



GUIDEBOOK

Manufactured Home Community Resiliency Program

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Contents

Introduction	1
Eligibility	1
Program Requirements	1
Maximum Benefits.....	2
Summary of Each Assistance Option	2
Manufactured Home Replacement Assistance	2
Homeownership Assistance	2
Rental Assistance	2
Relocation Assistance	3
Environmental Review.....	3
Demolitions	3
Duplication of Benefits (DOB)	3
Calculating Awards.....	4
Payments	4
Manufactured Home Replacement Assistance Award Payments.....	4
Homeownership Assistance Award Payments	4
Rental Assistance Award Payments.....	5
Clarifications and Appeals.....	5
Demonstrable Hardship.....	6
Program Closeout	6
Final Inspections.....	6
Closeout Review Process.....	6
Receiving Final Payment.....	7
Recapture.....	7
Uniform Relocation Assistance	7
Other Helpful Program Documents	7
Exhibit 1: Manufactured Home Community Resiliency Program Fact Sheet.....	8
Exhibit 2: Next Steps to Receive your Award Fact Sheet.....	14

Introduction

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 assistance options offered by the Program.

This document outlines the policies of NY Rising Housing Recovery activities for applicants participating in the Manufactured Home Community Resiliency Program. For Program policy not referenced within, please refer to the NY Rising Housing Recovery Homeowner Program Policy Manual.

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

Eligibility

In order to be considered eligible to participate in the Program, applicants must be a current resident or owner of a manufactured home in the Ba Mar Manufactured Home Community ("Ba Mar"). At least one member of each participating household must be a United States citizen, non-citizen national, or qualified alien. Applicants that have already received an award from the Manufactured Home component of the NY Rising Homeowner Program are not eligible to participate.

Each assistance option has specific eligibility requirements as detailed further below.

Program Requirements

All applicants must permanently relocate to a location that is within 100 miles of Ba Mar, outside of the floodplain, and within New York State, unless a hardship exception is granted at the Program's discretion. Applicants must relocate to a property that is compliant with local building code and meets decent, safe, and sanitary standards. All applicants must work with the Program to comply with any environmental requirements associated with their existing or new home.

All applicants that own a manufactured home in Ba Mar must agree to work with the Program to demolish their existing manufactured home unit.

Maximum Benefits

Award amounts are capped at the following levels and applicable to all assistance options. Demolition and relocation assistance are not subject to these award caps.

Household Size	Award Cap
4+	\$125,000
3	\$115,000
1 or 2	\$105,000
+ Demolitions Costs & Relocation Assistance	

Summary of Each Assistance Option

Manufactured Home Replacement Assistance

The Program will provide eligible applicants funds to purchase and install a manufactured home unit (MHU) on an eligible site purchased or leased by the applicant. This option is available to current owners of a MHU in Ba Mar, whether or not they are a current occupant in Ba Mar.

Homeownership Assistance

The Program will provide eligible applicants funds to enter into 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. Additionally, the Program may provide a one-time payment to reduce the size of the loan so that the monthly housing cost of the new home will not exceed 30% of the applicant's gross income. This option is available to current residents of Ba Mar, whether or not they own a MHU in Ba Mar, who qualify for a mortgage to purchase a home. **Homeownership Assistance may be provided to households with up to 120% of the area median income, as noted in the March 5, 2013 Federal Register Notice (FR-5696-N-01).**

Rental Assistance

The Program will provide funds to lease a rental housing unit for 42 months, based on the United States Department of Housing and Urban Development's (HUD) Fair Market Rent for the county to which the applicant is relocating. This option is available to current residents of Ba Mar, whether or not they own a MHU in Ba Mar.

Relocation Assistance

The Program intends to provide all eligible applicants 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 based on household size and determined by the federal *Fixed Payment for Moving Expenses*. In instances where the relocation costs incurred exceed the rate outlined by the *Fixed Payment for Moving Expenses*, the Program will review documentation to determine if the amount is cost-reasonable based on comparable assistance provided to other tenants and costs prescribed by the *Fixed Payment for Moving Expenses* schedule. The Program may issue an advanced payment to facilitate a relocation. Final payment will be based on submitted evidence of actual costs incurred, which will be reconciled against any advance payment received.

