

# Disaster Recovery Manufacture Home and Replacement and Elevation Program (DR MHRE)

## Frequently Asked Questions (FAQs)

### Q: What is the DR MHRE Program?

A: The Disaster Recovery Mobile Home Replacement and Elevation (DR MHRE) Program helps very low, low, and low-to-moderate income (LMI) mobile homeowners replace and elevate a damaged mobilehome (MHU) located in eligible mobilehome parks. Assistance is available in counties designated as “Most Impacted and Distressed” (MID) by the disaster occurring from December 27, 2022, to January 31, 2023, which included winter storms, flooding, landslides, and mudslides.

### Q: What type of assistance is provided?

A: Funding is provided to replace and elevate damaged mobilehomes. The maximum Program award is \$500,000 per unit, not including duplication of benefits (DOB).

### Q: What does “replacement and elevation” mean?

A: Replacement involves installing a new MHU to replace the damaged one. Elevation involves raising the MHU to meet code or resiliency requirements, such as flood protection, to restore safe housing and reduce future disaster risk.

### Q: Which counties are eligible for funding?

A: Merced County and San Joaquin County. Applicants must reside in an eligible mobilehome park in these counties.

### Q: Are there exceptions for occupancy requirements?

A: Yes. Exceptions may include:

- Active-duty military assigned away from home.
- Applicants incapacitated due to illness.
- Applicants incarcerated at the time of the disaster.

### Q: How do I obtain an application?

A: Applications may be obtained by contacting Self-Help Enterprises at 559-651-1000 (or Irma Wheeler directly at 559-802-1647 or [irmaw@selfhelpenterprises.org](mailto:irmaw@selfhelpenterprises.org)).

### Q: Who is eligible to apply?

A: Applicants must meet all of the following requirements:

- The damaged MHU must have been located in a HUD-identified Most Impacted and Distressed (MID) county under disaster DR-4683.
- The applicant must have owned and occupied the manufactured housing unit (MHU) as their primary residence at the time of the disaster and for at least 60 days prior to the disaster.
- The dwelling must have sustained at least \$3,000 in property flood damage from the qualifying disaster, classified by HUD as Minor-High.

- The household must be Low- to Moderate-Income (LMI), with income at or below 80 percent of Area Median Income (AMI).
- The applicant must demonstrate U.S. citizenship or qualified alien status.
- The applicant must have a valid and enforceable lease or a month-to-month tenancy agreement, along with verification of lot rent from the manufactured home park owner for the site where the replacement MHU will be installed.
- The applicant must be current on lot rent at the time of eligibility review.
- The site must have an active, metered electrical connection. Solar power as the sole source of electricity is not eligible.
- The site must have access to a water source through a private well or a city-managed water system with sufficient flow to support the unit.
- The site must have the ability to connect to an approved wastewater treatment system, either septic or a city-managed sewer system.
- Assistance is not available for second homes, vacation homes, or investment properties.

**Q: Can joint owners apply?**

A: Yes. All individuals on the MHU title who will occupy the replacement unit must be co-applicants. Non-occupant owners must sign a Co-Owner Consent Form.

**Q: Do I have to have flood insurance to participate?**

A: Flood insurance is not required to apply for the program. However, for manufactured housing units located in designated flood hazard areas, the applicant must obtain and maintain flood insurance coverage on the property in perpetuity after program replacement and elevation activities are completed. Applicants who previously received federal flood disaster assistance that was conditioned on obtaining flood insurance, but who failed to obtain or maintain that coverage, are not eligible to receive assistance under this program.

**Q: What documents are required?**

A: Required documents may include, but are not limited to, the following:

- MHRE Intake Application forms (provided by subrecipient)
- Proof of Individual Assistance of at least \$3,000 in property flood damage from the qualifying disaster
- Current household income documentation, such as pay stubs, award letters, tax returns, and bank statements
- Certificate of Title
- Rent space bill or lease agreement

**Q: What if I do not have my FEMA letter or do not know whether I was approved or denied?**

A: If you need assistance locating or understanding your FEMA determination, you may take one or more of the following steps:

- Look for information about your case at [DisasterAssistance.gov](https://www.fema.gov/disaster).
- Visit a Disaster Recovery Center (DRC) for in-person help. Find the nearest DRC at [fema.gov/drc](https://www.fema.gov/drc).
- Call FEMA’s Helpline at 1-800-621-3362.

