Factory-Built Housing Regional Pilot:
Sample Application Responses

Introduction

The examples included in this document are intended to illustrate potential approaches and strategies that applicants may consider. They are provided for **informational purposes only** and do not represent required practices, preferred methods, or guaranteed outcomes. Applicants should not assume that replicating these examples will result in higher scores or compliance with program requirements.

Scoring decisions are based solely on the criteria outlined in the official program guidelines and evaluation framework. While these examples may offer useful insights, applicants are encouraged to develop proposals that reflect their community's unique needs, resources, and context.

Catalyst Grant Example

Lead Organization Name

> Dreaming for Homes

Lead Applicant Organization Type

> Nonprofit

Proposal name

> Dreaming for More Factory-Built Housing

Vision statement

Vision Statement: Describe how your proposed activities and anticipated outcomes align to promote factory-built housing (FBH) at a regional scale and advance the FBH Program Goals and Objectives.

Please see [Section 2.2 Program Goal](#) in the FBH R3 Final Guidelines.

As climate hazards and housing needs continue to compound and disproportionately impact disadvantaged communities, factory-built housing provides a scalable opportunity to combat both issues simultaneously. The project "Dreaming for More Factory-Built Housing" aims to tackle challenges within the existing factory-built housing landscape in the Southern California region, specifically in the City of Dreams and neighboring jurisdictions. This initiative directly supports the FBH Program's goal of creating replicable, regional solutions that move beyond isolated projects toward long-term impact. Our organization, Dreaming for Homes, will collaborate with the City of Dreams and two neighboring communities to pilot a streamlined permitting program, resulting in a pre-approved permitting playbook. The playbook will accelerate factory-built housing deployment, provide standardized permitting processes, and create factory-built housing best practices that are scalable statewide. Additionally, implementation of the playbook offers the co-benefits of increased regional capacity, reduced construction greenhouse gas emissions and embodied carbon, and a regulatory environment that invites rather than inhibits innovation.

Leveraging over 20 years of experience in affordable housing advocacy in the Southern California region, we will use FBH Program funds to conduct comprehensive research and stakeholder engagement, ensuring that the permitting playbook reflects local needs while aligning with statewide housing and climate priorities. If awarded, we will also launch a public education campaign to better inform renters and homeowners on the merits of factory-built housing, reducing stigma and increasing consumer confidence in high-quality, climate-resilient factory-built homes. This outreach and community engagement will support equitable access to affordable housing and reduce misconceptions that hinder adoption.

Project Area

Please describe the region you plan to serve through your proposed project and how you've identified this region. Regions could be defined by shared natural, political, economic, and/or infrastructure systems; shared climate risks; and/or other shared characteristics, challenges, or dynamics.

This project will serve Mt. Dream and the Dreaming Coast, two areas within the County of Dreams and City of Dreams that have been most affected by recent wildfires, with losses totaling more than 10,000 structures and homes. The two areas are noncontiguous and approximately 20 miles from each other, but share similar wildfire, landslide, and housing density risks and patterns. Both communities were developed in the wildland urban interface, contain steep terrains and are subject to strong wind patterns. The Dreaming Coast is a coastal community contained strictly within the City of Dreams, while Mt. Dream is an inland community against foothills within the larger County of Dreams.

Project Impact

Please describe the challenges faced by your identified region that might relate to factory-built housing, affordable housing, climate risks, disaster readiness, and/or workforce development. Please use supporting documentation (previous community engagement, research studies, regional/local data) to underline your narrative response.

Please demonstrate how project vision and proposed activities within the workbook and budget address these identified project area needs.

Mt. Dream and the Dreaming Coast are the areas within the County of Dreams and City of Dreams most affected by the recent wildfires, resulting in the displacement of thousands of residents. These areas are now facing the challenges of environmental restoration, infrastructure recovery, and future wildfire mitigation. Unfortunately, as climate risks increase, natural disasters like the recent wildfires are becoming more common, and Mt. Dream and the Dreaming Coast are likely to be in the path of wildfire again. Factory-built housing offers unique benefits suited to disaster response. Structures can be built quicker, cheaper, and with fire resistant materials. Using factory-built housing to adapt to a changing natural environment will reduce the destruction of wildfire and allow for faster recovery.

