

Project:HOMES is partnering with CFH for a proposal for funding under the U.S. Department of Housing and Urban Development's Preservation and Reinvestment Initiative for Community Enhancement (PRICE) Competition. This grant is to preserve and revitalize manufactured housing units and Manufactured Housing Communities (MHCs). If awarded, the grant will support project:HOMES and Bermuda Estates Mobile Home Park (Chester) and CFH and East End Mobile Home Park (Manassas Park). The draft application for the PRICE Main Competition outlines the proposed activities to be funded through the PRICE Main Competition.

Public comment on the proposed activities outlined in the grant will begin on June 13, 2024 and continue until June 28, 2024. Comments may be provided via email to [nicole.storm@projecthomes.org](mailto:nicole.storm@projecthomes.org). Comments may also be provided in person during one of the following public meetings:

Project:HOMES/Bermuda Estates

Date: June 24, 2024

Time: 5-6pm

Location: Bermuda Estates Community Center, 12331 Route 1, Chester VA  
(Spanish interpretation will be available)

CFH/East End

Date: June 27, 2024

Time: 5-6pm

Location: CFH, Inc, 7702 Donegan Drive, Manassas, VA 20109, (703) 221-4510

**Project:HOMES DRAFT APPLICATION  
FOR THE  
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
PRESERVATION AND REINVESTMENT INITIATIVE FOR COMMUNITY  
ENHANCEMENT (PRICE) MAIN COMPETITION**

**May 8, 2024**

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## **Exhibit A: EXECUTIVE SUMMARY**

Like many parts of the country, Central and Northern Virginia have been and continue to experience an affordable housing crisis where there are significant shortages of affordable and accessible housing. In both regions of Virginia, the gap between household income and available affordable housing options has intensified over the last ten years particularly for households with incomes below 50% of the area median. This proposal focuses on the preservation of 106 affordable homes in two parks, each owned by a nonprofit organization with a mission to preserve the affordable housing situations for the existing residents in perpetuity through continued nonprofit ownership, resident engagement, infrastructure improvement, and unit replacement.

This partnership will provide the homeowners in the parks known as Bermuda Estates in Chesterfield County, Virginia and East End Mobile Home Park in Manassas, Virginia with both housing stability and generational wealth stabilization for families who have historically been denied both and who have few other housing options in regions with rapidly increasing housing costs.

Both manufactured home communities in this proposal were in severe distress when they were purchased by established, mission-based not-for-profit affordable housing agencies. This proposal will enable the continued success of the efforts to improve and preserve these housing units for existing residents and offers immediate opportunities for the prompt and effective use of PRICE Main funding with clear and measurable outcomes.

Bermuda Estates was purchased by project:HOMES on September 1, 2020 for the purpose of preserving the park as affordable housing in perpetuity for the existing residents of the 47 occupied units and for the future residents of the four vacant lots. project:HOMES has organized its preservation effort into four phases: Acquisition, Stabilization, Community Engagement and Unit Replacement. project:HOMES has utilized a combination of public and private grant funding to work through the first three phases and is now focusing on unit replacement and additional infrastructure improvement. Funding through the PRICE Competition will enable project:HOMES to complete the four phases and allow Bermuda Estates to continue to flourish as an affordable and vibrant community for current and future generations of homeowners.

East End Mobile Home Park (EEMHP) was purchased by CFH, Inc in January 2019, with management beginning in October 2018. In April 2016, the City of Manassas and the managing agent executed a sales contract. One of the conditions of the purchase required the Park owner to evict all tenants and remove all mobile homes from the property. Approximately 250 people were about to be homeless. CFH determined that acquiring the East End Mobile Home Park would fit within the CFH mission. CFH committed to repairing the water and sewer issues and offered a purchase contract, which was accepted by the previous Owner and approved by the City of Manassas. To date CFH has installed new water and sewer lines and dedicated these as easement to the City of Manassas. All utilities are now public and separately metered. In 2021 CFH partnered with Virginia Housing, Benedictine Sisters, and Prince William Habitat to renovate the resource center, install playground equipment, and engage residents through surveys to obtain feedback on our work. In April of 2022, CFH refinanced this community through Virginia Housing, supporting its commitment to have this community remain as affordable housing. Funding through PRICE Competition will enable CFH to provide further infrastructure improvements so it can maintain this community as a viable affordable housing option in Northern Virginia.

## **EXHIBIT B: THRESHOLD REQUIREMENTS AND OTHER SUBMISSION REQUIREMENTS**

Project:HOMES and CFH, Inc. are established private nonprofit organizations and the sole owners of two mission-owned manufactured home parks. We are applying as a nonprofit consortium for this application for the HUD Preservation and Reinvestment Initiative for Community Enhancement (PRICE) Competition. All eligibility requirements listed in Section III. D “Threshold Requirements of the PRICE Notice of Funding Opportunity are met. Required Documentation is provided on SF424 and Appendix B. IV “Price certifications for community development financial institution, cooperative, manufactured housing community, metropolitan planning organization (MPO), non-entitlement units of general local government and non-profit applicants”

Project:HOMES is a 501(c)(3) non-profit organization established in 1992 with a mission to Improve Lives by Improving Homes and operates a number of federal, state and privately funded programs that preserve and produce affordable housing in the state of Virginia.

CFH Inc. is a 501(c)(3) non-profit organization established in 1992 with a mission to empower individuals and families through a continuum of services to create a safe affordable home in which everyone has the opportunity to thrive and reach their potential. CFH operates several federal, state, local and privately funded programs to preserve and produce affordable housing in Northern Virginia.

<b>Applicant:</b>	<b>project:HOMES CFH, Inc.</b>
<b>Type of Application:</b>	<b>Non-Profit Consortium</b>
<b>Main Point of Contact:</b>	<b>Nicole Storm, Director of Fund Development, project:HOMES</b>
<b>Address:</b>	<b>88 Carnation Street Richmond, Virginia 23225</b>
<b>Contact Information:</b>	<b><a href="mailto:nicole.storm@projecthomes.org">nicole.storm@projecthomes.org</a> (804) 612-3351</b>
<b>Outstanding Civil Rights Matters:</b>	<b>None</b>

## **EXHIBIT C: NEED (Maximum 15 points)**

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

The project area of this proposal consists specifically of the two mission-owned parks described in Exhibit A: Bermuda Estates Manufactured Home Park in Chesterfield, Virginia and East End Mobile Home Park in Manassas, Virginia. This proposal is a partnership between the two non-profit owners of the parks: project:HOMES of Richmond, Virginia and CFH Inc. of Manassas, Virginia.

#### **Bermuda Estates:**

The typical household in Bermuda Estates is a family of four with young children and a household income of \$30,000 which is considered extremely low income (below 30% AMI) in the Richmond MSA. At this income level, households in Bermuda Estates are not able to relocate to other rental or homeownership options in the area. The forty-six households in Bermuda Estates are among the lowest income unsubsidized homeowners in Chesterfield County.

Bermuda Estates is home to 47 Households and 171 individuals. Twenty-nine percent (29%) of residents are under the age of 18, sixty-five percent (65%) are aged 18-60 and six percent (6%) are over the age of 60. The majority of working members of each household are employed in the service and construction industries. As of 2022, the Median gross rent in Chesterfield County in 2022 is \$1,460 while an extremely low-income household can only afford \$821 without creating an unsustainable cost burden. project:HOMES has maintained a low lot rent within this affordability range of \$523 a month which includes water and is below many of the other manufactured housing communities in the Richmond area.

The average age of a manufactured unit in Bermuda Estate is 49 years old. The limited household income, along with the complexity and obsolescence of manufactured housing stock makes repairing these units extremely difficult for these homeowners. Through the community engagement process, it was determined that there is a critical need for unit replacement in the park. To date, project:HOMES has replaced six units for families in the park with high-quality energy efficient units designed and installed by project:HOMES, manufactured by plants in Pennsylvania and North Carolina and financed with custom low interest loans serviced by Habitat for Humanity of Virginia.

#### **East End Mobile Home Park:**

East End Mobile Home Park is located within the City of Manassas, Virginia. Manassas is within the geographic boundaries of Prince William County, VA and in the Washington DC Metropolitan Statistical Area. This area is considered a high-cost area with an Area Median Income of \$154,700.00. The HUD Fair Market Rents in the City of Manassas are \$2,030, \$2,300, \$2,860, and \$3,390 for one, two, three, and four bedroom units, respectively.

East End Mobile Home Park is made up for 56 families, with 229 residents with 28% of the residents being children, 68% between 18-60 years old, and 4% are 61 and over. Ninety-five percent of the residents are of Hispanic descent. Ninety-three percent of families earn less than 50% of the area median income and 24 mobile home units were built prior to 1976,

The Prince William County Consolidated Plan, which includes the City of Manassas and Manassas Park, VA states that 32.1% percent of households are housing cost burdened. Renter households are

particularly impacted by housing cost burdens, at a rate of 50.0 percent. In total, 8,593 households in Manassas pay more than 50% of their monthly income toward housing costs.

