



NEW YORK STATE SENATOR

Andrew J. Lanza

## Disaster Homeownership Repair and Rebuilding Fund

ANDREW J LANZA February 15, 2013

WAS YOUR HOME DAMAGED BY HURRICANE SANDY? THE DISASTER HOMEOWNERSHIP REPAIR AND REBUILDING FUND CAN HELP YOU.

Senator Lanza announces new funding for homeowners whose property was damaged or destroyed by Hurricane Sandy.

Homeowners who have already qualified for FEMA housing assistance grants can now also obtain up to an additional \$10,000 through the New York State Disaster Homeownership Repair and Rebuilding Fund.

This is a grant, not a loan, and it does not need to be repaid.

### **YOU MAY BE ELIGIBLE IF:**

You live in the five boroughs of New York City Brooklyn, Queens, the Bronx, Manhattan, Staten Island - or the counties of Westchester, Rockland, Nassau and Suffolk.

You have to rebuild or substantially repair your primary residence because of damage from Hurricane Sandy.

You have already qualified for a FEMA housing assistance grant capped at \$31,900.

Your FEMA grant DID NOT cover the full cost of damage to your home according to FEMA's appraisal.

New funding WOULD NOT duplicate assistance you are already receiving from other government agencies or your personal insurance.

## FOR MORE INFORMATION

To find out if you qualify for the New York State Disaster Homeownership Repair and Rebuilding Fund call: (855) NYS-SANDY - [855 697-7263]

## TO APPLY

1. Contact your private insurance company.
2. If your insurance doesn't cover or isn't paying the full cost of damage to your property, you can apply for FEMA Housing Assistance by calling (800) 621-3362, or for the hearing-impaired, TTY (800) 462-7585.
3. Once you have received the maximum grant from FEMA's Housing Assistance program, an application for the Governor's Disaster Homeownership Repair and Rebuilding Fund will be automatically transferred to the state.

You will not need to apply separately or fill out any additional paper work to apply for this grant.

## WHAT THIS FUND DOES NOT COVER

This is one of many programs that are helping New Yorkers recover from Hurricane Sandy – you can learn about how New York State can help you by calling:

(855) NYS-SANDY [855 697-7263]

Some areas of assistance that are NOT covered by the New York State Disaster Homeownership Repair and Rebuilding Fund include:

1. Repairs and rebuilding for pre-existing conditions or damages not caused directly by the effects of Hurricane Sandy;
2. Replacement of personal property;
3. Debris removal and sanitation services;
4. Clothing and household items;
5. Food, medical or dental needs;
6. Moving and storage;
7. Transportation;
8. Business or work-related losses; or
9. Cash replacement.

**Homeownership Repair and Rebuilding Fund Facts:**

**How do I apply for HRRF assistance?**

There is no application or method for individuals to apply to the HRRF program. To be considered for eligibility under the HRRF, homeowners must first register for disaster assistance through FEMA's Individuals and Households Program (IHP). The maximum FEMA IHP award is \$31,900. FEMA will automatically send HCR information on individuals and households who have registered and received the maximum disaster award.

**I think I applied for \$10,000 but did not receive a check.**

There is no application for the HRRF program. If you think you applied for the HRRF, you may have actually completed the NYS Homes and Community Renewal's Client Intake Form, which is handed out by our staff at Sandy Disaster Recovery Centers (DRCs) across the impacted region. This form is located on our website at <https://www1.dhcr.state.ny.us/DisasterRecovery/default.aspx>

This form is NOT an application for the HRRF. This form is intended to provide our agency with a sense of an individual's or household's needs post-disaster. By completing this form you may be referred to another program within the agency for assistance if your post-disaster needs match up with the benefits of these programs.

Steps that must take place before FEMA automatically sends your information to HCR.

File a claim with your insurance provider, if applicable.

Register with FEMA; in person, online or by phone.

If you have real property damage, FEMA sends an inspector to your home to assess the damage.

FEMA sends you a letter indicating you have qualified for an award to repair or replace your home; this award is NOT intended to return your home to the state it was before the storm but to allow you to re-enter your home safely and securely and continue on your path to recovery.

Based on FEMA's damage assessment and the amount awarded to you for home repair or replacement, there is still a recorded need.

Does HRRF cover damage to a rental property?

No. HRRF assists homeowners whose primary place of residence has been damaged by the storm AND meets the other eligibility requirements above. Renters/tenants of rental property are not eligible. However, if you own a multi-family home with an attached rental unit(s) and this home is also your primary residence, you MAY qualify for assistance from the HRRF if you received FEMA IHP assistance for this same property. Homeowners seeking assistance for vacation homes, rental properties, etc. are not covered by the HRRF.

