

MANUFACTURED HOME REPLACEMENT LOAN - WILDFIRE RECOVERY PILOT PROGRAM

Terms:

- 10-year, forgivable loan
- Up to \$35,000/single-wide and up to \$45,000/double-wide, depending on funding gap
- 0% interest rate, no principal payments
- OHCS will file a subordinate lien on the home until the 10-year term is complete

Eligibility:

- Wildfire survivor who lost a manufactured home
- Home must be owner-occupied and located on owned land or in an investor-owned park (waiver required)
- Household income at or below 100% statewide median income

Uses of funds:

- New, energy-efficient manufactured home or used home (1995 or newer)
- Qualified home purchase, delivery, siting/installation, infrastructure, loan refinance
- Intended to fill any remaining funding gaps

