



HANDBOOK FOR MOBILE AND MANUFACTURED HOME REPLACEMENT PROGRAM (MMHR)  
COMMUNITY DEVELOPMENT BLOCK GRANT AND OTHER FUNDING SOURCES

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*If you need any assistance filling out this application for any reason, please advise us of your needs and our staff would be happy to help.*

**This is an Equal Opportunity Program. Discrimination is prohibited by Federal Law.**

Complaints of discrimination may be filed by contacting:

U.S. Department of Housing and Urban Development (HUD)  
 Mail: 26 Federal Plaza, Room 3532, New York, New York 10278-0068  
 Call: 800 669 9777 (TTY: 800 927 9275)

OR

USDA, Director, Office of Civil Rights  
 Mail: 1400 Independence Ave S.W., Washington DC 20250 9410  
 Call: (800) 795 3272 (TDO: 202 720 6382)  
 Online: [http://www.ascr.usda.gov/complaint\\_filing\\_cust.html](http://www.ascr.usda.gov/complaint_filing_cust.html)  
 Email: [program.intake@usda.gov](mailto:program.intake@usda.gov)

## A. The Handbook's Purpose

The Mobile and Manufactured Home Replacement Program is intended to provide financial assistance to homeowners to replace their existing substandard manufactured housing or mobile home with a new Energy Star certified manufactured housing unit or "stick built" home installed on a permanent foundation. This handbook will explain the program and how it works. It is meant to be a guide to the program, not a definitive presentation of the program's policies. Questions should be directed to:

**Snow Belt Housing Company, Inc.**  
**7500 South State Street**  
**Lowville, New York 13367**  
**(315) 376-2639, ext. 4**

## B. Qualifying for the Program

1. To qualify for the program your home and property must be owner-occupied; it must be your permanent residence and it must be located in Lewis County.
2. You must have owned your home for at least one year prior to your application for assistance.
3. Your home must be free of any liens or mortgages.
4. Proof of ownership must be on file at the County Clerk's office and you must provide a copy of the deed.
5. All property taxes must be current and you must provide a **copy of each tax bill and receipt showing paid**.
6. You must have fire insurance coverage on your property and you must provide a copy of the insurance certificate showing current coverage and proof of payment.
7. You must agree to sign a ten (10) year affordability/residency requirement if you obtain assistance through this program. This is enforced by a Grant and Mortgage filed with the Lewis County Clerk for the amount of the cost of the rehabilitation work to your property.
8. Your gross income must not exceed the funding source's specified income limits for the size of your household. Priority will be given to those households with the lowest incomes. Income limits are updated annually by the U.S. Department of Housing and Urban Development.

Household Size	1	2	3	4	5	6	7	8
<b>80% Max Limit</b> <i>HUD Limit for 2021</i>	<b>\$38,850</b>	<b>\$44,400</b>	<b>\$49,950</b>	<b>\$55,500</b>	<b>\$59,950</b>	<b>\$64,400</b>	<b>\$68,850</b>	<b>\$73,300</b>

9. Your gross annual income for determining eligibility includes income from all sources from all adult members of your household, including:
  - a. All wages and salaries, commissions, overtime pay, fees, tips and bonuses, and other compensation for personal services (before any payroll deductions).
  - b. Net business or farm income. (Net business or farm losses and depreciation will not be deducted from other sources of income when calculating total household income.)
  - c. Interest, dividends, and other net income of any kind from real or personal property.
  - d. All gross periodic payments received from social security, worker's compensation, pensions, disability, child support, alimony or unemployment benefits, and welfare assistance and other similar types of periodic receipts for all family members.

- e. All regular pay, special pay, and allowances of a member of the Armed Forces (whether or not living in the dwelling) who is head of the family, spouse, or other person whose dependents are residing in the unit.

**Gross income calculations shall not include:**

- a. Income from the employment of children (including foster children) under the age of 18 years.
- b. Cash value of food stamps, real estate tax exemptions, earned income tax credit, or similar types of assistance.
- c. Payments received for foster care and certain public volunteer, service and training programs.
- d. Lump sum additions to family assets (e.g. inheritances, insurance policy death benefit payments, settlement for personal/property losses, and medical expense reimbursements).
- e. Income of a live-in aide.
- f. The special pay to a household member serving in the Armed Forces who is exposed to hostile fire.
- g. Temporary, nonrecurring, or sporadic income.
- h. Lump sum payments of SSI and Social Security benefits.
- i. Amount of educational scholarships paid directly to a student, educational institution, or a veteran.
- j. Periodic and/or regular contributions and/or gifts received from persons not living in the dwelling.

10. Income is based on anticipated annual income. Therefore, we will need to project your income for this year based on the documentation provided.

11. The following are **NOT ELIGIBLE**: Mobile homes on rented lots, rent to owns, and properties with land contracts. Seasonal residences or former seasonal residences converted to full time use.

