



**Self-Help Enterprises**

La Hacienda Mobile Estates

Fiscal Year 2023 and 2024 Preservation and Reinvestment Initiative for Community  
Enhancement (PRICE) Competition

**DRAFT** PRICE Main Application

FR-6700-N-99

07/10/2024

# Table of Contents

## Narrative Exhibits

Exhibit A: Executive Summary .....	3
Exhibit B: Threshold Requirements and Other Submission Requirements.....	7
Exhibit C: Factor (a) NEED.....	9
Exhibit D: Factor (b) SOUNDNESS OF APPROACH .....	15
Exhibit E: Factor (c) CAPACITY .....	32
Exhibit F: Factor (d) MATCH OR LEVERAGE .....	41
Exhibit G: Factor (e) LONG-TERM EFFECT .....	44
Other Factors: Preference Points .....	48
Attachment A – Advancing Racial Equity .....	50
Attachment B: Affirmative Marketing .....	53
Attachment C: Affirmatively Furthering Fair Housing .....	55
Attachment D: Eligible Applicants Documentation .....	58
Attachment E: Evidence of Partnership Letters.....	60
Attachment F: Match or Leverage Documentation .....	62
Attachment G: Application Certifications and Standard Forms .....	64
Attachment H: Summary of Comments Received.....	66

**Exhibit A: Executive Summary**

**PRICE Main Application**

**Applicant: Self-Help Enterprises**

DRAFT

Self-Help Enterprises (SHE) is working to acquire and preserve the La Hacienda Mobile Estates (the “Park”), located at 104 E Sierra Ave, Fresno, CA 93710. The Park is also known as Trails End Mobile Home Park, and is home to vulnerable populations including low-income families, elderly, and disabled individuals, who are at-risk of displacement and homelessness should the park close.

SHE is a nationally recognized housing and community development organization whose mission is to work together with low-income families to build and sustain healthy homes and communities. The pioneer and leading provider of mutual self-help housing in the United States, SHE’s efforts today encompass a range of endeavors to build better homes and communities for farmworkers, low-income seniors, unhoused individuals, and other hard-working families. Since 1965, SHE has helped more than 6,500 families to build their own homes, rehabilitated over 6,900 unsafe homes, developed nearly 3,000 units of affordable rental housing, and provided technical assistance for reliable access to safe drinking water and sanitary sewer infrastructure to over 33,600 households in 175 small communities. In 2023, SHE began construction on its first mobile home park called The Neighborhood Village, which will utilize 53 manufactured housing units to provide permanent supportive housing to formerly unhoused people.

SHE has chosen to intervene with the La Hacienda Mobile Estates project because, without SHE, the park will close, and all low-income residents will be displaced. Prior to SHE’s intervention, the owner filed for a park closure permit and was actively working to close the park to sell it for a commercial development opportunity. Nearly all residents are low-income individuals with very limited resources. Many have already become homeless and many more will become homeless if the Park closes. SHE is seeking funds to acquire the Park to stop the closure effort, prevent residents from becoming homeless, and to restore housing to as many displaced residents as possible. Further, SHE will rehabilitate the Park to become a safe, clean, and affordable place to live for its residents, incorporating sustainability and climate resilience measures. This project will restore housing, stability, and dignity of the residents. PRICE funding is required to save this Park.

**SHE is requesting a \$9,273,000 PRICE Main award to provide long-term stability, equity, and affordability for manufactured home residents at La Hacienda Mobile Estates. Our program will achieve this through key activities such as infrastructure improvements, supportive services, and resident empowerment initiatives.**

The project's primary goal is to prevent the displacement of residents and restore housing stability in the community. La Hacienda comprises 60 lots, and SHE aims to provide affordable housing options to tenants at or below 80% of the Area Median Income (AMI). All existing residents will be grandfathered in and allowed to stay regardless of income level, and SHE will transition the park to 100% affordable housing over time through turnover. SHE proposes to replace those residents with income eligible households when the spaces turnover, so as to prevent the displacement of residents who are currently residing in the Park. Additionally, SHE will set aside 12 spaces for extremely low-income residents below 30% AMI and will work with the local Continuum of Care to provide housing opportunities for unhoused community members.

The current owner's commercial development aspirations have triggered eviction efforts, pushing residents into precarious situations. SHE intends to utilize grant funding to acquire the park,

stopping closure plans, and preventing homelessness for its residents. Additionally, the funds will facilitate pursuit of overdue improvements such as electrical upgrades, safety enhancements, and neighborhood amenities.

The project would include utilization of the City of Fresno Mobile Home Repair program. It is anticipated there are approximately 12 occupants that would be interested in participating in the City's program. Team members from SHE's rehabilitation and homeownership programs will work to refer residents to the City program, and offer financial literacy, budgeting, and application support. This multi-faceted approach not only reduces the risk of displacement but also enhances their quality of the housing stock in the Park.

To accomplish preservation of the Park and ensure the community can operate as affordable housing for at least another 30 years, SHE will also:

- Evaluate the current water service with Pinedale County Water District and explore whether City water service is feasible.
- Construct a community space within the Park for the provision of services on-site.
- Install new fencing and gates around the property to increase safety in the community. This will prevent trespassing, loitering, and attracting illegal activities.
- Install solar-powered cameras to improve security at the two entrances, areas adjacent to N. Clark, and any common areas in the Park.
- Complete additional infrastructure upgrades, install the slab foundations and utility hookups for new manufactured housing units.
- Provide financing for homeownership opportunities within the Park.

Property Management Plan: SHE will be the owner of the Park and will retain a qualified property management company, experienced in mobile home park management, to operate the Park. The team will operate the Park to be a safe, clean, and vibrant place to live, and will ensure that the rules and regulations are adhered to. Management will encourage resident participation for buy-in from the residents and ensure rules are applied fairly. Additionally, the team will minimize fire risk of the property by enforcing fire safety and fire prevention measures. SHE will serve as the asset manager, and will review and approve the annual budget, review monthly financial statements, coordinate on all evictions and strive for interventions to promote housing stability, arrange for any capital needs in excess of \$5,000, and guarantee the success operations of the Park.

The operational staffing plan includes:

- On-site Property Manager - SHE will hire an onsite manager to handle day-to-day operation of the community and home sales. The property manager will provide in-person support for our residents. SHE will provide training for mobile home residency regulations and become certified as a mobile home retailer to sell homes.
- Back-office Administrator – SHE will hire a back-office administrator who will provide administrative support such as document preparation/management, billing, project coordination, customer service, and more.

- SHE's Asset Management Department - SHE's Asset Management team will work closely with a consultant on the administration of the grant including fund advance/reimbursement, compliance, annual recertifications, and other. The asset management team at SHE will also arrange for all capital improvements and ensure best practices in fiscal operations at the Park.
- SHE's Resident Services - SHE employs five (5) resident services coordinators who will arrange for services on-site, including financial literacy, ESL, homeownership counseling and mortgage preparedness, health and wellness programs, and educational programs for youth.
- SHE's Real Estate Development Team - SHE's real estate team will facilitate all construction and capital improvements, including entitlements, design, bidding, construction management and completion of the improvements. This team will also manage the PRICE funding award and all contractual obligations and performance. This team manages approximately \$100M of State and Federal funding annually.
- SHE's Gateway Team - SHE is a HUD certified homeownership counseling center and the Gateway homeownership team will work with residents at the Park to complete financial literacy classes, identify their housing goals, and support and incentivize homeownership opportunities within the Park.

**Exhibit B: Threshold Requirements and Other Submission Requirements**

**PRICE Main Application**

**Applicant: Self-Help Enterprises**

DRAFT

### **Section III.D. Threshold Requirements**

1. **Resolution of Civil Matters:** All active civil matters and/or lawsuits pending which would impact the proposed project will be resolved prior to SHE's acquisition of the Park and execution of the PRICE funding agreement.
2. **Timely Submission of Application:** SHE will adhere to the deadline stated in the NOFO, ensuring that our application is submitted before July 10<sup>th</sup> at 11:59pm Eastern Time. SHE will ensure that our submission is timely and in compliance with all guidelines outlined in Section IV. D. Application Submission Dates and Times.
3. **Eligible Applicant:** SHE meets the eligibility criteria outlined for applicants in Section III.A of the NOFO. As a nonprofit entity, we qualify under the category of "25 (Others)" and are eligible to seek funding through this program.

We are committed to adhering to all requirements, including possessing a valid Universal Entity Identifier (UEI) obtained from [www.sam.gov](http://www.sam.gov) and completing the necessary registrations on SAM and Grants.gov.

### **Section IV.G. Other Submission Requirements**

1. **Standard Application, Assurances, Certification and Disclosures:** SHE certifies to all required certifications, assurances, and disclosures which are included in attachment G. SHE has also included the Affirmative Furthering Fair Housing narrative, which is included in attachment C.
2. **Other Program-Specific Requirements:** SHE certifies its commitment to comply with all fair housing and anti-discrimination laws, address the needs of individuals with limited English proficiency, ensure physical accessibility, conduct thorough environmental reviews, and meet affordability requirements as mandated by this Notice of Funding Opportunity, as well as all applicable federal and state laws.



**Exhibit C: Factor (a) NEED**

**PRICE Main Application**

**Applicant: Self-Help Enterprises**

DRAFT

**Are you applying for PRICE Main, PRICE Replacement Pilot, or both categories of funding?**

SHE is applying for PRICE Main only.

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

La Hacienda Mobile Estates is a 60-space mobile home park located at 104 E. Sierra Ave, Fresno, CA 93710, with APNs 408-05-004, 408-05-005, and 408-05-009. This park serves as a vital housing resource for very-low to low-income residents, including seniors, disabled individuals, low-wage working families, and single parents. SHE aims to secure and enhance the affordability and quality of housing for these vulnerable populations. If SHE does not intervene and PRICE funds are not awarded, the Park will close, and all low-income residents will be displaced.

The park's location is surrounded by diverse land uses, including commercial properties to the east, west, and south, and single-family homes to the north. The location provides residents with convenient access to essential amenities. Within a quarter-mile of La Hacienda, there is a grocery store and a bus stop, ensuring that residents can easily access food and public transportation. Within half a mile, there is a clinic, an elementary school, and a pharmacy. Additionally, within a mile, there is a park and a library.

Fresno County is currently experiencing a severe affordable housing crisis. According to the California Housing Partnership (CHP), the county has lost an estimated 7,061 units of naturally occurring affordable housing (NOAH) since mid-2020, with an additional 16,886 units at risk. This translates to 22.5% of multifamily NOAH units lost and 69.5% at risk of being lost (CHP “2023). Concurrently, rents in Fresno have surged, increasing by 10.7% from Q4 2020 to Q4 2021, with the average rent jumping by 40% between 2021 and 2022—the highest rate increase in the nation according to the New York Times.

The current housing landscape presents significant challenges for low-income renters. Of the 345,476 housing units in Fresno County, only 5.4% are vacant, and just 24.1% of these vacancies are available for rent, with a median gross rent of \$1,304 in 2022. The National Low Income Housing Coalition's 2022 Out of Reach report indicates that an annual income of \$50,320 is required to afford a two-bedroom rental at fair market rent in Fresno County—a figure far beyond the reach of La Hacienda residents.

The typical renter in Fresno County is cost-burdened, spending more than 30% of their household income on housing. In 2022, the median percentage of income spent on gross rent was 33.6%, with 53.3% of renter households spending over 30% and 30.7% spending more than 50% of their income on housing costs. This severe rent burden, coupled with rapidly increasing rents, places an immense strain on low-income households, including those at La Hacienda.

The preservation of La Hacienda Mobile Estates is critical in preventing the displacement and potential homelessness of its residents. The 2022 Point in Time (PIT) Homeless Count conducted by the Fresno-Madera Continuum of Care identified 4,216 homeless individuals in Fresno and Madera Counties—a 15.8% increase since 2020, with a further 7% increase recorded in 2023. The majority of these individuals are in the City of Fresno, underscoring the urgent need for affordable housing solutions.

The Fresno Multi-Jurisdictional 2023-2031 Housing Element highlights several conditions exacerbating the housing crisis: decreasing vacancy rates, an overwhelming proportion of low-income households overpaying for housing, rapidly rising housing prices and rents, and a severe shortage of affordable units. The Housing Element – a state required plan – emphasizes the critical need to preserve and maintain mobile homes as a naturally affordable housing resource. It calls for stronger measures to support mobile home residents, including the formation of co-ops to prevent displacement due to corporate acquisitions and subsequent rent hikes.

