

Tri-County Mobile HOME Replacement Program Guide

The New York State Mobile HOME Replacement Program award assists program-eligible, Mobile Homeowners replacing their current Mobile Home. Applicants must own the land the home is on. Property must be free from debris and be suitable for replacement. All units and land must pass an environmental review. Applicants must comply with all State and Federal Regulations of the Program.

General Eligibility Requirements:

1. Proof of home ownership (Deed)- Mobile Home must be owned and occupied for more than one year. Home must have no liens or mortgages.
2. Verification/source of income for *all persons* in the household. Paystubs, Social Security award letters, pension, and all self-employment income must be verified.
3. Proof of paid property taxes for the last two years. Town/County, School, and Village, if applicable (stamped/dated tax stubs and/or cancelled checks).
4. Homeowner's Insurance Policy, declaration page noting the effective date of the policy. (Must have fire insurance and flood insurance, if applicable).
5. Must reside within Chemung, Schuyler or Steuben Counties.
6. Must have owned and occupied the home one-year prior to application with CPI.

Program Procedures:

1. Grants will be awarded to eligible applicants for the purpose of replacing their current dilapidated Mobile Homes. There will be a Note and Mortgage Deferred Loan placed on the property stating you will reside in the home for 10 years. There is No monthly payment, and it is not reported to the Credit bureau.
2. These grants are not guaranteed to be 100%. Homeowners may be required to contribute matching funds.
3. Priority is based on a first come-first serve basis, as well as severity of need. Homeowners that have been determined eligible and on CPI's Wait-List will be offered assistance first.
4. All work will be completed by local area contractors that are eligible to work with each agency *and all work will be guaranteed for two (2) years from the date that the Certificate of Completion was issued by the Housing Rehab Consultant and the local Code Enforcement Officer*
5. If a homeowner contribution is required, it must be paid up front at the time of the contract signing.
6. All properties that received funding from CPI will be monitored for the ten-year lien term. If the homeowner should sell the home within ten years, CPI will recapture funds based on a **pro-rated schedule; 20% of awarded funds that are reduced annually after the fifth year.**

Office Location: Community Progress, Inc. 147 E. 2nd St. Corning, NY 14830

Office Hours: Monday – Friday by appointment only
8:30 a.m. to 4:00 p.m.