## **Mobile Home Park Finance**

The Board's recent actions to curb rent increases in mobile home parks illuminated the unique complexities associated with mobile home ownership and mobile home park operations. The fact that mobile home owners only own their coach and not the property beneath them, that the financing of the mobile home itself is subject to higher rates than traditional single-family home financing, and the cross jurisdictional issues between the state and the county all contribute to the issues that impact the parties involved. The county is well-positioned to pioneer a solution that extends beyond the symptoms and addresses the root of the complex challenges faced by mobile home owners.

By and large, mobile home owners are proud of their unique living spaces at a lower cost compared to single-family homes. A comprehensive analysis of the steps the county can take, including through public-private partnerships, is needed to develop an affordable housing model consisting of a mobile home park that addresses not only the need for increased affordable housing stock but also the quality of life issues plaguing some mobile home parks.

I, THEREFORE, MOVE that the Board of Supervisors direct the Chief Executive Office, the Executive Director of the Community Development Commission, the Director of the Department of Business and Consumer Affairs, the Director of Public Works, and the Director of Regional Planning to report back to the Board in 120 days with a comprehensive analysis with recommendations to develop an affordable housing model consisting of a mobile home park that addresses not only the need for increased affordable housing stock but also the quality of life issues. The analysis should also include, but not be limited to, the county serving as the landlord of the mobile home park as well as the lending agency for mobile home buyers.

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