

RENTER ELIGIBILITY REQUIREMENTS

Renters must have **verifiable proof that they were the legal primary tenant** of the property that was destroyed (as outlined in the Revised PMHP-DR Guidelines) in order to be considered for a home at Talent Mobile Estates.

*******IMPORTANT NOTES*******

Qualified rental applicants will have a lien that equals the amount of the cost of the manufactured structure placed on the home for a period of five (5) years. **The homeowner will not recognize any proceeds from the sale of the home if it is sold within that 5-year period.**

After all applications that meet the criteria below have been processed and there are still unclaimed homes, then we will consider the exceptions to the rental eligibility criteria (non-traditional rental situations).

Verifiable Proof of residency that will be accepted:

1. Copy of original rental unit lease agreement from prior to the fire **AND** one of the following:
 - a. Federal Emergency Management Agency (FEMA) letter
 - b. Statement and shared verification from non-profit or community agency that applicant received wildfire rental assistance or other financial support
 - c. Insurance policy documents that specify primary residence at the time of the disaster
 - d. Receipts from rent payments that shows complete information such as your name, fire address location and date
 - e. A copy of your government issued identification (your **license** is easiest), but could also include State issued I.D. Card, Military I.D. or passport that shows complete information such as your name, fire address location and date
 - f. Title or original bill of sale of fire-affected RV or Trailer that shows complete information such as your name, fire address location and date
 - g. 2020 Tax return (Form 1040) or request for extension
 - h. Copy of original bank statements that shows complete information such as your name, fire address location and date

- i. Receipts or bills that show complete information such as your name, fire address location and date
- j. Voter or school registration from the time of the disaster
- k. Federal benefit documentation (Medicare; unemployment; TANF. etc.)

Verifiable Proof of loss that will be accepted:

FEMA letter

- 1.) Insurance claim payout
- 2.) County tax records showing that the property/home was destroyed due to the wildfire.

Additional Program Requirements:

- 1. Contact ACCESS Homeownership Center (hocinfo@accesshelps.org or 541-774-4305) to complete the following:
 - a. OHCS' duplication of benefit requirement
 - b. First-Time Homebuyer Education (online or in-person)
 - c. **First-Time Homebuyer Counseling with a Housing Counselor**
- 2. Make under 80% of Jackson County AMI **AND** must make at least 2 times the monthly space rent.

Actual Income Limits 2025								
<u>% MFI</u>	<u>1 Pers</u>	<u>2 Pers</u>	<u>3 Pers</u>	<u>4 Pers</u>	<u>5 Pers</u>	<u>6 Pers</u>	<u>7 Pers</u>	<u>8 Pers</u>
80%	\$51,760	\$59,200	\$66,560	\$73,920	\$79,840	\$85,760	\$91,680	\$97,600

Monthly space rent = \$627 for singlewides
\$627*2=\$1254/month = minimum monthly income

- 3. Pass the park application process through the property management company (this will include passing background check, credit score of no less than 580, **AND** good landlord history - no prior evictions or foreclosures). Exceptions to this can be made on a case-by-case basis.
- 4. All documentation used for verification and processing must have the corresponding dates, addresses, and names to qualify and be considered (corresponding dates are documents dated January - August 2020 - 8 months prior to the fire).