Additional information on how to read and understand a FEMA determination letter is available at <https://www.fema.gov/assistance/individual/after-applying/understanding-letter>

**Q: What if I don't respond to Program requests?**

A: Applications left unanswered for 21 calendar days may be administratively withdrawn. Extensions may be requested within that period.

**Q: Can I withdraw my application voluntarily?**

A: Yes. Withdrawals must be in writing or email and may be rescinded within 30 days. If work has started, repayment of Program funds may be required.

**Q: How is income determined?**

A: The Program calculates Modified Adjusted Gross Income (AGI) for all household members 18+ using tax returns or third-party data. Significant changes may require recertification.

**Q: What if a household member has no income?**

A: They must complete a Zero Income Certification form.

**Q: Are there income limits?**

A: Yes. Households must meet very low, low, or low-to-moderate income thresholds based on AMI for the county. [[Income Limits](#)]

**Q: What is Duplication of Benefits (DOB)?**

A: DOB occurs when an applicant receives assistance from multiple sources for the same purpose, exceeding total need.

**Q: How is DOB calculated?**

A: Steps include:

- Assess total need based on Scope of Work (SOW) and inspections.
- Identify all assistance received or available (FEMA, SBA, insurance, legal settlements, non-profits, etc.).
- Exclude non-duplicative funds (personal savings, private loans, unrelated grants).
- Calculate total DOB and Program Award.

**Q: What happens if I receive additional assistance after my award?**

A: The award is recalculated. Any excess DOB must be repaid. Applicants sign a Subrogation Agreement to repay duplicative funds.

**Q: Are all loans considered DOB?**

A: No. SBA or other subsidized loans are included unless declined or cancelled. Private loans not guaranteed by SBA are excluded.

**Q: What is included in the Scope of Work (SOW)?**

A: The SOW includes:

- Acquisition, delivery, and installation of the new MHU.
- Site preparation and permitting.
- Footings, piers, skirting, stairs, ramps, utilities.
- Compliance with Accessibility, HUD, California Building Codes, and Energy Star standards.

**Q: What is NOT included in the SOW?**

A: Examples include:

- Personal property (appliances, A/C units, etc.)
- Detached structures (sheds, pools, garages in some cases)
- Fencing, landscaping, or luxury upgrades

**Q: Who supervises construction?**

A: Self-Help Enterprises monitors contractors, inspects work at each phase, and ensures compliance with approved SOW and codes.

**Q: How are contractor payments handled?**

A: Payments are progress-based:

- 90% during construction
- 10% retained until final approval

**Q: Are temporary relocations required?**

A: Yes. Owner-occupants may relocate on a case-by-case basis; tenants must temporarily relocate. URA-compliant benefits apply for displaced tenants.

**Q: What warranties are provided?**

A: Contractors and manufacturers provide warranties covering electrical, plumbing, HVAC, fire safety, structural systems, and appliances. Applicants must acknowledge receipt.

**Q: Do Applicants receive direct payments?**

A: No. Funds are paid directly to contractors. Escrow funds (if applicable) are disbursed first.

**Q: What security interest does the Program hold?**

A: Self-Help Enterprises establishes a 484.7 Statement to Encumber with HCD for owner-occupied MHUs, released upon re-occupancy, typically within 60 days of turnover.

**Q: What if I disagree with DOB or zero-award determinations?**

A: Applicants can file an appeal within 30 days. Instructions are included in the notice letter.

**Q: What is the Grant Recapture/Subrogation Policy?**

A: Applicants must repay any assistance later received for the same purpose, or in cases of non-compliance, false information, withdrawal, or incomplete construction.