



# NY Rising Housing Recovery Program

## Understanding Your Estimate

Revised August 29, 2014

The NY Rising Housing Recovery Program provides an independent estimate of the cost of repairing your storm-damaged home. For work already completed, the Program provides an Allowable Activity (AA) estimate. For work yet to be done, the Program provides an Estimated Cost of Repair (ECR) estimate. Some homeowners will receive both estimates, if some work has been done but there is more to do to complete the recovery project. The estimates are used as a guideline to help homeowners and their customer representatives understand the extent of property damage that occurred, where the homeowner is in their recovery process and what will be necessary, within the guidelines of the Program, to assist a homeowner in completing repairs or reconstruction. **For examples, see “Sample AA” and “Sample ECR” documents available at <http://www.stormrecovery.ny.gov/housing-forms-and-resources>**

- The AA estimate shows repairs completed prior to the property inspection by a NY Rising Housing Recovery Program Assessor.
- The ECR estimate shows repairs which are allowed under this program.
- The AA and ECR are divided into several sections:
  - The Cover Page
  - Overview
  - Line Item Detail
  - Summary Page
  - Photographs
  - Sketch

Please take the time to read through the explanation of each section of the estimate.

The **Cover Page** - contains identifying information to ensure the correct estimate is provided to each homeowner. Please take the time to verify this information. **If the information provided on the Cover Page is incorrect the homeowner should contact their case manager immediately.**

The **Overview** - provides the homeowner with a narrative summary of the NY Rising Housing Recovery Program Assessor’s observations during the property inspection. The description provided is only a summary and not intended to be a detailed report of every aspect of the inspection.

The **Line Item Detail** - a room by room description of the items and activities allowed for consideration under this program and includes the specific activity performed within a specific section of the room.

The **Summary Page** - provides the homeowner with the total dollar amount value of property restoration performed prior to the inspection (for the AA) and the total dollar amount value of necessary repairs based on the dollar value of the separate line items within the estimate (for the ECR).

The **Photographs** - separate attachments that document the property's interior and exterior condition at the time of the assessment. The photographs within the estimate should be viewed to ensure the correct property is evaluated and provides both the homeowner and the NY Rising Housing Recovery Program documentation of exactly which phase of restoration the property is currently involved. These photographs will include both restored and unrestored areas of the property.

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