**How was my HRRF award amount determined?**

Award amounts are determined using information provided by FEMA. HRRF calculates the difference between FEMA's assessed value of damage to the home caused by the hurricane and the amount FEMA has already awarded for repair or replacement costs through the Individuals and Households Program (IHP). This calculation is applied across the board to all eligible participants to determine the funding gap needed by the homeowner to make the home safe, sanitary and functional. There are no discretionary determinations. HRRF awards are not intended to assist with the repair or replacement of personal property lost or damaged in the storm, and therefore this data is not factored into an award determination.

**Repair costs to my home are significantly more than what FEMA assessed- can a private assessment be conducted or submitted?**

Following FEMA guidelines, the HRRF program does not aim to restore the home to its pre-disaster condition. By using one assessment and determination standard for all homeowners, HRRF's limited resources will help to make more homes safe, sanitary, and functional, and allow New Yorkers to repair and remain in their home.

**Why are you using FEMA data instead of a different property damage assessment (hiring HRRF inspectors, contracting with a non-profit or charitable agency who can conduct inspections, private insurance or loan inspection, etc.)?**

Homeowners affected by Hurricane Sandy need financial assistance to repair their home as quickly as possible. The HRRF program's limited resources are helping to reduce the gap of

funding needed to make homes affected by the hurricane safe, sanitary, and functional.

FEMA uses a consistent and verifiable method of assessing what is needed to return a home to a condition of safe, sanitary and functional, and the cost of the repairs to achieve this goal. This assessment from FEMA takes into account the homeowner's private insurance settlement, and other sources of assistance available at the time of registration/inspection.

Using FEMA's assessment process and the resulting data allows HRRF funds to be distributed in an efficient and equitable manner. Furthermore, using FEMA information prevents a duplication of benefits and services.

**Can I submit quotes from contractors or my private insurance estimate so that I can receive a HRRF award or a higher HRRF award?**

HCR is using FEMA's assessed value of damage to the home caused by the hurricane and is not able to consider private estimates of damage in making award determinations. Please see description above on how awards are determined.

**I received a letter in the mail from Homes and Community Renewal stating I would receive a check but I already received a check. Am I getting two checks?**

There may have been a delay in mail delivery to areas damaged by the storm. Homeowners awarded a grant will receive 1 check and 1 letter.

I received a letter in the mail from Homes and Community Renewal stating I would receive a check but have not received it.

If you have not received your check within 2 weeks after receiving a letter from Homes and Community Renewal indicating you have been awarded a check from HRRF, please call 855-NYS-SANDY.

**How will accepting the HRRF grant affect my appeal for additional aid through FEMA?**

FEMA is only sending HCR information on homeowners who received the maximum IHP award of \$31,900 and are therefore ineligible for additional FEMA IHP funds. HRRF awards are intended to fill the gap above and beyond what FEMA awarded and what they identified your need for repair/replacement to be. You will not be subject to duplication of benefits and HRRF funds will not impact any appeal you may have with FEMA for more assistance from them.

Money awarded through the HRRF is to only be used toward home repair and replacement costs. Therefore, eligibility and award determination does not consider temporary rental assistance or other forms of FEMA aid. However, the Small Business Administration (SBA) does consider grants issued by FEMA and its partners, including New York State, during loan determinations. If a homeowner is applying for a loan through SBA to help with the cost of repairing or replacing their home, they should speak with a SBA loan officer about how the HRRF grant might affect their loan amount.

**Is the HRRF a Loan Program? Will I have to repay the money I receive?**

HRRF funds are provided in the form of a tax-free grant similar to the FEMA aid you have received. As with FEMA aid, it is not a loan and no repayment is needed. You should, however, retain a copy the letter you received from HCR, along with all original receipts, bills, estimates, and cancelled checks resulting from this award for at least three years from the date of receipt.

The State of New York may elect to audit some grants and you may be required to provide such receipts, bills, checks or estimates if your file is reviewed. If you cannot provide such records, your State award is not spent correctly or was given to you in error, you may be required to return the award.

**What can I use my HRRF award for? Can I use it to replace my car or other personal property?**

HRRF funds are not intended to provide full compensation for all your disaster losses and expenses. These funds may NOT be used to cover repairs of pre-existing conditions, food, storage, transportation, or moving expenses resulting from the storm, business or personal property losses or any other expense not directly related to the repair or rebuilding of your home and resulting from damage caused by Hurricane Sandy.

Furthermore, your HRRF award is not intended to pay for any expenses already covered by private insurance or any other available assistance, whether public or private. This includes, but is not limited to, FEMA grants, insurance proceeds, and U.S. Small Business Administration (SBA) disaster loans for homeowners. If you are approved for or receive any other assistance for the repair or rebuilding of your home that may result in receiving duplicative funds for the same expense, you must notify NYS HCR in writing, Attn: HRRF Program, as outlined in your award letter. In such a case, you may be required to repay all or part of your State award.