Environmental Review

All properties in Ba Mar must go through an environmental review process to make sure that all activities comply with applicable state and federal laws. The Environmental Team creates a “Tier 2” environmental review document and itemizes the environmental documents and conditions that must be met in order to successfully close out of the Program.

Properties may be subject to required lead, asbestos, and radon inspections. Additionally, applicants may be required to commit in writing to remediate for lead, asbestos, and radon, as applicable. Required remediation projects must receive a clearance inspection upon completion of work.

Demolitions

All old units must be demolished in Ba Mar mobile home park. The applicant must submit a signed and notarized affidavit certifying to the demolition as well as all contents have been removed from the property. The Program will procure one vendor to demolish the participating MHUs. The vendor will be required to obtain all permits from the town of Rockland before demolishing any unit. A copy of each permit will be required by the program before the demolition can take place.

Duplication of Benefits (DOB)

The NY Rising Program is designed to address unmet financial needs of applicants. Financial assistance received from another entity or organization that is provided to the applicant for the stated purpose of relocation may be a Duplication of Benefit (DOB). Common sources of disaster recovery assistance include insurance, FEMA, SBA, non-

profit organizations, faith-based organizations, other disaster relief organizations, and other governmental entities.

In accordance with the Stafford Act, Disaster Recovery funds issued through HUD's Community Development Block Grant Disaster Recovery (CDBG-DR) program may not be used for any costs for which other disaster recovery assistance was previously provided or available. Applicants are required to disclose all sources of disaster recovery assistance received and the Program is required to verify the amount received.

Calculating Awards

Manufactured Home Replacement, Homeownership, and Rental assistance awards will all be based on actual costs incurred. If the costs incurred exceed the applicable award cap, the cap amount becomes the total award.

Payments

Manufactured Home Replacement Assistance Award Payments

Applicants selecting the Manufactured Home Replacement Assistance option will receive their award in the form of three payments.

The initial payment, amounting to 50% of the total award, will be made after the Program has conducted necessary environmental reviews, reviewed the purchase contract from a manufactured home retailer/installer as well as the lease, deed or other documentation showing that the applicant has the right to occupy the property on which they plan to locate the new manufactured home. The interim payment, amounting to 25% of the total award, will be made after the retailer/installer submits an affidavit confirming that the manufactured home has been placed on a code-compliant foundation/pad at the installation site. The final payment, amounting to 25% of the total award, will be made after the retailer/installer has submitted all permits and certificates of occupancy necessary for the installation of the home, including a HUD seal, the applicant has completed all of the Program's closeout requirements and signed a Final Grant Agreement, and the Program has conducted an inspection of the completed home.

Homeownership Assistance Award Payments

Applicants selecting the Homeownership Assistance option will receive their award in the form of three payments.

The initial payment, covering the down payment, will be disbursed after the applicant provides required income documentation, receives a pre-approval for a mortgage,

identifies an eligible, and produces a contract of sale. In order to receive this payment, the applicant must also provide all necessary information to transmit program funding to the appropriate party. Applicants are also eligible to receive an interim payment after applicant has submitted a fully executed contract for the purchase of an eligible property. The interim payment will cover documented due diligence costs incurred such as surveys, inspections, and appraisals. The final payment will cover documented closing costs and principal pay down (if applicable). Prior to closing, the applicant must provide an estimate of closing costs and submit the Closing Disclosure and Loan Estimate forms. The Program will conduct an inspection and release the final payment at a qualified real estate closing for the purchase of the eligible property.

Rental Assistance Award Payments

The Rental Assistance Award will be made in two payments that amount to the equivalent of 42 months of rent, based on HUD fair market rates. The first payment, equal to 3 months of rent, will be made once the Program has confirmed that the applicant has met all eligibility requirements and submitted an eligible lease or rental agreement with a term of at least twelve months to the Program. Once the applicant has executed the lease or rental agreement, the Program will conduct an inspection of the rental and issue the final payment, covering an additional 39 months of rent.

