes Program. The Boulder County Board of Commissioners allocated \$5 million in 2023 for this program, with funds targeted for mobile home repair and rehab work, ROC acquisition and infrastructure improvements. An IGA was executed between Boulder County and the City of Boulder for the Program. The program has provided \$1.1 million to support resident purchase of an MHC in Lafyette, Colorado. At the present time the program is also assisting with emergency repairs on 20 homes at Columbine MHC and 30 homes in Orchard Grove MHC. The repair/rehab funds requested under this NOFO will be integrated into this existing program, thus allowing the County to serve an additional 100 home that are in need of emergency repair and rehab work.
- **Replacement of 20 Pre-HUD Code homes, 01/01/2025 12/31/202027**. Boulder County has identified 20 homes that require replacement. These homes are in dire need of repairs, however due to the extensive amount of repair work required to bring into compliance with HQS and building code requirements the investment of funds would not be prudent nor advisable. Since these homes are Pre-1976, PRICE NOFO mandates that replacement is the only eligible course.
- Invest in Sans Souci MHC wastewater treatment facility, 01/01/2025 12/31/2027. Sans Souci is a ROC that partially resides in the floodplain, requiring relocation of several home sites and wastewater treatment facility (infrastructure), Timeline for completion is as follows.
- Support Acquisition of small MHC, 2025-2026.

What is your budget?

The proposed budget includes:

Item	Cost	Description
1. Direct Labor	\$592,800	PRICE Project Manager: 1 FTE, 5 years
2. Fringe Benefits	\$148,200	PRICE Project Manager
3. Travel Costs	\$2,500	HUD Trainings: Airfare, lodging and per diem.
4. Equipment Cost	\$0	
5. Supplies and Materials	\$0	
6. Consultants	\$45,000	Community-involved outreach and language services (translation and interpretation)
7. Contracts and Sub-grantee	\$0	
Costs		

8. Construction Costs	\$9,155,000	Land acquisition: Land purchase contribution, appraisal, survey (\$761,000)
		20 replacement homes: Includes relocation expenses, demolition, environmental testing, new homes (\$4,277,000)
		Wastewater treatment facility: Engineering, surveys and tests, inspection fees, construction (\$2,025,000)
		HUD-certified home repairs/rehab: \$2,000,000
		2.5% Construction Contingency (repair and wastewater treatment construction): \$92,000
9. Indirect Costs	\$0	
Total Estimated Costs:	\$9,948,500	

What are the projected impacts of your activities if implemented?

Anticipated impacts from planned activities include:

- 1. <u>One smaller MHC will be acquired</u>. In a small jurisdiction, a smaller MHC can be acquired. The community is for sale on the open market and therefore the loss of this small, but important pool of affordable housing is at risk. Once the property is purchased, improvements to the housing and property can be explored.
- 2. <u>The cost of required wastewater treatment facility to resident co-op, Sans Souci will be</u> <u>greatly reduced</u>. Sans Souci is heavily populated with very low-income households with very little capacity to absorb rent increases in their household budgets. This investment of funds will advance the economic resilience of both the 62-household co-op and individual households, as basic public health requirements are met and the natural environment is protected.
- 3. Up to 20 older, unsafe pre-HUD homes will be replaced with modern, energy-efficient manufactured homes. The lowest income households struggle to maintain their homes, as most recently confirmed by applications received by the Wind Damage Repair Program. Around 10% of homes encountered by the Healthy and Resilient Mobile Homes Program have been too compromised to repair and lack any path forward, leaving households in deteriorated or otherwise unsafe conditions. Connecting the most at-risk homeowners with replacement homes would increase the health and safety of this housing stock, advance the resilience of households against more extreme weather and temperatures, and stabilize them financially, eliminating the lurking need to invest in repairs.
- 4. <u>Up to 100 HUD-certified homes will receive health and safety, energy efficiency and accessibility upgrades</u>. The oldest HUD-certified homes will be 48 years old on June 15,

2024, approaching the more generous estimate of the life of manufactured housing. As with any housing type, repairing and replacing components can extend the life of manufactured housing. These investments will stabilize this housing stock without burdening low-income households and advance household and housing resilience and safety.

