

New York State Homes and Community Renewal

**Notice of Funding Availability
(NOFA)**

**MH (Manufactured Home)
Homeownership Outreach Grant**



**Homes and
Community Renewal**

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Introduction

The [State of New York Mortgage Agency](#) (“SONYMA”) offers affordable mortgage loans and down payment assistance to help qualified first time home buyers achieve the dream of homeownership.

Background

Since 2018, SONYMA has offered the MH Pilot Program for homebuyers purchasing Manufactured Homes (MH), including homes that are, or will be, sited on leased land -i.e., Manufactured Home Communities (MHCs). In 2023, Governor Kathy Hochul signed legislation amending SONYMA’s statute to allow SONYMA to offer personal property loans to MH buyers – specifically for those seeking to site the home in MHCs. The legislation is specifically targeted to combat the lack of affordable financing available to MH buyers.

Manufactured Homes are an affordable and increasingly desirable option for many potential homeowners. This often overlooked and yet critical affordable housing option makes up 2.4% of the State’s total housing stock with more than 1/3rd of them located in approximately 1,800 communities located across New York. The lack of affordable financing options available to manufactured home buyers is a major barrier, particularly for lower income households. SONYMA’s new personal property loan will be modeled after SONYMA’s traditional mortgage programs, and will prioritize affordable loan terms, down payment assistance, and enhanced consumer protections.

Purpose

SONYMA invites eligible applicants to apply for the MH Homeownership Outreach grant opportunity, aimed to increase participation in this new SONYMA loan product. Applicants awarded through this Notice of Funding Availability (NOFA), (“Awardees”) will onboard manufactured home park communities who will participate in SONYMA’s personal property loan program and conduct outreach directly to prospective borrowers. Grantees will receive training from SONYMA staff on the protocols for on-boarding MHC owners.

Through this NOFA, SONYMA is making available **\$200,000** to award approximately **four (4) eligible** applicants to apply for grants of **up to \$50,000**.

Eligible Applicants

Eligible applicants are non-profit housing organizations headquartered in New York State and who have demonstrated experience in conducting grassroots outreach, and who have knowledge and experience working with residents of manufactured home communities. Neighborhood and/or Rural Preservation Corporations are strongly encouraged to apply.

Eligible Activities

Selected participants of the MH Homeownership Outreach grant (“Awardees”) shall conduct outreach to manufactured home communities to generate interest in participating in the program. For SONYMA

to provide affordable financing in MH communities, the community owner will need to agree with the program terms and be pre-approved by SONYMA.

A list of manufactured home park communities, their addresses and owner contact information may be found at <https://data.ny.gov/Economic-Development/Manufactured-Home-Park-Registrations/sxi2-m23m/data>.

Awardees will be expected to conduct the following activities:

0-6 months – Outreach to Community Owners

- Conduct outreach to manufactured home communities and/or their corporate offices to promote SONYMA's personal property loan product, providing them with information and taking in applications for communities to participate in the loan product.
- Establish a tracking system to manage outreach that will cover the targeted region and provide regular updates to SONYMA staff on outreach progress. Some or limited commuting within the 5-7 counties within the target areas may be needed to ensure MH communities have information necessary to participate.
- Present at industry trade association meetings and annual housing events to increase visibility of the loan product.

6-12 months – Consumer Outreach

- Organize community meetings with manufactured home community residents to educate prospective borrowers on the loan product, answer pertinent questions, and provide lender contact information for loan applications.
- Establish relationships and promote the loan product with manufactured home retailers and other industry stakeholder.

Ineligible Activities

The grant cannot be used to cover the costs of preparing an application for funding under the MH Homeownership Outreach grant program or any other program.

Eligible Target Area

The Eligible Target Areas are defined based on the distribution of manufactured home park communities in New York state.

SONYMA anticipates awarding approximately four (4) eligible applicants through this NOFA. All regions except for Long Island will be eligible areas to cover, due to the volume of parks in the upstate regions. Awardees may be asked to conduct virtual outreach to community owners and residents on Long Island.

Applicants must clearly identify their ability to cover the **entire** Eligible Target Area for which they are applying. SONYMA reserves the right to revise the Eligible Target Areas. A map of the anticipated Eligible Target Areas is available in **Exhibit A** of this NOFA.

Eligible Costs

Funds made available through this NOFA can be used to pay for costs associated with program staff, OTPS, travel expenses, and other miscellaneous program delivery costs, such as printing flyers. Applicants are required to provide a proposed program budget as part of their application.

Evaluation Criteria

Applicant proposals will be examined for completeness and eligibility. Incomplete proposals and those that do not meet eligibility requirements may be rejected as ineligible. Complete proposals and those that meet eligibility requirements will be reviewed and rated. After initial scoring, supplemental information may be requested by HCR staff for tie-breaking purposes, if necessary.

