



## NY Rising Housing Recovery Program Fact Sheet for Homeowners Receiving an Award

### How was my award determined?

Your award calculation was based on an inspection and an independent estimate of the cost to repair or rebuild your home. If you are **repairing** your home please see the factsheet **UNDERSTANDING REPAIR AWARDS** for more information about how your repair estimate was calculated. If you are **reconstructing** your home please see the fact sheet **UNDERSTANDING RECONSTRUCTION AWARDS**.

The amount of your award is calculated by deducting your Duplication of Benefits (DOB) amount, which is the sum of any payments that you have received for the same purpose from other sources such as your insurance company, SBA loans, FEMA, and/or private charities, from the Program's estimated cost of rebuilding or repairing your home. Should you receive additional payments from other sources after receiving your NY Rising award, you must inform NY Rising. Should this occur, any subsequent payments from NY Rising will be reduced, and/or you will be required to return funds to the Program.

Your award cannot exceed the Award Cap. The base cap is \$300,000 but may be greater if your household has been determined to be Low/Moderate Income or if you are required to elevate your home.

### How do I read my award table?

The first page of your award table summarizes your award calculation, showing the estimated project costs (#1), the DOB (#2) and your award amount, including a breakdown of reimbursement costs and costs still needing to be completed (#3). The second page (Section 1) provides details on how the project cost was arrived at including, for those who are reconstructing their homes, amounts estimated for demolition and extraordinary site conditions. For those who are repairing their homes and are either required to or have the option to elevate, elevation costs are included. Other eligible costs are detailed if and when you decide to undertake optional items (see below). The third page (Section 2) provides detail on how your DOB was determined and breaks out the DOB for elevation, which is separately deducted from the estimated elevation cost for homes being repaired. The fourth page details your award amount, including information on the award cap which applies to you and any remaining DOB you may have.

### What do I need to do to receive my check?

You should review and sign the Grant Agreement and the Request for Design Professional and Contractor Information Form. Each individual named in the documents must sign as indicated. The Request for Design Professional and Contractor Information Form asks you to provide us with the name of the contractor or design professional you are using. The contractor and design professional must be licensed to do work in your community and may not be on a federal or state debarment list.

You can sign the documents electronically by visiting [www.stormrecovery.ny.gov/awards](http://www.stormrecovery.ny.gov/awards). At the website, enter the Username and Password (instructions provided on website), and follow instructions to e-sign the Grant Agreement. Your check will be mailed to you after you e-sign, but if you would like to pick it up, please contact your customer representative. You may also print and sign the attached documents and contact your customer representative to make an appointment to bring them in to a Housing Recovery Center. If needed, you can also request that someone come and pick up the documents from you.

**This check is only a partial payment of my award. How do I get the rest?**

This payment is 50% of your reconstruction/repair award, plus any reimbursement payment due to you for work you already completed. Payment for the remaining amount will be made when you finish your work, have submitted of all required Program documents and have received a final inspection showing your project has been completed in accordance with Program guidelines.

You may, from time to time, receive an additional award notification if: you opt-in to do any of optional items for which you are eligible; work is required to remove hazardous materials, or, your award changes due to new information about your DOB or based on a Clarification (see below).

**Are there items for which I can get additional payments?**

The Program may be able to assist you with optional items such as elevation, mitigation or bulkhead repair. You may be eligible for certain of these optional mitigation measures to increase the resiliency of your home. See the attached **FACT SHEET ON OPTIONAL ITEMS** for detailed information about eligibility guidelines for these optional measures and how to opt-in to receive this assistance. **Please note that you have 60 days from the date of this letter to submit the Opt-In for Optional Items Form.**

**I do not have an email address or cannot access a computer. How can I receive assistance?**

Please contact your Customer Representative to schedule a time to come in to a Housing Recovery Center in order to sign the enclosed grant agreement and certification form. If needed, you can also request that someone come and pick up the documents from you.

**I have questions about my award and would like to discuss it.**

If you have any questions about your award, contact your customer representative who will review your award calculation with you. If you disagree with it after the discussion you should ask for a Clarification, which is a process to further investigate the issues affecting the amount of your award. You may still sign the Grant Agreement even if you ask for a Clarification. A Clarification stops the clock on the 60-day deadline to Appeal after signing, which is noted in the Grant Agreement.

During the Clarification process, the Program will thoroughly review your file and any additional material you have submitted. Following the Clarification review, you will receive a Clarification Determination which will inform you if the original Program determination has been modified, and if so, you will receive a new Award Table showing the new calculation. If you remain unsatisfied, you have the right to appeal within 60 days. You will then fill out the Appeal Form and submit it to [housingappeals@stormrecovery.ny.gov](mailto:housingappeals@stormrecovery.ny.gov).

**I have additional housing costs because I am displaced. Is assistance available for this?**

If you have been displaced from your home, you may want to consider applying to NY Rising for Interim Mortgage Assistance (IMA). The IMA program assists homeowners in the NY Rising Housing Recovery Program in paying additional housing costs incurred because of displacement. Contact your customer representative to inquire about how to apply for IMA.