How will you ensure the availability of affordable manufactured housing options to LMI households?

The Incomes of MMH Owners Are Low

The program will prioritize households earning below 60% AMI or "low income" households. By in larger, households in MHCs in Boulder County earn below 60% AMI. Three-quarters of survey respondents in MHCs in Boulder, Lafayette and Longmont reported incomes below 50% AMI. Ninety percent of Healthy and Resilient Mobile Homes Program recipients report incomes below \$50,000 annually, which is below 50% AMI for a 1-person household and below 40% AMI for a 4-person household. Over 90% of households in MHCs own their homes outright.

Regarding each initiative, affordability will be advanced as follows:

- <u>MHC acquisition</u>: Boulder County will require a term of affordability of at least 30 years. As part of long-term stabilization planning, the affordability term may be extended to permanent to align with the countywide goal that 12% of homes countywide be permanently affordable.
- <u>Wastewater treatment facility upgrade</u>: Sans Souci Mobile Home Park is already subject to a 30-year term of affordability.
- <u>Mobile Home Replacement</u>: To balance homeowners' wealth building against a significant investment of public funds (i.e., \$200,000 for the home, plus \$10,850 of demolition and removal expenses, plus \$3,000 of temporary relocation, or \$213,850 per home), for the first 15 years, recipients of replacement homes can only sell their mobile homes for the appraised value of the home with an annual appreciation based on the indexed Homeownership Program appreciation formula, which ranges between 1% and 3.5% increase. After 15 years, this restriction will lift and the full value of the home will transfer to the homeowner.
- <u>HUD-certified manufactured home repairs</u>: This grant-funded program will target lowincome (60% AMI and below) households. There will be no affordability restriction for participating households.

What protections will be in place for residents?

Through a series of bills passed since 2019, Colorado's Mobile Home Park Act offers some of the most robust landlord-tenant protections in the country, which greatly stabilize households, and are akin to those required by Fannie Mae and Freddie Mac. A Mobile Home Park Oversight Program offers dispute resolution, tenants must be notified 60 days in advanced of a rent increase, homebuyers and sells enjoy a right to purchase or sell without landlord interference and the community is advanced notices of the sale of a community and change of use or community

closure. In Colorado, pad leases renew indefinitely unless terminated for a permissible reason such as creating a public health nuisance or nonpayment of rent.

Regarding affordability:

- Infrastructure investments in resident co-op owned Sans Souci will reduce risk that the co-op board will need to raise rents already straining some households' budgets.
- Acquisition funds can create true affordability in one MHC and in a jurisdiction where this could make a meaningful impact.
- Replacement homes and home repairs in ownership-stabilized MHCs improve the resilience of the housing stock and households in these affordable communities. In market-rate communities, however, jurisdictions are prohibited from mandating rent control by the Colorado State Statute on Rent Control. In 2022, pad rent stabilization was stripped from a bill under threat of veto, suggesting no immediate legal remedy to rising rents. In some market-rate MHCs, however, to encourage new homes, pad rents are voluntarily reduced for several years. Eviction protections are robust in Colorado and across Boulder County. Both City of Longmont and City of Boulder offer mediation services. City of Boulder also offers Eviction Prevention services that can be access by MHC residents everywhere except in Longmont. Additionally, City of Boulder locally enforces a Human Rights Ordinance and its own landlord-tenant laws for MHCs.

How does your proposal encourage access to resources and financing, especially for underserved communities and persons?

