



# NY Rising Housing Recovery Program

## Mobile/Manufactured Home Fact Sheet

Revised: February 29, 2016

**Summary:** *The Program will provide mobile/manufactured home owners with the funds to purchase a new manufactured home which must be located on a site outside of the 100 year floodplain. This fact sheet describes the Program requirement for both the Applicant and the mobile/manufactured home retailer/installer.*

*If you have any questions or concerns please call the special Mobile Home Assistance Line at **844-212-9711***

### What does an Applicant have to do to get a new mobile/manufactured home?

- You must contact a mobile/manufactured home retailer/installer who is certified in the State of New York. A list of these is attached and is on line at: <http://www.dos.ny.gov/DCEA/pdf/intcertlist022310.pdf>. If you choose, the Program can utilize a pre-approved retailer/installer to work with you to fulfill all of the requirements and provide you a new manufactured home.
- You must determine that the retailer/installer will provide a new manufactured home which meets the [HUD Manufactured Home Construction and Safety Standards](#) and will install it on a suitable lot for which you have a deed, lease or will secure a lease. The retailer must also arrange to properly remove your old mobile/manufactured home from its current location and secure all permits and certificates of occupancy required by the local municipality. The retailer/installer's responsibilities are more fully outlined below.
- Select a model of a manufactured home available from that retailer/installer which can be purchased, installed and have all other program requirements met, for the estimated award amount you have been given by the Program.
- Obtain from the retailer/installer a purchase agreement that details, by line item, the scope and cost associated with the purchase, installation, and permitting of the new home and for the removal of the old one. Provide a copy of that quote to the Program in order to obtain the first 50% payment of your award.
- Unless you own the land on which your home will be placed, you must also provide the Program with a current copy of the lease or other acceptable documentation regarding the lot on which you are going to place your new mobile/manufactured home.

### Where can the new manufactured home be located?

- The new manufactured home must be located outside of the 100 year floodplain. The Program will inform you whether or not the site where your mobile/manufactured home unit was located at the time of the storm was in the 100 year floodplain; or you can call our special Mobile Home Assistance Line at **844-212-9711**. If you are in the 100 year floodplain you must find a new location for your new home. You can check if the new site is in the 100 year floodplain by entering the address on this website: <https://msc.fema.gov/portal/search>.
- A list of mobile/manufactured home parks that are registered in the State of New York can be found at <https://data.ny.gov/Economic-Development/Manufactured-Home-Park-Registrations/sxi2-m23m#column-menu>. You can determine which of these are closest you and call to find out if there are vacancies in lots outside of the 100 year floodplain. The Program will assist you in finding suitable alternative sites, if necessary.
- If you own the land on which your mobile/manufactured home is located and it is in the 100 year floodplain



and must be raised to more than 5 foot 7 inches above grade, the Program will provide funding to build a new elevated “stick built” home on the site. Your award will be calculated by multiplying the number of square living feet of your damaged mobile/manufactured home by \$160 per square foot, plus a \$5,000 allowance for demolition, plus a \$25,000 for special site conditions, which may include but are not limited to subsurface conditions, site elevation, site access, utility connections and other factors that may increase the cost of building a home on the site (see Understanding Reconstruction Award fact sheet on the NY Rising website). After you have been informed of your award, you may arrange for the construction of a new home with the contractor of your choice. If you are receiving funding for a “stick built” home, you will be subject to the funding requirements and procedures the Program uses for the Reconstruction of other stick built, non-manufactured/mobile homes.

### How are mobile/manufactured home awards determined?

- The Program has estimated the cost of purchasing, installing, securing permits for new mobile/manufactured homes and removing the old ones. For all applicants who live in the mobile/manufactured home, the Program estimate is based on household size of the applicant, and the corresponding mobile/manufactured home size s/he would be eligible for. For applicants who rent their manufactured/mobile home to another household, the Program estimate is based on the existing number of bedrooms in the damaged home. Below is a chart showing the maximum Program cost allowance for each household/bedroom size.