An estimated 51,938 households in the area face housing affordability challenges. This accounts for 33.4 percent of the total households in the Prince William Area. Fifty-one (51%) of Hispanic households in the Prince William area are housing cost burdened. There are about 1890 mobile home units in the county, 60 of which are in East End Mobile Home Park.

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

No specific distressed area.

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

There are no known disasters within this area, however, we have identified drainage issues within the East End Mobile Home Park during heavy rains resulting in storm water overflow that directly causes road hazards and damage, along with placing several units in jeopardy of increased mold and mildew hazards and potential flooding. Stormwater drainage improvements have been drafted and are described in Exhibit D: ii. Subfactor (b)(ii) of this proposal. Engineered site plans of the improvements are attached to this proposal.

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

Both mission-owned parks in this proposal face growing pressure from the increasing land values from their contingent parcels and surrounding communities. Bermuda Estates is near the intersection of Route 1 and State Route 10 in the Chester section of Chesterfield. The area has experienced rapid growth in recent years with a variety of newly built fast food and chain restaurants along with commercial business strips nestled in with existing retailers such as Home Depot and Food Lion and an adjacent bowling alley. Since the park's purchase, an extended stay hotel has been built abutting Bermuda Estates on the eastern end, and new higher-end apartments are being developed immediately to the north of the property. Both the adjacent apartment and the hotel developers competed with project:HOMES for the purchase of Bermuda Estates. It is likely that if project:HOMES had not purchased the community and committed to its preservation, that the previous owner would have sold the property to either of these respective developers for conversion to a different use.

Since 2020, the value of the property has doubled which is a strong signifier of the desirability of the site within the growing Route 1 corridor. While several other manufactured housing communities exist along the Route 1 corridor stretching through Chesterfield County into the southern side of Richmond City, many have been sold to real estate investment firms (REIT's) who operate nationally as legacy family park owners age out of the business. These REIT's commonly raise lot rents as a first course of action upon taking ownership, which risks displacing existing residents. Other parks in the area have been sold to other types of developers and are no longer operating as manufactured housing communities.

There are currently 5,000 households living in manufactured housing in 66 Manufactured Home parks in the greater Richmond region. A greater number of families live in manufactured housing in the Richmond area than in all of the area's public housing complexes combined. And while the average household income for families living in manufactured housing is comparable to those living in public housing, these homes are unsubsidized and nearly all of the privately owned manufactured home parks in the Richmond area lack the support structure, commitment to affordability and sustainability that is offered in formally subsidized housing.

It is often claimed by the manufactured housing industry that manufactured housing is the largest unsubsidized source of affordable housing in the country. In practice however, we have found that this

is not an accurate statement. The units in privately owned manufactured home parks are in effect subsidized by the fact that even though the residents are homeowners who must purchase and maintain their own units, they forfeit any opportunity for generational wealth creation or even stability. The units are effectively affordable only because they decline in value over time and eventually end up with a negative value.

The park owners of Virginia's manufactured home parks have the ultimate control over the affordability of the units. As the potential for increased cash flow is recognized by national investors, several parks in the Richmond and Northern Virginia area have been sold and their lot rents have been raised. The acquisition of Bermuda Estates by project:HOMES and East End Mobile Home Park by CFH was a critical step in preserving this source of affordable housing. The stabilization and improvement of these parks along with the innovative design of high-quality, accessible and energy-efficient replacement units will provide permanent positive change for the residents of these parks and can be replicated in other parks in Central and Northern Virginia. The work funded by the request in this proposal represents a crucial step in the realization of that permanent change.

The East End Mobile Home Park is in Prince William County, VA as part of the Washington DC Metropolitan Statistical Area, with one of the highest costs of living. The high cost and low availability of land for affordable development and high demand of market rate housing keeps housing options out of reach for low to moderate-income families. Existing Mobile Home Parks serve as an integral part of the solving the affordable housing crises this region is experiencing.

East End Mobile Home Park is located on Route 28 near Liberia Avenue in the Prince William County within the boundaries of the City of Manassas. East End MHP is adjacent to two additional mobile home parks along this corridor. This area is subject to additional development and the City of Manassas recently purchased an older strip mall across route 28 and it is slated for mixed use development. A church recently purchased a parcel adjacent the mobile home park and submitted a rezoning application. This property has experienced almost a 70% increase in tax value since 2020 and CHF has been approached with numerous unsolicited offers to purchase, identifying the market value to be over 150% of its original purchase price. Lot Rents at the neighboring mobile home parks are over \$1,100.00 per month. Had CFH not purchased East End MHP, it, along with the adjoining parks, would have been purchased by the City of Manassas for mixed use development. East End MHP residents had to fight to prevent the property from being condemned and themselves from being evicted.

There are approximately 1,890 mobile home units within Prince William County. Manufactured Home Parks in Virginia are considered a high demand investment by real estate investment corporations due to their potential for high cash flow and redevelopment. This demand pushes the values higher than what most non-profit buyers can pay for acquisition. Other barriers to manufactured housing preservation or revitalization in Virginia include:

*Limited Regulatory Protections:* Under the Virginia Manufactured Home Lot Rental Act, owners of manufactured home communities are only required to provide residents with 60-day notice when they accept an offer to purchase their property. Residents may submit a competing offer within the 60-day notice. State law only requires owners to "consider" such counteroffers, and there is no right of first refusal for localities or residents. CFH had a very recent experience, when collaborating with the Fairfax Redevelopment and Housing Authority with these limitations in the sale of Harmony Place Mobile Home Park. In the case of Harmony Place, the Fairfax County Redevelopment and Housing Authority (FCRHA), CFH and Tenants and Workers United (TWU) worked on behalf of the residents to submit a counteroffer when notified of the impending sale. The seller received the offer, "considered" it as required by law, and then moved forward with the sale to a new owner. Had there

been an enforceable right of first refusal, the residents might have been able to gain control of the property under their homes and preserve their community as committed affordable housing.

*Lack of resident organization and capacity:* Residents of Mobile Home Park's (MHP's) tend to be of low-income families. Establishing a form of homeownership association is limited as families of low income are more focused on day-to-day necessities, such as food and shelter, their focus is not on governance and structure to implement a homeowner's association and there are no resources to cover the costs of establishing such an entity, as there are legal fees in establishing such an organization. In Virginia, this is where non-profit entities have played a role in purchasing and managing MHP's to preserve an affordable housing option.

*Lack of available capital:* Coalitions of residents often lack the needed capital or debt capacity to make competitive offers for their communities when they go up for sale. In the case of the sale of Harmony Place, Fairfax County was able to assemble the approximately \$8 million necessary to make a counteroffer – about \$87,000 per pad. From a fair housing standpoint, the residents of MHP's are largely low-income, linguistically isolated Latino families.

*Competing Needs:* Homeownership comes with the responsibility of maintaining the home in a safe and healthy manner in addition to paying off loans and making monthly pad rental payments. These obligations can create hardships if owners have limited funds and need to balance competing demands for other necessities such as food, childcare, or healthcare. Often home maintenance becomes a lower priority, which can lead to regulatory/code non-compliance or safety issues that need to be addressed. MHP's residents are hardworking contributors to the local economy and are disproportionately impacted by the sale and potential redevelopment of these properties, as well as the multiple costs associated with owning a unit, renting the pad, and maintenance expenses.

**EXHIBIT D: SOUNDNESS OF APPROACH (Maximum 50 points)**  
**i. Subfactor (b)(i): Project Description, Management, and Impact (10 points)**

**What are your vision and goals?**

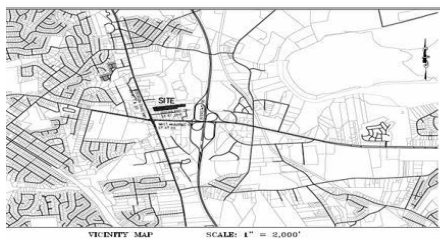
The vision and goals for this proposal are straightforward and measurable. Our goal is to complete the improvement phase for both Bermuda Estates and East End Mobile Home Park through infrastructure improvements and unit replacement. Our vision for both sites is to provide permanently healthy and affordable communities through continued resident support and affordability preservation through non-profit ownership and informed by community engagement.

Improvements to the parks empower the community, and have allowed project:HOMES and CFH Inc to provide additional learning opportunities at our resource centers located in each park including Limited English Proficiency learning programs, Work-force training, and First Time Homebuyer Education.

Empowerment also comes from community improvements and services that uplift residents. In both East End MHP and Bermuda Estates, the stability and commitment of mission-driven non-profit ownership provided the security necessary for residents to begin improve their own manufactured homes and lots. Residents began to take an active role in the operation of the parks by responding to surveys, serving on the Resident Leadership Councils and volunteering at the community resource centers. The additional funding provided through PRICE will allow a continuation of the improvement of both parks and further engagement and investment of their existing residents.