MHCs are unique pockets of diversity in the Boulder County that tend to house low-income households, persons of color, families, and people over age 60 living on fixed incomes at far higher rates than the surrounding areas. This program is well positioned to encourage access to these resources building on a decade of policy and program effort to better integrate and resource households in MHCs, and encourage leadership within MHCs. The program would continue to work with community leaders, such as boards, resident associations and Emergency Response Connectors and pay individuals to reach their neighbors and invest in translating and interpretation services to support language access.

And though City of Longmont and City of Boulder have operated HOME-funded mobile home repair programs for decades, these programs support about 10 households annually, are capped at \$10,000 per home and typically have waitlists. Households in MHCs in unincorporated Boulder County, Lafayette, Louisville and other smaller jurisdictions have not had access to a similar program. Furthermore, the per home spending cap proposed (\$20,000) would more thoroughly address the needs in older HUD-certified homes or more expensive repairs such as structural roof repairs.

When Boulder County surveyed households in MHCs in Longmont and Lafayette, one in four described the condition of their homes as poor/bad. The homes in the worst condition in MHCs tend to be occupied by the least resourced, lowest income households. Often, they are older and living in poverty with confounding factors such as a limited network, disability, limited English speaking, limited technology access, and lack of vehicle access. With proactive, inclusive

community outreach, trust built up over time, and access to networks in these communities, our program has identified 20 homes in very poor condition where homeowners, family and neighbors are seeking solutions to avoid displacement. Including homes that were damaged more than a decade ago by the heavy rains that drove the 2013 flood, yet their owners never received assistance. Replacing unsafe, unhealthy homes, and any at great risk of loss, is critically important as temperature and weather extremes are increasing and housing options are limited. Replacement housing can also alleviate crowding for families, including multigenerational families, by introducing additional bedrooms and more square footage.

What significant hazards could impact your project site(s)?

Table 3, "Safety of Mobile and Manufactured Homes by Community, Boulder County Jurisdictions, 2024", (p. 4) overviews primary hazards to in the subject area, including fire, high winds and flooding, which are discussed further immediately after. Resident co-op owned Sans Souci is at particular risk of all three. Since the Marshall Fire and Straight-Line Winds disaster, fire mitigation efforts such have been undertaken such as yard clean up, tree trimming and removal of fuels from the property. Sans Souci is eligible for additional mitigation efforts.

How does your proposal help advance Environmental Justice?

Environmental justice is defined in the Notice of Funding Opportunity for the PRICE Competition as "investing in environmental improvements, remedying past environmental inequities, and otherwise developing, implementing, and enforcing laws and policies in a manner that advances environmental equity and provides meaningful involvement for people and communities that have been environmentally underserved or overburdened, such as Black and Brown communities, indigenous groups, and individuals with disabilities."

Consistently, resources to repair and upgrade homes in MHCs is a top concern for residents. This concern was one of the more commonly raised concerns in City of Boulder's Manufactured Housing Strategy engagement events, in Latino/Hispanic-targeted outreach events, and in Boulder County's survey of MHCs. For low-income households, there simply has not been enough resources available. This proposal directly responds to these concerns with replacement and repair programs. In so doing, climate-driven risks such as extreme temperatures and weather will be mitigated.

MHCs tend to be sited in some of more disaster-prone areas, especially floodplains, where land was less expensive when the community began. Over time, this source of environmental injustice is being addressed in Boulder County. City of Boulder has removed Mapleton Mobile Home Park from the floodplain with significant improvements and has made flood improvements to Ponderosa Mobile Home Park, such as stormwater management, relocation of the community's entrance/exit out of the high hazard floodway and grading. Like resident-controlled Mapleton, as a resident-owned cooperative, the Sans Souci board has significant agency in deciding how it will mitigate wind, fire and flood risk. In the aftermath of the Marshall Fire and High Wind Event, disaster mitigation funds are available to this community. Struck by disaster so soon after resident purchase, investment in replacing Sans Souci's wastewater treatment facility is an important way to shore up this resident-owned community. As an equity initiative, City of Boulder is also investing in hardening of MMHs in the wildland-urban interface. Such investments, therefore, are less necessary for these funds.