The One Fresno Housing Strategy, adopted by the city of Fresno in 2022, further articulates the city's housing priorities, focusing on preserving housing, producing new units, promoting equity, and preventing displacement. The strategy further demonstrates the importance of preventing the displacement of mobile home residents and calls for the rejuvenation of the mobile home rent review and stabilization commission. Preservation of the Park is crucial in saving this affordable housing because without this effort the Park will close, and 60 units of affordable housing will be lost.

**Is your project within or does it include any communities that meet distress criteria?**

Based on the criteria outlined by 12 CFR 1805.201(b)(3)(ii)(D), La Hacienda Mobile Estates meets multiple distress criteria. The high poverty rate, low median family income, and elevated unemployment rate in Fresno County all contribute to the classification of this area as economically distressed.

The first criterion outlined in 12 CFR 1805.201(b)(3)(ii)(D) pertains to the poverty rate, stipulating that at least 20% of the population must be living in poverty. The La Hacienda project satisfies this requirement, as the poverty rate in Fresno County is approximately 24.1%, and at the census tract level, it is about 25.6%, according to the 2018 Census 5-Year Estimates. These figures exceed the 20% threshold specified in the distress criteria. The residents of La Hacienda Mobile Estates are predominantly very-low to low-income individuals, including seniors on fixed incomes, disabled individuals, low-wage working families, and single parents, highlighting the significant level of poverty in the area.

The second criterion the Park meets is the unemployment rate, a critical indicator of economic distress. The unemployment rate in Fresno County is about 9.4%, and at the census tract level, it is 9.5%, both significantly higher than the national average of 5.9%. This places the unemployment rate in Fresno County at 1.6 times the national average, exceeding the 1.5 times threshold specified in the distress criteria.

The other criterion, which addresses population and net migration loss, applies only to counties outside of a Metropolitan Area and therefore is not relevant to Fresno County. Consequently, these criteria do not apply to the La Hacienda Mobile Estates project. Additionally, data for median income provides conflicting outcomes and therefore was not utilized in this evaluation since the Park meets two of the other economic distress factors.

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

La Hacienda Mobile Estates is not listed on FEMA's Disaster Resilience Zone map. Despite its exclusion from the designated Community Disaster Resilience Zones, the project plays a critical role in promoting resilience for its residents, who are especially vulnerable to natural hazards and extreme weather conditions.

Fresno County faces significant risks from various natural hazards. The National Risk Index (NRI) tool identifies Fresno County as having moderate to high risk levels for several natural hazards, including drought, earthquakes, hail, heat waves, landslides, riverine flooding, and wildfire. These conditions pose ongoing threats to the well-being and stability of the community, particularly for low-income residents who may lack the resources to effectively respond to and recover from such events.

The acquisition and preservation of La Hacienda Mobile Estates aligns with broader resilience-enhancement efforts by ensuring that vulnerable populations have access to safe, stable, and affordable housing. This project will mitigate the risks associated with natural hazards through infrastructure improvements. By maintaining and upgrading the infrastructure of the mobile home park, the project enhances the durability of homes against extreme weather conditions such as severe storms and heatwaves. Improvements will include reinforcing structures, improving drainage systems to prevent flooding, and installing heat-resistant materials to mitigate the impact of extreme temperatures.

Additionally, the site's proximity to essential amenities such as a grocery store, bus stop, clinic, elementary school, pharmacy, park, and library—located within a mile of the project site—ensures that residents have access to critical resources during emergencies. This accessibility is vital for maintaining health and safety, particularly during extended periods of extreme weather or other disasters.

SHE also intends to construct a community center as part of its revitalization efforts, a facility which will also serve as a climate resilience center. This includes being the central gathering place during severe climate events, and will include renewable solar PV with battery storage and backup, so the center can operate during events such as black-outs and other disasters. The community resilience center will serve as a hub of information and mobilization during severe climate events and provide sustainability and safety safeguards for the residents of the Park.

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

Several barriers hinder efforts to maintain and improve manufactured housing in the project area, including land use controls, infrastructure challenges, and financial constraints.

A central barrier is the strict land use regulations that restrict the development and preservation of manufactured housing. Zoning laws often prioritize single-family homes and commercial developments, limiting areas where manufactured housing can be sited. This restricts the potential for expansion and revitalization of existing parks like La Hacienda.

La Hacienda Mobile Estates, like many older manufactured housing communities, faces challenges related to outdated and insufficient infrastructure. Upgrades to water, sewer, and electrical systems are crucial for ensuring the safety and livability of the park. However, the costs and logistical complexities of such upgrades pose significant barriers. Essential sustainability improvements, including renewable solar PV and battery storage, are also cost prohibitive, leaving marginalized community members unable to access this technology.

Scarcity of financing options for both the purchase of units and the acquisition of lots is another substantial barrier. Security for loans from traditional mortgage lenders continues to be a major challenge due to the characterization of mobile units as “chattel.” Manufactured housing also suffers from a perception of poor quality, resulting in unfavorable financing terms. This issue is compounded by high land values in the area, making it prohibitive for low- to moderate-income (LMI) households to afford the purchase of lots for siting manufactured homes. Lastly, many of the units are older than 1970, and residents do not have current title to the units or the correct licensing with the city or state government.

The capacity for resident organizing and self-governance within La Hacienda Mobile Estates is currently low. Many residents are low-income, elderly, or disabled individuals who lack the resources, time, or knowledge to effectively advocate for their needs and participate in public leadership activities. This lack of organization further impedes efforts to mobilize for improvements and resist unfavorable changes.

In addition to these challenges, certain protected class groups within the project area face significant barriers to accessing safe and healthy affordable housing. These barriers are often rooted in systemic issues such as segregation and discrimination. Fresno County has historical and ongoing patterns of racial and ethnic segregation that limit opportunities for minorities. Discriminatory practices in housing and lending have resulted in concentrated areas of poverty where minorities and protected class groups reside, exacerbating their lack of access to affordable housing. Many residents of La Hacienda Mobile Estates belong to protected classifications, including low-income families, seniors, and individuals with disabilities. These groups often reside in racially or ethnically concentrated areas of poverty, where access to quality housing, education, healthcare, and employment opportunities is severely limited.

Barriers to Affirmatively Furthering Fair Housing (AFFH) in the project area include discriminatory practices that limit access to financing and affordable housing options for minorities. Additionally, existing patterns of segregation mean that even when affordable housing is available, it may not be in areas that provide adequate access to necessary services and opportunities for economic mobility, limiting housing choice for residents.

The following steps are planned or underway to address these myriad challenges:

Land Use - we are actively engaged in discussions with city planners and local government officials regarding inclusive zoning policies that incorporate manufactured housing. These efforts include presenting data and case studies that highlight the benefits and necessity of such housing options for low-income populations.

Infrastructure - Our approach includes:

- Conducting a comprehensive assessment of the existing infrastructure to identify critical areas in need of upgrade, including water, sewer, and electrical systems.
- Developing a plan for infrastructure upgrades that will minimize disruption to residents and ensure that improvements are made systematically and effectively.
- Applying for grants and low-interest loans specifically aimed at infrastructure improvements in low-income communities and partnering with local utilities to explore cost-sharing arrangements. We have applied for the City of Fresno's Encampment Resolution Funding (ERF) and are in the process of applying to the Preservation and Reinvestment Initiative for Community Enhancement (PRICE) program.

Financing - we plan to:

- Provide financial literacy programs for residents to help them understand and access available financing options, including workshops on budgeting, credit improvement, and navigating the loan application process.
- Seek funding to establish a down payment assistance program for low- and moderate-income (LMI) households wishing to purchase homes in La Hacienda Mobile Estates.

Segregation and Access - SHE plans to:

- Promote inclusive community development practices that ensure diverse and equitable access to housing and services.
- Enhance access to essential services such as education, healthcare, and employment opportunities by partnering with local service providers to bring these resources closer to residents.
- Support economic development initiatives that create job opportunities and improve economic conditions in the community.
- Develop programs specifically aimed at addressing the needs of protected class groups, such as seniors, individuals with disabilities, and low-income families, and establish partnerships with local organizations that serve these groups to provide comprehensive support and resources.

**Exhibit D: Factor (b) SOUNDNESS OF APPROACH**

**PRICE Main Application**

**Applicant: Self-Help Enterprises**

**DRAFT**

## PROJECT DESCRIPTION, MANAGEMENT, AND IMPACT

### What are your vision and goals?

The La Hacienda Mobile Estates project envisions a sustainable, resilient, and inclusive manufactured housing community that provides stable, affordable housing for low- to moderate-income (LMI) residents. Our goals are to preserve affordable housing, enhance infrastructure, promote resident self-governance, mitigate environmental threats, and foster community development.

Our vision is to transform La Hacienda Mobile Estates into a model community where affordability and quality of life are paramount. To achieve this, we have set the following goals:

1. **Preserving Affordable Housing:** We aim to ensure long-term affordability for current and future residents by maintaining reasonable lot rents and providing financial assistance programs. This includes establishing loan and/or grant programs with affordability requirements by acquiring or subsidizing manufactured housing units at risk of demolition or loss of affordability, as well as providing new units for sale or rent at affordable rates. SHE has secured funding from the City of Fresno, which includes a 30-year affordability covenant to operate the park as low-income housing, so **affordability below 80% AMI will be guaranteed for 30 years.**
2. **Enhancing Infrastructure:** Our project will undertake necessary upgrades to the water, sewer, and electrical systems to meet modern safety and livability standards. These upgrades are essential for ensuring safety and improving the quality of life for residents. We will develop and implement a phased plan to upgrade these systems based on the findings from our comprehensive site inspection.
3. **Promoting Resident Self-Governance:** Empowering residents through educational programs and organizational support is crucial to fostering a sense of community and self-reliance. We will build a community center to serve as a hub for educational classes, community events, and organizational meetings. This center will promote resident self-governance and community engagement, fostering a sense of ownership and collective action. SHE currently owns and operates 55 rental communities and has the demonstrated track record to accomplish these stated project goals.
4. **Mitigating Environmental Threats:** Implementing measures to enhance resilience against natural disasters and extreme weather events is essential for protecting residents and property. The community center will serve as a resilience hub and will include emergency circuits to operate the building from the renewable solar PV and battery storage system. SHE has an Emergency Services division that will provide emergency preparedness training and can mobilize for support during climate disasters,
5. **Fostering Community Development:** Providing access to essential services such as healthcare, education, and employment opportunities is key to enhancing the overall quality of life for residents. We will partner with local service providers to improve access to these services, especially for protected class groups. Developing programs aimed at addressing systemic issues of segregation and discrimination will ensure equitable access to resources. These services will be offered on-site in the community center.



## **Which eligible activities will you use to address the needs described in Factor (a)?**

The La Hacienda Mobile Estates project is designed to address critical needs for affordable and accessible housing through a series of targeted activities. These activities will preserve and revitalize manufactured housing, ensuring long-term stability and an improved quality of life for residents.

SHE is collaborating with Gateway Engineering (civil engineer) and Quiring Construction (general contractor) to conduct a comprehensive physical inspection of the site. Understanding the site's current condition and development potential is crucial for informed planning and investment decisions. These inspections will identify necessary infrastructure improvements, ensuring that our subsequent actions are well-founded.

Additionally, SHE will conduct thorough interviews with existing residents to gather data on home ownership, rental rates, eligibility for local rehabilitation programs, unit conditions, and the legal status of mobile homes. This detailed information will allow us to tailor interventions to meet the specific needs of residents, ensuring that our support is both targeted and effective. Our dedicated team is ready to mobilize, providing the groundwork for designing programs and services that directly address resident needs. **SHE has assembled a community engagement team to conduct one-on-one resident interviews** with every resident and also with residents who were previously evicted from the Park. SHE will work to bring those residents back to the Park if they desire to do so.

**The preservation and revitalization of existing units** is a key focus of our project. We will **repair, rehabilitate, and/or replace existing manufactured housing units**, improving physical accessibility and addressing substandard conditions. This ensures that residents have safe and livable homes. **Establishing loan or grant programs with affordability requirements for the rehabilitation of existing units** will further ensure that residents can afford necessary repairs and upgrades. We also plan to **acquire and subsidize units at risk of demolition or loss of affordability**, preserving housing stock for low- and moderate-income households. **Implementing anti-displacement policies**, such as ensuring an affordable rent, working with the residents on budgeting and credit counseling, and providing homeownership counseling, will all serve as anti-displacement measures.