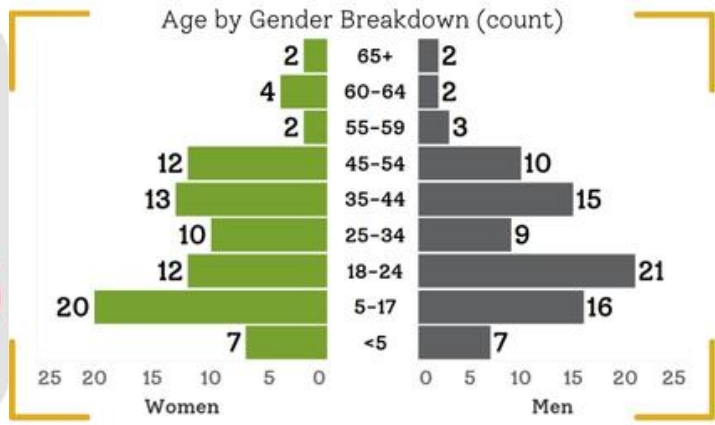
**Description of MHC Sites**

Bermuda Estates is a 50 unit Manufactured Home community in compliance with Chesterfield County's MH1 Zoning designation. It currently has 47 occupied units and is home to 47 separate households and 117 individuals. Eighty-percent of the residents in the park are Spanish speaking.



Bermuda Estates Site Plan  
12331 Route 1  
Chester, VA 23831





project:HOMES purchased Bermuda Estates in September 2020 with the mission of preserving and improving the community for the existing residents in perpetuity. The project was organized into four phases: Acquisition, Stabilization, Community Engagement and Unit Replacement.

**Acquisition:** After a lengthy negotiation, project:HOMES purchased Bermuda Estates with commercial financing from Truist bank. project:HOMES later refinanced with Virginia Housing which provided a 15 year fixed-rate loan and support for infrastructure improvements.

**Stabilization:** Prior to project:HOMES' acquisition of Bermuda Estates, Chesterfield County's Community Enhancement Code Enforcement division issued a total of 97 building code and zoning code violations to the residents and the owner of the park. In cooperation with Chesterfield County and with the support of private funders, project:HOMES resolved all violations within the first two years of ownership. The work included:

- Immediate repairs to water and sewer systems within the park
- Drafting and submission of a site plan for approval by the Chesterfield County Planning Division
- Repairs to 42 owner-occupied units within the park to address immediate health and safety concerns for residents to include weathertightness, heating, plumbing, electrical and structural repairs
- Removal of four unoccupied and illegally placed units
- Stripping and replacement of the entire park access road
- Installation of additional parking areas
- Installation of a paved cul-de-sac to enable school bus and emergency vehicle access within the park
- Repair of eight non-functional streetlights
- Repair of non-functional and hazardous electrical service pedestals
- Establishment of professional management and leasing practices

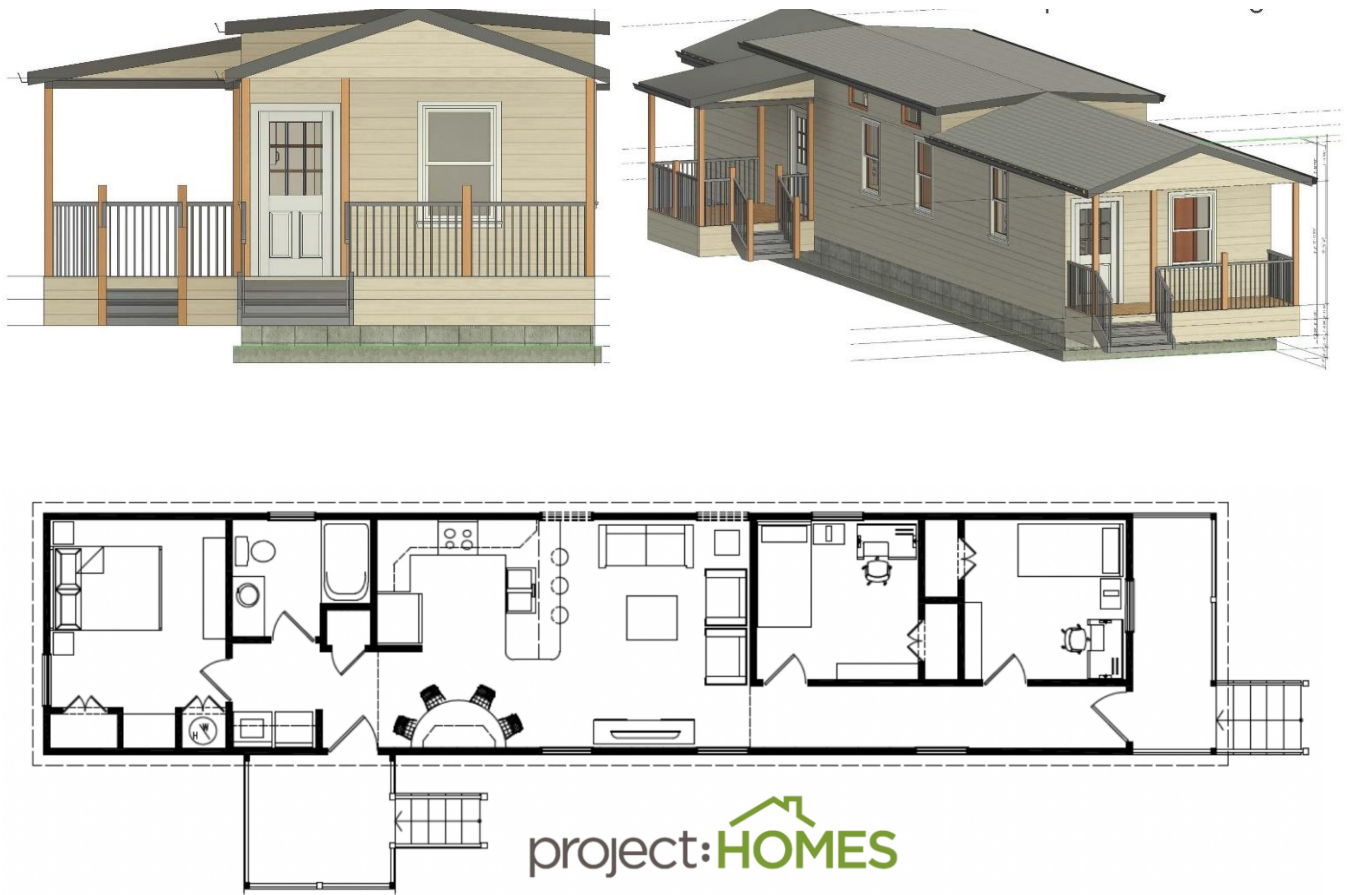
**Community Engagement:** project:HOMES prioritized resident engagement throughout the Acquisition and Stabilization phases to build trust with and earn the support of the community. A Community Engagement Plan was developed and a full time, Spanish speaking Community Engagement Manager (CEM) was hired. The CEM has led the following efforts:

- Completion of a comprehensive resident survey conducted by Virginia Community Voice
- The establishment of the Resident Leadership Council

- Renovation and operation of the Bermuda Estates Community Center
- Resource coordination and operation of regular programs and events to include English as a Second Language classes, social services and regular scheduled visits from mobile food bank Feedmore.
- Construction and operation of the playground at the community center
- Special events and celebrations for residents

Unit Replacement: It became clear from information gathered during the stabilization phase that at least 70% of the units in the park would require replacement. After gathering information on housing needs from residents as part of the community engagement process, project:HOMES set out to design a high-quality, energy-efficient single-wide manufactured home replacement unit utilizing its 30 years of experience designing and building affordable single-family homes. The goal of this initiative is to build a manufactured home that qualifies for the HUD certification and is therefore legal to place in a park zoned for manufactured housing but is built to a quality and efficiency standard that meets or exceeds the building code that governs traditional single-family homes. By creating a higher quality single wide unit than the industry currently produces, project:HOMES hopes to provide manufactured homeowners in Bermuda Estates and East End Mobile Home Park with greater housing stability through retained value, easier maintenance and the opportunity for generational wealth building. If these units can be built like homes, then they can more readily hold their value like homes.

project:HOMES manufactured housing staff have visited eight different manufacturers in four states to date and have specified and purchased six replacement units for the residents of Bermuda Estates. The units are designed, framed, finished, and installed to outperform the industry standard for durability and energy efficiency. A study by the Virginia Tech Center for Housing Research has determined that with the upgrades specified by project:HOMES, the units are 30% more energy efficient than the standard single wide units offered by the manufactured home industry.





East End Mobile Home Park consists of 60 lots of which 56 are currently occupied, with 4 vacant. One lot is intended to house a new playfield as described in this proposal. This MHP is located at 9021 Centreville Rd, Manassas, VA 20110, and has been in operation since the 1950's. This MHP is currently owned by CFH (formerly Catholics for Housing) one of the applicants on this proposal. This MHP is not located within a floodplain. It should be noted that 95% of the park is of Hispanic descent. Under CFH's ownership, all park residents now have a written lease, which was not the case under the prior owners. Based upon a 2021 survey, resident's top concerns are road and drainage improvements, recreation for children, a commitment to snow removal, community engagement, lighting and security.

