

A photograph of a single-story house with blue horizontal siding and white trim. The house features a front porch with white columns and railings, and a wooden deck. A concrete sidewalk leads to the porch, and a paved driveway is visible on the right. The house is surrounded by green trees and a lawn with some yellow flowers. The text "MOVE-IN NY" is overlaid in the center of the image.

# MOVE-IN NY

MAY 7, 2026



**Homes and  
Community Renewal**

# WHAT'S WAS/IS THE PROBLEM?

## **Too much subsidy is required to reach workforce housing-level affordability.**

- In high-income markets, it's too expensive to offset high construction costs.
- In low-income markets, it's too expensive to meet the need and to overcome appraisal gaps.
- Ex. Upstate City
  - ~\$425k/unit all in (hard and soft costs)
  - 100% AMI purchase price is ~\$300k
  - New homes will not appraise for more than ~\$200k
  - We sell for \$180k (80% AMI), requiring \$245k in subsidy

## **Speed**

- Development timelines regularly extend 18-36 months.

## **Manufactured housing**

- Upstate cities have insisted manufactured housing cannot be sited on infill lots per their codes.

# CROSSMOD & PILOT PROGRAM

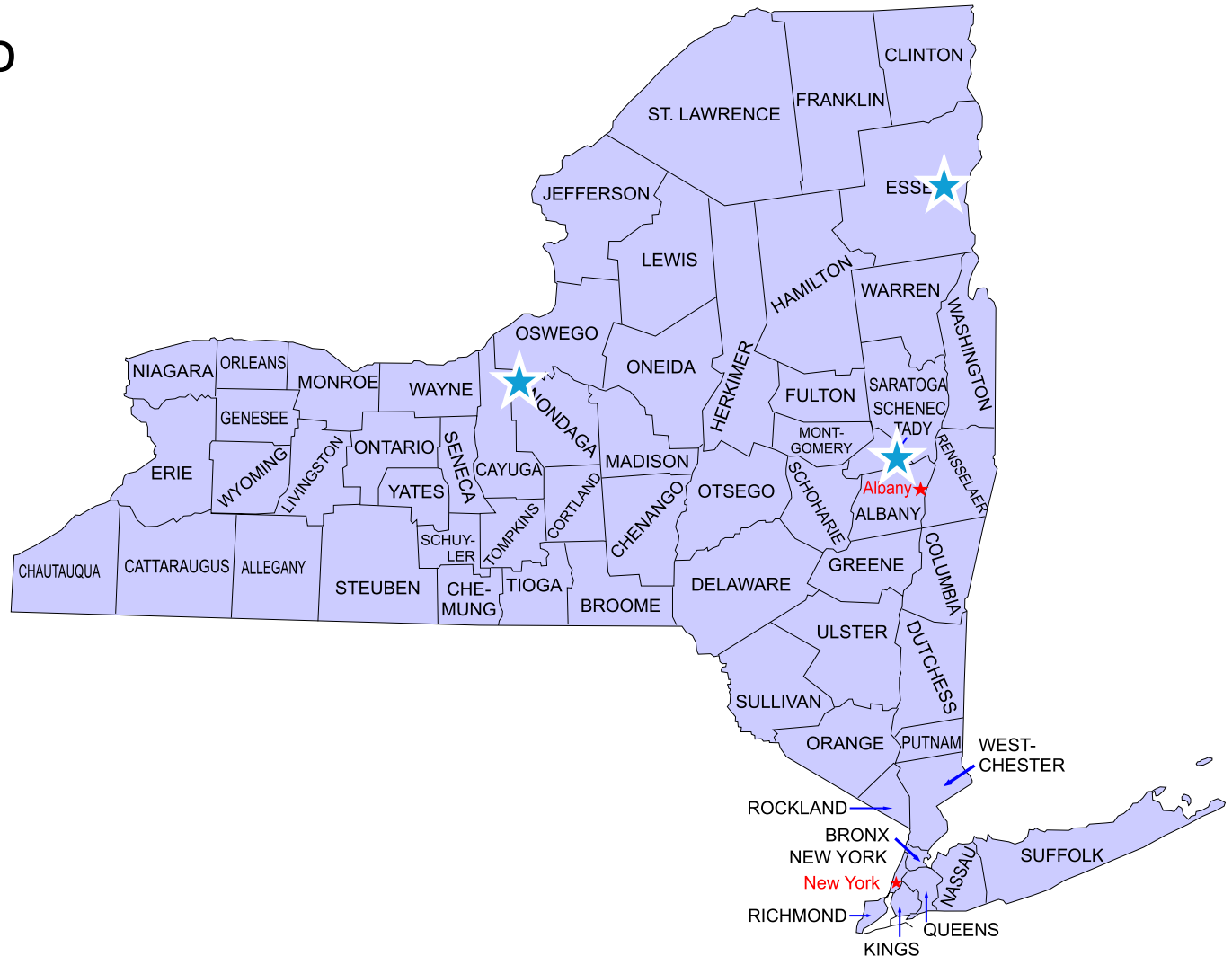
## What are CrossMod homes?