The areas of Mt. Dream and Dreaming Coast also have similar housing densities and zoning restrictions. A permitting playbook for factory-built housing can be easily used and replicated for pilot projects across the region. As a nonprofit with an extensive record of advocacy for affordable housing, we are familiar with our communities' needs and have a strong vision for how factory-built housing can best support our residents. We plan to facilitate an ongoing working relationship between the City of Dreams and the County of Dreams to align their existing differing permit requirements and develop this playbook to ultimately align regional differences in factory-built housing requirements.

Simultaneously, we will launch an education campaign to better educate potential renters and homeowners on the merits of factory-built housing, addressing the misconception that factory-built housing is of less-superior quality to custom-built homes.

Collaborative Partnerships

Please describe proposed partners for the Collaborative Stakeholder Structure that will govern the second half of the Catalyst Grant period, if awarded. Please include information including organization name and type, individuals and titles if relevant, past experience and anticipated role in this FBH project, if awarded.

The County and City of Dreams will be key partners in the Dreaming for More Factory-Built Housing project. As the lead applicant, Dreaming for Homes will provide the operational capacity for convening partners and implementing the grant. Both public entities have expressed interest and commitment to being a part of our project, if we are awarded. Specifically, we will be working with the City of Dreams Planning Department and the

County of Dreams Supervisor's Office. Our organization has collaborated with the city in the past, on work such as climate listening sessions and youth workshops, and we feel confident in our abilities to carry this Catalyst Grant forward. We look forward to working with the County of Dreams and are currently in conversation with entities that are extremely interested in this project proposal, considering the recent wildfire events in their jurisdiction. During the grant term, the project team will seek to expand representation and impact by actively pursuing new partners for the CSSs representative of priority populations to ensure that marginalized voices are included in decision-making processes. The project team will coordinate project delivery and CSS development with the regional collaboratives to reduce duplicative efforts and will pursue additional CSS members through existing relationships with: Housing for All, Green Construction Initiative, Rebuilding SoCal, the Department of Advocates, and more.

Planning Grant

Lead Organization Name

Rio Grande First Financial

Lead Applicant Organization Type

Community Development Financial Institution

Proposal Name

Factory-Built Housing Revolving Loan Fund

Vision Statement: Describe how your proposed activities and anticipated outcomes align to promote factory-built housing at a regional scale and advance the FBH Program Goals and Objectives.

Please see [Section 2.2 Program Goal](#) in the FBH R3 Final Guidelines.

To address the growing housing affordability crisis in the Rio Grande Area, Rio Grande First Financial (RGFF) will create the Factory-Built Housing Revolving Loan Fund (FBHRLF). Factory-built housing offers significant time and cost savings, but is underutilized because many projects, especially those in disadvantaged communities, struggle with the high upfront costs of factory-built housing. Project deposits, contractor fees, designs, and land acquisitions are costly, and traditional construction financing methods distribute funds on a longer timeline that conflicts with the capital needs of factory-built housing projects. A revolving loan fund allows organizations to pull funds intermittently. As initial loans are repaid, the pool is replenished, and more loans can be distributed, giving pre-development projects a flexible and sustained funding source.

The FBHRLF will provide local developers and nonprofits the necessary resources to build regional capacity for factory-built housing projects through pre-development and pilot project planning. Having been a pillar of the Rio Grande community for over four decades, RGFF understands the needs of its community and is well connected with experienced public and private partners.

The FBHRLF will offer many co-benefits to our communities, including safe, skilled jobs with consistent pay and hours, economic development through investment in local

businesses, increased regional capacity for affordable housing development, and housing innovation. Factory-built housing also allows for sustainable materials and energy efficient designs, reduced construction material waste, and a reduction of heavy machinery on-site, lowering greenhouse gas emissions overall.