CFH acquired the East End Mobile Home Park (EEMHP) in January 2019, after taking over management of the park beginning in October 2018. The project was organized with the intent of preserving this community as affordable housing in Northern Virginia. To stabilize the community, CFH implemented a plan including acquisition, infrastructure improvements, community engagement and professional and accountable management.

**Acquisition:** The acquisition of the park was negotiated by the CFH Board of Directors, a process that included robust community engagement and interaction with local elected officials. CFH had to establish itself as a viable entity to complete this project and negotiate between the existing contract that in place between the owner and the City of Manassas.

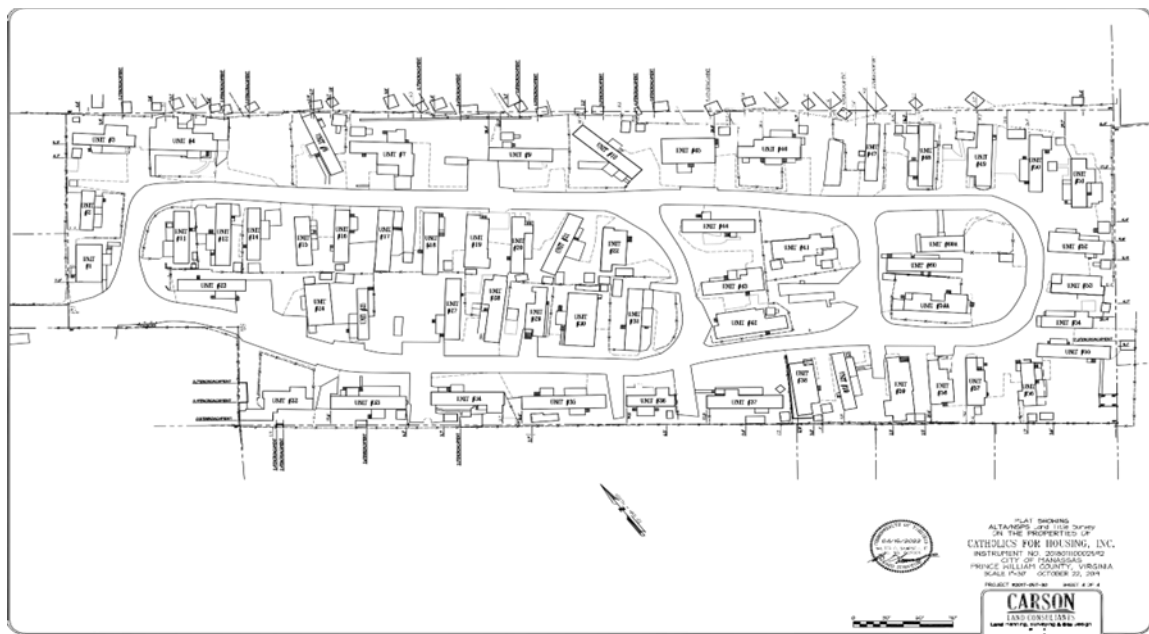
**Stabilization:** Prior to CFH acquiring the EEMHP, the community faced water and sewer issues coming from the neglected private systems located on site. As part of CFH's commitment with the acquisition, CFH agreed to immediate infrastructure improvements to include new water and sewer lines and road resurfacing. These improvements were completed within the first year of ownership. The water and sewer infrastructure was dedicated to the City of Manassas, and the City maintains the infrastructure and individually metered utilities. New leases were established, and consistent management was put in place.

Once the infrastructure was in place, CFH continued its journey by engaging in partnerships with the Benedictine Sisters, Prince William Habitat for Humanity, and Virginia Housing. The Benedictine Sisters donated playground equipment, Prince William Habitat for Humanity renovated the resource center, and installed the playground equipment and installed fencing around this equipment. CFH also completed resident surveys to help us identify the future priorities for this community. Two abandoned

units were demolished for public safety and to prevent blight. Virginia Housing funded these efforts through a Community Impact Grant.

**Community Engagement:** CFH has hired a Community Liaison, who engages with the community daily. There are English as a second language classes held at the resource center, youth programs and a Little Library for resident to check out books. Youth events are also coordinated at the resource center to engage teens to participate in programs on and off site. There are also events coordinated on site including a Fall Festival, Holiday Pot Luck, Mother Day and Father's Day events, Children's Fun Runs, Police, Animal Control, and Fire Safety events.

**Unit Replacement and Renovation:** CFH has identified there is a need to complete infill development on the four vacant lots in this community. One lot has been set aside for a playfield to keep children out of the street. The remaining three lots are ready for new homes, and there is a need to upgrade some of the units. There are currently 24 units that were built before 1976 (pre-HUD). Many of these units are in need of replacement. Others are not currently in need of renovation as many residents began re-investing in their individual units after CFH purchased and began stabilizing the park. For the replacement phase of our improvements, we must rely on the HUD PRICE grant funds to ensure a timely implementation schedule. CFH has developed a strong partnership with project:HOMES, as we have shared information including management ideas and processes, development hurdles and successes, etc. CFH, with sound management practices, and project:HOMES with excellent development history makes this partnership work. CFH will rely on project:HOMES' expertise in negotiating with manufactured housing production plants to ensure we successfully implement our plan with the best feasible specifications for these new units.



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

This proposal will meet the CDBG national objective pursuant to Section 101(c) of the Housing and Community Development Act of 1974 by benefiting low to moderate income households and meeting an urgent need. The eligible activities will occur in the two non-profit owned and mission-based parks listed in this proposal, Bermuda Estates and East End Mobile Home Park. The activities that project:HOMES and CFH will undertake are divided into three main focus areas: preservation and revitalization through repair, rehabilitation, and replacement of units; assessing and improving infrastructure; housing and voluntary supportive service activities to benefit new and existing MHP residents; and planning activities to preserve and enhance neighborhood livability within the communities.

Specific activities funded by the Preservation and Reinvestment Initiative for Community Enhancement include:

**Infrastructure Improvements at East End Mobile Home Park:**

- Phased stormwater drainage improvements as described in the engineered plan attached to this proposal
- Road and parking area improvements
- Installation of new mailboxes
- Resource center improvements to include parking and landscaping
- Additional park lighting
- Perimeter fencing
- Recreation space/green space
- Tree trimming and removal

**Infrastructure Improvements at Bermuda Estates:**

- Water service line replacement
- Tree trimming and removal
- Park lighting
- Recreation space/green space
- Fencing

**Unit Replacement**

- 23 new units for existing residents on the waiting list in Bermuda Estates
- 10 new units for existing residents in East End Mobile Home Park

**Unit Repair**

Units in East End MHP and Bermuda Estates built after 1976 will be evaluated for potential code violations and repair funding will be prioritized for to the most vulnerable residents, such as those who are elderly and/or disabled. A total of 20 Units will be repaired.

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

<b>East End Mobile Home Park</b>	<b>Y1</b>	<b>Y2</b>	<b>Y3</b>	<b>Y4</b>	<b>Y5</b>	<b>Y6</b>
Tree Work (pruning and removal)	X	X	X			
Lighting	X					
Phase 1 storm water drainage improvements	X					
Phase 2 storm water drainage improvements		X				
Phase 3 storm water drainage improvements		X				
Phase 4 road and asphalt repair			X	X		
Mailboxes		X				
Perimeter fencing				X		
Unit repairs (10)		X		X		
Unit replacements (10)			X	X		
Park signage				X		