Maximum rating is 100 points.

- 1. Organizational Capacity (25 points).** Provide a short narrative on your organization's experience working with manufactured home community residents. If applicable, describe your organization's experience working with MH retailers, manufacturers, community owners and other industry stakeholders. Describe how your organization is equipped with the knowledge and capacity to deliver the eligible activities requested for this NOFA.
- 2. Program Outline (25 points)** Provide a narrative that details how your organization will conduct the activities requested for this NOFA with benchmarks identified, location, as well as expected outcomes to be achieved. Please provide a timeline of activities that will be accomplished.
- 3. Project Feasibility (25 points).** Provide the names and resumes of staff who will administer this program. If to be hired, then please indicate as such, and provide job duties or job descriptions.
- 4. Cost Effectiveness (25 points)** Applicants must **provide a budget** with a budget narrative describing the program staffing, with percentages of time outlined, and supporting activities, including the cost of outside services, when applicable. Please use the budget template provided in Exhibit B.

Costs will be disbursed to Awardees on a cost incurred and reimbursement basis. Disbursement schedules will be determined by SONYMA prior to the execution of a program Grant Agreement.

Submission Guidelines:

Applications should include a single PDF attachment that responds to the evaluation criteria in the previous section. The **PDF should not exceed six (6) pages** in length and should include the following information.

1. **Cover Sheet:** Detailing the name of the organization, contact person for the proposal and the Eligible Target Area your organization is applying to cover.
2. **Narrative:** This portion will address the questions posed in the evaluation criteria.
3. **Budget Proposal:** a budget table (template provided below) and narrative that supports the questions posed above regarding the project feasibility.

Selection Criteria

All completed applications will be reviewed and scored. SONYMA reserves the right to:

- Award all, a portion of, or none of the program funds based upon funding availability, competitiveness of applications received, feasibility of achieving project goals and objectives and completing proposed activities.
- To change or disallow aspects of the applications and may make such changes conditions of its commitment to provide funding.
- To recommend funding in an amount less than requested.
- To not issue an award or grant agreement to any applicant if it has been determined that the applicant is not in compliance with existing state contracts and has not taken satisfactory steps to remedy such non-compliance.
- Waive any requirement contained in this NOFA.
- Revise this NOFA from time to time.
- Extend the submission due date.

Application and Award Timeline

SONYMA reserves the right to modify this schedule, at its discretion. Notification of changes in connection with this NOFA will be posted and made available to all interested parties via <https://hcr.ny.gov/funding-opportunities>

Issuance of NOFA	Tuesday, November 28 th , 2023
Deadline for Submission of Applications	Friday, January 19 th , 2024, at 3:00 PM (EST)
Anticipated Preliminary Award Selection (award(s) will be contingent on SONYMA Board approval, which may occur after this date)	Friday, February 19 th , 2024

Award Recommendations and SONYMA Board Approval

Awards are recommended based on available funding, application quality, and project feasibility as determined by the review and rating of an application. The evaluation and selection criteria are detailed

in the NOFA. Recommendations are advanced to the SONYMA Board for consideration and the award must be approved by the SONYMA Board prior to the execution of a grant agreement.

Application Status and Notification

Applicants will receive one of the notifications below in response to their application:

- Incomplete: Application presents potentially eligible project but provides insufficient information. Applicant will be provided an opportunity to submit additional documentation.
- Non-Award Notification: Application presents an incomplete, non-competitive, not viable project and will not receive an award under this NOFA.
- Preliminary Award Notification: Application presents a complete, eligible, competitive, and feasible project. The project has been recommended to and approved by SONYMA Board of Directors for funding.

Program Grant Agreements

Awardees may be asked to revise parts of their application prior to entering into a program Grant Agreement. After any required revisions are submitted and approved, a final program grant agreement will be executed. The program grant agreement will require that Awardees expend all funds and meet all program goals within a **one (1) year term with the possibility for an extension**, at the discretion of SONYMA.

An applicant should not apply if the project will not begin within a reasonable time after receiving an executed grant agreement or will not be able to complete the project within the term. Funds remaining at the end of the term are subject to de-obligation and/or reallocation.

Equal Employment Opportunity/Minority and Women Owned Business and Affirmative Action

Under Article 15A of the New York State Executive Law, all award recipients and their contractors are required to comply with the equal employment opportunity provisions of Section 312 of that Article. Also, all contractors and awardees are required to make affirmative efforts to ensure that New York State Certified Minority and Women-Owned Business Enterprises are afforded opportunities for meaningful participation in projects funded by HTFC pursuant to Section 313 of the Article.

All MWBE firms used to satisfy this requirement must be certified as such with the State's Empire State Development ("ESD"). All SDVOB firms used to satisfy this requirement must be certified as such with the State's Office of General Services.

