

CATSKILL MOUNTAIN HOUSING DEVELOPMENT CORP.

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GREENE COUNTY TRAILER REPLACEMENT PROGRAM

2023/2025

Program Overview

Catskill Mountain Housing has received a grant from the New York State Housing Trust Fund to make grants available in Greene County to people who own a trailer or mobile home that serves as their primary residence. Applicants must be income eligible and own the land on which the home sits. Only single-family homes may receive assistance.

Replacement will only be considered if the unit is severely deteriorated and threaten the health and safety of the occupants. The grant limit is \$ 140,000 and must cover all costs including purchase of the unit, proper installation, connection to all utilities and assurance of compliance with local codes.

In order to qualify the applicant must reside in Greene County and provide the following documentation with the application.

- Proof of ownership (deed, land contract)
- Proof of income (paystubs for six consecutive pay periods, Social Security Award Letter)
- Proof taxes are paid up to date (town and school)
- Proof of Fire Insurance (or that insurance can be obtained with repairs)
- Proof that mortgage is paid up to date
- Three months most recent bank statements for checking and saving. Current statements for CD's, IRAs, or other accounts.
- Copy of Driver's license

A ten (10) year grant enforcement note and mortgage will be placed on the home. On each one-year anniversary date of the filing of the mortgage, the principal repaid will be reduced by 10 percent. On the tenth ear anniversary, the mortgage will be discharged without repayment. Assistance will be provided on a first come first served basis with targeted households and incomes written into the grant application given priority. GROSS INCOME of ALL occupants of the household age 18 or older will be included.

INCOME ELIGIBILITY GUIDE

1 person \$ 44,250 4 person \$ 63,200

2 person \$ 50,600 5 person \$ 68,300

3 person \$ 56,900 6 person \$ 73,350

Financial assistance will not be provided for labor or materials associated with work which is performed previous to a grant award.