



Rehabilitation Loan Program Manufactured Home Replacement Training

February 16, 2022

Agenda

- ❑ Approved Recommendations
- ❑ Manufactured Home Replacement
 - ❑ Intake Process
 - ❑ Loan Processing and Loan Close Process
 - ❑ Post Closing and Installation Process
- ❑ Q & A
- ❑ Document Overview

Our Mission



Housing is the foundation for success, so we collaborate with individuals, communities and partners to create, preserve and finance housing that is affordable.



Approved Recommendations

Approved Recommendations

In December 2021, Minnesota Housing's Board approved changes to the RLP Program that include:

- Eligible uses
 - Allowing for Manufactured Home Replacement





Manufactured Home Replacement

Manufactured Home Replacement

- HUD Manufactured Home Construction and Safety Standards (National Manufactured Housing Construction and Safety Standards Act of 1974 (42 U.S.C. 5401-5426)).
 - Regulations are at 24 CFR parts 3280, 3282, 3284, 3285, 3286, 3288, and 3800)
- HUD Model Manufactured Home Installation Standards 24 CFR Part 3285
- Minnesota Statute 327:32

Manufactured Home Replacement

- RLP Program Manual Section 5.13

5.13 Manufactured Home Replacement

Eligible uses for Manufactured Home replacement include but are not limited to:

- Purchase of a replacement Manufactured Home that is free of deficiencies that would affect the safety, habitability, and livability of a home;
- The following are eligible uses only if a replacement Manufactured Home is purchased:
 - Demolition and removal of the existing Manufactured Home;
 - Transportation and installation of a replacement Manufactured Home; and
 - Utility connections of replacement Manufactured Home.

The replacement Manufactured Home must be in compliance with all applicable federal, state, county and municipal manufactured home safety and construction codes, regulations, or other public standards including the Minnesota Manufactured Home Building Code.

Manufactured Home replacement must be completed, including installation and utility connections of the replacement manufactured home within 6 months of loan closing unless the Lender provides a good cause for the extension as determined by Minnesota Housing and Minnesota Housing issues a written extension.

Intake Process

- Identifying Replacement Property
- Eligibility Criteria/Borrower Application
- RLP Homeowner Agreement for Manufactured Home Replacement
- Purchase Agreement/Intent to Purchase
- Notice of Manufactured Home Replacement
- Notice of Compliance Form

Loan Processing and Loan Closing

- Loan Commitment System
- Loan Submission Worksheet
- RLP Loan Closing
- Loan Disbursement
- Loan Transmittal Worksheet



Post Close and Installation Process

- Installation Inspection Report (if applicable)
- Email acknowledgment of acceptance of installation (If applicable)
- 31-Code Compliance Inspection (if applicable)
- Home Warranty (If applicable)
- [Loan File Requirements Checklist](#)



Questions | Discussion



Document Overview

Document Review

- Purchase Agreement/Intent to Purchase
- Notice of Manufactured Home Replacement
- [Installation Compliance Form](#) *
- Installation Inspection Report *
- Email acknowledgment of acceptance of installation*
- 31-Code Compliance Inspection (if applicable)
- Home Warranty (If applicable)

*If the Manufactured Home is being replaced on Tribal Land, please contact Minnesota Housing

For More Information

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