



NY Rising Housing Program

Mobile/Manufactured Home Fact Sheet

Revised: October 6, 2017

NY Rising Housing Program (applies to all Programs)

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**.

NOTE: The Manufactured Home component of the NY Rising Homeowner Program has closed and is no longer available to new applicants.

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 can be found online 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 or will secure a deed or 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.
- You must provide the Program with a current copy of the lease, deed, or other acceptable documentation regarding the lot on which you are going to place your new mobile/manufactured home.
- You must 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.
- You must 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. In order to obtain the first 50% payment of your award, you must provide a copy of that quote to the Program.

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 if the site of your old manufactured home unit was located in the 100-year floodplain. If you are in the 100-year floodplain, you must find a new location for your new home. You can check



ANDREW M. CUOMO
Governor

if the new site is in the 100-year floodplain by entering the address on this [website](#).

- 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, the land is in the 100-year floodplain, AND your home must be raised to more than 5 foot 7 inches above grade to meet elevation requirements, the Program will provide funding to build a new elevated “stick built” home on the site. Your award will be calculated at a rate of \$160 per square foot of living space in your damaged home, as well as allowances of \$5,000 for demolition and \$25,000 for special site conditions. 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. For more information, please see the Program’s Understanding Your Repair & Reconstruction Award fact sheet.

How are mobile/manufactured home awards determined?

- The Program has estimated the cost of purchasing, installing, and securing permits for a new manufactured home, along with removing the old home. If you occupy the manufactured home, the size of the manufactured home you are eligible for is based on the number of people in your household. If you rent your manufactured 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

- Unless you certify that those funds were spent on repairing your current mobile/manufactured home, your award will be reduced by any funds you previously received from the Program and your Duplication of Benefits (DOB), which is any other funding you have received from the third parties (including Federal Emergency Management Agency assistance, Small Business Administration loans, homeowner or flood insurance, or charitable assistance).
- The Program will determine the final award amount after you submit a purchase contract from your manufactured home retailer/installer. 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?

- **Initial Payment (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. You 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 you and your



ANDREW M. CUOMO
Governor

retailer/installer. You must sign that check over to the retailer/installer once you sign the actual bill of sale. The Applicant must also sign a Grant Agreement with the Program.

- **Interim Payment (25% of the award)** – This payment will be made after you deposit your first award. This payment will also be made in the form of a two party check to you and your retailer/installer. You must sign a Restated Grant Agreement.
- **Final Payment (25% of the award)** – This payment will be made after Program conducts an inspection of the completed home and the retailer/installer submits proof of a HUD seal, as well as all permits and certificates of occupancy necessary for the installation of the home. You must sign a Final Grant Agreement.

What must the manufactured home retailer/installer do?

- Provide you 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.
- Supply a new manufactured home unit that is Energy Star-approved and meets HUD Manufactured Home Construction.
- Ensure that the manufactured home is installed in a location outside of the 100-year floodplain.
- After securing all necessary local permits, construct a foundation/pad and install the manufactured home. If the retailer is not installing the unit, it must ensure that the installer is certified by the New York Department of State.
- Demolish/remove the old manufactured home after securing any necessary permits and approvals.
- Ensure all activity and structures are up to state and local code.
- Ensure that you obtain a certificate of occupancy and HUD seal upon completion.

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

- If the work you did on your manufactured home meets the Program's standards, the Program will base your award amount on the estimated cost of work actually done.

Is relocation-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 fact sheet.

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

- The Program may provide you with assistance in 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 with a new manufactured home. Please call the Mobile Home Assistance Line to request additional assistance.