Clarifications and Appeals

Applicants may, on occasion, receive communications updating their Program eligibility and award amount, based on available information at the time. Any applicant with questions about their award or eligibility should reach out to their Customer Representative to discuss their award amount or the award determination process.

If the applicant disputes an eligibility determination or an award amount and wants a further review, they should request a Clarification from their Customer Representative. When the Clarification review is completed, the applicant will receive a Clarification Determination document noting if there are any changes in their eligibility or award amount. If the applicant agrees with the Program's resolution of the issue, then the applicant does not need to take any further steps. If the applicant disagrees with the clarification determination and wishes to appeal, they have 60 days to submit the Appeal form and documentation to housingappeals@stormrecovery.ny.gov. Appeal forms can be obtained from a Customer Representative or on the GOSR website.

Demonstrable Hardship

A Demonstrable Hardship is a substantial, severe, involuntary or unexpected change in the Applicant's situation, after one of the named storms, that prohibits or severely affects their ability to provide a minimal standard of living or the basic necessities of life including, food, housing, clothing and transportation. Such instances typically include, but are not limited to, job loss, business failure, divorce, severe medical illness and disability. If an Applicant believes they are in the state of Demonstrable Hardship that causes them not to comply with any Program policy, they may present their evidence to their Customer Representative and the Program Committee will evaluate it on a case-by-case basis after review of all the circumstances.

Program Closeout

The Closeout Review Process occurs when the applicant's project is complete, and they are **approaching the conclusion** of their participation in the Program.

Program close-out is contingent upon receipt of all required documents, including:

- All required program eligibility documents; and
- All required construction documents including a post construction Certificate of Occupancy.

Final Inspections

All applicants must request an inspection from the Program in order to receive final payment. The purpose of the final inspection is to confirm that the property is currently in decent, safe, and sanitary condition, as defined by the Program's Housing Quality Standards checklist. For applicants selecting Manufactured Home Replacement Assistance, the final inspection also ensures that all work outlined in the Purchase Agreement has been completed and that all work is compliant with NY State Building Code and NY State Energy Conservation Code 2010.

Closeout Review Process

All files must go through a two-stage Closeout Review process. During this phase, all required documents, including non-construction documents, must be reviewed for accuracy and completeness, first by the Customer Representative and then by the Program Quality Assurance team. These reviews are comprehensive and can vary in duration, based on the scope and complexity of each case. After both reviews are complete and have passed, the Applicant will be sent a notification and asked to sign closing documents, including the Final Grant Agreement.

Receiving Final Payment

After the Applicant submits their signed closing documents to their Customer Representative, the file receives a final Quality Assurance review before a final payment is released. Every effort is made to have checks available as expeditiously as possible.

Recapture

If the Program determines an Applicant received benefits for which they were not eligible, the Applicant will receive a notification letter with explanation, and the amount of assistance the Applicant is responsible to repay.

Uniform Relocation Assistance

The Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (URA) specifies requirements and policies for federally-funded projects and programs that involve acquiring real property or displacing persons. The Manufactured Home Community Resiliency Program is therefore subject to the requirements, and tenant protections, of the Act.

URA ensures displaced residents receive assistance locating comparable replacement housing in addition to financial compensation for increased housing costs incurred by the displacement. URA assistance is limited to U.S. citizens or qualified aliens who occupied the residence prior to the qualifying event or at the time of Program assistance, and did not voluntarily elect to relocate. Assistance may be available for both temporary and permanent relocation.

If applicable, applicants will be asked to provide the names and contact information of rental tenants in their manufactured home unit. URA assistance to eligible individuals and households is independent of the housing option awarded to the applicant.

Other Helpful Program Documents

For further information and more detailed explanations, the Storm Recovery website: <https://stormrecovery.ny.gov/housing/manufactured-home-community-resiliency-program> provides forms and fact sheets regarding the Program's various categories. The Program's **Manufactured Home Community Resiliency Program Fact Sheet** and **MHCR Next Steps to Receive Your Award Fact Sheet** are attached as exhibits.

Exhibit 1: Manufactured Home Community Resiliency Program Fact Sheet

NY Rising Housing Program

Manufactured Home Community Resiliency Program Fact Sheet

January 8, 2017

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 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.**

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.