How will you seek and encourage diverse stakeholder participation?

When this narrative is posted, MHC resident networks will be notified and the notice and narrative available in Spanish and English, explaining where it is posted and how to comment.

Different programs will require different approaches to stakeholder participation. For example, the Sans Souci co-op, the proposed recipient of funds to replace its wastewater treatment facility, has collective governance built into its operation, so stakeholder participation will occur automatically and through standard planning processes. Acquisition of the smaller MHC will require deeper community engagement which centers residents. The home replacement and repair opportunities proposed are in direct response to stakeholder input.

How does your proposal align with existing community plans and policies?

The City of Boulder and Boulder County have long-standing commitments to manufactured housing preservation, beginning with Boulder's adoption of a "Mobile Home" (MH) zone "to address redevelopment risk" in 1985. The Boulder Valley Comprehensive Plan, a joint long-range plan between the two jurisdictions, includes a "Manufactured Home Park" (MH) land use designation, signaling the city and county's "intent to preserve affordable housing provided by the existing mobile home parks". A manufactured housing preservation policy provides "a policy basis for protecting and preserving a uniquely vulnerable type of existing low-income housing" while committing to promote resident owned communities and eliminate hazards. The City of Lafayette has a "Mobile Home" land use category "to preserve the existing stock of mobile homes".

City of Boulder adopted a Manufactured Housing Strategy in 2019. This proposal aligns closely with these three Guiding Principles:

- 1. <u>Affordability</u>: Manufactured housing will continue to serve as an affordable market-rate homeownership opportunity. Programs and policies be pursued to stabilize rent increases, reduce costs for home repairs, reduce home replacement costs, and reduce energy and water costs of and consumption by households in manufactured housing.
- 2. <u>Community</u>: Manufactured housing will continue to meet the needs of diverse populations, especially vulnerable community members. Programs and resources will be employed to support the needs of MHC residents.
- 3. <u>Viability</u>: Existing and new manufactured homes and the communities in which they are located will be safe, well-maintained and modernized, especially to become more energy efficient. Both for-profit and nonprofit communities must be able to perform well enough financially to cover current and capital expenses and provide a reasonable return on investment.

Factor (c): Capacity What is your capacity?

Francisco Padilla has over 30 years' experience in business development, mortgages, underwriting finances, public housing, the Low Income Housing Tax Credit Program and the community planning and development industries. His background in all facets of community development is extensive and he has managed a wide variety of analysis and budget planning programs. He has supervised and managed a diverse employee base and can effectively work with program officials, customers, residents, clients, federal, state, and local government officials, citizen groups, and the general public in a wide variety of sometimes programmatically complex and technical matters. He expertly negotiates complex issues, holds a real estate license and is an adjunct professor at University of New Mexico.

Mr. Padilla holds a Master of Urban and Regional Planning Degree from University of Colorado, completed an Executive Program in Public Affairs from University of Maryland, and a Bachelor's Degree in Urban Studies from Metropolitan State University.

In June 2023, he joined Boulder County as the Mobile Home Park Initiatives Project Manager, where he oversees policy and implementation for the Healthy and Resilient Mobile Home Program. Prior to joining Boulder County, he served as the State of Colorado's Recovery Officer, overseeing \$1.5 billion in American Rescue Plan Act (ARPA) recovery funds directed at creating affordable housing opportunities, and a wide array of homelessness programs and projects. As recovery officer, Mr. Padilla worked closely with local governments, for profit and nonprofit housing developers, homelessness services providers, and community stakeholders to most effectively and efficiently use those federal housing funds. NEWSED Community Development Corporation in Denver, Colorado, he served as Real Estate Director, overseeing real estate investments and asset management of existing properties. For eight years, he worked as as a private consultant for local, tribal, and state government and in business development, finance, housing, and community planning and development. Example clients included the Dina Development Corporation, a Subsidiary of the Navajo Nation and the Namba Pueblo Tribe of New Mexico. In this work, he helped establish a housing development program aimed at building single- and multifamily housing to primarily serve Native Americans.

