



COUNTY OF SANTA CLARA

## OFFICE OF SUPPORTIVE HOUSING



### MANUFACTURED HOME PURCHASE PROGRAM

This program is designed for extremely low to low-income individuals and families, including agricultural workers, who live or work in Santa Clara County and are looking to purchase a manufactured home as their primary residence. Eligible homebuyers may be able to purchase a manufactured home in Santa Clara County with no down payment or monthly payments required through the County's Manufactured Home Purchase Program.



#### Who is eligible?

- Qualifying homebuyers must: have an annual household income less than Program maximum at the time they qualify, cannot have owned a home within the last three years, and intend to occupy the home as their primary residence.

#### How much assistance is provided?

- Up to \$400,000 for mortgage assistance through deferred, zero interest County funded loan(s).

#### What type of home can be purchased?

- Eligible homes include existing or new manufactured homes (factory-built homes built after June 15, 1976) on a leased or owned space.
- Eligible homes must be located within the City of Gilroy, Los Gatos, Mountain View, Milpitas, Morgan Hill, San Jose, or Sunnyvale

#### How do I get started?

- Contact Lily Nguyen by email at [lily.b.nguyen@osh.sccgov.org](mailto:lily.b.nguyen@osh.sccgov.org) or by phone (408) 278-6415 with any questions.

#### 2025 State Income Limits

| Household Size | Maximum Annual Income (80% AMI) |
|----------------|---------------------------------|
| 1 Person       | \$111,700                       |
| 2 Persons      | \$127,650                       |
| 3 Persons      | \$143,600                       |
| 4 Persons      | \$159,550                       |
| 5 Persons      | \$172,350                       |
| 6 Persons      | \$185,100                       |
| 7 Persons      | \$197,850                       |
| 8 Persons      | \$210,650                       |





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## 10 STEPS TO HOMEOWNERSHIP



### Step 1: Interest Form

Submit an Interest Form to Program Manager, Lily Nguyen at [Lily.b.nguyen@osh.sccgov.org](mailto:Lily.b.nguyen@osh.sccgov.org).



### Step 6: Home Eligibility Check

The County will inspect the mobile home and confirm it meets program requirements.



### Step 2: Loan Application

Complete the County's loan application and provide all required supporting documents.



### Step 7: Sign Purchase Agreement

Once the manufactured home is approved, sign the purchase agreement and send it to the County.



### Step 3: Pre-Approval

If you meet the program's eligibility requirements, the County will issue you a pre-approval letter. This letter is valid for up to 90 days.



### Step 8: Final Underwriting

The County reviews your file and may request more documents to finalize your loan.



### Step 4: Homebuyer Education

Complete a homebuyer education course. You can find a list of HUD-approved housing counseling agencies at: <https://www.hud.gov/counseling>



### Step 9: Final Approval

If all program requirements are met then the County will then commit to issuing program loans.



### Step 5: Search for a Manufactured Home

Once pre-approved, find a manufactured home you want to buy. You can use a licensed real estate agent if you wish. Submit the home's address to the County.



### Step 10: Close of Escrow

The County will coordinate the loan closing and funding with escrow.

**Congratulations** — You're now a homeowner! After your loan closes and the sale is final, you'll move into your new home. The MHPP loan requires owner occupancy, meaning you must live in the home as your primary residence for the life of the loan.

For questions, please contact Lily Nguyen at [Lily.b.nguyen@osh.sccgov.org](mailto:Lily.b.nguyen@osh.sccgov.org) or 408-278-6415





## **MANUFACTURED HOME PURCHASE PROGRAM FREQUENTLY ASKED QUESTIONS (FAQs)**

**Q1. What is a first-time homebuyer (FTHB)?**

**A.** A first-time homebuyer means a borrower(s) who has not owned a home during the three-year period before the purchase of a home with CalHome assistance and Serna Funds. Some exceptions may apply.

**Q2. Am I considered a first-time homebuyer if I own land inside or outside of the County?**

**A.** Yes, if the property does not have a residential home currently on the land.

**Q3. What is considered owner-occupied housing?**

**A.** Owner-occupied means the home will be your primary residence. Seasonal workers may qualify if the home is your legal and primary residence during the year.

**Q4. What if I don't meet the minimum credit requirement of 580?**

**A.** If your credit score is less than 580 or you do not have a credit score, then you may demonstrate consistent and timely payment of all rent and utility obligations due for at least the previous two-year period.

**Q5. Where in the county can I purchase a manufactured home?**

**A.** Eligible Cities are jurisdictions in Santa Clara County which have adopted mobile home rent stabilization ordinances or comparable resident protections. Eligible Cities currently include the City of Gilroy, Los Gato, Mountain View, Milpitas, Morgan Hill, San Jose, and Sunnyvale.

**Q6. Can I buy a manufactured home and place it on land that I own within the County?**

**A.** Yes, you can purchase a manufactured home and place it on land you own.

**Q7. Which homes are eligible for the program?**

**A.** Eligible homes include existing or new manufactured homes which are permanently affixed to a leased or owned space located within an Eligible City, as defined above, or within a mobile home park which can demonstrate comparable resident protection.

**Q8. What is a first mortgage lender?**

**A.** This is the primary lender, which can be a bank, a credit union, mortgage lender/broker, or in certain cases, the County.

**Q9. Do I have to have two years of the same work history?**

**A.** Borrowers must show a minimum of two years of consistent employment history or demonstrate adequate income to meet the back-end ratio and pay all expenses required to lease the land the home is located on and expected property taxes.

**Q10. What if my selected first lender is not familiar with this program?**

A. Lenders are not required to join or be approved by the County. County staff is happy to work with your selected bank to explain the program.

**Q11. Does the County have a list of lenders that are familiar with the program?**

A. Not at this time.

**Q12. How do I find a lender?**

A. Applicants may work with any lender of their choice, including their existing bank, a credit union, or mortgage lender/broker. In some cases, the County may act as a first lender if you are unable to secure a loan with other lenders.

**Q13. Who is responsible for closing costs?**

A. The buyer is responsible for paying all closing costs.

**Q14. What if I don't have enough money to cover closing costs?**

A. Some local organizations may offer assistance with closing costs. Please reach out to County staff for more information.

**Q15. What income is included in the program income eligibility calculation?**

A. We include the gross income (before taxes) of all adults in the household, from all sources, whether or not they are listed on the loan. This includes wages, self-employment income, Social Security, disability, unemployment, retirement benefits, child support, and any recurring payments. Income is calculated based on local, state, and federal guidelines and verified with supporting documentation such as pay stubs, tax returns, and benefit statements.

**Q16. What income is excluded from the program income eligibility calculation?**

A. We do not count income from minors (under 18), casual, sporadic or irregular gifts, foster care payments, student financial aid used for tuition, earned income from dependent full-time students (over 18), one-time gifts, reimbursements for medical or childcare expenses, or lump-sum payments such as insurance settlements.

**Q17. Where can I register for a HUD-approved Homebuyer Education (HBE) course?**

A. You can find a list of HUD-approved housing counseling agencies at: <https://www.hud.gov/counseling>.