**C. How the Program Works:**

1. Fill out an application and send it and the required documentation to Snow Belt Housing Company, Inc. An application is attached to the back of this handbook.
2. Once your income eligibility is verified, we will schedule an appointment with our Rehabilitation Coordinator to inspect your home to determine its condition and determine a rough cost estimate of the cost of replacement. In addition, environmental inspections will need to be performed by radon, asbestos, and lead professionals to determine any potential environmental hazards. A detailed scope of work will be prepared for your review and signature.
3. Once the work statement and bid specifications are finalized and approved by you, Snow Belt will send them to all certified mobile home installers to obtain price quotes. NYS requires that the replacement of an existing mobile home must be performed by certified installers.
4. Once the bids are received and the contractors selected, the bids will be presented to the Snow Belt Project Committee for review and approval. The Project Committee makes the recommendation to the full board for approval at the Snow Belt monthly meeting. Generally, the lowest responsible bid will be approved.
5. After approval, a pre-construction meeting will be held between you and the contractor. Agreements will be signed and a schedule of work will be determined. You will also have the opportunity to choose the flooring and other standard options that will become part of the manufactured housing unit to be purchased and installed.

6. Once the work begins, Snow Belt's Rehabilitation Coordinator will conduct periodic inspections to make sure that the work is being completed in accordance with the bid specifications. You will need to come to the Snow Belt office periodically to sign the contractor's request for payment and the check, which is payable to you and the contractor.

7. The final payment for contracted work will occur only after a determination that the work was completed according to contract. This determination will include your signature on an inspection form indicating that you are satisfied with the work. It is important that you do a final inspection yourself before you sign.

#### **D. Financing**

A deferred payment loan for up to 100% of eligible rehabilitation costs up to \$85,000 in project costs may be available for those homeowners whose income is at or below 80% of the Lewis County median income. However, priority for funding will be given to those with lower incomes. If project costs exceed \$85,000 and there are no other grant funds available, you may need to obtain a loan from other sources. You would need to own and occupy the home as your principal residence for a ten (10) year period following completion of the replacement.

#### **E. Manufactured Housing Replacement Specifications:**

1. The new manufactured housing unit that replaces an existing, sub-standard manufactured or mobile home will be located on the same site as the unit that is being replaced. If possible, the new unit may be placed alongside the existing unit until the new unit can be placed on the permanent foundation. This would allow for you to continue to live in the old unit until the new unit is ready for occupancy. If the site is not large enough to allow the new home to be placed on the site, you will need to relocate until the new home can be installed.

2. The new unit will not be more than 25% larger than the old unit. The number of housing units on the lot will not be decreased or increased but the number of rooms per unit may be increased or decreased depending on the need of the household. This would allow for a larger unit for those households who need more space to alleviate overcrowding or for those households who may need accessible modifications.

3. The new manufactured unit must meet NYS and/or Local Code upon completion and be installed according to the Manufactured Home Construction and Safety Standards at 24 CFR Part 3280. A building permit will be required prior to the start of the project and a copy must be provided before the first check is issued. The local code official will inspect the installation of the home for code compliance and a certificate of occupancy will be required before the final payment is issued to the contractor.

4. The new manufactured unit will be installed in compliance with Permanent Foundation Requirements at 92.251(e) upon completion. The new unit will be connected to permanent utility hookups. Septic and/or well replacement may be required depending on the condition. The new manufactured unit and appliances will be Energy Star certified.

5. A passive radon mitigation system must be included as part of the permanent foundation installation. If the radon test determines that there are radon gases present that are higher than the accepted levels, the radon mitigation system will be activated.

6. In regard to lead and asbestos Containing Materials (ACM's), if the old unit is to be demolished prior to disposal, lead and ACM testing and ACM removal will be done prior to demolition. Demolition must be completed by an abatement contractor. The substandard unit to be demolished must be disposed of in a disposal/recycling facility that is certified by the NYS Department of Conservation (DEC) to receive,

process and recycle and/or dispose of mobile/manufactured home components. The Development Authority of the North Country, in Jefferson County, is a DEC accredited facility and it will be used for the disposal of the old mobile home.

#### **F. Required Documentation:**

The following documents must be submitted with your rehabilitation application:

1. Signed copies of your last 2 yrs Federal Income Tax returns and all applicable schedules with the W-2s.
2. Most recent payroll stubs (covering last 3 months) – showing year-to-date earnings\*.
3. Proof of any other income (including but not limited to social security, SSI, pensions, unemployment benefits, welfare, child support, alimony, etc.)
4. The deed to your property.
5. Proof of title to your mobile home (if available). If no title is available, a bill of sale would be an acceptable proof of ownership.
6. Latest property tax bills & receipts showing paid (County/Town, School, and Village). (Property taxes must be current).
7. Proof of homeowner's insurance and proof of payment.
8. Most recent 3 months bank statements for all checking and savings accounts.
9. Proof of all asset income (including but not limited to stocks, bonds, IRA's, 401K's, CD's, extra checking accounts, extra savings accounts, etc.)
10. Proof of all public assistance from Social Services (cash assistance) if applicable.
11. A photo ID and social security card must be presented for all adults in the household at the time of the application.
12. Copies of birth certificates and social security cards for all children who reside in the home.
13. Current credit report (one can be obtained for you if you do not have a current one).
14. \$25.00 non-refundable application fee.

\*Income eligibility is based on projected earnings for the year in which assistance is provided

**If your application was rejected and you do not agree with the decision, you may send a written complaint to:  
Snow Belt Housing Company, Inc. 7500 S State Street, Lowville, NY 13367 Attn: Executive Director.**