



ANDREW M. CUOMO  
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# NY Rising Housing Program

## Understanding Repair/Reconstruction Awards

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### NY Rising Housing Program (applies to all Programs)

### Program Award Determinations

#### How is my Repair / Reimbursement Award determined?

To determine your award, the NY Housing Program (Program) conducts a damage inspection for each applicant. In the damage assessment, the Program determines work completed prior to the point of inspection and work to be completed after inspection. The Program defines work completed prior to inspection as Allowable Activities (AA), and work to be completed prior to closeout as Estimated Cost of Repair (ECR). Added together, your ECR and AA create your Total Project Cost, which is the total cost to complete storm-related repair work. To calculate your award, the Program subtracts Duplication of Benefits (other funds available to pay for Total Project Cost) from your Total Project Cost and subjects the award to a Program cap. The chart below demonstrates an example award calculation.

| Repair Example: (non LMI and not eligible for elevation)                |           |
|---|-----------|
| 1. Total Eligible Cost of Repair (ECR) and/or Allowable Activities (AA) | \$250,000 |
| 2. Deduct Duplication of Benefit (DOB)                                  | \$30,000  |
| 3. Unmet Need/Estimated Award Amount (item 1 less item 2)               | \$220,000 |
| 4. Base Cap   | \$300,000 |
| 5. Maximum Award Amount (lesser of items 3 and 4)                       | \$220,000 |

**Architecture and Engineering Fee:** If your scope of work is greater than \$10,000, your award includes a 10% allowance to cover design costs and construction management services provided either by a design professional or by a contractor.



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### **How was my reconstruction award determined?**

If at a Program conducted damage inspection, the Program determines that your home requires elevation, the Program will offer you a reconstruction award. The Reconstruction award calculation is based on the pre-storm taxable square footage of your home as determined through a review of public records. The pre-storm taxable square footage is multiplied by \$160 per square foot, to determine your award. Reconstruction awards include a \$25,000 allowance for extraordinary site conditions, if applicable, and a \$5,000 allowance for demolition. The cost of hiring a design professional is included in the \$160/sq. ft. calculation.

In accordance with Federal Law, Applicants may receive assistance only to the extent that they have a disaster recovery need that is not fully met by insurance or other disaster assistance. The Program therefore deducts Duplication of Benefits (DOB) amount, which is any funds you received for repairs/reconstruction from other sources such as: your insurance company, SBA loans, FEMA and/or private charities from the Program's estimated cost of repairing/reconstructing your home.

Awards cannot exceed the Program cap applicable to your application.

### **Reading my Award Table and Picking Up my Check**

#### **What if the Program's damage inspection missed scope in my ECR?**

If you disagree with the inspection, you may request a Clarification by submitting a "Request for Scope of Work Change Itemization Form-6100," also known as a "Form 6100." The Form 6100 is designed to align the Program generated AA or ECR scope of work with any items that are identified by a design professional. The Clarification process further investigates the issues affecting the amount of your award. You may still sign the Grant Agreement if you have an outstanding 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 submit. During the clarification process, the Program will thoroughly review your file and any additional material you submit. Following the Clarification review, you will receive a Clarification review, you will receive a Clarification Determination. If you are unsatisfied with the determination, you may appeal within 60 days by filling out an Appeal Form and submitting it to [housingappeals@stormrecovery.ny.gov](mailto:housingappeals@stormrecovery.ny.gov)

#### **Can I get money to elevate my home?**

If your property is in the 100-year floodplain and your home was "substantially damaged" as determined by your local floodplain administrator, you **must** elevate your home. The cost of mandatory elevation is included in your repair/reconstruction award.



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Eligible applicants in the 100-Year Floodplain who were not substantially damaged may receive assistance for elevation through the optional elevation program, subject to the Award Cap. See the **FACT SHEET ON OPTIONAL ITEMS** for detailed information on how to opt-in to receive this assistance.

**Note:** As of March 31, 2017, the NY Rising Homeowners Program Optional Measures component closed to new opt-ins. As of July 12, 2017, the NY Rising Rental Property Program Optional Measures component closed to new opt-ins.

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

If you have a bulkhead that has been damaged in one of the qualifying storms, you may be eligible for assistance to repair or replace it through the optional Bulkhead program. You may also be eligible for certain optional mitigation items to increase the resiliency of your home. See the **FACT SHEET ON OPTIONAL ITEMS** for detailed information on how to opt-in to receive this assistance.

### **What if I decide to repair rather than reconstruct my home?**

If your home has been classified for a Reconstruction award, but you would like to Repair or if your home has been classified as a repair, and you would like to reconstruct, you may do so and at the discretion of the Program. Please note that the calculation for this option includes receiving the lesser of a reconstruction award (\$160 per square foot calculation) or a repair award (itemized ECR, after DOB has been deducted). In either case, you would still be required to elevate and/or produce a Certificate of Occupancy.