



ANDREW M. CUOMO  
Governor

# NY Rising Homeowners Program

## Closeout & Final Payment Guidance

Revised: August 24, 2017

### NY Rising Homeowners Program

#### Closeout

Applicants who pass a final site visit for required home rehabilitation or option are considered to be in "Closeout". Please note, applicants who complete their home repair or reconstruction, but are yet complete optional elevation/bulkhead work may still close out of the repair or reconstruction award part of their award. While the program may require optional mitigation work to be completed with the home repair / rehabilitation award, a separate closeout will be conducted upon the completion of optional elevation / bulkhead work.

Program Closeout is contingent upon receipt of all required closeout documents which include the following:

- All required program eligibility documents;
- All required construction documents;
- Pre- and post-elevation certificate (if pursuing elevation).

All files must go through Closeout. During this time, all required program documents are reviewed for completeness and compliance with the appropriate Program policies. Applicants will be required to submit any outstanding documents missing from their files. The Program will make available final award payments to eligible applicants who pass the closeout review, and successfully execute their final grant agreement.

#### Final Inspections

The Program considers repair/reconstruction complete when all storm-damaged items identified in the Program's Estimated Cost of Repair (ECR) have been completed. This includes all repair/reconstruction work plus mandatory elevation. If you elected optional mitigation work (including: roof strapping, backflow valves, flood vents, elevation of mechanicals, or flood resist materials), you must complete both the ECR work and the optional mitigation work before scheduling your final inspection. Please be aware that if the completed work differs from what was priced in the estimate, your award amount will be adjusted. For more information, including how to schedule a final inspection, refer to the "***Final Inspection Fact Sheet***," available on the Program website: <http://stormrecovery.ny.gov/housing/single-family-homeowner-program>.

#### Permits and Certificates of Occupancy (COO)

If your home has been deemed likely substantially damaged and/or substantially improved, you must provide a copy of a Certificate of Occupancy or equivalent documentation as a condition of closeout. Check with your Customer Representative if you are not sure whether the COO requirement applies to you.



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If you secured a permit for your work, please provide evidence, such as a municipal building inspection, that the permit was closed if available. If the work you did required a permit and you do not have the required COO, you will need to work with your Building Department to obtain one or acceptable alternative documentation. By signing the **“Limited Release Form,”** you give the program permission to share your Allowable Activities (AA) and ECR reports, and other related construction documents related to your project with your local municipal building department. Please refer to the fact sheet titled **“Retroactively Acquiring Building Permits and Certificates of Occupancy/Completion Certification Form,”** available on the Program website: <http://stormrecovery.ny.gov/housing/single-family-homeowner-program>.

### Program Documents Required for Closeout

The documents listed below are required before your file may be considered for Closeout Review:

- Government Issued Identification (for the applicant and co-applicant, if any);
- Proof of citizenship/eligible immigrant status for at least one applicant (eg: passport, birth certificate, certificate of naturalization)
- Title: Proof that the applicant owned the property at the time of the storm
  - Title Report & Deed dated prior to date of storm damage
- Proof that Damaged Property was your Primary Residence at the time of the storm. Acceptable proofs include:
  - 2012 (or year of storm damage) Federal income taxes return showing Home Address as the damaged property address;
  - 2012 (or year of storm damage) NY State income tax return, showing Permanent Home Address as the damaged property address;
  - Government-issued identification (including driver's license) issued prior to date of the affected-storm, and expiring after date of the affected-storm;
  - Other forms of proof may be considered to validate proof of residency at the time of the storms. Examples of that proof include, but are not limited to: Social Security benefits, Temporary Assistance for Needy Families (TANF), Medicare, NY Child Health Plus, NY Head Start, LIHEAP, NY Medicaid, NY WIC, NY SAP, NY Temporary Assistance, NY Unemployment Insurance;
- Signed Eligibility Certification Form;
- Signed Consent and Release Form;
- Signed Insurance Certification Form;
- Signed Income Certification Form;
- Signed Income Verification Form along with documentation of income (for all household members 18 and older);
- Completed Environmental Lead and Asbestos Clearance Inspection;
- Proof of Current Flood Insurance (if in 100-year floodplain);
- Pre and Post Construction Elevation Certificate (if applicable);
- Substantial Damage Evidence (if applicable);



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- SBA Hardship Request:** In limited situations, the undisbursed portion of an SBA loan may be considered still available for DOB purposes. For these situations, an SBA Hardship Request should be completed or the undisbursed portion will be counted as a DOB.

If you have not already completed and submitted these documents, please do so through your Customer Representative.

### **Are All Cases Required to Submit a Signed Flood Insurance Covenant?**

If the home for which you are receiving assistance is located in the 100-year floodplain, you will be required to sign a Flood Covenant. For more information on this requirement, please see the **"Flood Insurance Restrictive Covenant FAQ,"** which is available on the Program website: <http://stormrecovery.ny.gov/housing/single-family-homeowner-program>.

### **Can Applicants Still Closeout and Receive their Repair/ Reconstruction Final Payment if they Elected Optional Measure Activities?**

Yes, except for Applicants who opted in for optional mitigation work. Applicants who complete the repair/reconstruction of their home, but who have not yet completed optional elevation or bulkhead work may still closeout their repair/reconstruction. Funds advanced for optional elevation and bulkhead work, (including design fees) are accounted for in a separate Optional Measures Grant Agreement and may be closed out separately when that work is complete. Applicants who have opted in for optional elevation or bulkhead work which is still in progress, but who have complied with all the requirements to close out their home repair/reconstruction work, can go through the closeout process. When Applicants finish the work associated with their optional elevation and/or bulkhead, their file will go through an "Optional Measure Closeout" and applicants will be asked to sign a Final Optional Measures Grant Agreement at that time.

### **Receiving Final Payment**

Your final grant award payment (if applicable), cannot be issued to you until you have completed all of the steps outlined above. Once your file is considered "closeout ready" and has passed a completeness review both by your Customer Representative as well as the Program's Quality Assurance Team, you will be sent a notification, and you will be asked to sign your closing documents which include:

- Final Grant Agreement;
- Optional Measures Grant Agreement (if applicable);
- Flood Insurance Covenant (if applicable).

Once the Program receives your closing documents, the Closing Team will notify you when your check is available. At this time, you can choose to receive your check through the mail or in person, by making an appointment to pick it up from a Housing Recovery Center. You may schedule this pick-up through your Customer Representative.