- “**CrossMod**” homes single-family units are built to the HUD Manufactured Home Construction and Safety Standards Code and combine the affordability of off-site construction with the features, financing, and appraisal methods of site-built homes.
- CrossMods models meet Fannie Mae/Freddie Mac **design guidelines for their MH Advantage/CHOICEHome programs**. Comparable to HCR SF design guidelines

# PILOT PROGRAM

HCR selected three Land Banks to site CrossMods in Schenectady, Syracuse and Newcomb.

- Homes are 3 bedroom/2 bath, ~1500sqft
- **Total cost including installation and sitework was just \$275,000 and homes were purchased, delivered and ready for sale in just over 6 months**



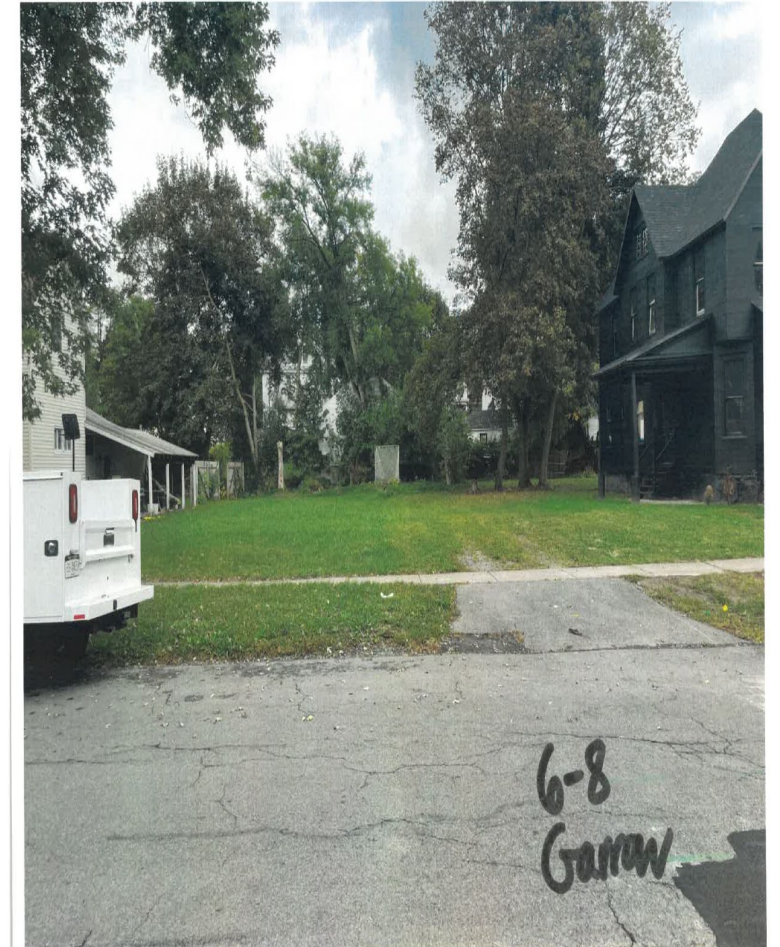
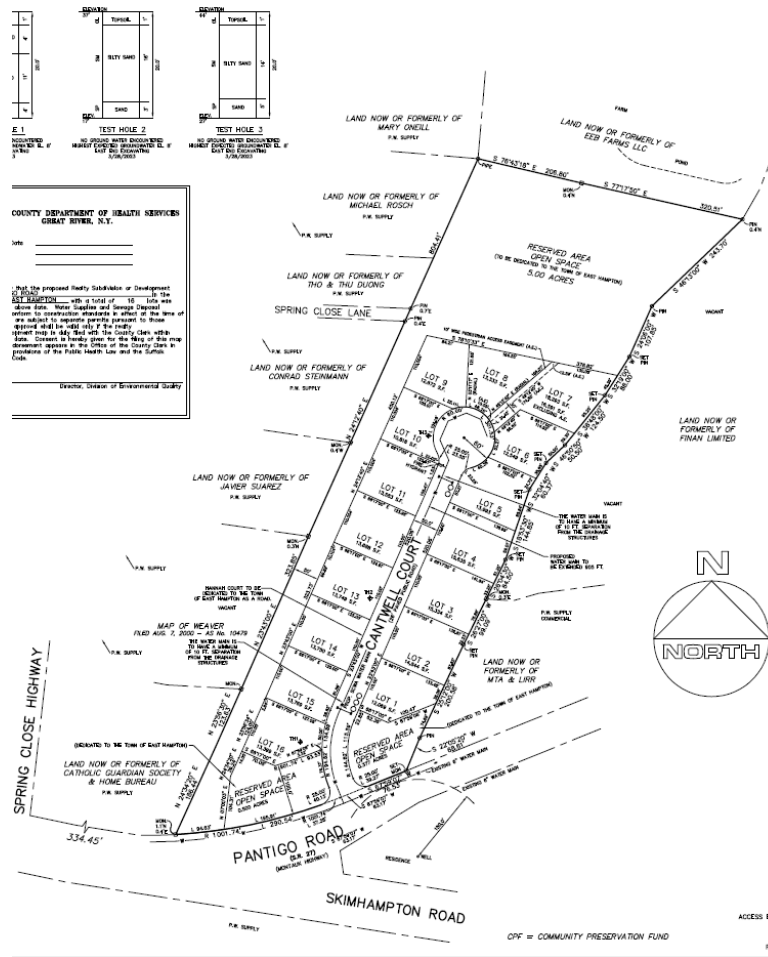
# RFP FOR PRODUCERS & RFA FOR APPLICANTS