**Improving the infrastructure at La Hacienda Mobile Estates** is another critical component of our plan. Based on the site inspection findings, we will **upgrade water, sewer, and electrical systems** to enhance safety and quality of life. **Enhancing resilience to natural hazards** is also a priority; we will evaluate the need for flood barriers, elevate infrastructure (as required), and develop emergency preparedness plans to protect the community from extreme weather events and disasters. The community center will serve as a resilience hub and will provide safety and climate resilience.

To support financial empowerment and stability, we will offer **financial literacy programs**, including workshops on budgeting, credit improvement, and loan application processes. This will empower residents to secure financing for home purchases. Additionally, we will **establish a down**

**payment assistance program** for low- and moderate-income households. By leveraging our established relationships with lenders, we aim to secure favorable loan terms and financial support and incentivize homeownership.

Building a **community center** is a key part of our strategy to foster a sense of ownership and collective action among residents. The center will serve as a hub for educational classes, community events, and organizational meetings, promoting resident self-governance and community engagement. Providing **technical assistance** will help residents navigate legal and administrative processes, ensuring effective community management and maintenance.

Supporting displaced residents is another critical aspect of our proposal. We will **reach out to households previously displaced as a result of the owners' attempt to close the Park** to assess their interest in returning to the Park. This includes conducting income certification and eligibility assessments for local programs, prioritizing their return to rehabilitated units. This will enable displaced residents to return to a stable and supportive community.

We will also **partner with local service providers** to improve access to education, healthcare, and employment opportunities, especially for protected class groups. Developing programs aimed at addressing systemic issues of segregation and discrimination will ensure equitable access to resources. This includes promoting inclusive community development practices that ensure diverse and equitable access to housing and services.

By addressing these needs through a comprehensive and inclusive approach, the La Hacienda Mobile Estates project will create a sustainable and resilient affordable housing community. This approach not only preserves existing housing but also revitalizes the community, making it a model for similar projects.

### **What is your timeline and key tasks along that timeline?**

Our timeline for the La Hacienda Mobile Estates project is structured to ensure efficient and effective execution of key tasks, thereby maximizing our impact on the community. Below is an outline of our timeline and the corresponding key tasks:

- **Initial Site Assessment (June 2024 - August 2024):** Upon obtaining site control by July 5, 2024, we will immediately initiate a full due diligence of the site. Working closely with Gateway Engineering and Quiring Construction, we will conduct a comprehensive physical inspection of the site to assess its current condition and development potential. This assessment is crucial for informed planning and investment decisions.
- **Community Engagement and Needs Assessment (June 2024 – July 2024):** Simultaneously, we will engage with existing residents through one-on-one interviews to gather data on home ownership, rental rates, eligibility for local rehabilitation programs, unit conditions, legal status of mobile homes, and interest in first-time homebuyer counseling. This information will inform the development of tailored interventions to meet the specific needs of residents.
- **Infrastructure Planning (July 2024 - September 2024):** Based on the findings from the initial site assessment, we will develop the required plans to upgrade water, sewer, and

electrical systems (as required based on condition). Civil plans will also include ADA accessibility improvements and foundations for permanent units coming into the Park. We will also develop architectural plans for the new community center. SHE does have similar projects in construction, which informed the costs included in the proposed PRICE budget.

- **Construction Planning (August - September 2024):** Assuming we receive PRICE funding in September, we plan to start construction at La Hacienda Mobile Estates in October. Therefore, during August/September, we will focus on detailed construction planning, including finalizing designs, obtaining necessary permits, and securing contractors.
- **Program Design and Implementation (August 2024 - September 2024):** With a clear understanding of community needs and available resources, we will design and implement programs to support affordable housing preservation, resident empowerment, and environmental resilience. This may include establishing loan or grant programs, developing educational workshops, and implementing disaster preparedness initiatives.
- **Park Acquisition (October 2024):** SHE is under contract to acquire the Park in October 2024.
- **Infrastructure and Community Center Construction (October 2024 - August 2025):** Concurrent with the infrastructure improvements, we will commence construction of the community center, which will serve as a central hub for educational classes, community events, and organizational meetings. This construction phase will involve coordination with contractors and adherence to building codes and regulations.
- **Resident Outreach and Support (October 2024 - Ongoing):** As programs and services are rolled out, we will actively engage with residents to promote participation and provide ongoing support. This includes engaging residents in on-site activities and also enrolling residents in the gateway Homeownership counseling program. SHE will actively work with any renters who are interested in homeownership to prepare for that next step. There will be rental units and homeownership units in the Park, allowing move-up opportunities. Renters in the Park will be given first priority to purchase ownership units.
- **Monitoring and Evaluation (Ongoing):** Throughout the project implementation phase, we will continuously monitor progress and evaluate outcomes to ensure alignment with project goals and objectives. This iterative process will allow us to make necessary adjustments and optimize impact.

### **What is your budget?**

The development budget for the La Hacienda Mobile Estates project totals \$13,733,000 and is structured to address the critical needs of acquisition, infrastructure improvement, and resident support. This funding plan is sourced from a combination of grants and a city bridge loan, ensuring a robust financial foundation for the project's success and sustainability.

## Funding Sources and Terms

Source	Amount	Terms
City Bridge Loan	\$3,500,000	60 months at 0% interest
PRICE Funding	\$9,273,000	N/A (Grant)
City of Fresno Rehab Program	\$960,000	N/A (Grant)

The funding for La Hacienda Mobile Estates will be provided through a combination of non-federal grants and a city bridge loan, ensuring a diversified and sustainable financial base. The primary source of funding is the PRICE grant of \$9,273,000. The City of Fresno Rehab Program and the City Bridge Loan represent substantial non-federal funding sources, exceeding the requirement for PRICE Main applicants to leverage external funding. The City bridge loan was provided to assist SHE in acquisition of the park in advance of PRICE and repayment is required. The ERF funds provided by the City were emergency funds to allow SHE to obtain site control. SHE will also leverage the City of Fresno manufactured housing rehabilitation program and will assist residents in participating in that program.

To ensure long-term support and sustainability, the project includes:

- **Financial Literacy Programs:** Workshops will help residents understand and access available financing options, budgeting, and savings planning.
- **Down Payment Assistance Program:** Funding will be utilized to establish a program for low- and moderate-income households to acquire homeownership units.
- **Long-term Affordability:** There will be a 30-year affordability covenant with the City which requires all units are affordable at or below 80% AMI. The affordability calculation will include space rent and the unit rent/mortgage payment.
- **Infrastructure Improvements & Resilience:** Systematic upgrades to critical infrastructure components will enhance safety and livability. The Community Center will serve as a resilience center with renewable solar PV and battery storage.
- **On-site Resident Services:** Additional on-site resident services will include health and wellness programming, medical screening and prevention services, Limited English Proficiency (ELP) supports including language classes and translation services, financial literacy and homeownership counseling, and youth education supports.

These efforts aim to provide a stable, resilient, and affordable housing solution for the residents of La Hacienda Mobile Estates, ensuring the project's long-term viability and success.

### What are the projected impacts of your activities if implemented?

The rehabilitation and preservation of La Hacienda Mobile Estates will deliver substantial benefits to the community and its residents. This initiative focuses on increasing access to quality affordable

housing, enhancing the resilience of manufactured homes, improving the overall infrastructure and services within the community, preserving the availability of affordable housing, and fostering community well-being.

A key impact of the rehabilitation of the project is the expansion of housing options in Fresno County. By rehabilitating existing units and creating new pads, the project will increase the availability of quality, affordable housing. This is particularly crucial given the current housing shortage, which disproportionately affects low- and moderate-income (LMI) families. Additionally, the establishment of a down payment assistance program will make homeownership more accessible to LMI households, thereby securing long-term housing stability for many residents.

The project will also significantly enhance the resilience of the manufactured homes within La Hacienda Mobile Estates. Comprehensive upgrades to critical infrastructure, such as water, sewer, and electrical systems, are planned to ensure these homes are better equipped to withstand natural hazards and extreme weather conditions. The installation of solar photovoltaic (PV) systems and battery storage will reduce utility costs for residents and enhance the community's resilience against power outages, contributing to both environmental sustainability and financial stability for residents. Furthermore, the construction of a community building will provide a safe space for residents during emergencies and serve as a hub for various community activities and services.

Beyond individual homes, the project will bring about significant enhancements to the broader manufactured housing community. Upgrades to broadband infrastructure, security systems, and lighting improvements will increase safety and quality of life for all residents. Additionally, investments in landscaping and the creation of recreational spaces will foster a more pleasant living environment, promoting social interaction and well-being among community members.

Preserving existing manufactured homes is a critical component of the rehabilitation project. By focusing on the rehabilitation of these units, the project will prevent displacement and ensure that these homes remain a viable and affordable housing option for LMI families. This approach also leverages the cost-effectiveness of manufactured housing, which helps to retain and increase the availability of unsubsidized affordable housing in the area.

The rehabilitation of La Hacienda Mobile Estates will bring widespread benefits to the community. Economically, the project will create construction and maintenance jobs, boosting local employment. Improved housing stability will enhance residents' economic mobility and contribute to the overall economic health of Fresno County. Health and safety outcomes for residents will also improve, thanks to enhanced infrastructure and amenities that provide safer and more healthy living conditions. The proximity of essential resources such as clinics and grocery stores within a mile of the site ensures that residents' fundamental needs are met.

Furthermore, the project will foster greater community cohesion. By creating a more organized and supportive environment, residents will be empowered to participate in governance opportunities and advocate for their needs, promoting a stronger, more united community.

## **AFFORDABILITY AND EQUITY**

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

To maintain long-term affordability, we will adhere to HUD's alternative requirement for manufactured housing units receiving PRICE assistance, as well as the stipulations set forth by the City of Fresno's ERF Program. Specifically, we will define "affordable rents" and enforce affordability standards as outlined by the HOME Investment Partnerships Program requirements at 24 CFR 92.252(a), (e), and (f) for rental housing, and 24 CFR 92.254(a)(1)-(4) for homeownership. This means homesite renters will pay no more than 30 percent of their gross income on housing costs, including site rental, fees, and utilities.

We will implement an affordability covenant that ensures units remain affordable for a minimum of 30 years. This covenant will be enforceable through recorded affordability covenant and deed restriction. As stipulated by the City funding, we will ensure that all 58 Affordable Units are rented as affordable housing for Extremely-Low, Very Low-Income, and Lower-Income Households with average incomes of no more than 80% of the Area Median Income (AMI) during the affordability period. Specifically, at least 12 units will be rented to and occupied by persons whose annual household income at the time of initial occupancy is not greater than 30% of the AMI. This approach ensures that we can manage these units successfully over the long term.

SHE will balance affordability with opportunities to build financial security and wealth for residents, including providing down payment assistance programs, financial literacy workshops, and homebuyer education. These initiatives will empower residents to transition from renters to homeowners, fostering long-term financial stability and community investment. Both housing types – rental and homeownership – will be located in the Park, thereby creating move-up opportunities within the community.

To enhance stability and investment in the community, we will ensure that the land underneath the manufactured homes remains affordable. By balancing the cost of the units and the land, we will maintain affordability for households earning up to 80% of the AMI, thereby reducing the risk of displacement and providing long-term housing stability.

To ensure affordability for at least 30 years, we will implement several measures. An affordability covenant recorded on title will ensure long-term affordability. Continuous financial support and resources will be provided to low- to moderate-income (LMI) households. Additionally, fostering resident involvement will maintain a stable and supportive environment.

By integrating these strategies, SHE will ensure the availability and sustainability of affordable manufactured housing options for LMI households, creating a stable and thriving community at La Hacienda Mobile Estates.

### **What protections will be in place for residents?**

SHE is committed to safeguarding the rights and well-being of its residents. Through comprehensive protections, transparent communication, and robust support systems, we ensure

that residents can thrive in a stable, secure, and inclusive community. Our alignment with federal, state, and local regulations further reinforces our dedication to creating a safe and empowering environment for all residents. All existing residents will be grandfathered in and allowed to stay in the Park, and no one will be displaced when SHE acquires the Park.

SHE will not increase the rent within the first year of operations and will provide advance notice of any proposed rent increases beyond that in accordance with State and Federal laws. This practice not only promotes trust but also allows residents ample time to adjust their budgets and plan for the future, thereby minimizing financial stress. Additionally, because stability is crucial for the well-being of our residents, SHE will implement renewable leasing structures that give residents the option to renew their leases upon expiration. This measure ensures continuity of residency, allowing residents to remain in their homes and communities without fear of forced displacement. Automatically renewable leases provide a sense of security and fosters long-term community bonds.