Affirmative Action Policy Statement: It is the policy of the HTFC to provide equal opportunity to all people without regard to race, color, sex, religion, age, national origin, disability, or sexual orientation.

Questions

Any questions regarding this NOFA or the application process should be directed to:

NOFA_Applications@hcr.ny.gov.

Exhibit A: Map of Required Eligible Target Areas

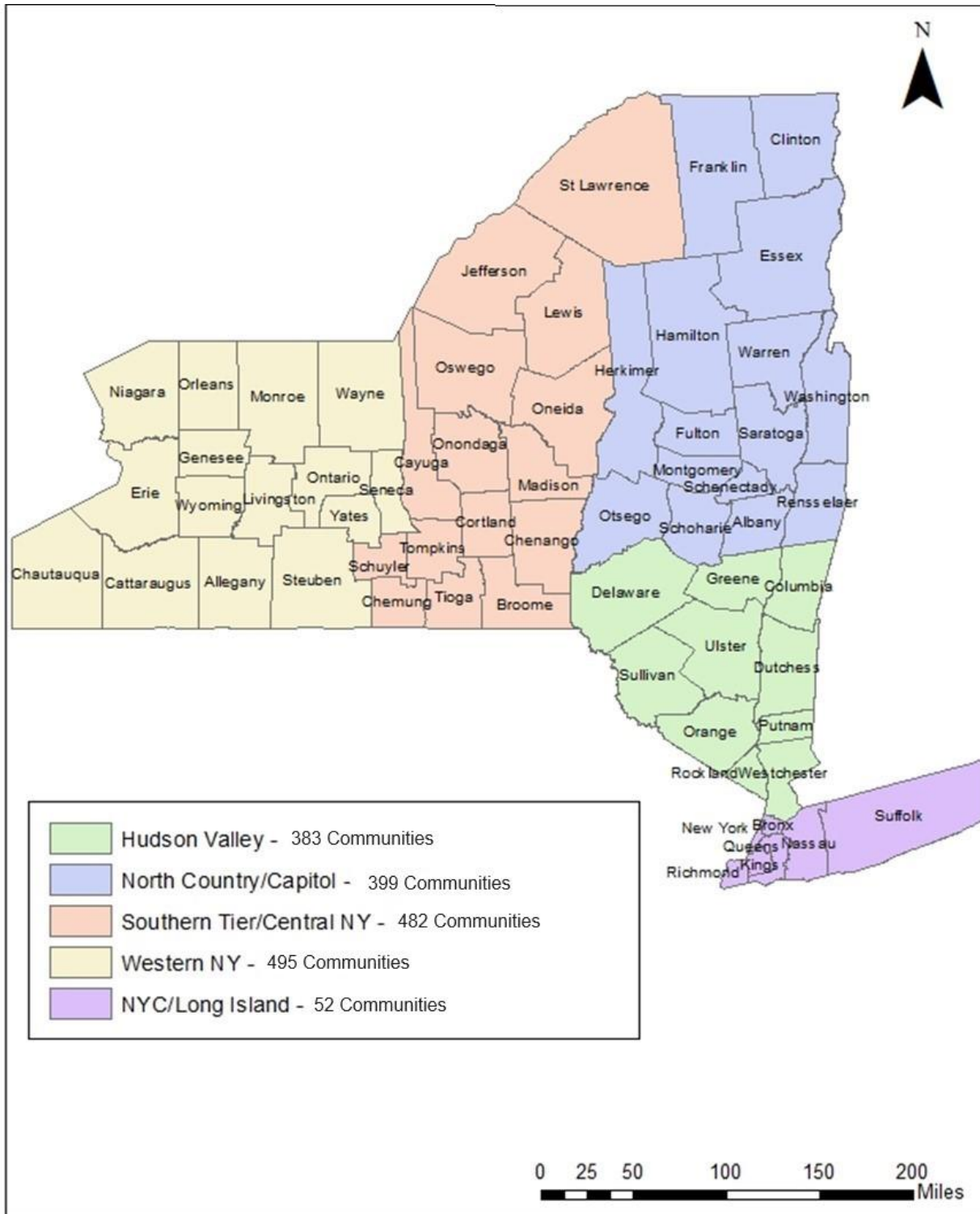


Exhibit B: Budget Template

SONYMA MH Homeownership Outreach Grant <i>(examples provided in italics)</i>				
	Annual Salary/ Cost (\$)	Approx. time on SONYMA project (%)	Cost to SONYMA project (\$)	Description of Role or Activity
PERSONNEL EXPENSES				
<i>Staff Person 1</i>				
<i>Staff Person 2</i>				
<i>Support Staff</i>				
<i>Management Staff</i>				
OTPS EXPENSES				
<i>Travel</i>				
<i>Utilities</i>				
<i>Marketing</i>				
<i>Rent</i>				
<i>Other</i>				
TOTAL				

\$50,000 maximum request per applicant.