

Presented by: The Manager  
Presented: 06/17/2024  
Drafted by: S. Layne

**RESOLUTION OF THE CITY AND BOROUGH OF JUNEAU, ALASKA**

**Serial No. 3057**

**A Resolution Adopting Guidelines for the Manufactured Home Down Payment Assistance Program.**

WHEREAS, the City and Borough of Juneau (“CBJ”) urgently needs more affordable and middle-income housing for its current residents, to support and maintain the economy, to allow for population growth, and to enable positive developments; and

WHEREAS, in 2016, the CBJ partnered with True North Federal Credit Union (TNFCU) to create the Mobile Home Down Payment Assistance Program (MHDPA Program) for Juneau residents looking to purchase a mobile home, and it has continued since; and

WHEREAS, the Assembly initially appropriated \$100,000 for the MHDPA Program and subsequently appropriated \$30,000 annually; and

WHEREAS, that annual budget authority lapses on June 30 every year pursuant to CBJ Charter 9.12; and

WHEREAS, the FY25 budget appropriated \$30,000 for the MHDPA Program; and

WHEREAS, the Accessory Dwelling Unit Grant Program is an underutilized program with \$216,000 in FY25 budget authority; and

WHEREAS, the MHDPA Program and the Accessory Dwelling Unit Grant Program are part of the Affordable Housing Fund that has a balance of \$2,368,300 in FY25; and

WHEREAS, funds in the Accessory Dwelling Unit Grant Program can be used to supplement the MHDPA Program if necessary; and

WHEREAS, in the last five years, the MHDPA Program has issued four loans totaling \$26,850, and the MHDPA Program has received ~\$15,000 in payments; and

WHEREAS, the MHDPA Program currently has ~\$11,850 in outstanding loans in the portfolio; and

41 WHEREAS, CBJ staff would like to respond to the increase in manufactured home  
42 purchase prices by altering the MHDPA Program terms and increasing MHDPA Program  
43 public notice; and  
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45 WHEREAS, if the FY25 demand for the MHDPA Program exceeds \$30,000, the City  
46 Manager will report to the Lands Housing and Economic Development Committee  
47 requesting a supplemental appropriation or transfer of additional funds from the Accessory  
48 Dwelling Unit Grant Program; and  
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50 WHEREAS, due to increases of manufactured homes prices, CBJ staff is requesting an  
51 increase in the maximum loan from \$10,000 up to \$20,000; and  
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53 WHEREAS, previous iterations of the MHDPA Program guidelines limited recipients of  
54 loan funds to \$96,800 regardless of family size; and  
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56 WHEREAS, staff identified the creation of tiered income limits based on household size to  
57 allow more residents to qualify for this MHDPA Program; and  
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59 WHEREAS, a complete application guide based on the criteria in this resolution will be  
60 developed by CBJ staff to provide additional clarity to applicants; and  
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62 WHEREAS, this resolution and the accompanying application guide should be reviewed  
63 periodically by the Assembly to ensure the intent is consistent with current community  
64 values.  
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66 NOW, THEREFORE, BE IT RESOLVED BY THE ASSEMBLY OF THE CITY AND BOROUGH OF  
67 JUNEAU, ALASKA:  
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69 **Section 1. Manufactured Home Down Payment Assistance Program**  
70 **Guidelines.**  
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- 72 A. **Intent.** The program can provide low-interest loans to qualified residents for up  
73 to 50% of the down payment of a manufactured home in the City and Borough of  
74 Juneau. Residents must be able to match the other 50%.  
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- 76 B. **Maximum loan amount:** The maximum CBJ loan amount is up to \$20,000, and  
77 the applicant must match the CBJ loan amount with their own funds (50/50  
78 match).  
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- 80 C. **Interest rate:** The interest rate is one percent (1%) amortized over five years.  
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- 82 D. **Term of loan:** The maximum CBJ loan term is five years.  
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- 84 E. **Income limits:** This MHDPA Program is only available to people with income  
85 limits at or below 120% Area Median Income for the City and Borough of Juneau,  
86 adjusted annually.

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- F. **Limited to one per person.** A qualified applicant must be a person and not a business. A qualified person is prohibited from participating in this program more than once.
  
- G. **Property location.** The manufactured home must be located in the City and Borough of Juneau and on property approved as a mobile home park consistent with CBJ Title 49. This restriction does not prohibit a new mobile home from being shipped into Juneau.
  
- H. **No real property interest.** An applicant is disqualified from the MHDPA Program if the applicant has an ownership interest in the underlying real property. A MHDPA Program loan must not be used to purchase or acquire an ownership interest in the underlying real property.
  
- I. **Applicant occupancy.** The applicant/borrower shall provide sufficient assurances that the applicant/borrower intends to personally and permanently occupy the mobile home financed with the MHDPA Program for at least one year.
  
- J. **Manufactured home only.** For the purpose of this resolution, *manufactured home* means a mobile, manufactured, and modular homes, but not a recreational vehicles or recreational trailers. Mobile home means a structure transportable in one or more sections; intended for permanent residential habitation; and permanently attached to water, wastewater, and electricity. Recreational vehicle or trailer would include a vehicle or trailer designed as temporary living quarters for recreation, camping, or travel uses; has its own motive of power or is drawn by another vehicle without altering the structure or design; and is capable of being licensed to travel on public roads.

**Section 2. Effective Date.** This resolution shall be effective immediately after its adoption.

Adopted this \_\_\_\_\_ day of \_\_\_\_\_ 2024.

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Beth A. Weldon, Mayor

Attest:

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Elizabeth J. McEwen, Municipal Clerk