Empowerment through homeownership is a key goal for the La Hacienda Mobile Estates project. Residents have the right to purchase or sell their manufactured homes without facing unnecessary barriers. SHE will facilitate transparent and fair processes for these transactions, enabling residents to invest in their futures and build financial security. This right to buy or sell promotes economic stability and personal empowerment.

Beyond the core tenant protections, SHE will implement several measures to safeguard residents from adverse actions such as lot rent and fee increases, relocation, and eviction. These measures include:

- **Informing Residents of Their Rights:** Educational outreach initiatives ensure that residents are fully aware of their rights and available resources. We provide housing and legal counseling services to help residents navigate housing-related challenges effectively.
- **Land Acquisition:** By acquiring the land, SHE – a mission-oriented nonprofit - will preserve affordable housing options and prevent displacement, securing long-term housing stability for residents.
- **Infrastructure Improvements:** Addressing outdated infrastructure, we plan to upgrade water, sewer, and electrical systems, enhancing safety and livability.

Our protections align with federal civil rights laws, including the Fair Housing Act, Fannie Mae or Freddie Mac tenant protections, and The White House Blueprint for a Renters Bill of Rights. SHE will also adhere to state and local regulations ensuring comprehensive and compliant protections for all residents. Additionally, SHE will incorporate recent actions by the Housing and Civil Enforcement Section of the DOJ, such as enforcing against sexual harassment, race discrimination, and disability discrimination, to guide our policies and practices.

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

SHE is deeply committed to encouraging access to resources and financing, particularly for underserved communities and individuals. These underserved populations often include those

living in poverty, lacking reliable transportation, or residing in overcrowded conditions. Our project is designed to increase accessible and affordable housing opportunities for individuals with disabilities, supporting integrated and independent living through access to essential voluntary supportive services.

We aim to ensure that the homes within La Hacienda Mobile Estates are affordable for households earning up to 80% of the Area Median Income (AMI). We are particularly focused on creating opportunities for Extremely-Low Income (ELI) households, those earning no more than 30% of the AMI, by setting aside 12 units specifically for this demographic. This prioritization addresses the critical housing needs of the most vulnerable members of our community, including individuals with disabilities. SHE will partner with Continuum of Care to ensure the 30% AMI units are available to community members who are experiencing homelessness.

To support independent living, we will work with residents to identify their needs and collaborate with them to improve their homes to meet these needs. Given that some residents at La Hacienda are older, it might be necessary to incorporate accessibility features.

Recognizing that many residents may lack access to reliable transportation, we will work with residents to identify their transportation needs and explore potential solutions together. We aim to establish partnerships with local transit authorities to improve public transportation routes serving the community.

To further support residents, we will provide a range of voluntary supportive services designed to enhance their quality of life. We will partner with local healthcare providers to offer on-site health services, including regular health check-ups, mental health counseling, and wellness programs. Mobile health clinics will visit the community regularly to ensure that healthcare is both convenient and accessible.

Promotion of financial security and wealth building for residents will be provided through various educational and financial programs. We will offer down payment assistance programs, financial literacy workshops, and homebuyer education to empower residents. These initiatives are designed to help residents transition from renters to homeowners, fostering long-term financial stability and community investment. All of these efforts will be coordinated through SHE's HUD-approved homeownership counseling team.

Our project also focuses on long-term sustainability and affordability. We will implement an affordability covenant to ensure units remain affordable for a minimum of 30 years. This covenant will be enforceable through a recorded use restriction. This long-term commitment guarantees that the benefits of the project will be sustained for future generations.

We are actively promoting affordable homeownership and rental opportunities to LMI households and protected classes. SHE will work with the Fresno County Behavioral Health Department to accept referrals for housing, and also to refer residents for services. SHE will also coordinate with Poverello House. Poverello House is a private nonprofit that works to enrich the lives and spirits of all who pass their way by providing meals, social services and temporary shelter. These



partnerships, along with the Continuum of Care, will ensure the project is connected with and supports underserved community members.

SHE will provide economic opportunities to low-income individuals, consistent with the objectives of Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and its implementing regulations at 24 CFR part 75.

One of our primary strategies is to create job opportunities through the rehabilitation and redevelopment phases of the project. By prioritizing the hiring of local low-income residents for construction, maintenance, and other project-related roles, we aim to generate immediate economic benefits within the community. We will collaborate with local workforce development agencies and employment service providers to identify and recruit qualified individuals from the surrounding low-income population.

SHE has consistently utilized Section 3 principles in our past projects by ensuring that contractors and subcontractors engage in affirmative hiring practices. This includes setting targets for Section 3 resident hires, implementing apprenticeship programs, and providing business opportunities to Section 3 business concerns. We monitor compliance with these goals through regular reporting and oversight, ensuring that our commitments to economic opportunities for low-income individuals are met.

## **ENVIRONMENT AND RESILIENCE**

### **What significant hazards could impact your project site?**

The La Hacienda Mobile Estates project site is subject to a range of significant hazards as identified by various FEMA resources and the Hazus Loss Library. To enhance the resilience of our manufactured homes and associated infrastructure, we will undertake several hazard mitigation activities tailored to these specific risks.

Fresno County has a relatively high overall risk score of 98.09 on the FEMA National Risk Index. Notably, the county faces high risks from drought (99.7), earthquake (99), heat wave (99.5), landslide (96.3), riverine flood (98.8), and wildfire (98.3). Additionally, the Hazus Loss Library indicates that Fresno is vulnerable to several significant earthquake scenarios, including the M 7.8 San Andreas Fault scenario, the M 7.1 HayWired scenario, and the M 6.9 Loma Prieta scenario, which collectively highlight the area's susceptibility to substantial seismic events.

### **How will your activities address the current and future threat of natural hazards, extreme weather, and disaster events?**

Our activities at La Hacienda Mobile Estates will address the current and future threats posed by natural hazards, extreme weather, and disaster events. SHE is committed to enhancing the safety and stability of manufactured housing, ensuring that our residents are protected and resilient in the face of these challenges.

To mitigate the impacts of natural hazards and extreme weather, we will implement several strategic measures. For wildfires, we will create defensible spaces around the community by maintaining a buffer zone free of flammable vegetation and using fire-resistant materials in

construction. We will develop and regularly update a wildfire emergency response plan, including clear evacuation routes and communication strategies. Our homes will be designed to incorporate fire-resistant roofing and siding materials, and landscaping will be carefully planned to include fire-resistant plants and ground cover.

For flood risks, we will ensure that all manufactured homes are elevated above the base flood elevation. Proper drainage systems will be installed to manage stormwater runoff and prevent flooding. Additionally, we will incorporate bioswale landscape strips to reduce surface runoff and improve water absorption into the ground.

To address the threat of extreme heat, homes will be equipped with energy-efficient cooling systems. We will also provide shaded outdoor areas and ensure that community buildings have air conditioning. Our landscaping will feature heat-tolerant plants and materials that reduce heat absorption, helping to create a cooler microclimate within the community. The community center will have solar PV and battery storage, serving as a cooling center during rolling blackouts. SHE will also work to enroll residents in the utility savings program CARE, to ensure utilities are affordable and residents can utilize AC cooling systems.

Supporting LMI households, particularly those vulnerable to weather-related hazards, is a critical aspect of our project. We recognize that these households often face significant challenges in preparing for, responding to, and recovering from disasters. To support them, we will provide comprehensive emergency preparedness training and resources, including the distribution of emergency kits. SHE has an entire emergency services department which focuses on climate events and preparing low-income communities for disasters, and this team will conduct training and outreach on-site at La Hacienda.

Our activities will also include working with residents to identify their needs and improve their spaces accordingly. Given that some residents at La Hacienda are older, we will focus on enhancing accessibility where needed, incorporating features like ramped entrances and wider doorways in newer units. We will also work to make these new units as accessible as possible from the outset.

Through these measures, La Hacienda Mobile Estates will not only enhance the resilience of manufactured housing against natural hazards and extreme weather but also ensure that LMI households have the support and resources they need to prepare for, respond to, and recover from disasters. Our approach will foster a safe, stable, and resilient community, capable of withstanding the challenges posed by an ever-changing climate.

### **How does your proposal help advance Environmental Justice?**

The La Hacienda Mobile Estates project is committed to advancing Environmental Justice by addressing several key areas where the community has been historically underserved and overburdened by environmental and health hazards. This proposal outlines specific activities aimed at reducing exposure to these hazards, improving resilience against environmental harms, expanding environmental benefits, and overcoming prior disinvestment in environmental infrastructure, particularly for low-income and communities of color.

First, to reduce or mitigate exposure to environmental and health hazards, the project will implement comprehensive upgrades to the existing housing stock and infrastructure. La Hacienda Mobile Estates residents are currently living in an area identified by the California Office of Environmental Health Hazard Assessment's CalEnviroScreen 4.0 as being in the top 17% most pollution burdened in the State. This includes high exposure to particulate matter, ozone pollution, and diesel particulate matter. By improving housing conditions through weatherization, the project will enhance indoor air quality, reducing residents' exposure to these pollutants. SHE will conduct one-on-one interviews with residents, determine which units are eligible for the City rehabilitation program, and will also implement a mortgage assistance program to help residents purchase new units. New units will meet current code which will dramatically improve indoor air quality.

Second, the project will focus on improving protection from and resilience to environmental harms. Given the high risks of drought, earthquakes, heat waves, and wildfires in Fresno County, the project will incorporate climate-resilient features into the housing and community infrastructure. This includes the use of fire-resistant materials, floodproofing measures, and the creation of shaded green spaces to combat heat islands. Enhancing drainage systems will prevent flood damage and control the spread of pollutants during heavy rains. These measures will ensure that the community is better protected from the increasing frequency and severity of extreme weather events due to climate change.

Third, the La Hacienda Mobile Estates project will expand environmental benefits for its residents. The community's proximity to essential amenities like grocery stores and healthcare facilities reduces the need for long commutes, thereby lowering transportation-related pollution exposure. By promoting clean energy solutions, such as installing solar panels and incorporating energy-efficient appliances, the project will reduce the environmental footprint and energy costs for residents. Additionally, creating new green spaces and improving existing ones will enhance biodiversity and provide residents with healthier outdoor environments.

Finally, the project will address prior disinvestment in environmental infrastructure. Historically, low-income communities and communities of color, such as La Hacienda Mobile Estates, have suffered from inadequate environmental infrastructure. This project will invest in improving the community's infrastructure, including enhanced drainage systems, expanded green spaces, and the installation of pollution controls. These investments will not only improve the immediate living conditions but also contribute to long-term environmental sustainability and resilience.

The La Hacienda Mobile Estates project also prioritizes meaningful involvement from residents in all stages of planning and implementation. By engaging the community in decision-making processes, we will ensure that the solutions are tailored to their specific needs and challenges, thereby fostering a sense of ownership and empowerment among residents.

Overall, the La Hacienda Mobile Estates project will significantly advance Environmental Justice by investing in environmental improvements, mitigating past inequities, and implementing sustainable solutions that enhance the health, safety, and well-being of its residents. Through these targeted actions, we aim to create a resilient and thriving community that sets a standard for equitable and sustainable development in Fresno County.

## COMMUNITY ENGAGEMENT

### **How will you seek and encourage diverse stakeholder participation?**

To ensure diverse stakeholder participation in the La Hacienda Mobile Estates project, SHE has implemented a comprehensive engagement strategy that incorporates input from a wide range of stakeholders, including residents, local governments, nonprofits, community development financial institutions (CDFIs), tenant advocates, fair housing organizations, manufactured housing developers, and builders/general contractors.

A key aspect of SHE's strategy involves collaboration with a nonprofit tenant assistance organization that has been actively involved with the residents of La Hacienda Mobile Estates, providing support and advocating for their housing rights. This partnership enables SHE to directly engage with the residents through their representatives, ensuring that their voices are heard and their needs are addressed. SHE will hold frequent meetings to discuss project progress, receive feedback, and refine its management plan based on the community's evolving needs. This collaboration allows SHE to identify which units need rehabilitation or replacement and to assess the income levels, demographics, and specific needs of the residents, including children, elderly, and disabled individuals.

In addition to its ongoing collaboration with local nonprofit organizations, SHE has been working closely with the City of Fresno. The City has shown strong support for the acquisition and rehabilitation of the park, recognizing the critical need to preserve affordable housing and prevent homelessness. SHE meets frequently with City officials to discuss project developments and ensure alignment with the City's affordable housing preservation goals. This partnership is essential for navigating regulatory requirements and securing necessary resources for the project. The City accepted public comments at the City Council meeting where the bridge loan for the project was considered for approval, and several residents of the park spoke in favor of SHE's acquisition and preservation of the park.