For 14 years, Mr. Padilla served as the Director of the Office of Community Planning and Development with the Department of Housing and Urban Development in New Mexico where he: monitored and evaluated the processing, review, and implementation of all Community Planning and Development Programs; Housing, Planning and Development activities and programs in New Mexico; and implemented affordable housing programs throughout the State of New Mexico. For example, he:

- Developed programs to assist nonprofit or for-profit organizations in using HUD assistance for the creation of affordable housing;
- Established local partnerships to provide affordable housing within distressed neighborhoods;

- Developed special initiatives to provide training and technical assistance to communitybased housing development organizations on expanding the number of homeownership opportunities, particularly for first-time homebuyers;
- Advised and guided grantees on integrating the HOME and CDBG Programs into affordable housing efforts;
- Developed policies and procedures for the distribution of CPD program funds;
- Conducted meetings and training sessions to inform client groups, special interest groups, nonprofits, and for-profit housing developers and local, state, and federal officials of statutory, regulatory and administrative requirements inherent to HUD's Housing and Community Development Program;
- Translated legislation, regulation and HUD Headquarters guidance associated with CPD and housing development activities and responsibilities into action plans to be implemented in the State of New Mexico;
- Oversaw implementation of Continuum of Care Concepts in New Mexico;
- Established working partnerships with state, local, and federal agencies for the development and implementation of the Consolidated Plan;
- Ensured that local citizen participation, outreach and program planning efforts provide significant opportunities for diverse client groups to fully participate in the development and implementation of the Consolidated Plan and that provides a comprehensive approach to meeting local needs;
- Provided technical assistance to the State of New Mexico and the cities of Albuquerque, Las Cruces, and Santa Fe on economic development initiatives;
- Ensured timely performance and high quality of work;
- Managed staff to accomplish assigned functions, duties, activities and responsibilities;
- Coordinated and allocated travel funds;
- Provided guidance, advice, instruction and assistance; and
- Delegated work assignments within the office.

For one year, Mr. Padilla worked as the New Mexico-based Director of the Office of Native American Programs with HUD, where he:

- Developed regional policies and procedures for the distribution of CPD program funds;
- Reviewed grant statements and applications;
- Monitored grants and closed out completed projects;
- Directed, monitored, and evaluated the processing, review and implementation of all Community Planning and Development activities, and programs;
- Managed and supervised both Community and Housing Development staff;
- Served as the focal point in the development process;
- Monitored and evaluated the processing, review, and implementation of all aspects of development activity, which required a thorough knowledge of the development of public housing from application process through construction and fiscal closeout;
- Coordinated Housing Development activities with BIA, IHS, Tribal governments and State agencies in the Region;
- Led any and all negotiations with private contractors on housing construction disputes; and
- Hired employees and evaluated their performance.

Crystal Launder holds a master's degree in Regional Planning from Cornell University where she focused on community development and land use planning and a bachelor of art degree in Sociology and Psychology from Middlebury College. has managed a variety of affordable housing, manufactured housing and disaster recovery-related projects, over her twelve years with the City of Boulder. During this tenure, she was hired as a Housing Planner I, promoted to a Housing Planner II, promoted to a Senior Housing Policy and Planning Project Manager and recently transitioned to a policy advisor role promoting energy equity and resilient housing with the Climate Initiatives Department. She oversaw policy development and implementation for the city's first <u>Manufactured Housing Strategy</u> and authored a Planning Advisory Services (PAS) memo titled <u>Preserving Manufactured Home Communities</u> for the American Planning Association, which explores the local means to preserve this important housing stock.

