



# Consolidated Plan Sample with MH Inclusion

*Excerpts from the New York State Consolidated Plan for Federal Fiscal Years 2011-15*

## Market Analysis Section

### Manufactured Housing Replacement

DHCR/HTFC is responding to an important need in rural communities with a new initiative to provide safer, more affordable homes for low-income individuals and families by replacing severely substandard and dilapidated mobile and manufactured homes with new ENERGY STAR Qualified manufactured housing.

The new statewide Manufactured Home Replacement Initiative (MHRI) targets \$5 million in **NYS HOME Program** funds for the replacement of dilapidated owner-occupied mobile and manufactured homes that are sited on land owned by the homeowner. It also increases the award limit under HOME by 66%, from \$30,000 to \$50,000.

DHCR's **2009 Regional Housing Needs Studies** of the North Country, Finger Lakes and Western New York Regions highlighted the critical role that mobile and manufactured homes play in affordable housing across the state. The studies also underscored the severe deterioration of many of these homes, particularly those built prior to 1976 when the use of tin roofs, metal siding and inefficient windows was commonplace.

## Strategic Plan Section

### Proposed Activities

Rehabilitation of renter-occupied and owner-occupied housing will be supported with HOME Program funds. According to the SOCDS CHAS data available on HUD's website, in New York State jurisdictions that do not receive allocations of HOME Program funds directly from the federal government, there were more than 247,000 rental units occupied by low-income households, and more than 312,000 units owned and occupied by low-income households. While needs exist in each segment of this population, those with the lowest incomes have the fewest resources available to maintain privately owned housing, or to pay rents sufficient to cover owner operating costs. Accordingly, funds will be targeted to those units occupied by households with the lowest incomes, to the extent possible.

Manufactured housing is an important home ownership option in the rural areas of New York State and comprises a large percentage of the housing units in those areas. While the problem of dilapidated mobile (pre-June 1976) and manufactured homes (post-June 1976) can be addressed by offering HOME new construction funding, this approach does not work for all owners. To address this problem, the State began a Manufactured Home Replacement Initiative using HOME funding. HOME funds are being used to replace mobile and manufactured homes in dilapidated condition with new size-appropriate HUD certified, ENERGY STAR Qualified manufactured homes. The State anticipates the continuance of this program targeting up to \$5 million per year to assist up to 100 units per year. All units must be disposed of and may not be readopted for any use.

### Manufactured Homes (Mobile Homes)

#### Issues

- In many rural areas mobile homes are recognized as one of the most affordable housing options.
- Many mobile homes, in both parks and on scattered sites, are in poor condition and do not meet basic housing quality standards.
- Mobile home replacement programs often hit roadblocks such as bad or nonexistent credit history of potential homeowners, high administrative costs and the excessive time required to complete transactions.
- Public investment in the rehabilitation of manufactured homes is limited, as necessary repairs are costly and these homes do not retain their value and tend to depreciate.

## Increasing the Supply of Affordable Housing Section

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