Household Size	Manufactured home size	Maximum Allowance (without deducting applicant DOB)
1 or 2 people	2 bedroom/2 bath	\$110,000
3 people	3 bedroom/2 bath	\$120,000
4 or more people	4 bedroom/2 bath	\$130,000

- By federal law the Program must reduce your award by your Duplication of Benefits (DOB) amount, which is the sum of any payments that you have received from other sources such as your insurance company, SBA loans, FEMA and/or private charities – unless you certify that those funds were spent on repairing your current mobile/manufactured home. The same is true for any prior payment you received from the Program. If you spent Program funds or any other DOB received to repair your current mobile/manufactured home, please fill out and submit the attached **Mobile/Manufactured Home Proceeds Affidavit** form to the Program.
- After you have submitted a purchase contract from the retailer/installer for all of the required work, the Program will determine the final award amount. Your award will be adjusted based on the actual cost of the approved work or the Program Maximum Allowance, whichever is less.

### How will awards be paid for new mobile/manufactured homes?

- **The first payment of 50% of the award** – This payment will be made after the Program has reviewed the purchase contract from the retailer/installer as well as the lease, deed or other documentation showing you have the right to occupy the property on which you plan to locate the new manufactured home. The Applicant must also submit to the Program all of the required eligibility documents. The payment will be made in the form of a two party check made out to the Applicant and to the retailer/installer. The Applicant will sign that check over to the retailer/installer when the actual bill of sale has been signed. The Applicant must also sign a Grant Agreement with the Program.
- **The second payment of 25% of the award** – This payment will be made after the Program verifies through



an inspection that the foundation/pad has been constructed and the new mobile/manufactured home has been delivered to the site on which it will be installed. This payment will also be made in the form of a two party check to the Applicant and the retailer/installer, and the Applicant must sign a Restated Grant Agreement.

- **The final payment of 25% of the award** – This payment will be made after the Applicant has completed all of the Program's closeout requirements, including signing a Final Grant Agreement, the Program has conducted an inspection of the completed home and the retailer/installer has submitted proof of a HUD seal, and all permits and certificates of occupancy necessary for the installation of the home.

### **What must the retailer/installer do?**

- Supply a newly manufactured unit which meets HUD Manufactured Home Construction and Safety Standards and is Energy Star approved.
- Ensure that the manufactured home is installed in a location outside of the 100 year floodplain.
- Construct a foundation/pad and install the manufactured home after securing all necessary local permits, and if the Dealer is not installing directly, ensure that the installer is certified by the NYS Dept. of State.
- Demolish/remove the old mobile/manufactured home after securing any necessary permits and approvals.
- Ensure all activity and structures are up to state and local code.
- Provide the Applicant with an itemized quote or bill of sale for all aspects of the purchase, installation and demolition work which can be reviewed and approved by the Program prior to the release of payment.
- Ensure that the Applicant obtains a certificate of occupancy and HUD seal upon completion.

### **What does an applicant do if their mobile/manufactured home was already replaced or fully repaired and they do not want a new one?**

- If the work you did on your mobile/manufactured home meets the Program standards, the Program will base your award amount on the estimated cost of work actually done. Please call the Mobile Home Assistance Line to discuss your individual situation.

### **Is relocation and related assistance available if a manufactured/mobile home owner has to leave their current home during the installation of their new home?**

- When necessary and up to certain limits, applicants are eligible to receive funds to cover the expenses of temporary housing, storage, moving costs, and if necessary dual lot rental. More information about this assistance can be found in the document *Manufactured Home Relocation and Storage Policy on the NY Rising website at <http://stormrecovery.ny.gov/housing/single-family-homeowner-program>*

### **What does an applicant do if they need help with this process?**

- The Program may provide more technical support to applicants in obtaining a new manufactured home. This assistance could include help with finding another location for your manufactured home outside of the floodplain. Also if you choose, the Program can utilize a pre-approved retailer/installer to provide you a new manufactured home according to Program guidelines. Please call the Mobile Home Assistance Line to request additional assistance.