For 6.5 years, she was the project manager for the Ponderosa Community Stabilization Project. In the wake of the 2013 flood, the Ponderosa MHC owners approached the city about failing infrastructure caused by pipes shifting in saturated soils. Ms. Launder prepared the successful Resiliency Planning Grant application in 2014. After an infrastructure study and community engagement, then an analysis of options, the city purchased the diverse, tight-knit 68-home Ponderosa with federal CDBG-DR funds to minimize displacement, preserve long-term affordability, replace outdated infrastructure, reduce flood risk to the community and introduce new energy-efficient affordable housing options. Centering minimal displacement in Ponderosa, Ms. Launder oversaw the work of the community engagement and planning team, including the planning lead, a cultural liaison and interpreter, a civil engineer, an architect and a landscape architect. She also oversaw the work of the property manager, lot remediation after service lines were run to homes, demolition and removal of pre-1976 homes sold by households who moved away, ensured compliance with the Uniform Relocation Act and Housing Quality Standards on resold HUD homes, the project budget, and CDBG-DR compliance reporting. She coordinated with the local Habitat for Humanity affiliate, the affordable housing partner, to develop a responsive housing option and developed deeply affordable lending products with the Community Development Finance Institution (CDFI), who will service them. With homeowners living in their homes, sewer and water infrastructure was replaced and floodplain improvements completed in 2020, followed by gas and undergrounding of electric and communications facilities in 2021. Five homes were under construction at Ponderosa when Ms. Launder accepted her current role with the Climate Initiatives Department in October 2023.

As a trusted partner in MMH policy and response, Ms. Launder served on a core response team as MHC residents began reporting damage from the straight line winds that drove the Marshall Fire on December 30, 2021. She helped identify the 10 highest priority households for assistance and supported distribution of "immediate" assistance to households, served on a wind damage recovery team and, under an Intergovernmental Agreement, she and Laurel Mattrey, Policy Advisor, Climate Initiatives, partnered with VOAD (voluntary organization after disaster) Mennonite Disaster Services (MDS) and Boulder County to bring repairs to impacted households in resident co-op owned Sans Souci Mobile Home Park. This community is located several hundred yards from where the fires began. MDS now touts this innovative partnership as expanding their impact. **Ms. Mattrey** oversaw preassessment of damaged homes and pre-purchased materials to better leveraging MDS's volunteer repair capacity, resulting in magnitudes more repairs than typical. With no federal or county funds available at that time, Ms. Launder and Ms. Mattrey then stood up a Wind Damage Repair Grant Program for Boulder MHC residents funded by a local Climate Tax with racial equity and climate resilience objectives. In Boulder, 184 MMH households have applied for assistance with wind repairs and 167 have received assistance at the time of this writing.

Mrs. Mattrey holds a Master of Urban Planning degree from the University of Buffalo and a Bachelor of Arts degree from Cornell University. She has managed building efficiency and upgrade programs for 15 years in school districts and municipalities. She has offered technical analysis, organizing support and policy advising in low-income communities of color facing superfund sites and hazardous waste-producing facilities. In addition to overseeing the Healthy and Resilient Mobile Homes Program, she implements the city's Building Performance Ordinance, which advances comfort, indoor air quality and energy-efficiency in larger buildings in Boulder. Assisted by an AmeriCorps position, she administers all aspects of the Healthy and Resilient Mobile Homes Program, from contractor procurement to applicant tracking, to budget, invoicing and grant compliance.

Ms. Launder applied her affordable housing planning and policy expertise in program design and primarily supports community outreach and engagement for the program.

After **Mr. Padilla** joined the county in June 2023, local funds were allocated to mobile home repair, \$2 million of CDBG-DR funds were secured to repair HUD-certified homes and the Office of Sustainability Climate Action and Resilience (OSCAR) made additional funds available. Under an expanded IGA, the city and county launched the Healthy and Resilient Mobile Homes Program. To address basic health and safety repairs and code violations, 38 households recently applied for assistance, 19 of which are under contract with contractors.