- Housing Trust Fund Corporation (HTFC) sought proposals from qualified producers of factory-built housing, specifically "CrossMod Producers," to establish a **prequalified list (PQL)**.
  - Champion Homes and Clayton Development Group were selected at the end of November 2025.
  - Establishing a menu of "base-model" homes, which will range a bit in size and design standards
- This PQL will be used by a **network of municipalities and not-for-profit organizations** selected for funding in the MOVE-IN NY program **via an RFA**.
  - RFA opened November 15, 2025 and closed January 30, 2026.
- PQL will allow for abbreviated procurement for the Network to **bulk purchase and install CrossMod homes** in the selected communities.
  - Each awardee will site and sell 10+ homes

## RFA OVERVIEW

- Eligible Applicants: Municipalities, land banks, not-for-profit housing orgs, or a partnership.
- Applicants must provide evidence of site control for **a minimum of 10 build-ready sites** within their jurisdiction.
- Sites may be scattered or a subdivision but should be **within an existing residential community (urban, suburban, or rural)**.
- Should be ready-to-build, such that homes could be feasibly **delivered and sited within 5 months** of award under the RFA.
- Sites should be accessible and able to accommodate the delivery of the CrossMod homes by tractor trailer.
- Applicants must provide a **formal municipal resolution** supporting the application for the program and affirming that no special-use permits or other special administrative processes will be required to permit and install CrossMod homes.

# LOT CONSTRAINTS





## AFFORDABILITY REQUIREMENTS

- Homes must be sold to households between 60-130% AMI, depending on the market.
- Subsidy to assist lower-income homebuyers or to overcome an appraisal gap in soft marks will be offered by forgiving a portion of the loan.
- Homes sited through MOVE-IN NY will be subject to a 10-year resale restriction based on homebuyer income via a note & mortgage, and a restrictive covenant, recorded against the property.

# FINANCING STRUCTURE

- HCR will provide an unsecured 0% interest, non-amortizing, partially forgivable loan to selected awardees
- Where needed portions of loan repayment will be forgiven to accommodate affordability targets and/or appraisal gaps
- Loan repayment = Home sale proceeds – Developer Fee (6% of total project cost)

For example:

\$275,000 loan to site home

\$175,000 sale price

-\$100,000 subsidy

-\$16,500 Developer fee

\$158,500 due to HCR post home sale

## TO DATE (AS OF APRIL 30, 2026)

- 17 applications received:
  - 12 conditional awards (2 board approved)
  - 2 under review
  - 2 denied
  - 1 incomplete
- Urban, suburban, and rural sites
- High-, mid- and low-income counties
- Awarded to date: 273 sites
- Awards ranging from 8 to 52 sites
- We anticipated siting and selling between **200-300 homes via this round.**

## WHAT'S NEXT?

- We anticipate opening a new round of MOVE-IN NY later in 2026.
- **What can you do now to prepare?**
- Identify appropriate sites and conduct any due diligence to make sure they're ready-to-build:
  - Explore your zoning code and discuss CrossMods with local jurisdictions.
  - Clear sites of trees and excess brush.
  - Complete surveys and geotechnical analyses if needed.
- We are also exploring use of denser “modular” typologies via a MOVE-IN-style program.



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