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*. In instances where the relocation costs incurred exceed the rate outlined by the *Fixed Payment for Moving Expenses*, the Program will review documentation to determine if the amount is cost-reasonable based on comparable assistance provided to other tenants and costs prescribed by the *Fixed Payment for Moving Expenses* schedule. 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 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 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.

Exhibit 2: Manufactured Home Community Resiliency Program Next Steps to Receive your Award Fact Sheet

NY Rising Manufactured Home Community Resiliency Program

Next Steps to Receive Your Award

February 27, 2018

NY Rising Manufactured Home Community Resiliency (MHCR) Program

The MHCR 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 assistance options offered by the Program:

- Manufactured Home Replacement Assistance
- Homeownership Assistance
- Rental Assistance

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.** This document outlines what is required from you in order to receive your award for each assistance option.

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

MANUFACTURED HOME REPLACEMENT ASSISTANCE

- You must select a manufactured home (MHU) from a New York State-certified retailer/installer and rent/purchase an eligible site to locate your MHU.
 - **You must relocate to a location within New York state that is outside of the floodplain and no more than 100 miles from the Ba Mar Manufactured Home Community.**
 - **The parcel you relocate to must be compliant with local building code and meet decent, safe, and sanitary standards.**
- You must submit the lease, deed, or other documentation that demonstrates the right to occupy the property, ensure that the retailer/installer provides the Program with a purchase agreement for a MHU , and demonstrate a readiness to sign said purchase agreement. **The Program will then issue your initial award payment.**

- The retailer/installer must order a United States Department of Housing and Urban 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.
- Once the retailer/installer places your MHU on a code-compliant foundation/pad at the installation site, they must submit an interim payment acknowledgment form. The Program will then issue your interim award payment.
- The retailer/installer must fully install the MHU and connect all utilities. The retailer/installer must submit a HUD seal, a Certificate of Occupancy, and all necessary local permits. The Program will conduct a final inspection and issue your final award payment.
- The Program will arrange for the demolition and removal of your old mobile/manufactured home.

HOMEOWNERSHIP ASSISTANCE

1. You must provide the Program with your income documentation and an acceptable pre-approval from a lending institution.
2. The Program will review your application and confirm that you meet all requirements for participating in Homeownership Assistance.
3. You must confirm to the Program that you have taken the appropriate HUD-certified First Time Homeowners course, if required by your lending institution.
4. You must identify an eligible home you wish to purchase that meets the conditions of the pre-approval.
 - **You must relocate to a location within New York state that is outside of the floodplain and no more than 100 miles from the Ba Mar Manufactured Home Community.**
 - **The home you relocate to must be compliant with local building code and meet decent, safe, and sanitary standards.**
5. You must provide the Program with evidence of a contract of sale for review, along with any necessary information on where to transmit program funding. Upon review, the Program may finalize eligibility and then issue your initial award payment.
6. You must undertake all necessary appraisals and inspections. You may submit evidence of any due diligence expenses, including attorney's fees and contract costs. The Program may then issue your interim award payment.
7. You must provide the Program with updated information on where to transmit

program funding, an estimate of closing costs, and the Closing Disclosure and Loan Estimate forms. The Program will conduct a final inspection and issue your final award payment.

8. You must complete the closing settlement of your real estate transaction.
9. The Program will arrange for the demolition and removal of your old mobile/manufactured home.

RENTAL ASSISTANCE

1. You must identify an eligible rental unit and provide an acceptable lease or rental agreement that contains a Warranty of Habitability. **The lease must be for a term of at least twelve months.** The Program will then issue your initial award payment.
 - **You must relocate to a location within New York state that is outside of the floodplain and no more than 100 miles from the Ba Mar Manufactured Home Community.**
 - **The home you relocate to must be compliant with local building code and meet decent, safe, and sanitary standards.**
2. You must execute the lease or rental agreement and provide it to the Program, demonstrating that you have permanently relocated from Ba Mar. The Program will conduct an inspection prior to issuance of your final award payment.
3. The Program will arrange for the demolition and removal of your old mobile/manufactured home.