



ANDREW M. CUOMO
Governor

NY Rising Housing Program

Manufactured Home Community Resiliency Program Fact Sheet

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NY Rising Manufactured Home Community Resiliency Program

NY Rising's Manufactured Home Community Resiliency Program (the Program) will assist all eligible households currently residing in Ba Mar and owners of mobile/manufactured homes currently in Ba Mar who choose to move out of the community. Eligible applicants may agree to participate in one of the three new home options offered by the Program.

NOTE: The Manufactured Home Community Resiliency Program is no longer available to new applicants of June 1, 2017.

What are the three assistance options offered by the Program?

- Manufacture Home Replacement Assistance*
- Homeownership Assistance
- Rental Assistance

**All of these options are described in more detail below. (See section titled "New Home Options.")*

Do I have to move out of Ba Mar if I do not want to?

No, this is a voluntary Program open to any residents/owners in Ba Mar that wish to participate. If you want to remain in your current home in its current location, there is no need for you to apply to the Program.

How can I be considered eligible to participate in the Program?

You must be a current resident or owner of a manufactured home in the Ba Mar Manufactured Home Community. Eligibility for each housing option varies.

One member of your household must be a United States citizen, non-citizen national, or qualified alien.

If you have already received an award from the Manufactured Home component of the NY Rising Homeowner Program, **you are not eligible to participate.**



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What documents must I provide to participate in the Program?

Along with your application, the documents you must provide to the Program include, but are not limited to:

- Photographic identification (such as a driver's license)
- Evidence of your household income
 - Note: For Homeownership Assistance, applicant's household income cannot exceed 120% of the Area Median Income for Rockland County. There is no income minimum for Homeownership Assistance, but the option is only available to those who can credit qualify for a mortgage.
- Evidence that you either own or lease your home in Ba Mar
 - Note: For Homeownership Assistance and Rental Assistance, you must provide evidence that the manufactured home is your primary address.
- Evidence that one member of your household is a U.S. citizen or an eligible immigrant
 - Note: The Program will not collect information on the status of every household member.
- Right of Entry Form
- Consent and Release Form

What am I required to do as a participant in the Program?

If you own a manufactured home unit in Ba Mar, you must agree to work with the Program to demolish your existing home.

You must work with the Program to comply with any environmental requirements.

You must permanently relocate from the Ba Mar Manufactured Home Community to a location in New York State that is within 100 miles of Ba Mar and outside of the floodplain, unless a hardship exception is granted at the Program's discretion.

You must confirm that the property you have relocated to meets decent, safe, and sanitary standards.

What if I am already in the process of getting a new home through the prior Mobile Home Program offered by NY Rising?

If you previously applied to the Mobile Home component of the NY Rising Homeowner Program but have not received funds for the purchase of a mobile home, then you may be eligible to transfer to the Manufactured Home Community Resiliency Program.

If you have applied to the Mobile Home component of the NY Rising Homeowner Program and have already received funds for the purchase of a mobile home, then you must continue with that option and are not eligible for the assistance options offered by the Manufactured Home Community Resiliency Program.



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Are there maximum payments that I can receive under each of these options?

Yes, the maximum award amount for each housing option is capped at the following levels:

- A household of 1 or 2 people - \$105,000
- A household of 3 people - \$115,000
- A household of 4 or more people - \$125,000

This is the maximum amount available for each household, but may not be the actual amount each household will receive.

The cost of demolition and the cost of relocation are not subject to these award caps. You can receive the maximum amount of assistance and still be eligible to receive assistance to relocate your belongings and demolish your old home.

What relocation assistance am I eligible to receive?

If eligible, you will be provided with financial assistance associated with moving costs for a one-time relocation from Ba Mar.

The Program will estimate the anticipated amount of Relocation Assistance you need, based on your household size and determined by the federal *Fixed Payment for Moving Expenses*. The Program may issue an advanced payment to facilitate your move prior to you incurring actual costs. You must submit evidence of actual costs incurred, which will be reconciled against any advance payment.

Relocation assistance is not subject to the award cap outlined above.

Assistance Options

Upon selection of an assistance option, the Program will perform an additional review of your application to confirm that you are eligible for your elected assistance option. You should confirm your eligibility for an assistance option prior to seeking a place to relocate. When you have finalized your assistance option and your selection has been approved by the Program, review the **Next Steps to Receive Your Award Fact Sheet** in order to determine what is required from you in order to receive your award. This fact sheet is posted on our website at: <https://stormrecovery.ny.gov/housing/manufactured-home-community-resiliency-program>.