References from beneficiaries, partners and others to be collected.

What is your experience using grant funds?

Frank Padilla has decades of experiences overseeing and using grant funds. Highlights include:

- <u>State of Colorado Recovery Officer, 2+ years</u>: Oversaw \$1.5 billion in American Rescue Plan Act (ARPA) recovery funds directed at housing opportunity and homelessness programs and projects.
- <u>Housing and Urban Development Director of the Office of Community Planning and</u> <u>Development in New Mexico, 14 years</u>: Monitored and evaluated the processing, review and implementation of all Community Planning and Development Programs as well as Housing, Planning and Development activities and program and affordable housing programs.
- Housing and Urban Development Director of the Office of Native American Programs in New Mexico

Crystal Launder has experience working with the following funding sources:

- <u>CDBG-DR, Infrastructure: \$4.2 million.</u> These funds supported the acquisition of Ponderosa Mobile Home Park to replace sewer and water infrastructure. Ms. Launder prepared quarterly progress reports, ensured compliance with the Uniform Relocation Act, especially for two household who relocated within the community to facilitate new stormwater detention ponds, the Davis-Bacon Act for construction contractor wages, and Housing Quality Standards for HUD Code homes transferred to Ponderosa households. No issues were encountered.
- <u>Local Health Equity Funds: \$1 million</u>. Funded by the Sweetened Beverage Tax, these monies supported water infrastructure replacement costs. Ms. Launder tracked fund use and performing a final report. No issues were encountered.
- <u>Local Affordable Housing Funds: multiple millions</u>. Ms. Launder no longer oversee this project, so cannot provide a precise dollar amount. She provided quarterly progress reports, including for infrastructure construction and a \$3.2 million funding agreement with housing partner Flatirons Habitat for Humanity. No issues were encountered.
- <u>American Rescue Plan Act Funds</u>, \$3 million: Ms. Launder advocated for funds for a second mortgage program to make housing payments affordable for the many extremely low-income households in Ponderosa. These funds are now held by Colorado's CDFI to disperse to qualified households. No issues were encountered.

Who are your key staff?

Francisco Padilla, Mobile Home Park Initiatives Project Manager, Boulder County, will oversee and administer the PRICE Grant Programs.

With a breadth of relevant implementation experience, Crystal Launder, Energy Equity Policy Advisor, Climate Initiatives, City of Boulder, will serve in an advisory capacity for the duration of the project's life cycle.

With extensive experience administering grant-funded programs and working with contractors to advance energy efficiency and environmental justice, Laurel Mattrey, Energy Policy Advisor, Climate Initiatives, City of Boulder, will either administer or overseeing future staff who administer the Healthy and Resilient Mobile Homes Program. This program will be responsible for the health and safety, energy efficiency, code compliance and accessibility improvements to HUD-certified manufactured homes.

What is your experience promoting racial equity?

Both Boulder County and City of Boulder are members of the Government Alliance on Racial Equity (GARE). Projects implemented by both are reviewed for racial equity considerations and advancement. Francisco Padilla, in his former capacity as the Director of the Office of Community Planning and Development and the Office of Native American Programs, was acutely aware of all civil rights requirements of Title 6 and 8 of the 1964 and 1965 civil rights legislation pertaining to equity in the delivery of housing programs.

