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NY Rising Housing Program

Receipt Review

September 21, 2017

NY Rising Housing Program (applies to all Programs)

Receipts are reviewed by the program for one of two reasons:

1. Offset the Duplication of Benefits (DOB) amount being applied to the repair award;
2. Calculate possible reimbursement for prior storm damage in the case of multiple-storm damage.

[Receipt Review to Offset DOB amount to be applied to Repair Award](#)

To offset the DOB amount to be applied toward your repair award, you may request a receipt review for work already done (i.e. work itemized in the Allowable Activity (AA) report). You will be required to provide receipts – including receipts for permits, materials and paid invoices to contractors – for actual work, labor, materials and supplies for the repair/reconstruction of the damaged property and for expenses incurred prior to the date of the damage assessment inspection.

In the Program's award calculation, all funds received from other sources for structural repair of your damaged property are considered a DOB for construction. All funds received from other sources for elevation are considered a DOB for elevation work only. DOB is applied first against the AA cost estimate (work already done at inspection). If the DOB amount is LESS than the AA amount, then the applicant is eligible for a Reimbursement award. If the DOB amount is MORE than the AA amount, then the applicant receives no Reimbursement award, and the amount of DOB in excess of the AA amount is applied against the Estimated Cost of Repair (ECR) amount to calculate the Repair award.

For Applicants whose DOB amount exceeds their AA amount, a review of the receipts of funds actually spent on work done prior to the damage assessment can be used to offset DOB, and decrease the amount of DOB that is applied to the ECR. For this DOB-reduction analysis, applicants must present receipts for eligible items (see list below), but the eligible item may have been of a higher/luxury grade than "standard builder's grade." However, the AA cost estimate with which the Program calculates



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Reimbursement awards is based on a standard unit-pricing system called Xactimate, and in no circumstance will a review of receipts result in an increased Reimbursement award, based on actual prices paid being higher than Xactimate. A review of funds expended for AA work may not necessarily result in an increase in, or in the generation of a Repair award, if the total DOB amount minus the offset adjustment, is still greater than the AA plus the ECR. The total award amount, including any adjustments resulting from a receipt review, cannot exceed Program caps.

If you would like to offset your DOB through receipt review, as described above, you must present ALL receipts for work completed prior to the damage assessment. The Program will not approve requests for partial receipt review. It should be noted that, if the total amount expended on work done prior to the damage assessment is less than the Program's Xactimate-based AA cost estimate, then the award will be re-calculated (lowered), using the actual costs.

Example of Calculations with and without Receipt Review

In the example below, there was a damage assessment inspection which estimated the AA (work done) at \$90,000 for completed repairs and the ECR (work to be done) at \$50,000, using Xactimate. The applicant received \$100,000 from insurance, FEMA and other sources which were intended for home repair or replacement. In this case the applicant would not be eligible for reimbursement and the ECR grant would be reduced by \$10,000 to account for the potentially duplicative benefit.

DOB & Reimbursement - Before Receipt Review		
Damage Assessment AA	\$	90,000.00
ECR Amount	\$	50,000.00
Duplicate of Benefits Received	\$	100,000.00
AA amount after DOB deductions	\$	0.00
ECR amount after DOB deductions	\$	40,000.00
Award amount	\$	40,000.00



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In the next example, the applicant submitted receipts for work done that meet the receipt review criteria and the sum of the dollar value of those receipts exceeds the original AA estimate by \$25000.

DOB & Reimbursement - After Receipt Review		
Amount spent on AA work <i>after Receipt Review</i>	\$	115,000.00
ECR Amount	\$	50,000.00
Duplicate of Benefits Received	\$	100,000.00
Amount spent on AA work after DOB deductions*	\$	15,000.00
ECR amount after DOB deductions	\$	50,000.00
Award amount	\$	50,000.00

* Amount spent on AA work, determined through receipt review, will not be reflected in the new award amount

Receipt Review to Calculate Possible Reimbursement for Prior Damage in the Case of Multiple-Storm Damage

If your Property was damaged by more than one storm (such as both Irene and Sandy), and you have repaired items multiple times, you may request a “prior storm” receipt review to generate a possible reimbursement award for damages repaired after the prior storm. If you specifically request a prior-storm review, you must choose the storm you’d like the Program to use to calculate your award, since you are only eligible to receive an award for one storm. You must then submit ALL eligible receipts for the selected storm. The Program will create a scope of AA work (work done) from the selected storm and produce an AA cost estimate using your receipts. The Program will then apply any DOB received for damages from the selected storm to determine whether you are eligible for a reimbursement award for the selected storm.



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Allowable expenditure includes:

- Essential Appliances (Refrigerator, Stove/Oven, Energy-efficient Dishwashers)
- Permits and Fees
- Removal of Construction Debris
- Utilities (Plumbing, Electrical and Gas Systems)
- Structural Repairs
- Heating, Venting, and Air Conditioning Systems
- Septic or Sewer System Repair
- Well or Water System Repair
- Entrance and Exit Ways from Home
- Temporary Housing (Only offsets FEMA funds)

Examples of costs that are NOT allowed:

- Food, Clothing, Household Goods
- Fences or Sheds
- Non-Essential Appliances (Microwave, Washer, Dryer)
- Day Labor paid by cash with no receipt
- Tools
- Flatbed Trailers
- Insurance Premiums