<b>Bermuda Estates</b>	<b>Y1</b>	<b>Y2</b>	<b>Y3</b>	<b>Y4</b>	<b>Y5</b>	<b>Y6</b>
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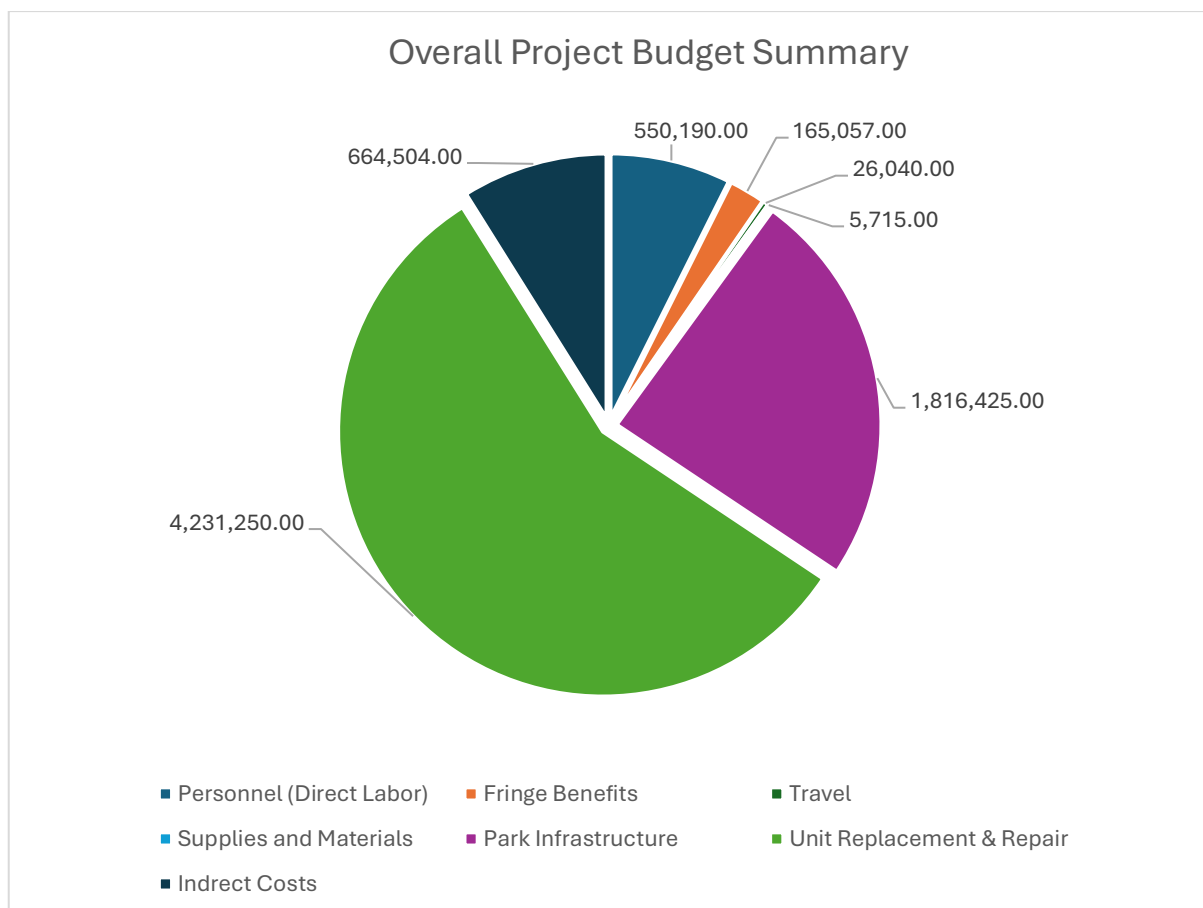
Tree Work (pruning and removal)	X					
Lighting	X					
Recreation space/green space	X					
Perimeter fencing	X					
Unit replacements 1-8		X				
Unit replacements 9-16			X			
Unit replacements 17-23				X		

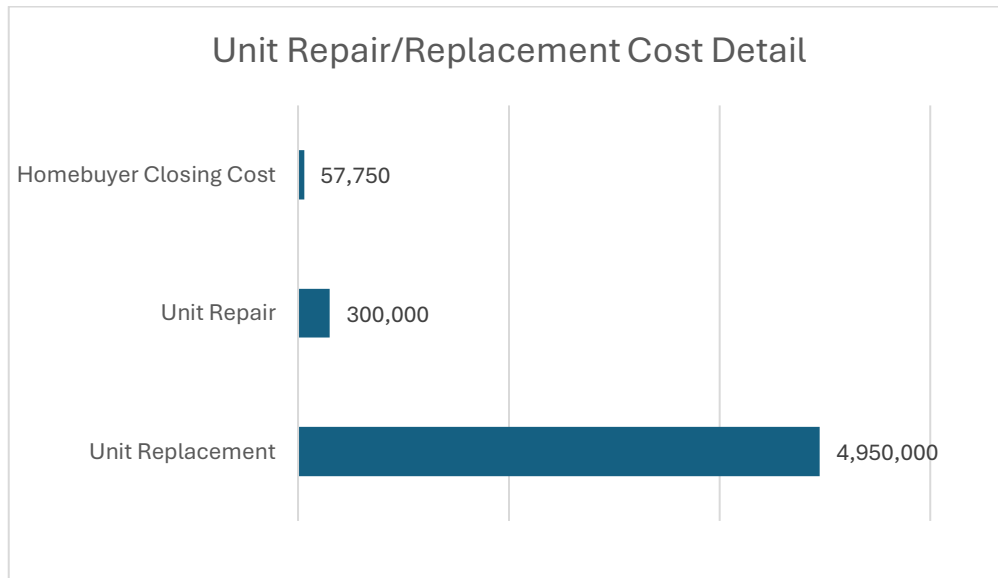
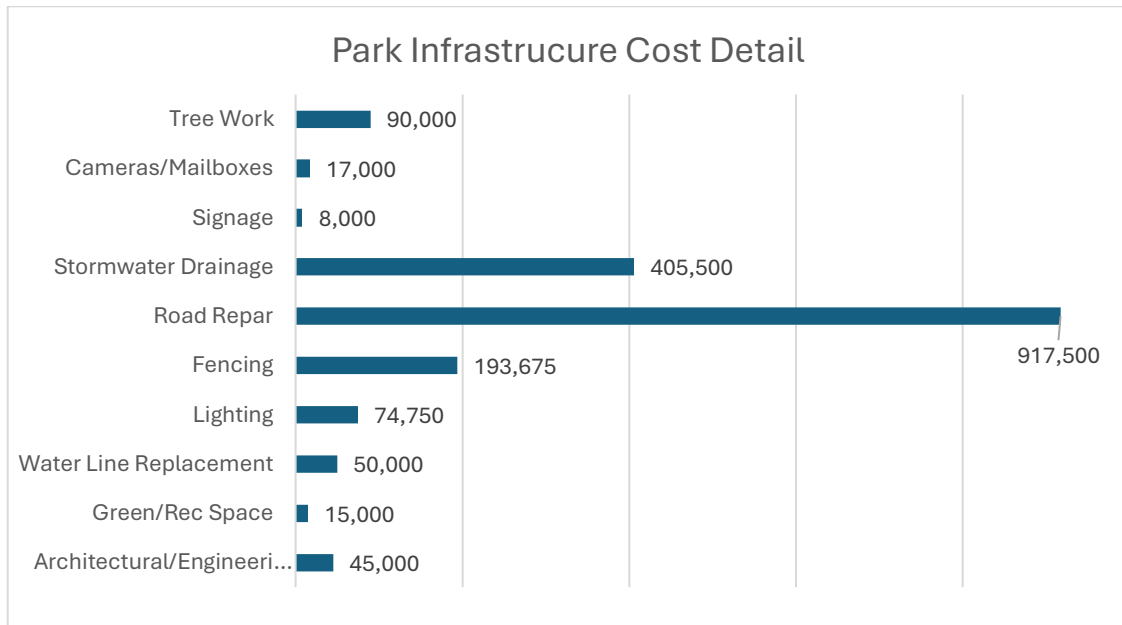
### What is your budget?

As detailed in the attached Grant Application Budget Worksheet, the total cost for all improvements, repairs and replacements in the communities described in this proposal is **\$8,673,181.**

Sources: As detailed in the attached Grant Application Budget Worksheet, the total cost for all improvements, repairs and replacements in the communities described in this proposal is **\$8,421,534.** The total sources for this project consist of the PRICE competition funding requested in this proposal at \$7,410,367 along with secured matching federal and non-federal funds of **\$1,011,167** which represents a **12%** funding match. All matching funds are documented in grant agreements attached to this proposal.

Uses: The total costs for this project are detailed in the attached Grant Application Budget Worksheet and shown in the graphs below with Direct Costs making up 92.3% of the proposed budget and Indirect Costs making up 7.3%. The largest costs of this project are the Direct Cost of Unit Replacement and Repair, followed by the Direct Cost of Infrastructure repairs and improvements which are shown in the graphs below and detailed in the Grant Application Budget Worksheet under the "Construction Cost" category.





A total of 33 manufactured units will be replaced in both communities at an approximate cost of \$150,000 per unit. Twenty manufactured homes built after 1976 will be repaired at an average cost of \$15,000 per unit. Both communities will utilize the resident feedback and data received during the community engagement process to prioritize repairs and replacements. When possible, local weatherization providers will be utilized to leverage additional repairs. Due to varying funding availability and qualification requirements, the dollar value of potential additional repair and weatherization services that existing residents of East End MHP and Bermuda Estates may receive is not quantified in the 424 worksheet but is otherwise integrated to this proposal.

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

The activities described in this proposal will help realize the four main goals for both Bermuda Estates and East End MHP. These are the goals developed through community engagement and championed by the non-profit owners, project:HOMES and CFH Inc.

1. Improve the parks and the individual units for the existing residents without relocation or displacement
2. Install new units at the six vacant lots at each park to bring them to full occupancy and provide new affordable units for low-income households in these lots.
3. Provide perpetually affordable homeownership units in both parks through continued non-profit ownership
4. Provide a model that can be replicated throughout the country for park ownership and unit replacement

At Bermuda Estates these activities will provide measurable progress in our continuing efforts to provide improved infrastructure, long-lasting high quality affordable replacement units and increased resident engagement. At East End MHP, the activities funded through this proposal will continue the process of improving the infrastructure of the park, ensuring its viability for decades into the future. Thanks to CFH's efforts since purchasing the park in 2018, all residents are now on public water, sewer, and the electric grid. CFH has identified a phased approach to improve additional infrastructure to reduce potential flooding through drainage improvements and road improvements, reduce potential for mold and moisture in the homes, security through fencing and additional lighting, and provide recreational space for the children who tend to play within the streets.