To engage and support participation by underserved communities and groups least likely to participate, SHE is planning a series of inclusive community engagement activities. SHE hosted an introductory community meeting on [NEW MEETING DATE TBD] at a local venue located in close proximity to the project site. This meeting was open to the public, including past, present, and future residents, as well as anyone interested in the park's activities. SHE promoted the event through flyers in both Spanish and English, social media, and its website to ensure broad outreach. During the meeting, SHE provided information about its services and plans for the park. Recognizing that some residents may face barriers to participating in large meetings, SHE also conducted one-on-one meetings with current and displaced residents. These personalized interactions help SHE gather more specific information about their needs and see if they qualify for any of its existing rehabilitation programs. By understanding the individual circumstances of each resident, SHE can tailor its support to effectively meet their needs. Interviews commenced prior to the PRICE application submittal date and will continue until SHE connects with all residents in the park.

The application for the PRICE funding is due on July 10, 2024. To adhere to the public participation requirements, SHE conducted the following steps:

SHE published the draft application on its website and through social media outlets on June 21, 2024. SHE allowed for a public comment period of at least 15 calendar days, ending on July 5, 2024, which provided time to consider and incorporate public comments into the final application. SHE hosted an in-person community meeting on \_\_\_\_, from \_\_\_\_\_ PM to introduce Self-Help Enterprises (SHE) to the community, provide information about its services, get to know existing residents, and collect their information to schedule one-on-one meetings. These individual meetings aimed to understand residents' needs and determine if they qualify for the city's rehabilitation program or any of SHE's other services. This meeting was promoted through various channels to ensure broad participation. SHE also posted on Instagram, Facebook, and Twitter about the meeting and the availability to comment, providing its address for mailed-in comments.

SHE collected public comments submitted in person, by mail, or electronically until July 5, 2024. To further ensure accessibility, SHE hosted an online meeting on June 27, 2024, at 5:30 PM to provide the same information and opportunities as the in-person meeting for those unable to attend. On July 8, 2024, SHE summarized the public comments and listed the commenters by name/organization in Attachment H, which was included in the final application submitted on July 10, 2024.

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

Our plan to acquire and rehabilitate La Hacienda Mobile Estates aligns closely with the existing community plans and policies of the City of Fresno, ensuring that our project supports local goals, complies with current regulations, and enhances the quality of life for residents in a way that is consistent with broader city initiatives.

La Hacienda Mobile Estates is currently zoned for manufactured housing with a mixed-use overlay, which is compatible with our plans to maintain and improve the park as a mobile home community. The City of Fresno's General Plan supports the continued use of the parcel as a mobile home park, so our project does not require any changes to the existing land use designations. This ensures seamless compatibility with current zoning regulations.

Our project contributes to the city's goals of maintaining affordable housing stock by directly addressing the needs for preserving and increasing affordable housing options. This is in line with the City of Fresno's General Plan, which emphasizes the importance of providing safe, decent, and affordable housing for all residents, especially low-income households. Furthermore, our proposal supports the objectives outlined in the Housing Element of the General Plan by promoting the availability of affordable housing.

The One Fresno Housing Strategy, adopted in 2022, further articulates the city's housing priorities, focusing on preserving housing, producing new units, promoting equity, and preventing displacement. This strategy underscores the importance of preventing the displacement of mobile home residents and calls for the rejuvenation of a mobile home rent review and stabilization commission. Our project directly aligns with these priorities by ensuring the preservation of La

Hacienda Mobile Estates as affordable housing and preventing the displacement of its current residents.

In terms of meeting the Regional Housing Needs Allocation (RHNA) for 2015-2023, our project will support the city's efforts in addressing the identified needs across various income categories. According to the Housing Element, the city's RHNA numbers are as follows:

- Extremely Low (0-30 percent AMI): 2,833 units (12%)
- Very Low (31-50 percent AMI): 2,833 units (12%)
- Low (51-80 percent AMI): 3,289 units (14%)
- Moderate (81-120 percent AMI): 3,571 units (15%)
- Above Moderate (>120 percent AMI): 11,039 units (47%)
- Total Units Needed: 23,565 units (100%)

Our project will particularly contribute to the provision of housing for extremely low, very low, and low-income households, helping to meet the city's RHNA targets for these critical categories. By preserving and rehabilitating existing mobile homes, we provide an affordable housing option for residents who fall within these income brackets, thus addressing the city's broader housing needs.

We are committed to implementing affirmative marketing practices and ensuring fair housing compliance, which aligns with the city's efforts to promote equity and prevent discrimination in housing. Our proposal includes measures to protect current residents from displacement, consistent with local policies aimed at preventing homelessness and preserving community stability.

In terms of environmental and health standards, we will conduct thorough environmental reviews to meet all necessary requirements, thereby contributing to a healthier living environment. Compliance with regulations regarding lead-based paint and other health safety standards supports the city's public health goals and improves overall living conditions for residents.

Our extensive engagement with park residents, facilitated through collaborations with local nonprofit organizations, aligns with the city's policies on community involvement and empowerment. By incorporating resident feedback into our plans, we ensure that their voices are heard and their needs are met. We have been working closely with the City of Fresno, aligning our efforts with the city's objectives to prevent park closure and address affordable housing scarcity. This partnership enhances our ability to achieve mutually beneficial outcomes.

Our proposal does not necessitate changes to existing community plans or policies. However, we are committed to working with local officials and community members to ensure ongoing alignment and support. We will continue to hold regular meetings with City of Fresno officials to update them on project progress and ensure alignment with city goals. Maintaining open lines of communication with city officials will help us address any emerging concerns and secure their continued support.

SHE is committed to adhering to all applicable federal, state, and local regulations, ensuring that our project exceeds regulatory standards. This commitment encompasses equal opportunity and

fair housing compliance, environmental and health safety standards, resident training and employment opportunities, and goals for minority and women’s business enterprises. By aligning with these regulations and policies, our proposal for La Hacienda Mobile Estates supports the City of Fresno’s strategic goals and enhances the overall well-being of its residents through improved housing conditions and sustained affordability.

DRAFT

**Exhibit E: Factor (c) CAPACITY**

**PRICE Main Application**

**Applicant: Self-Help Enterprises**

DRAFT



## **What experience do you have managing projects?**

SHE has a robust history of proposing, managing, implementing, and coordinating community development projects, particularly those focusing on affordable housing. Our extensive experience in handling multiple funding sources, engaging in strategic partnerships, and navigating complex project requirements has been instrumental to our success. A prime example of our capabilities in community development is The Neighborhood Village (TNV), a mobile home project developed through a partnership with another local non-profit organization, which mirrors the collaborative approach we intend to apply to the current project proposal. TNV is evidence that SHE has the capacity to develop and operate mobile home parks. Opening in July 2024, TNV will provide 53 units of housing to formerly unhoused community members in Tulare County. To date, SHE owns and operates 55 affordable rental communities, totaling 2,641 rental housing units. SHE operates senior housing, farmworker housing, bridge housing for individuals transitioning from homelessness, and permanent supportive housing. SHE also manages and oversees infrastructure projects through its Community Development Team, where the organization has provided technical assistance for reliable access to safe drinking water and sanitary sewer infrastructure to over 33,600 households in 175 small communities. SHE has also successfully developed over 100 single family housing subdivisions in support of our mutual self-help housing program that has served over 6,500 low-income first-time homebuyers.

In proposing community development projects, SHE takes a comprehensive approach that includes site identification, needs assessment, financial feasibility studies, and stakeholder engagement. For TNV, our initial proposal was rooted in addressing the urgent need for permanent supportive housing in the Central San Joaquin Valley. We conducted extensive research to identify suitable locations and potential funding sources, collaborating with local government agencies and community organizations to ensure the project met community needs and had broad support.

Real estate development activities are overseen by the President/CEO, Tom Collishaw, who has over 42 years' experience in community development and housing, and the Vice President/Director of Real Estate, Betsy McGovern-Garcia, who has over 20 years of affordable housing experience and has coordinated the construction of over 1,200 units of housing at SHE in the last 10 years. The real estate team is a staff of 12, with fiscal analyst support, with a breadth that demonstrates the capacity to undertake this project. As with all other development activities, regular progress reports and financial updates are provided to stakeholders and funders to maintain transparency and accountability.

SHE's project team also includes the Asset Management and Resident Services teams. Asset Management has three Certified Housing Asset Manager (CHAM) staff, which is an advanced-level designation that teaches the skills needed to manage the long-term success of affordable housing properties and portfolios. SHE's Director of Asset Management Patrick Isherwood, began his SHE career in the housing rehabilitation program, then transitioned to the Finance Department before taking over asset management over 10 years ago. SHE's growing rental portfolio has less than a 3% vacancy rate, all 55 properties are operating with positive cash flow, and SHE has never defaulted on a financial loan or commitment.

SHE has a documented track record of managing funding to develop affordable housing and with making loans to support first-time homebuyer outcomes. SHE has deployed capital totaling \$45,727,384 which supporting 23 rental communities (over a third of our portfolio.) SHE currently provides Portfolio Management services for 2,102 loans (single-family and water wells). Within that portfolio, SHE has deployed organizational capital through the Revolving Loan Fund (RLF) and invested in 1,154 single-family homeownership loans totaling \$33,767,510. Of those loans 104 are amortized and 1,050 are deferred loans. SHE has a default rate of less than 1% and the current delinquency rate on amortized loans is 4.1%. The portfolio is made up of secured loans and are monitored annually to ensure residency, tax and insurance requirements are met. SHE monitors delinquencies closely and refers clients struggling to make payments to our Financial Counseling Services. SHE also manages a \$27M land purchase and real estate development fund which has investments in approximately 30 projects in predevelopment, including preservation activities, new subdivision development for the mutual self-help housing program, infill homeownership projects, and new construction multi-family rental housing projects.

Successful community development projects often rely on strong partnerships, and TNV was no exception. SHE collaborated with Salt + Light Works, a nonprofit organization dedicated to supporting individuals experiencing homelessness, to provide wraparound services at TNV. This partnership was crucial in delivering comprehensive support to residents, including mental health services, job training, and community-building activities. The County of Tulare's Board of Supervisors, Health and Human Services Agency, and Housing and Community Development Department of the State of California also played vital roles in supporting and financing the project. SHE also partners with various nonprofit service providers, including Proteus for Limited English Proficiency (LEP) services and CSET for employment and workforce development referrals.

SHE also has extensive experience running a mobile home repair program. In partnership with the City of Visalia, SHE has operated this program for seniors for several years, providing rehabilitation support to 74 households and expecting to serve another five this fiscal year. Additionally, SHE was selected by the City of Tulare to operate the mobile home repair and replacement program funded through the State's Manufactured Housing Opportunity & Revitalization Program, which will support eight households in mobile home repair or replacement. SHE also received a CalHome grant for manufactured housing, assisting four applicants with purchasing a manufactured home unit and 17 with either repair or replacement of manufactured home units.

SHE also has the experience and capacity to support and encourage homeownership within the Park. A HUD certified counseling agency, SHE welcomes community members to the "Gateway" offering educational and counseling services to equip them with the tools and resources needed to meet their financial and sustainable homeownership goals. The program will help them qualify for reduced rates or mortgage insurance with some lenders, and for USDA, CalHFA, City and County homebuyer assistance programs. SHE has provided 2,266 first-time homebuyer assistance loans outside of our mutual self-help housing program, which is evidence of our commitment to homeownership.

## **What is your experience using grant funds?**

SHE has a proven track record of managing grants from multiple sources, including HUD, USDA, and the State of California. Our ability to handle these funds has been critical to our success in developing and maintaining 55 rental housing projects totaling 2,641 units. These projects include Rural Development Farm Labor Housing projects, tax credit projects with conventional and/or HOME financing, and HUD-financed projects. We ensure compliance with affordability requirements and complete annual income re-certifications for all our projects.

SHE currently administers over 40 programs funded by CDBG, CalHome, Permanent Local Housing Allocation (PLHA) and HOME throughout communities in Fresno, Kern, Kings, Madera, Merced, Stanislaus, and Tulare Counties. Our staff's deep knowledge of cost-effective management methods and extensive experience in fiscal and federal grant management have been instrumental in the success of these programs. Our experience includes working with various financing programs such as Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), USDA Housing Preservation Grants, USDA Section 502, 504, 514, 515, 521 and 533 funds, USDA Household Water Well Systems Grant, CalHFA financing, bank financing, Affordable Housing Program (AHP) and the Low-Income Housing Tax Credit Program (LIHTC). We have met all performance measures and financial requirements for these resources, demonstrating our ability to manage complex funding streams effectively.