MANUFACTURED HOME REPLACEMENT ASSISTANCE

The Program will provide funds to purchase a new manufactured home, appropriate for your family size, which must be located on a site outside of the 100-year floodplain.

This option is available to **all eligible applicants who own a manufactured home in Ba Mar**, whether or not they currently reside in the unit.

Manufactured Home Replacement Assistance Process:

- You must identify and purchase a manufactured home from a New York State-certified retailer/installer and lease/purchase an eligible site to locate your new home.
- The retailer/installer must order a United States Department of Housing and Urban



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Development-approved (HUD) manufactured home, arrange for installation on the site, connect all of the utilities, and obtain all required permits, as well as a Certificate of Occupancy, if required by your municipality.

- The Program will arrange for the demolition and removal of your old mobile/manufactured home.
- **Payment Schedule:**
 - Initial Payment (50% of award): Disbursed after you submit the lease, deed, or other documentation that demonstrates you have the right to occupy the property on which you plan to relocate your manufactured home AND the retailer/installer submits purchase contract.
 - Interim Payment (25% of award): Disbursed after the retailer/installer submits an acknowledgment form confirming that your manufactured home has been placed on a code-compliant foundation/pad at the household site.
 - Final Payment (25% of award): Disbursed after the Program conducts a inspection and the retailer/installer submits all necessary permits and certificates.

NOTE: Before you receive funds from the Program, you will be required to sign, either electronically or in person, a Grant Agreement.

HOMEOWNERSHIP ASSISTANCE

The Program will provide funds to a contract of sale for the purchase of a home, including the full down payment determined to be necessary and reasonable, customary closing costs and associated due diligence expenses. The Program may also provide a one-time payment to reduce the size of the loan so that monthly mortgage payments to the bank are affordable based on the applicant's gross income.

This option is available to **all eligible applicants who reside in a manufactured home in Ba Mar**, whether or not they currently own the unit. As noted in the March 5, 2013 Federal Register Notice (FR-5696-N-01), **homeownership assistance may be provided to households with up to 120% of the area median income.**

Homeownership Assistance Process:

- You must credit qualify for a mortgage, provide the program with an acceptable pre-approval from a lending institution, and identify a home you wish to purchase.
 - You should not make an offer on a home contemplating your Homeownership Assistance award until you receive confirmation from the Program that all requirements have been satisfied.
- You must enter a contract of sale for the purchase of your home, pass all required inspections, and complete the closing settlement.
- The Program will arrange for the demolition and removal of your old mobile/manufactured home.
- **Payment Schedule:**
 - Initial Payment (Down Payment): Disbursed after you provide the Program with required income documentation, submit an eligible pre-approval, identify a home, enter into a contract of sale and provide escrow account information.
 - Interim Payment (Due Diligence Costs): Disbursed after you undertake all



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- necessary appraisals and inspections and submit evidence of eligible expenses.
- Final Payment (Closing Costs & Principal Pay Down): Disbursed after the Program conducts a final inspection and you provide the Closing Disclosure and Loan Estimate forms, an estimate of closing costs, and updated information on where to transit program funding.

NOTE: Before you receive funds from the Program, you will be required to sign, either electronically or in person, a Grant Agreement.

RENTAL ASSISTANCE

The Program will provide funds to lease a rental housing unit for 42 months, based on HUD's Fair Market Rent for the county to which you are relocating.

This option is available to **all eligible applicants who reside in a manufactured home in Ba Mar**, whether or not they currently own the unit.

Rental Assistance Process:

- You must identify a rental unit and provide an acceptable lease or rental agreement **with a term of at least twelve months**.
- You must execute the lease or rental agreement and demonstrate to the Program that you have permanently relocated from the Ba Mar Manufactured Home Community.
- The Program will arrange for the demolition and removal of your old mobile/manufactured home.
- **Payment Schedule:**
 - Initial Payment (3 Months of Fair Market Rent): Disbursed after you provide a lease agreement for a rental unit to the Program **with a term of at least twelve months**.
 - Final Payment (39 Months of Fair Market Rent): Disbursed after you execute the lease agreement and provide evidence that you have permanently relocated.

NOTE: Before you receive funds from the Program, you will be required to sign, either electronically or in person, a Grant Agreement.