In both parks, the implementation of this project will assist residents in stabilizing in their home, promote individual manufactured home upgrades in the park, and reduce barriers to for entry to affordable housing opportunities that cannot be found in the current market.

## **ii. Subfactor (b)(ii): Affordability and Equity (15 points)**

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

Because both East End MHP and Bermuda Estates are owned by non-profit housing organizations, the perpetuation of affordable housing at the parks is assured by our organization's mission and the required compliance with our 501(c)(3) not-for-profit status. Both organizations have a proven history of producing and preserving affordable housing through their successful operation of various homeownership and rental developments and programs. At both communities, affordability is determined utilizing regulation 24CFR92.252 of the HOME Investment Partnerships Program whereby no resident will have a total housing cost of more than 30% of their income.

Both parks are financed with mortgages with Virginia Housing, one of the premier state housing finance agencies in the Country. The loans are for 25-year terms and carry an affordability certification requirement for all residents of the communities. Annual inspections are also required by the loan terms. At Bermuda Estates, the lot rent has remained below other parks in the Richmond Metro area at \$523 per month. The lot rents at East End MHP remain at \$750 per month which is far below that of the neighboring parks which average \$1,200 a month.

The lease agreements for both Bermuda Estates and East End MHP are renewed annually and require rights of first refusal on mobile home sales, allowing us to view and assess market value of homes being sold, as well as documenting affordability and eligibility of new owners based upon income eligibility.

Buyer financing for replacement units will utilize home-only 15-year loans issued to buyers though a partnership with Habitat Virginia, a certified CDFI based in Charlottesville, Virginia. To date, five of

these loans have been successfully utilized for buyers in Bermuda Estates. The loan amounts are based on the buyer's certified household income and ultimately determine the total unit subsidy. The loan amounts to date have ranged between \$25,000 and \$50,000 and carry a 15-year affordability resale restriction on the unit in the form of a Right of First Refusal for project:HOMES or CFH to repurchase the unit, using a set annual appreciation formula. The loan requirements and closing process outline are attached to this proposal.

Funding for home rehabilitation and improvements in the form of \$15,000 grant combined with weatherization programs will assist LMI households in EEMHP and Bermuda States to upgrade their home to alleviate any future code violations. Continued affordability for these homes is assured by the income eligibility certification at renewal and leasing.

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

**Virginia Manufactured Home Lot Rental Act (VMHLRA).** This Act ensures that all residents in manufactured home parks are afforded the following protections.

One year lease minimum, sixty day termination of lease notice required, signed statement of tenant rights required, 180-day notice if MHP is to change use, mobile home owner has a right to lease or sell the mobile home, 90-day notice of intent to sell the MHP and relocation expenses, provisions for abandonment of mobile home units, retaliatory conduct is prohibited, prohibited charges (entrance fees, commissions, interior improvement charges, exit fees, guest fees)

### **CFH and project:HOMES maintain the following provisions in addition to the VMHLRA**

Ten-day grace period for rental payments, first right of refusal upon the sale of a mobile home to ensure affordability is maintained and there are no code violations at time of sale. Both organizations employ a Community Liaison at each community, who assists residents with day to day needs, ensuring access to mainstream and local programs, coordination of a food pantry, provides education of park rules and intervenes before an issue arises, coordinates children's activities, celebrations, and educational services. The Community Liaisons coordinate any resident concerns with management to find an agreeable solution.

Both CFH and project:HOMES comply with fair housing provisions in all of our rental homes and the Manufactured Home Rental Lot Act.

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

This proposal will encourage access to resources through loans to offset some of the costs of construction for replacement units and will provide grant resources for the renovation of units.

As part of CFH and project:HOMES' overall strategies we encourage education within our programs, and the resource center located onsite at both communities are utilized for Limited English Proficiency classes, teen events, celebrations, and a food pantry. All residents are invited to participate. CFH operates a Homeownership Solutions Program as a way to increase upward mobility for residents interested in moving to homeownership as a means of wealth building. CFH and project:HOMES provide up to \$40,000 for down payment assistance to eligible low-income households and provide home buying opportunities to first time homebuyers. This is viewed as an opportunity to educate residents about homeownership, hoping to move families into a home of their own that builds equity and then will allow another low-income family to move into the park as a steppingstone to homeownership if that is in their future. project:HOMES has also hosted a tax help workshop at the Bermuda Estates community center to assist residents in filing.

### **iii. Subfactor (b)(iii): Environment and Resilience (15 points)**

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

East End MHP is vulnerable to hazards such as flooding, severe storms, and power outages. These hazards are being exacerbated by both climate change, urbanization, and due to the topography of the park. In 2020 East End Mobile Home Park had experienced a storm event that caused some damage to three units of housing, one of which sustained damage costing more than \$30,000. The park suffered approximately \$50,000 in tree damage, as tree limbs fell across roadways, and broken limbs remained in the canopy. Over the next year, internal damage to the trees caused by the high winds became evident resulting in the need for another \$25,000 worth of tree work. There were also reports of high water from the very quick storm with excessive rain and wind.

Bermuda Estates is similarly vulnerable to hazards such as flooding, severe storms, and power outages. Since taking over the Park, project:HOMES has resurfaced the main road and added paved parking over areas that previously flooded. The road and parking areas have been regraded to provide proper drainage towards the end of the park. Two storm drains in the heart of the park that were blocked have been cleaned out and rebuilt to prevent future clogs. project:HOMES has also completed over \$20,000 in tree work, removing hazardous trees and limbs to prevent storm damage. The aged electric equipment in the park has also been an issue during and outside of storm events. project:HOMES management company has provided strong support to residents in holding the electric utility responsible for timely upkeep and repair of its equipment and lines.

This proposal would increase resilience in this location by enhancing the drainage and storm water systems, installing new systems where warranted, enhanced tree pruning and stabilization, replacing pre-1976 structures with new resilient and modern structures renovating and upgrading units as well as utilizing a partner to provide weatherization assistance to those units needing minimal modernization and weatherization components. At East End MHP, Solar lighting is also proposed in front of every home. Power outages occur frequently in the area of the park and the solar post lighting will ensure that family members can return to their home safely from work, even if the power is down. When outages do occur in the City of Manassas, the power grid is typically restored within a few hours. The final components will be to add a playfield on a vacant lot, renew the roadway to support the new drainage systems, and perimeter fencing to enhance security by limiting trespassers from neighboring properties

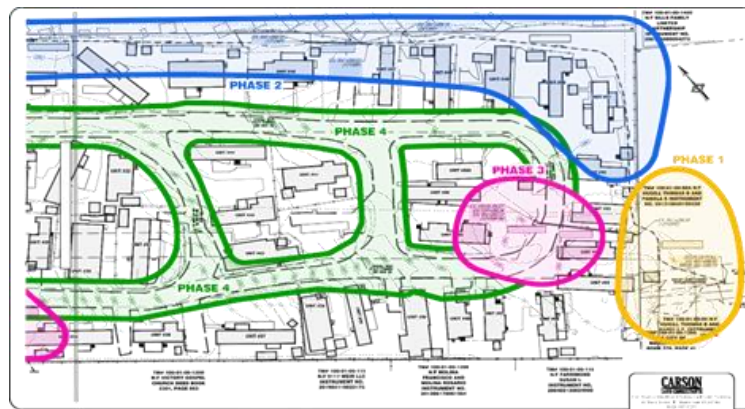
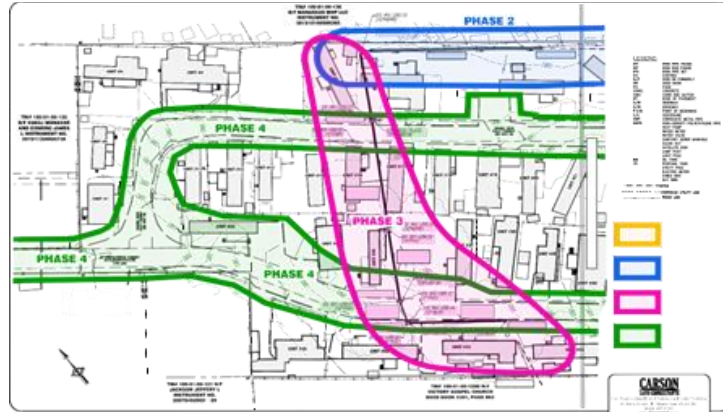
CFH has completed engineering assessments for the drainage and the road improvements. The following phasing plan along with HUD PRICE funding will allow us to complete the recommended four phases to address the issues identified during our last five years of managing this community. The four phases are as follows;

Phase 1 shall be conducted as a first step to establish the park's outfall. Ditch 5 is the ultimate outfall for the property but there is no clearly defined adequate outfall. It is necessary to construct a drainage ditch further onto the adjacent property within the existing storm drainage easement, in order to provide positive drainage for the entire site.