SHE originates interest-bearing loans through programs such as the USDA Household Water Well System (HWWS) program, constituting direct lending. SHE also raised and fundraised and deployed over \$400,000 of COVID assistance grants between 2020-2022. One notable case study exemplifying our partnership successes and ongoing challenges is The Neighborhood Village (TNV). TNV is a 53-home, 100% permanent supportive housing community with robust wraparound services onsite for people who have experienced homelessness. Located in the heart of the Central San Joaquin Valley, this innovative housing community is the first of its kind in the state. TNV is a partnership between Self-Help Enterprises and Salt + Light Works, supported by the County of Tulare's Board of Supervisors, Health and Human Services Agency, Housing and Community Development Department of the State of California, the Kings-Tulare Homeless Alliance, and numerous other agencies.

The project, with a 20-year budget of nearly \$19.5 million, includes funding through a variety of sources, including \$100,000 through HHHAP Round 5 and \$2,817,796 through the REAP Funding Round 2.0. TNV also includes approximately \$9M from the Multifamily Housing Program (MHP), a conventional construction loan, and nearly \$3M from the PLHA program. This capital stack is evidence of our ability to secure and manage complex funding for the development of mobile home parks.

TNV features unique amenities such as an off-leash dog park, outdoor community table, missional residents relational care, organic farm and garden, on-site job opportunities, a library, memorial garden and walk, a future splash pad water feature, and fully staffed wraparound Neighbor Care Services, including on-site mental health services, a community kitchen with culinary training

opportunities, a multipurpose room for meetings, clinics, classes, and trainings, and a central park with an outdoor theater.

Every project encounters its struggles, and SHE remains flexible, creative, and nimble in navigating these challenges. Our commitment to fulfilling our mission and goals drives us to overcome obstacles, pursuing successful outcomes for the communities we serve. With experienced leadership and strategic partnerships, SHE is well-equipped to manage and complete complex projects, demonstrating our resilience and dedication to providing affordable housing solutions and stability for vulnerable populations.

### **Who are your key staff?**

SHE is dedicated to fostering community development through strategic initiatives and partnerships. As we approach our 60th anniversary, our focus continues to expand rental housing development, water and sewer infrastructure, and multifaceted projects in rural communities. This grant application outlines the key staff members who will drive the project's leadership, management, and implementation, along with our strategy for managing partner organizations and addressing potential staffing gaps.

Tom Collishaw, our President and CEO, brings over 42 years of service with SHE. Throughout his tenure, Tom has held various roles, including Director of Development, New Homes Program Manager, and Administrative Analyst in the New Homes and Rehabilitation Divisions. Since 1993, Collishaw has been directly responsible for all land and project development activities, including project financing for single-family housing, rental housing, and water and wastewater activities. Named CEO in 2014, Collishaw is a strong advocate for low-income families, serving on the boards of the National Rural Housing Coalition, the California Coalition for Rural Housing, and the California Housing Consortium. Collishaw will lead the management of the Preservation and Reinvestment Initiative for Community Excellence (PRICE), dedicating 4-6 hours per week to direct policy, establish fiscal expectations, and ensure the successful implementation and management of PRICE. Ultimately, he will be responsible for approving all potential projects and PRICE investments.

David Ebenezer, our Chief Financial Officer, joined SHE in May 2022, following his tenure as CFO for Rural Community Assistance Corporation (RCAC). With over 38 years of experience in non-profit financial systems, investor reporting, financial leadership, and organizational management, David has made significant contributions to SHE. At RCAC, he oversaw \$190 million in lending operations and managed finance, grants & contracts, and IT operations with a staff of 33. As CFO at SHE, David is responsible for all accounting and financial reporting related to PRICE, ensuring that our financial practices meet the highest standards and maintain program compliance. He will allocate 4-6 hours per week to PRICE responsibilities.

Betsy McGovern-Garcia, Vice President and Director of Real Estate Development, has over 20 years of experience in affordable housing development. She began her career at SHE in 2002 as an AmeriCorps Vista, finding her passion for affordable housing and community development. Betsy oversees all aspects of Real Estate Development for SHE, including new rental housing development, single-family subdivision development, infill and special projects, and homeless

solutions. Since rejoining the Self-Help Enterprises (SHE) team in 2014, the organization has been successful at constructing 1,482 new affordable housing units and completed the acquisition and substantial rehabilitation of 313 existing units, including two USDA 515 preservation projects. With expertise in HOME, CDBG, LIHTC, and USDA Rural Development federal financing programs, Betsy will lead the implementation of PRICE and the underwriting of investments, dedicating 8-16 hours per week to manage PRICE, identify new projects, complete underwriting, and ensure program compliance. She holds a Master's Degree in Business Administration and is a LEED Accredited Professional.

Patrick Isherwood, Director of Asset Management, joined SHE in July 2008. With extensive experience in grant implementation, administration, and compliance, Patrick has been instrumental in managing SHE's rental housing assets. As Director of Asset Management, he leads the Asset Management & Resident Services program team and oversees an annual operating budget for SHE's rental housing units at 55 project sites. Patrick's responsibilities also include fiscal management, capital improvements, grant writing, program implementation, and regulatory compliance. Currently, there are no gaps or vacancies in our key staff roles. However, we have robust contingency plans to address any potential staff or partner loss during the project. For staff loss, we have implemented cross-training to ensure coverage of critical roles, succession planning to prepare internal candidates, and a temporary reassignment of duties among existing staff until a replacement is found. For partner loss, we have established backup partnerships with similar institutions, continuous monitoring and evaluation of partner performance, and formal agreements with clear exit strategies and contingencies.

SHE, with its experienced leadership and strategic partnership with Fresno State's Humanics Program, is well-equipped to ensure the successful implementation and management of PRICE. Our commitment to community development and our proactive approach to potential challenges position us to achieve meaningful outcomes through this project. We look forward to leveraging our collective expertise to provide affordable housing solutions and stability for the La Hacienda Mobile Estates community.

### **What is your experience promoting racial equity?**

SHE has a longstanding commitment to racial equity, dating back to its founding in the 1960s within the mutual self-help housing movement initiated by the American Friends Service Committee (AFSC). This movement sought to empower low-income families, especially Latino farmworkers, to overcome housing barriers through homeownership, recognizing the systemic challenges they faced due to income inequality and discriminatory housing practices. While initially focused solely on low-income workers, SHE expanded its impact to address the marginalization experienced by Black and Brown communities in the San Joaquin Valley more generally.

Our Mutual Self-Help Housing program continues to epitomize this commitment, enabling low-income families, many from Black and Brown communities, to construct their homes through shared labor which translates into sweat equity. This program not only addresses housing needs

but also promotes economic stability and community cohesion by empowering families with construction skills and fostering a sense of ownership and pride.

SHE's holistic approach extends beyond homeownership to include the development of affordable rental housing and the rehabilitation of unsafe homes, totaling nearly 3,000 units and 6,800 homes respectively. These efforts ensure that low-income families, regardless of race, have access to safe and affordable housing, vital for economic and social stability. Our Resident Services program further supports residents' goals, offering services such as free citizenship classes and English language services to enhance their education and employment opportunities.

We employ various methods to track progress and evaluate our racial equity efforts, including data collection, surveys, and community meetings to gather feedback and make necessary adjustments. Collaborations with organizations like the California Coalition for Rural Housing (CCRH) enhances our capacity to support underserved communities and develop young professionals of color in the affordable housing sector. SHE has the capacity to connect directly with residents. For example, SHE recently completed a farmworker housing survey that was sent to 400 residents via a direct text message, and residents were provided a \$20 gift card for participating. This is just one example of our commitment to understanding the composition of our residents and the specific barriers they face.

Partnerships with CCRH also extend to programs like the Annual Rural West Internship Program for Diversity in Nonprofit Housing and Community Development, aimed at recruiting and training housing development professionals from historically underrepresented backgrounds and encouraging students of color to enter the affordable housing industry. This initiative ensures a diverse talent pool and promotes equitable representation in the housing sector. SHE has participated in this internship since inception, and currently five of SHE's real estate development staff are program graduates.

Our commitment to racial equity is further evidenced by our involvement in addressing critical water issues in Allensworth, a historically black town founded by Colonel Allen Allensworth, a former slave and esteemed military leader during the Civil War. Despite numerous challenges, SHE has been instrumental in supporting Allensworth's advocacy efforts, facilitating the construction of a new well to address water contamination issues. SHE is currently providing technical assistance to Allensworth to assist them in constructing a community resilience center.

To ensure we understand the racial composition of the La Hacienda Park, SHE is conducting one-on-one interviews with all current and former park residents. This approach provides the opportunity for us to understand the specific barriers our residents face and design specific programs and services to meet their needs. This engagement is an ongoing effort, and to ensure we track our progress, SHE will continue monthly meetings with the residents, to create a continuous feedback loop and monitor progress through project implementation.

### **What is your experience completing environmental reviews?**

SHE has extensive experience with conducting the NEPA review process as required by the use of federal funds, including the preparation of CEST, CENST, and Exempt-levels of review. SHE is

currently the contracted environmental review consultant for owner-occupied rehab and first-time homebuyer programs for 25 partner jurisdictions (responsible entities) and in the last five years has assisted 12 jurisdictions in completing environmental reviews required for the development of multi-family projects. Through all of our programs, SHE prepares dozens of NEPA reviews annually. Multiple staff across several departments in the organization are trained in the NEPA review process and receive ongoing training from HUD staff.

Prior to committing any HUD funds, SHE staff will first determine the appropriate level of NEPA review for the project or program. The majority of these reviews are site-specific and subject to 24 CFR Part 58. Once this is established, SHE staff will use the statutory checklist to ensure compliance with the applicable statutes, regulations, and executive orders, and determine whether formal mitigation measures are needed before committing funds. This process includes a site inspection, consultation with the State Historical Preservation Office (SHPO), and the review of EPA maps, DOT maps, US Fish & Wildlife Service maps, FEMA flood zone maps, and the National Register of Historic Places. HUD environmental review worksheets may also be utilized in this process as needed. The maps, proof of consultation, and mitigation measures (if needed) are included as backup documentation in all environmental reviews prepared. It is anticipated that this project will be non-substantial in accordance with 24 CFR 58.35 (a)(3)(ii) because we are not increasing the number of units or changing the land use, and therefore the project would be Categorically Excluded under 58.35(a) (CEST).

### **Are you familiar with cross-cutting federal requirements?**

SHE is familiar with cross-cutting federal requirements and is committed to full compliance with them to ensure the integrity and success of our projects.

SHE views 2 CFR part 200 as guiding principles for managing all our grants and contracts. Our internal control system and grant management processes are built around these best practices. Our independent auditors annually test compliance with the Uniform Guidance and award terms and conditions, and we take pride in receiving a clean audit each year. Our finance and grant management staff have been trained through a 2-day Uniform Guidance Boot Camp, ensuring they are well-versed in the requirements and standards set forth by 2 CFR part 200.

SHE is well-versed in Davis-Bacon labor standards and their application to construction projects funded by federal monies. These standards are crucial for ensuring that laborers and mechanics are paid prevailing wages on public works projects. We rigorously adhere to these standards by including Davis-Bacon wage determinations in all relevant contracts, ensuring contractors and subcontractors submit certified payroll reports, and conducting regular site visits and payroll audits to verify compliance. SHE has managed five significant rental construction projects in the last three years that have include Davis-Bacon compliance and monitoring.

SHE is deeply committed to fair housing and nondiscrimination principles, ensuring that all individuals have equal access to housing opportunities. Our policies and practices are designed to comply with federal, state, and local fair housing laws. This commitment is reflected in our implementation of an Affirmative Fair Housing Marketing Plan, regular training for staff on fair

housing laws and practices, outreach to underrepresented and vulnerable populations to promote inclusive communities, and ongoing monitoring of our housing programs to prevent and address discrimination and segregation.

The Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA) is critical to protecting the rights of individuals and businesses displaced by federally funded projects. SHE ensures full compliance with 49 CFR 24 by providing fair and equitable treatment to displaced persons, offering relocation assistance and advisory services to affected individuals and businesses, ensuring that all relocation activities are conducted in a manner that minimizes disruption and hardship, and maintaining transparent and accessible records of relocation activities and compensation provided.

