



NEW YORK STATE SENATOR

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## State Program to Compensate Homeowners for Repairs of Damage Due to Storms Irene, Lee and Sandy

ANDREW J LANZA October 3, 2013



Over the last few years, New Yorkers have experienced three severe storms – Irene, Lee and Sandy -- that caused an unprecedented level of destruction in communities across the state.

While we've made much progress in recovering, many New Yorkers are still left without homes and have limited resources to rebuild. Part of the problem has been caused by FEMA's National Flood Insurance Program (NFIP) regulations, which state that damage caused by the movement of soil or earth – even if the movement is the result of flooding – is

not eligible for coverage. In comparison, physical damage to a building caused directly by flood waters is covered under NFIP. As a result of this gap in coverage, hundreds of impacted homeowners throughout the state have had their NFIP claims denied, leaving many with no place to live and no resources to rebuild.

That is why the State is stepping up to bridge this unfair gap in insurance coverage so that homeowners will be more fairly compensated for repairs to damage caused by the storms. Specifically, New York State's Housing Recovery Program will fully compensate homeowners affected by Hurricane Irene, Tropical Storm Lee, and Superstorm Sandy for the repair costs of damage to their homes due to "earth movement."

For more information, call 1-855-697-7263 or visit [www.stormrecovery.ny.gov](http://www.stormrecovery.ny.gov).

It just didn't make sense that some New Yorkers were being compensated for the damages they suffered, while others facing very similar situations were not. As the State continues to conduct outreach to homeowners to ensure that those interested can apply for assistance, please forward this important news to anyone who you think might be eligible.