Phase 2: Phase 2 will build off phase 1 and will continue to repair and reconstruct drainage ditch and pipe. Phase 2 focuses on the exterior drainage ditches along the side and rear of the site.

Phase 3: Phase 3 will include the remainder of the drainage repair and will include all the inlets, pipes and ditches internal to the site. All existing inlets need to be inspected and cleaned out of sediment. The storm pipes in and out of all existing inlets need to all be accounted for and replaced if failing. There are several missing inlets from field survey due to being filled in with sediment and buried.

Phase 4 will include the repair of the roads after all drainage issues have been remedied.



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

These four phases of infrastructure development will mitigate the drainage issues identified with storm water management and additional tree management. Activities within the HUD PRICE grant will mitigate potential damage during storms, reducing future damage and losses. Through community engagement and education, CFH and project:HOMES will inform residents of any future hazards and how to prepare for storm related emergencies. Through community engagement efforts, residents are provided with educational material during the summer months on how to prepare for hurricanes and storms. Additional efforts associated with this proposal will create additional materials on safety, preparation, and emergency kit preparation. Residents will continue to inform the property management about low hanging branches through our fall/spring schedule to walk the property with the arborist/contractor to note any significant changes in tree health.

**How does your proposal help advance Environmental Justice (as defined in Section I.A.4 of this NOFO)?**

This proposal advances environmental justice by reducing disproportionate exposure to flooding, storm damage, and utility downtime. In addition to addressing the identified environmental hazards, this project seeks to preserve two affordable housing communities and reduce the energy consumption of the residents within those communities. This proposal will also replace pre-1976 and sub-standard manufactured units with replacement units that exceed the Energy Star efficiency standards as well as the current HUD Manufactured Home Code energy efficiency standards. Through a partnership with the Virginia Tech Center For Housing Research, the replacement units designed and installed by

project:HOMES were found to be 30% more energy efficient than the current industry standard. By using higher quality materials and innovations such as conditioned crawl spaces, the energy efficiency of the replacement units in this proposal far surpasses any commercially available units. These units are zero energy ready and will drastically reduce the utility costs for their residents.

project:HOMES and CFH will also coordinate with existing weatherization programs as provided by project:HOMES and Community Housing Partners to improve the energy efficiency of units built after 1976 that are repaired through this program.

#### **iv. Subfactor (b)(iv): Community Engagement (10 points)**

##### **How have the current residents of MHC been engaged?**

After the initial acquisition of Bermuda Estates in 2020, a community engagement strategy was developed concurrently with the stabilization phase activities involving the basic repairs to the park and units and installation of the new management company. The community engagement strategy included contracting with Virginia Community Voice to conduct a resident engagement survey. A summary of the results of the survey are attached to this proposal. In the spring of 2021 a full time, bilingual Community Engagement Specialist was hired by project:HOMES to build a relationship with the residents, conduct listening sessions and develop programs that coordinate resources based on resident needs. Resources brought to the park included healthcare services, food assistance, English as a second language classes and after school tutoring. A Resident Leadership Council was established in the spring of 2022 to help draft community rules and run community events.

In the summer of 2023, project:HOMES completed the renovation and construction of a community center at Bermuda Estates to house the resource coordination and community activities at the park and to provide regular office hours and space for park management.

At East End MHP, residents were engaged through surveys and interactions with a consultant, who completed resident surveys to assist us in determining future needs of this park. In 2021 the top resident concerns were road and drainage improvements, recreation for children, a commitment to snow removal, strengthened community engagement, lighting and security.

CFH has now employed a Community Liaison, who engages with the community daily. There are now English as a second language classes held at the resource center, youth programming and a small Little Library for resident to check out books. Teen events are also coordinated here to engage teens to participate in teen programs on and off site. There are also events coordinated on site including, Fall Festival, Holiday Potluck, Mother Day and Father's Day events, Children's Fun Runs, Police, Animal Control, and Fire Safety events.

In the summer of 2024, CFH plans to engage residents by introducing more about the HUD PRICE Grant by scheduling a more detailed information session that will include other potential partners, such as, Community Housing Partners, to introduce residents to their weatherization program. As part of this process, we will survey residents needs once again to assess resident satisfaction with completed improvements and assess future needs and resident programming. We will also assist in filling out weatherization applications, and scheduling inspections to determine eligibility for the weatherization program. We will also use this as an opportunity to prioritize the needs for replacement units and renovation of units. Future engagement plans include job readiness programs and local community wide programs offered by Prince William County and the City of Manassas.

## **EXHIBIT E: CAPACITY (Maximum 20 points)**

### **Describe your organization**

project:HOMES is a nonprofit community development corporation dedicated to improving the lives and living conditions for low-income, elderly and disabled residents by providing safe, accessible and affordable housing. Our mission is “Improve Lives by Improving Homes.” project:HOMES was founded in 1992 by the Capital Area Agency on Aging (now Senior Connections) under the name ElderHomes. For 30 years we have been providing housing services to low-income families in need throughout Virginia. Project:HOMES helps the low-income and elderly remain in their homes by providing home repair and energy efficiency improvements, helps improve accessibility and safety in the homes of the disabled; and helps revitalize communities by preserving and producing attractive, energy-efficient, affordable homes and rental units. Project:HOMES is governed by a volunteer Board of Directors and has 52 full time employees with an annual budget of 25 million dollars.

CFH is a non-profit affordable housing provider, dedicated to empowering individuals and families through a continuum of services to create a safe affordable home in which everyone has the opportunity to thrive and reach their potential. CFH was founded in 1979 serving low-income individuals and families in Northern Virginia. We currently operate the following programs: Homeownership Solutions – first time homebuyer programs, Housing Affordability – affordable rental programs (own and manage), Healthy Living – senior programs and food insecurity. CFH is governed by an 11-member Board of Directors, with 5 full time staff, 10-15 volunteers, and various interns, with an annual budget of \$2 million.

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

project:HOMES has been successfully utilizing Community Development Grant and Home Investment Partnership dollars to fund its affordable housing preservation and development programs since 1992. In addition, project:HOMES is a current grantee of the HUD Lead Hazard and Healthy Homes Office, operating a Lead Hazard Reduction and Control program as well as a Healthy Homes Production program. project:HOMES also utilizes federal funds administered through the cities of Richmond, Norfolk, Petersburg, Hopewell and Colonial Heights as well as the counties of Henrico and Chesterfield. project:HOMES serves an average of 2,000 households annually through grant funded programs and provides permanent affordable housing for 461 households in their affordable rental and homeownership developments.

CFH has a 45-year history and track record in proposing, managing, implementing, and coordinating affordable housing projects and grant funds. CFH has administered federal, state, and local funds through programs such as HOME Down Payment Assistance Funds, Neighborhood Stabilization Programs, Section 8 Voucher Programs, Virginia Housing Mortgage Loans and Grants, and State Acquire, Renovate Sell Grants. Local funding is administered for Loudoun, Prince William, and Fairfax Counties annually.

CFH acquired the 60-unit East End Mobile Park located in Manassas, VA in 2018 when the residents were to be evicted because of a failing sewer system and other infrastructure issues. We installed new water and sewer lines and dedicated the lines through an easement to the City of Manassas. Roadways were resurfaced, all at a cost of \$1.2 Million. All residents are now on public utilities with separate metering. For this project CFH implemented a Virginia Housing Community Impact Grant in the amount of \$198,000 to complete some tree pruning and removal, the installation of playground equipment, renovation of the Resource Center, and community engagement activities. CFH

collaborated with Virginia Housing, Prince William County Habitat for Humanity, and the Benedictine Sisters on this project.

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

project:HOMES

project:HOMES is led by Lee Householder, Executive Director who is supported by Marion Cake, the Vice President of Affordable Housing Programs and Bryan Burris, the Vice President of Energy Conservation Programs. Together this team supervises a total 50 full time and 2 part time employees who serve our mission to “Improve Lives by Improving Homes” through the operation of our programs. The project described in this proposal will be executed by the Affordable Housing Programs team supported by the project:HOMES Client Services and Finance staff.

Marion Cake, Vice President of Affordable Housing programs has 25 years of experience managing affordable housing production and preservation projects using federal and private funding sources. Mr. Cake will be responsible for the overall supervision of the program and its compliance with HUD requirements.

Zack Miller, Director of Housing Innovation, has 15 years of experience in the affordable housing industry including five years in the repair, replacement, design and construction of manufactured housing. Mr. Miller will be responsible for the implementation of the infrastructure improvements to Bermuda Estates and the implementation of the repair and replacement programs at both Bermuda Estates and East End MHP. Mr. Miller will supervise a Project Manager who will oversee the daily construction operations. Mr. Miller will be responsible for completing the training and reporting requirements associated with this program.

Rishonda Anthony, Director of Client Services, has 16 years of experience in income certification and client qualification. Her team will be responsible for the household income certification for all recipients of services and housing funded through this program.