We understand that cross-cutting federal requirements apply horizontally to all federal agencies and programs and vertically to all state and local governments and agencies receiving or passing through federal funds. This understanding informs our comprehensive approach to compliance, which includes regular training and capacity building for staff to stay updated on federal requirements, establishing robust internal controls and monitoring mechanisms to ensure adherence to these requirements, and collaborating with federal, state, and local agencies to maintain consistency and compliance across all projects.

The same level of expertise, care, and consideration will be applied to the La Hacienda Mobile Estates project. Infrastructure investments will ensure all improvements meet federal labor standards and promote fair housing. Sustainability initiatives will implement energy-efficient and climate-resilient solutions while complying with environmental review requirements. We will also provide equitable relocation assistance and promote inclusive community development through our resident support programs.

Through these measures, SHE demonstrates a profound commitment to maintaining compliance with cross-cutting federal requirements, ensuring that our projects are not only successful but also equitable, sustainable, and legally sound.



**Exhibit F: Factor (d) MATCH OR LEVERAGE**

**PRICE Main Application**

**Applicant: Self-Help Enterprises**

DRAFT

## **Sources and Amounts of Match or Leveraged Funding**

In our proposal for the acquisition and rehabilitation of La Hacienda Mobile Estates, we have secured a diverse range of match and leveraged funding sources. These sources bring not only financial contributions but also invaluable expertise and resources to ensure the success of our project. The total amount of leveraged and matched funding firmly committed as of the application deadline is outlined below:

The City of Fresno has committed a \$3,500,000 bridge loan through the Encampment Resolution Funding (ERF) Program. This substantial financial support will facilitate the immediate acquisition of the project, demonstrating the city's strong commitment to preserving affordable housing and preventing resident displacement. The bridge loan will be repaid through the PRICE funding as the City loan is a short-term bridge loan. Additionally, it is anticipated that 12 residents will be eligible for the City of Fresno's Rehabilitation Program, which will result in the leveraging of \$960,000 for unit rehabilitation. These contributions underscore the city's dedication to enhancing living conditions and ensuring the long-term viability of La Hacienda Mobile Estates.

The primary funding source we are seeking is the PRICE Funding, for which we have requested \$9,273,000 in grant funding. This significant financial commitment, once secured, will be instrumental in covering the comprehensive rehabilitation efforts required to bring the mobile homes up to health and safety standards. The PRICE Funding grant aligns perfectly with our project goals and ensures that we have the necessary resources to achieve them.

The total amount of match and leveraged funding firmly committed to the La Hacienda Mobile Estates project is \$4,460,000, with the additional \$9,273,000 in requested PRICE Funding anticipated to bring the total to \$13,733,000. These resources are crucial for the successful acquisition and rehabilitation of the park, ensuring long-term affordability and improved living conditions for residents. The commitment letters from all confirmed funding sources are included in our application, detailing the specific dollar amounts and terms of their contributions, and are signed and dated by authorized representatives on official letterhead, thereby meeting all the requirements set forth in the NOFO.

This diverse array of funding and support from state and local government sources and non-profits underscores the broad-based commitment to the success of this project. These contributions not only provide the necessary financial backing but also bring valuable expertise and resources that are vital for achieving our goal of preserving La Hacienda Mobile Estates as a stable, affordable, and vibrant community.

## **Project Funding Risk**

Addressing potential funding risks is a critical component of our planning process to ensure the successful completion of the La Hacienda Mobile Estates project. We recognize that being awarded less funding than requested through the PRICE program or the withdrawal of support from other funders could pose significant challenges. Therefore, we have developed a robust contingency plan to mitigate these risks and maintain project momentum.

First, we have identified alternative funding sources to fill potential gaps. In the event that the PRICE funding awarded is less than requested, we will immediately pursue additional grants from state and local government programs, such as the California Department of Housing and Community Development's Manufactured Housing Opportunity & Revitalization Program (MORE). This programs align with our project goals and have a track record of supporting similar initiatives.

Furthermore, we have established strong relationships with several Community Development Financial Institutions (CDFIs) that specialize in affordable housing financing. These CDFIs, such as the Rural Community Assistance Corporation (RCAC) and the Local Initiatives Support Corporation (LISC), have expressed interest in providing low-interest loans or bridge financing to support the project if needed. This additional financial backing can ensure continuity in case of shortfalls.

Internally, we have allocated a contingency reserve within our existing budget to cover unforeseen expenses and funding delays. This reserve is designed to address immediate financial needs without disrupting the project timeline. Our financial management team continuously monitors the budget to ensure that funds are used efficiently and that we are prepared to reallocate resources as necessary.

In terms of withdrawal of support from other funders, we have secured firm commitments from key partners with clear terms outlined in binding agreements. These agreements include clauses that outline the expectations and conditions under which funds will be provided. In the unlikely event that a funder withdraws support, we will leverage our strong network of community partners and stakeholders to quickly identify replacement funding. We maintain ongoing communication with potential back-up funders to ensure readiness in case their support is needed.

Additionally, we have developed a comprehensive risk management plan that includes regular project reviews and financial audits. These reviews allow us to identify and address potential issues early, ensuring that we remain on track and within budget. Our project management team, with its extensive experience in affordable housing projects, is adept at adapting to changing circumstances and finding innovative solutions to financial challenges.

**Exhibit G: Factor (e) LONG-TERM EFFECT**

**PRICE Main Application**

**Applicant: Self-Help Enterprises**

DRAFT

## **Retaining Affordable Housing Opportunities and Preventing Displacement**

The project is designed with a 30-year affordability covenant with the City of Fresno, ensuring its long-term affordability. This covenant guarantees that 12 units will be available at 30% of the Area Median Income (AMI), 14 units at 50% AMI, and 32 units up to 80% AMI.

Rent will be structured to remain affordable at the specified income tiers, utilizing income and rent limits provided annually by HUD. Affordability calculations will consider both space and unit rent, particularly for residents renting units within the park.

Renters interested in transitioning to homeownership will have access to the Gateway program, aimed at facilitating mortgage readiness and providing financial literacy services. Additionally, renters within the community will receive priority when purchasing units that become available in the park. The ultimate goal is to establish a move-up system, ensuring a mix of rental and homeownership units and facilitating residents' transition from renting to owning. SHE's status as a HUD-approved counseling agent and the operation of a homeownership center equips us with the necessary tools and resources to support residents' journey towards homeownership.

## **Ensuring Long-Term Affordability of Housing Without Federal Subsidies**

The project is secured under a 30-year affordability covenant with the City of Fresno, ensuring sustained affordability. This covenant allocates 12 units at 30% of the Area Median Income (AMI), 14 units at 50% AMI, and 32 units up to 80% AMI.

SHE oversees a comprehensive rental management portfolio comprising 55 communities totaling 2,641 units. All units are maintained at affordable rates for households at or below 80% AMI. To ensure ongoing affordability, income verification is conducted annually, and rent adjustments adhere to federally published limits based on income tier and household size.

Facilitating seamless compliance, SHE's asset management team diligently reviews rent rolls on a monthly basis. This oversight ensures strict adherence to affordability mandates and compliance with all state and federal funding regulations.

The budgetary framework is meticulously structured to ensure positive cash flow, thereby guaranteeing sustainable operations without the need for additional subsidy. With income tiers spanning from 30% to 80% of AMI, the park can generate sufficient revenue to cover operational expenses effectively.

## **Promoting Long-Term Stable Homeownership Options**

SHE's vision encompasses a structured progression system within the park, offering residents a pathway from rental housing to homeownership. This model involves a blend of rental and ownership units, with priority given to renting residents when homeownership opportunities arise. Additionally, SHE will facilitate access to first-time homebuyer funding to enable residents to acquire units within the park.

Central to this approach is SHE's commitment to individualized resident support. Each resident will receive personalized assistance in establishing housing goals, followed by access to tailored services and resources aimed at realizing those goals.

### **Supporting Underserved Communities for Long-Term Housing Access and Justice**

The project includes an established Partnership with the City of Fresno for ongoing referrals from the Coordinated Entry System for a minimum of 12 units serving 30% AMI households in the community. These units will be made available for referrals of the most vulnerable community members who are experiencing homelessness and have significant barriers to attaining housing. SHE will implement significant flexibility with these units and waive screening criteria such as credit and rental history checks. These units will be operated as housing first and will allow low barrier access to ensure underserved community members have access to housing within the park.

### **Enhancing Livability, Sustainability, and Resilience of Manufactured Housing Communities**

Once SHE acquires La Hacienda Mobile Estates, our focus extends beyond providing affordable housing to ensuring the long-term viability and sustainability of the park. A comprehensive scope of work will be implemented to enhance the infrastructure and bolster the community's resilience to environmental challenges.

Central to our efforts is the integration of sustainable technologies and practices. We plan to install solar photovoltaic (PV) panels and battery storage systems to reduce reliance on traditional energy sources and enhance energy efficiency. This transition to renewable energy not only lowers utility costs for residents but also contributes to reducing carbon emissions and mitigating the park's environmental impact.

Furthermore, our price proposal includes the construction of a community building, designed not only to facilitate social gatherings and events but also to serve as a community resilience center. This multipurpose facility will be equipped with resources and amenities to support residents during emergencies and promote community cohesion.

Water efficiency will also be a key focus area. We will implement measures to reduce water consumption through the adoption of water-saving fixtures, landscaping with drought-tolerant plants, and the installation of efficient irrigation systems. Additionally, we will explore innovative solutions such as rainwater harvesting to further enhance water conservation efforts.

As part of our commitment to environmental stewardship, we will undertake tree planting initiatives to create a shade canopy within the park. Not only does this provide relief from extreme heat and improve the aesthetic appeal of the community, but it also contributes to air quality improvement and biodiversity enhancement.

Moreover, integrating permeable areas for groundwater recharge will be prioritized. By incorporating permeable surfaces such as permeable pavement and green spaces, we aim to reduce

stormwater runoff and replenish groundwater resources. This approach not only helps mitigate the risk of flooding but also promotes sustainable water management practices.

Overall, our investments in infrastructure and commitment to sustainability and climate resilience underscore our dedication to creating a thriving, environmentally conscious community at La Hacienda Mobile Estates. Through these initiatives, we aim to enhance the quality of life for residents while safeguarding the park's long-term viability in the face of evolving environmental challenges.

DRAFT

**Other Factors: Preference Points**

**PRICE Main Application**

**Applicant: Self-Help Enterprises**

DRAFT



SHE will collaborate with California State University, Fresno (Fresno State), a minority-serving institution, on the La Hacienda Mobile Estates Preservation Project.

This project presents an opportunity to engage developing young professionals in hands-on experience within the affordable housing field. According to the most recent enrollment data, more than half of the student body at Fresno State in 2023 are Hispanic, with 46.6% being Mexican. The second largest ethnic group is Hmong, making up 5.8% of the student body.

We propose involving students from Fresno State in critical project activities, such as conducting interviews with current and displaced residents to ensure their needs are fully addressed. Additionally, we will allocate \$25,000 to fund a Fresno State student's active participation in the project, contingent upon successful grant acquisition.

We chose Fresno State's Humanics Program specifically because of its requirement for students to complete an internship. This hands-on opportunity will provide students with practical experience that fulfills this requirement and educates them about the nonprofit sector, which is the program's primary focus. Since its inception in 1998, the Humanics Program has been nationally recognized for its nonprofit leadership alliance. Students learn about management, program planning, and evaluation, and we hope their experience working with SHE will deepen their commitment to service. To ensure that students are compensated for their time, we are allocating a portion of the funds for their work.

The Humanics Program offers both a minor degree and a certificate, with parallel programs of study aimed at preparing students for various career paths, including grassroots community organizing, work in nonprofit, community benefit, and non-governmental organizations, social entrepreneurship, and employment in government agencies, legislative offices, think tanks, trade associations, or private consulting. Through an emphasis on applied project-based learning and service-learning pedagogy, the Humanics Minor and Certificate provide an interdisciplinary perspective on diverse communities, the issues they face, and ways to address and alleviate various forms of injustice, while cultivating a relational, asset-based culture of abundance. Students develop critical and creative analytical skills in real-world settings, preparing them to find viable solutions to social problems.

The Humanics Program applies a social justice approach and offers students hands-on experience in exercising critical sociological consciousness in addressing pressing local, national, and international issues. Such knowledge and skills are essential for students to become leaders capable of transforming our region and society as a whole. The course requirements and co-curricular components are the same for both the Humanics Minor and Certificate, with the only difference being that courses used towards a minor degree cannot be double-counted towards one's major or another minor, while certificate courses can.