Project Area

Describe the region you plan to serve through your proposed project and how you've identified this region. Regions could be defined by shared natural, political, economic, and/or infrastructure systems; shared climate risks; and/or other shared characteristics, challenges, or dynamics.

The area served will be neighborhoods that have historically been subject to discriminatory housing policies in the Rio Grande region within Rattlesnake County – including Yucca City and the City of Cottonwood, forming a non-contiguous region roughly 60 miles apart. These neighborhoods are of similar densities and census populations, making any pre-development plans developed for one site easily replicated in another.

As a Community Development Financial Institution, we exclusively provide financial resources to low-income and disadvantaged communities. The FBHRLF will distribute funds for projects in the same area our institution has served for decades, focusing on areas that have previously suffered significant disinvestments from a history of redlining and unjust zoning practices.

Lastly, the Rio Grande region is a federally designated low-income area as defined by the Federal Housing Enterprises Financial Safety and Soundness Act of 1992. A low-income area is (a) census tracts or block numbering areas in which the median income does not exceed 80 percent of area median income (AMI), (b) families with income not greater than 100 percent of AMI who reside in minority census tracts, and (c) families with income not greater than 100 percent of AMI who reside in designated disaster areas.

Project Impact

Describe the challenges faced by your identified region that might relate to factory-built housing, affordable housing, climate risks, disaster readiness, and/or workforce development. Use supporting documentation (previous community engagement, research studies, regional/local data) to underline your narrative response.

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COUNCIL

Demonstrate how project vision and proposed activities within the workbook and budget address these identified project area needs.

The Rio Grande region has some of the highest rates of homelessness in the state, and these numbers have risen in recent years. California has some of the lowest homeownership rates in the country, with the compounding issues of increasing home prices and rents and slow-growing wages, more individuals are becoming housing insecure.

Additionally, Rattlesnake County has a higher unemployment rate than the surrounding counties in the state, leading to lower access to capital for residents in the Rio Grande region. This is further exacerbated in the identified neighborhoods of Yucca City and Cottonwood due to the compounding effects of traditional homeownership, credit, and other financial resource restrictions at the systematic level. In our more than 40 years of experience, RGFF has distributed close to $100 million in funds and created revolving loan funds for the development of public transportation, urban small- to mid-scale agriculture, and rural infrastructure. Having been a pillar of the Rio Grande community for over four decades, the RGFF understands the needs of its community and is well connected with public and private partners. Many are ready to collaborate and create best practices for factory-built housing development in our region, paving the way to affordable housing for all.

Collaborative Partnerships

Describe proposed partners for the Collaborative Stakeholder Structure, if awarded. Please include organization name and type, individuals and titles if relevant, past experience and anticipated role in this FBH project if awarded.

As a Community Development Financial Institution (CDFI) the RGFF has more than 40 years of experience distributing financial resources in low-income and disadvantaged areas of our region for community development purposes. Our main partners will be Housing and Community Development for Rattlesnake County, the Yucca City Housing and Homelessness Agency, the Cottonwood City Housing and Homelessness Agency, and numerous nonprofit and private housing developers.

If our proposal is awarded, The Yucca City Housing and Homelessness Agency and The Cottonwood City Housing and Homelessness Agency will partner with us on factory-built

housing pre-development projects. We have collaborated with these organizations previously on community development projects. The city agencies will lead their respective projects and hold town halls to gather public comment on their proposals. RGFF's role will be monitoring project timelines ensuring appropriate use of funds.

The developers Cacti Casitas and Star Stories will support the city agencies in creating their pre-development plans. This private-public partnership will ensure the plans' success by combining industry perspectives and creating a mixed capital stack. RGFF has previously worked with Cacti Casitas and Star Stories on housing development projects. RGFF has also discussed with HCD for Rattlesnake County funding the construction of these affordable housing projects after the grant term has ended. The completed projects would help the county meet their Regional Housing Needs Allocation. Our organization has previously received funds from Rattlesnake County for infrastructure projects and has a good working relationship with them.