Sheila Walters, Chief Financial Officer, Sheila has over 30 years of experience as a Certified Public Accountant and her team will be responsible for all financial operations of this program including cost tracking, invoicing and contractor payment.

Leticia Ayala, Community Engagement Specialist will continue to act as a community liaison for the residents of Bermuda Estates and project:HOMES. She will represent project:HOMES to the Bermuda Estates Resident Leadership Council and will provide resource coordination services and interpretation and translation services for Spanish speakers in the community.

CFH

George Davies, Executive Director - George leads CFH. He has more than 25 years' experience in the affordable housing industry and will oversee the East End MHP portion of this project through the full project life cycle.

Brenda Via, Office Manager – Brenda has progressive administrative experience gained through work for the Virginia Department of Motor Vehicles. She oversees office and rental property procedures. For this project, her role will include project implementation including direct access to the residents and coordination and communication with residents.

Cathy Yelvington, Bookkeeper - Cathy manages the finances of the organization and will be responsible for ensuring that CFH complies with all the necessary HUD reporting and financial requirements.

Dianne Anderson, Program Manager – Dianne manages the CFH Healthy Living Programs, providing support to seniors, food pantry and overseeing case management services. She will assist with coordinating resident concerns.

Helen Zurita, Community Liaison – Helen is the community liaison for the East End Mobile Home Park Community and coordinates the food distribution strategy and resident support services. She will assist with coordinating resident concerns and assist with resident feedback.

Project Manager (TBD) – Will provide project oversight, scheduling, and implementation of construction phases, setting new mobile homes, coordination of permits and inspection, ensuring work is performed as required. project:HOMES will provide initial oversight in coordination with the Project Manager of the first homes delivered, as they have extensive capacity in this area. The Project Manager then will be responsible for all future deliveries and oversight of renovations.

F&R Development of Warrenton, VA will be our construction partner for the infrastructure and site work. They have over 30 years of experience in commercial and residential development.

Carson Land Consultants of Warrenton, VA is our engineering partner for this project and they have over 40 years of experience in this region.

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

CFH and project:HOMES are always seeking to advance racial equity as we create inclusive communities where everyone has access to safe, affordable, and quality housing. We use the following integrated approaches:

1. Community Engagement and Collaboration: by engaging with diverse communities, especially those in lower income communities to understand their needs and aspirations. We also collaborate with community partners, residents, and leaders to help build trust and ensure that the projects are culturally sensitive and responsive.
2. Equitable Affordable Housing Development Strategies: CFH and project:HOMES implement strategies that prioritize racial equity throughout the development process. This includes equitable land acquisition, sourcing funding and financing that prioritize low and moderate-income communities and developing housing that reflects the cultural diversity of the community.
3. Equitable Access to Resources: CFH and project:HOMES work to ensure that all clients have access to all our resources and educational opportunities to ensure equal access to our security deposit, downpayment and senior assistance programs and food distribution. Our application forms and intake process are easily understood.
4. Continuous Learning: CFH and project:HOMES staff regularly meet to understand the successes and opportunities for improvement in the programs we offer. We stay abreast of and informed about emerging practices in promoting racial equity and do our best to adapt them in our programming to remain responsive to the evolving needs in the communities we impact.

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

CFH and project:HOMES understand HUD's role under CFR part 50 which outlines the procedures for the environmental review requirements. We know that it's critical to provide all necessary documentation and information to facilitate a review including the preparation of the Environmental

Assessment Worksheets and Environmental Impact Statements that will include project descriptions, environmental impacts, and proposed mitigation measures. At both Bermuda Estates and East End MHP, we have facilitated public notices and comment periods to ensure that there is community involvement and input in the environmental review process. A Phase I Environmental Review was completed for Bermuda Estates at the time of purchase in 2020 and then again in 2022. A Phase I Environmental Review was completed for East End MHP in 2016.

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

CFH and project:HOMES have extensive experience with 2 CFR part 200 which provides a comprehensive framework for managing federal funds. We have developed and implemented standardized procedures for financial and property management including internal controls to ensure compliance with federal laws and regulations.

CFH and project:HOMES will comply with 2 CFR part 200 as follows:

- Ensure that staff complete regular training on program specific compliance requirements
- Continue to utilize our financial management system to track expenditures and ensure that funds are used appropriately
- Continue to complete and publish annual compliance audits and respond to any concerns or findings
- Provide ongoing training for staff on fair housing laws, ADA compliance and nondiscrimination policies
- Continue to ensure that the process and procedures for receiving complaints meets the federal standards and monitoring requirements
- Regularly review and update our housing and programmatic practices

CFH and project:HOMES will comply with 49 CFR 24 Uniform Relocation Act as follows:

- Ensure effective and timely communication with all affected households
- Ensure that adequate resources and support is provided to ensure a smooth transition for any displaced households, if any
- Ensure compliance and transparency in the temporary relocation process (if needed)

## **EXHIBIT F: MATCH OR LEVERAGE (Maximum 5 points)**

As detailed in the attached Grant Application Budget Worksheet, the total cost for all improvements, repairs and replacements in the communities described in this proposal is \$8,421,534. The total sources for this project consist of the PRICE competition funding requested in this proposal at \$7,410,367 along with secured matching federal and non-federal funds of \$1,011,167 which represents a 12% funding match. These matching funds are detailed as follows:

Source	Use	Amount	Status	Documentation
Kenan Foundation	Replacement Unit Construction	130,704	Received	Award Letter
Schaberg Foundation	Replacement Unit Construction/Buyer Closing Cost	365,351	Received	Award Letter
Crater Planning District	Replacement Unit Construction	125,933	Received	Contract
Chesterfield ARPA	Replacement Unit Construction	340,000	Received	Contract
Morgan Stanley Foundation	Matching Direct Staff Cost	49,179	Received	Contract
	<b>Match Total</b>	<b>\$1,011,167</b>		

## **Exhibit G: LONG-TERM EFFECT (Maximum 10 points)**

Long-term housing affordability for current and future residents of the 110 home sites at Bermuda Estates and East End MHP is the primary goal of the preservation efforts enacted by project:HOMES and CFH. All units replaced or renovated will remain affordable for at least 15 years as required by the PRICE program. In the event of a unit sale, all replacement units in both parks are covered by a Right of First Refusal that enables project:HOMES or CFH to purchase and re-sell the unit to a below 50% AMI household in accordance with the affordability guidelines defined in 24CFR92.252. Additional homeownership opportunities will be provided through alternate programs sponsored by CFH and project:HOMES, including down payment assistance, homeownership solutions programs, and first time homebuyer classes.

We are committed to preserving the affordability of properties but also to improving living conditions through careful consideration of the physical condition of a property and the needs of residents. Assessing the needs of the residents will continue to require robust coordination to inspect the Manufactured Homes, discuss priority concerns with residents, and allocate resources in an equitable and efficient manner. This coordination will be provided through surveys, inspection by weatherization partners, and interaction amongst residents. In recognizing that the quality of one's home not only affects physical safety but also may have consequential impacts on mental health and well-being, repaired and replaced units will be built to a higher quality standard than the industry currently provides. This higher standard will help protect the federal investment in these permanently affordable homeownership units for decades to come.

Infrastructure improvements will assist with improving resilience related to flooding, wind and power outages, and extreme heat. Improving the resilience and safety at East End Mobile Home Park (EEMHP)

will help protect residents' homes, reduce the financial need for them to fix their homes after it sustains damage, and can provide a greater sense of safety and stability. Aging structures may also be currently exposing residents to mold and other indoor air pollution from outdated appliances and materials. These conditions can lead to a variety of short- and long-term health effects. Units constructed prior to 1976 will be replaced in order to provide the greatest benefit to residents. This would improve the physical health of residents and reduce the stress that is associated with substandard and unhealthy living conditions.

Homeownership opportunities, coupled with physical improvements or replacement of degraded units, will improve the financial sustainability of this community. Financially stable communities and residents are less likely to require future federal assistance. In both Bermuda Estates and East End MHP, resident-initiated improvements to homes have increased dramatically under non-profit ownership. CFH's and project:HOMES' commitment to perpetual affordability and park improvements provides a safe environment for residents to invest some of their own limited financial resources in the maintenance and improvements to their homes. These efforts will strengthen the lives of the residents and further reduces the likelihood of disastrous effects on neighborhoods that could require federal assistance to resolve. MHCs have historically provided affordable housing for those who might be priced out of other areas of Northern and Central Virginia as rents and property values continue to rise disproportionately to wages. This proposal not only preserves and sustains these two manufactured home communities, it provides a replicable model for existing or future affordable communities using a similar nonprofit ownership model and similar high quality, durable replacement units that hold their value.

The PRICE grant funding in this project will assist vulnerable populations by seeking to stabilize rents, promote homeownership, and provide much needed repairs to homes. These measures will help bolster the financial, physical and mental health of underserved residents.

### **Required Attachments**

**Note: Attachments do not count towards the application page limit**