This collaboration will not only benefit the residents of La Hacienda Mobile Estates but also provide students with invaluable real-world experience in community development. Together with Fresno State University, we aim to make a positive and lasting impact on the Central Valley community, particularly its minority populations.

**Attachment A – Advancing Racial Equity**

**PRICE Main Application**

**Applicant: Self-Help Enterprises**

DRAFT

SHE has analyzed the racial composition of the individuals and households expected to benefit from our proposed grant activities. According to the latest demographic data from the U.S. Census Bureau Quick Facts website, as of July 1, 2023, Fresno's population is comprised of 44.3% White alone, 6.6% Black or African American alone, 1.3% American Indian and Alaska Native alone, 14.1% Asian alone, 0.2% Native Hawaiian and Other Pacific Islander alone, 18.5% Two or More Races, and 50.5% Hispanic or Latino. Additionally, White alone, not Hispanic or Latino, represents 25.4% of the population. This diverse demographic underscores the necessity of ensuring equitable access to the benefits of our project activities.

To gain a deeper understanding of the La Hacienda Mobile Estates community, SHE is conducting one-on-one interviews with all current and former park residents. This approach enables us to identify specific barriers faced by our residents and to design tailored programs and services that address their needs. This engagement is ongoing, and to ensure continuous progress tracking, SHE will hold monthly meetings with residents, fostering a continuous feedback loop throughout the project implementation.

We have identified several potential barriers to equitable participation in our proposed grant activities for persons and communities of color. These barriers include language barriers for non-English speaking residents, limited access to information about available resources and services, and potential discrimination or bias in the allocation of housing and supportive services.

To prevent, reduce, or eliminate these barriers, SHE will provide all communications, including flyers, notices, and meetings, in both English and Spanish to accommodate the primary languages spoken by residents. Additionally, we will offer translation services during meetings and individual consultations to ensure that all residents fully understand the information and resources available to them.

SHE will conduct extensive outreach to ensure that all residents are aware of the services and opportunities available through our project. This includes hosting community meetings, distributing informational materials, and using social media to reach a wider audience. Our outreach efforts will specifically target underserved communities and individuals who may be less likely to participate due to historical exclusion or lack of awareness.

We will implement strict anti-discrimination policies in all aspects of our project, from housing allocations to the provision of supportive services. Staff will receive training on cultural competence and implicit bias to ensure that all interactions with residents are respectful and equitable.

Furthermore, SHE will partner with local nonprofit organizations to provide supportive services tailored to the community's needs, including job training, healthcare access, and financial literacy programs. These services will be designed to address the specific challenges faced by residents of color and promote their economic stability and self-sufficiency.

To track our progress and evaluate the effectiveness of our efforts to advance racial equity in our grant activities, we have established several measures. We will collect and analyze data on the racial composition of residents benefiting from our project activities, including participation in

supportive services and housing allocations. This data will help us identify any disparities and adjust our strategies as needed to ensure equitable outcomes.

We will regularly solicit feedback from residents through surveys, focus groups, and individual consultations. This feedback will help us understand the impact of our efforts and identify areas for improvement.

We will establish a monitoring and reporting system to track the implementation of our equity strategies and assess their effectiveness. Regular reports will be shared with stakeholders, including residents, funders, and local government officials, to maintain transparency and accountability.

We will use the data and feedback collected to continuously improve our practices and strategies. This will ensure that our efforts to advance racial equity remain effective and responsive to the community's needs.

By taking these steps, SHE is committed to ensuring that the La Hacienda Mobile Estates project advances racial equity and provides meaningful opportunities for all residents, particularly those from underserved and marginalized communities.

DRAFT

**Attachment B: Affirmative Marketing**

**PRICE Main Application**

**Applicant: Self-Help Enterprises**

DRAFT

To ensure that the housing, services, and other benefits provided under this grant are affirmatively marketed broadly throughout the local area and nearby areas, we will implement a comprehensive and inclusive marketing strategy. This strategy is specifically designed to reach demographic groups that would be unlikely or least likely to apply without such targeted efforts. These groups include Black and Brown persons or communities, individuals with limited English proficiency, individuals with disabilities, and families with children. Our approach will encompass a variety of outreach activities and marketing channels to ensure broad and effective dissemination of information.

Our outreach strategy will involve collaboration with community contacts, service providers, and community centers that serve the target populations. By leveraging the trust and networks of these local entities, we can effectively communicate the availability of housing and services to those who might otherwise be unaware of these opportunities. For instance, we will partner with local non-profits, religious organizations, and advocacy groups that have established relationships with Black and Brown communities, individuals with disabilities, and families with children.

To reach individuals with limited English proficiency, we will ensure that all marketing materials and communications are available in multiple languages, including Spanish, Hmong, and other prevalent languages in the local area. We will also utilize bilingual staff and volunteers to assist with outreach efforts and provide translation services during community meetings and informational sessions.

Our marketing efforts will extend to a variety of media channels to maximize reach and engagement. This includes maintaining an active presence on social media platforms such as Facebook, Twitter, and Instagram, where we will share updates, application information, and success stories. We will also utilize targeted advertising on these platforms to reach specific demographic groups. Additionally, we will create a dedicated website for the project that is accessible and user-friendly, providing comprehensive information about the housing and services available, as well as the application process.

To ensure the effectiveness of these efforts, we will track and analyze the reach and impact of our marketing activities, collecting data on applicant demographics. This will enable us to adjust our strategy as needed to address any gaps or areas requiring additional outreach.

**Attachment C: Affirmatively Furthering Fair Housing**

**PRICE Main Application**

**Applicant: Self-Help Enterprises**

DRAFT

Addressing barriers to Affirmatively Furthering Fair Housing (AFFH) is a core component of our proposal for the La Hacienda Mobile Estates project. We are committed to taking meaningful actions to ensure that all residents, particularly those from protected class groups, have access to safe, accessible, and healthy housing. Our approach is comprehensive and designed to promote integration, reduce segregation, and transform racially or ethnically concentrated areas of poverty into areas of opportunity. Below, we outline our strategies to achieve these goals while maintaining compliance with the Fair Housing Act and other civil rights laws.

We will ensure that the redevelopment of La Hacienda Mobile Estates provides affordable housing options that are accessible to individuals and families from diverse socioeconomic backgrounds. By preserving and enhancing the availability of manufactured housing, we cater to low- and moderate-income residents, thereby promoting economic integration.

We will implement an inclusive outreach and tenant selection process. This involves proactive marketing and communication strategies aimed at reaching protected class groups, including racial and ethnic minorities, individuals with disabilities, and families with children. Materials and communications will be provided in multiple languages and accessible formats to ensure broad reach and engagement.

We will provide fair housing training for property management staff and residents. This training will cover the rights and responsibilities under the Fair Housing Act, helping to foster a culture of respect and inclusivity. Additionally, we will establish a support system to assist residents in understanding and exercising their housing rights.

Collaborating with local fair housing organizations and advocacy groups, we will ensure ongoing compliance with fair housing laws and address any emerging issues promptly. These partnerships will also help us to identify and eliminate discriminatory practices within the community.

By integrating economic development initiatives and job training programs into the project, we aim to provide residents with opportunities for economic advancement. These programs will focus on enhancing skills and employment prospects, thereby reducing poverty and promoting upward mobility.

We will invest in community amenities such as healthcare facilities, educational programs, and recreational spaces. These enhancements will improve the quality of life for residents and attract a more diverse population to the area, promoting social and economic integration.

Addressing environmental hazards and improving the physical conditions of the housing and surrounding areas are critical to transforming the community. We will ensure that all units meet high standards of safety, accessibility, and health, thereby creating a more attractive and sustainable living environment.

We will develop and implement an Affirmative Fair Housing Marketing Plan (AFHMP) in accordance with HUD guidelines. The AFHMP will detail our strategies for marketing and outreach to ensure that all prospective tenants, regardless of their protected class status, are aware of and have an opportunity to apply for housing.



To ensure compliance with the Fair Housing Act and other civil rights laws, we will establish a system of regular monitoring and reporting. This includes periodic reviews of tenant selection processes, marketing efforts, and resident demographics to identify and address any disparities or compliance issues.

A designated Civil Rights Compliance Officer will oversee all aspects of fair housing compliance. This officer will be responsible for ensuring that all practices and procedures align with AFFH regulations and addressing any complaints or violations promptly and effectively.

All housing units and common areas will be designed or retrofitted to meet ADA standards for accessibility. This ensures that individuals with disabilities have equal access to housing and community resources.

Our commitment to AFFH in the La Hacienda Mobile Estates project involves a multi-faceted approach that addresses the barriers identified in V.A.1.a. Through inclusive outreach, fair housing training, partnerships with advocacy groups, and comprehensive community improvements, we aim to create a more integrated, equitable, and opportunity-rich environment. By adhering to the Fair Housing Act and its implementing regulations, and maintaining strict compliance with civil rights laws, we ensure that our efforts not only meet but exceed the standards for affirmatively furthering fair housing.

DRAFT

**Attachment D: Eligible Applicants Documentation**

**PRICE Main Application**

**Applicant: Self-Help Enterprises**

DRAFT

**Applicant:** Self-Help Enterprises

**Address:**

8445 W. Elowin Court

Visalia, CA, 93654

**Eligible Applicant:** Nonprofit entity

DRAFT

**Attachment E: Evidence of Partnership Letters**

**PRICE Main Application**

**Applicant: Self-Help Enterprises**

DRAFT



Exceptional Leaders. Enhanced Organizations. Enriched Communities.

May 15, 2024

Ms. Betsy McGovern-Garcia  
Self-Help Enterprises  
8445 W. Elwin Court  
Visalia, CA 93291

**Subject: Commitment of Partnership – La Hacienda Mobile Estates Preservation Project**

Dear Ms. McGovern-Garcia,

I am writing to express our commitment to partner with you in support of the La Hacienda Mobile Estates Preservation Project, led by Self-Help Enterprises (SHE). As the Director of the Humanics Program at California State University, Fresno, I am excited about the opportunity for our program to work more closely with SHE, as we have had several Humanics scholars serve your organization as employees and interns over the years.

Humanics@FresnoState is dedicated to nurturing exceptional leaders equipped to address the social problems facing our communities. Fresno State is a minority-serving institution (MSI), with a culturally and socio-economically diverse student body, 64.1% of whom are first-generation college students. The Humanics curriculum emphasizes applied learning and service to prepare students for careers in nonprofit administration and fund development, community organizing, and social entrepreneurship. The La Hacienda Mobile Estates Preservation Project aligns perfectly with the mission and goals of our program to transform lives and perspectives on leadership and philanthropy by ... partnering with CBOs to strengthen capacity & foster sustainability and preparing leaders for service to humanity. By providing affordable housing solutions and stability for residents, this project embodies the principles of social justice and community empowerment that we strive to instill in our students.

As part of our partnership, SHE has generously allocated \$25,000 to support the involvement of at least one Fresno State student in the project. This funding will enable the student to gain hands-on experience in community development while contributing to the success of the project. The student will assist with resident interviews, community engagement, and the design of services intended to support the housing stability and success of the residents of the La Hacienda community.

I am confident that the collaboration between SHE and the Humanics Program will yield meaningful results for the La Hacienda Mobile Estates community and serve as a model for future community-based initiatives. Thank you for providing this opportunity for partnership. I look forward to working closely with you to make a positive impact on our community. Should you have any questions, please contact me at [matthewwj@csufresno.edu](mailto:matthewwj@csufresno.edu) or 559-313-0804.

Sincerely,

Matthew Ari Jandian, Ph.D.  
Professor of Sociology and Director of Humanics

Department of Sociology  
California State University, Fresno  
5340 N. Campus Drive, MS 5307 • Fresno, California 93740  
P 559.278.2234 F 559.278.6468 [www.fresnostate.edu/sociology](http://www.fresnostate.edu/sociology)

THE CALIFORNIA STATE UNIVERSITY

DISCOVERY. DIVERSITY. DISTINCTION.

**Attachment F: Match or Leverage Documentation**

**PRICE Main Application**

**Applicant: Self-Help Enterprises**

DRAFT

**DRAFT**

**Intentionally Left Blank**

**Attachment G: Application Certifications and Standard Forms**

**PRICE Main Application**

**Applicant: Self-Help Enterprises**

DRAFT



**Intentionally Left Blank**

DRAFT

**Attachment H: Summary of Comments Received  
PRICE Main Application**

**Applicant: Self-Help Enterprises**

DRAFT

**Intentionally Left Blank**

DRAFT