



MOVE-IN NY Homes FAQ for Buyers

The Greater Syracuse Land Bank plans to build 52 single-family manufactured homes with the support of NYS Homes & Community Renewal's MOVE IN NY program in 2026-27. They're all 3-bedroom, 2-bathroom, single-story homes with off-street parking. Most are 1,500 sq. ft. and some are approx. 1,100 sq. ft. and all but three will have a one-car garage (those three have attic storage access).

Is this just a fancy mobile home?

Like mobile homes, these houses are built to the HUD Code for Manufactured Housing. However, they are permanently affixed to the foundation and when you buy one, you're buying the house and the land together like any typical home sale. These homes look, feel, and function no different than a regular "stick-built" home. In addition, they come with a seven-year warranty.

The HUD Code accounts for regional climate variations and these houses are well insulated and built to withstand our NY weather extremes. They all have forced air natural-gas heat and central air conditioning.

We're choosing to build these with no basement. Your furnace and water heater are in the 1st floor laundry room. Almost all will have a one-car, detached garage. A handful of the homes will have attic storage instead of a garage.

How were the manufacturers selected?

[NYS Homes & Community Renewal \(HCR\)](#) issued a request for proposals and selected Clayton and Champion as the two manufacturers for the [MOVE IN NY](#) program. HCR has negotiated pricing with these manufacturers and installers. They'll hire local subcontractors to do carpentry, paving, landscaping, plumbing, electrical, and HVAC hookup. We've applied to HCR for MOVE IN NY funding to cover the difference between the total development costs (about \$300,000/house) and the sale price (\$125,000 - \$250,000 depending on the buyer's income).

How were the sites selected?

We tried to select sites that were flat so a truck can back the house in and set it on the foundation without requiring a crane. We also selected as many sites as we could that were wide enough for the larger models and we tried to find blocks with other single-story homes so that these will blend in with the existing homes nearby.

How much will these homes cost?

They're listed for fair market value (\$175,000-250,000), but incentives are available based on buyers' income. Our goal is to help 13 homebuyers in each of these four income categories:

- Household income at or below 120% of AMI,
- at or below 100% of AMI,
- at or below 80%, and
- at or below 60%.

Depending on your income, your mortgage might be anywhere from \$125,000 - \$250,000.



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Family Size	120%	100%	80%	60%	55%
1	\$ 89,760	\$ 74,800	\$ 59,840	\$ 44,880	\$ 41,140
2	\$ 102,600	\$ 85,500	\$ 68,400	\$ 51,300	\$ 47,025
3	\$ 115,440	\$ 96,200	\$ 76,960	\$ 57,720	\$ 52,910
4	\$ 128,160	\$ 106,800	\$ 85,440	\$ 64,080	\$ 58,740
5	\$ 138,480	\$ 115,400	\$ 92,320	\$ 69,240	\$ 63,470
6	\$ 148,680	\$ 123,900	\$ 99,120	\$ 74,340	\$ 68,145
7	\$ 159,000	\$ 132,500	\$ 106,000	\$ 79,500	\$ 72,875
8	\$ 169,200	\$ 141,000	\$ 112,800	\$ 84,600	\$ 77,550
*updated May 1, 2026					

We'll review your mortgage pre-approval and ensure your monthly mortgage, insurance, utilities, and taxes won't exceed 30% of your gross monthly income.

Can I pick out my house?

We'll provide the addresses, the model planned for each site, and estimated completion dates. Buyers will get to reserve a specific site with a \$500 deposit as soon as they are pre-qualified by our staff. The waiting list opens on April 16. As soon as we verify your income qualifications and that you're pre-approved for a loan that will leave your housing costs at or below 30% of your gross monthly income, you'll be pre-qualified and can put down a deposit to reserve a specific house.

What about Accessibility?

Some of these homes will be ADA Accessible for people with mobility limitations. At least one will be ADA accessible for people with hearing and/or vision limitations. (Let us know if you need an ADA accessible home when reserving your site.) But our goal is to make them ALL easy to retrofit in the future if needed. We anticipate that many older buyers may be attracted to single-story living. With that in mind, we're making sure that there are 36" doors to all common areas and the primary bedroom and bathroom. Each home has one bathroom with a shower/tub combo and one with a shower only with full height doors; a homebuyer could replace this with a roll in shower pan if needed in the future.

How much will my property taxes cost?

The Land Bank will apply for a 485-o tax exemption for these homes. This will freeze your City/School taxes at the assessed value of the property prior to construction for years 1-7. The increased value is phased in during years 8-10. This does not apply to County taxes.

Years	City/School % of increased value Exempt
1-7	100%
8	75%
9	50%
10	25%
11	0

Hypothetical Example:

Assessed value prior to construction: \$5,000

Assessed value when finished: \$132,000

Year after purchase	County taxes (estimated)	City/School taxes (estimated)
1-7	\$1,828.30/year	\$231.82/year
8	\$1,828.30/year	\$918.52/year
9	\$1,828.30/year	\$1,727.84/year
10	\$1,828.30/year	\$2,537.16/year
11	\$1,828.30/year	\$3,346.48/year

*Note: this doesn't include any other exemptions you might be eligible for.

Do I need to buy appliances?

Each home comes with a new refrigerator, dishwasher, gas range (stove/oven), and exhaust hood. They do not come with a clothes washer/dryer.

Tell me more about the warranty.

These manufactured homes come with a one-year warranty from the manufacturer. We are also finalizing details now on an extended warranty covering years 2-7. This covers any defects in the manufacture or installation of the house. Call the Land Bank if you have a claim to file and we will work with the manufacturer to take care of it.

Furthermore, your water heater, furnace, air conditioning, and appliances have warranties. This information will be given you in a folder at closing. Keep it somewhere safe.

What if I notice cracks forming in the drywall?

Any new house will experience some settling in the first year as it weathers all of our Central NY seasons. The house interior is primed when it arrives from the factory, but they haven't done the final coat of paint. They recommend you wait until the house has fully settled after the first year. As your home approaches its first birthday, we'll contact you to schedule an inspection and see if there are any claims we need to file with the installer for them to come back and repair cracks. In addition, we plan to give you a seller's concession so you'll have the money to hire a painter after the first year. You can save that money and do the interior painting yourself – it's up to you.