Ms. Launder and Ms. Mattrey have extensive histories working with Black and Brown communities that extend beyond their tenures with City of Boulder and both sit on their department's Justice Equity, Diversity and Inclusion committee. They have partnered on addressing inequity in MHCs since 2019. That initial partnership began after a community member reported noncompliance with the city's Dark Skies Ordinance in a 630-household MHC. An initial segment of homes was reviewed for noncompliance and nearly all served with notices of noncompliance with a schedule of escalating fines and court appearances if deadlines weren't met. Fearful and without the time, money and expertise to upgrade their exterior lighting, some MMH owners contacted Emergency Response Connectors in this community who then raised awareness about the challenging situation. Ms. Launder identified initial funding for grant funded repairs and developed a streamlined grant application appropriate for relatively small grant amounts. Working with the Engagement Department, they partnered with the environmental justice organization Foundation for Leaders Organizing for Water and Sustainability (FLOWS), community organizers 9 to 5 Colorado, and an informal group of community leaders that refer to themselves as Si Se Puede (yes we can) to develop a door knocking campaign in the predominantly Latino/Hispanic community, inform homeowners and encourage them to apply for assistance, if necessary. Ms. Mattrey contracted with an electrician who assessed and upgraded noncompliant outdoor lighting. This initial approach is the blueprint for the Healthy and Resilient Mobile Homes Program, which maximizes program reach and impact.

What is your experience completing environmental reviews?

Mr. Padilla has an extensive background in the oversight and performance of environmental reviews. In his capacity as the HUD CPD Director State of New Mexico and Director Office of Native American Programs New Mexico, Mr. Padilla preformed environmental reviews in accordance with 24 CFR part 50 and part 58 on various programs i.e. CDBG, HOME, ICDBG, Shop Program. Mr. Padilla provided training and TA to HUD grantees and subgrantees on all aspects of environmental process and requirements. In his current position with Boulder County Mr. Padilla has taken the lead of all environmental requirements of CDBG-DR funds recently awarded to Boulder County.

Are you familiar with cross-cutting federal requirements?

Mr. Padilla is very knowledgeable on all aspects of cross-cutting federal regulations as outlined in 2 CFR part 200. In his various managerial positions at HUD was responsible for the oversight of HUD grantees. These grantees included State, Tribal, City and County governments. Boulder County currently administers various HUD programs that require knowledge and understanding of all 2 CFR part 200 requirements, as well as Davis-Bacon labor standards. Mr. Padilla's experience in working with HUD programs CDBG, ICDBG, HOME, and other related programs has made him uniquely qualified to provide the required oversight and technical assistance to guide the implementation of HUD PRICE Program.

Factor (d): Match or Leverage

Will you be matching or leveraging other funds?

The County intends to integrate the PRICE Grant into the Healthy and Resilient Mobile Homes Program where \$5 million were appropriated by the Boulder County Board of Commissioners and the County was recently awarded \$2 million of CDBG-DR to support wind damage repairs in HUD-certified manufactured homes. Additionally, the City of Boulder has dedicated \$2 million of local funds to mobile home wind damage repair within city limits.

Factor (e): Long Term Effect

What will be the long-term effect of the proposal?

Aligned with our vision of a thriving community where affordable and sustainable MMHs provide safe, comfortable, and dignified housing solutions for individuals and families, the long-term impacts of this proposal will be:

- 130 affordable homes that serve as critical housing stock, especially for low-income households, older households, and people of color will be retained by (a) reinvesting in older HUD-certified homes, (b) replacing unsafe homes in poor condition, and (c) acquiring one smaller MHC from the open market. The State Statute on Rent Control limits county and local government from imposing rent restrictions, limiting affordability measures in market-rate MHCs; however, some repairs and replacements are anticipated to serve households in resident- and nonprofit-owned communities. A 15-year term of affordability will be applied to replacement homes, balancing public investment with a homeowner's wealth building opportunity. Affordability will be contractually required in the acquired property through covenant or agreement. Robust resident protections in Colorado's Mobile Home Park Act, further preserve this housing option.
- The Sans Souci Resident Co-op will operate a modern, healthy wastewater treatment facility. Both homeowners and the co-op organization will be more financially resilient and stable because these funds offset a significant and necessary expense.
- This program is expected to disproportionately assist low-income families with children, people of color, and older individuals. These households will enjoy improved air quality, stabilized energy costs, increased safety, greater accessibility, more comfort and safety on extreme temperature days and their homes will be more resilient when the next extreme weather event, especially rain and wind, occurs.