

Grantee: State of New York

Grant: B-13-DS-36-0001

July 1, 2013 thru September 30, 2013 Performance Report



Grant Number:

B-13-DS-36-0001

Obligation Date:**Award Date:****Grantee Name:**

State of New York

Contract End Date:**Review by HUD:**

Original - In Progress

LOCCS Authorized Amount:

\$1,713,960,000.00

Grant Status:

Active

QPR Contact:

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Estimated P/RL Funds:**Total Budget:**

\$1,713,960,000.00

Disasters:

Declaration Number

FEMA-4085-NY

Narratives

Disaster Damage:

A. Housing

>Hurricane Sandy

>The FEMA Individual Assistance Program (FEMA IA) registration and inspection data available to date indicates that in the State of New York alone, the homes of over 90,000 owners and over 33,000 renters were damaged by Hurricane Sandy. These numbers are expected to grow as more data is made available. Approximately 10,000 homes were damaged by more than half of their value; over 4,000 individuals have been deemed eligible for the maximum award under FEMA IA and almost 1,000 families are still living in emergency housing or hotels. Many more continue to live with friends and family, or in rental units, until their homes can be repaired. A total of 14 counties sustained some level of damage by Hurricane Sandy with 13 counties receiving Federal disaster declarations making them eligible for FEMA IA. The majority of the damage, according to the chart below, occurred in four counties: Nassau, Queens, Kings and Suffolk.

Hurricane Irene

>Tens of thousands of homes across a broad area of New York State suffered damage as a result of Hurricane Irene, and many lost their homes. FEMA data shows that 26,837 owner-occupied homes suffered damaged, with 155 such homes incurring more than \$50,000 worth of verified loss; in addition, at least 38 rental homes were destroyed by the storm.

Tropical Storm Lee

>Tropical Storm Lee also had a devastating effect on many New York families; coming only months after Hurricane Irene impacted the State: according to FEMA estimates, 9,071 owner-occupied homes and 2,143 rental homes were damaged by the storm. 29 owner-occupied homes incurred more than \$50,000 in damage, and 12 rental homes were destroyed. The below tables show FEMA estimates of damage to owner-occupied and rental homes, by county, for Tropical Storm Lee:

>In determining the impact on housing during its inspection process, FEMA uses the following definitions:

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>Moderate damage: Moderate structure damage includes less than (6) inches of water on the first occupied floor of the dwelling. Other event types, such as fire, may have visible soot and ash that impacts habitability requiring professional cleaning. Access to the dwelling can be considered Minor due to conditions such as minor washouts requiring some road fill that prevents routine access to the dwelling.

Substantial Damage: Substantial structure damage should be noted with water levels greater than six (6) inches and less than four (4) feet. Items such as collapsed chimney, furnace damage, water heater damage, exterior siding damages, and or roof damages affecting one or both sides of the dwelling, compromised windows and or doors. Access to the dwelling can be considered substantial when access may be blocked with down trees or private road is substantially washed out.

Major Damage: Major structure damage is identified when approximately four (4) feet of water, or more, is on the first occupied floor. Other items can substantiate major structure damage such as collapsed foundation walls and or piers and or significant separation in the walls from the dwelling. Wind events that have removed/damaged the majority of the roof and or wall components. Access to the dwelling can be considered major when the only access is by a bridge that has collapsed.

The State's needs assessment, conducted using data available from FEMA and SBA, as well as through consultatiunty and local governments, other State and local government agencies and affected New Yorkers, has revealed substantial loss across a wide range of housing types, including single-family and two-family homes and larger multi-family structures. Furthermore, Sandy, Irene and Lee affected both market-rate rental properties and a substantial number of subsidized and affordable rental properties. New York State aims to help affected families to rebuild and return to their homes as soon possible by addressing unmet housing rehabilitation and repair needs and incorporating mitigation measures in order to reduce impacts of future disasters. To ensure that the rental market rebounds and affordable housing options persist for those in storm-affected areas, it will be important to direct assistance to rental properties in addition to owner-occupied properties.

Across the affected region, excluding New York City, in response to Hurricane Sandy alone, the FEMA Individuals and Households Program



(FEMA IHP) has already distributed \$340 million in assistance to homeowners, with an additional \$474 million in loans to homeowners from the SBA. Further, insurers have paid or expect to pay out substantial sums to homeowners - including at least \$1.3 billion under flood insurance policies and approximately \$1.1 billion in other residential property claims. Finally, the New York State Homeownership Repair and Rebuilding Fund (HRRF) and the Empire State Relief Fund (ESRF) have paid out over \$29 million combined in aid to over 4,500 households. Each of these funds provides a payment of up to \$10,000 to homeowners to cover the needs gap left unmet by the maximum amount of FEMA assistance (\$31,900).

Despite all of this assistance there is still a great level of unmet need. The same is true for Irene and Lee: FEMA paid out over \$92 million in Housing Assistance for Irene and over \$47 million for Lee. While many homeowners have recovered, there remains real unmet need for those who suffered serious damage that was not fully covered by the assistance available to them.

Hurricane Sandy severely affected not-for-profit and State agencies providing temporary housing services to displaced individuals. In addition to causing widespread damage to their facilities, Hurricane Sandy negatively affected their ability to provide temporary housing aid in the near term. The State will direct funds to reimburse or support efforts to assist those who need special housing services in the wake of the storm. Working with community organizations and volunteers, agencies across New York State have and will continue to support those displaced by Hurricane Sandy.

>Public Housing Authorities

>The State of New York is committed to ensuring that public housing is better prepared for future disasters. The State expects that needed repairs and mitigation will be a critical part of New York State's public housing recovery efforts and the efforts of other communities. Across the State, approximately 450,000 New Yorkers reside in public housing. Many of the public housing complexes impacted by Hurricane Sandy were located in coastal areas of the State, with the majority of these complexes serving approximately 45,000 people located within New York City's mandatory evacuation zone. These facilities are part of the NYC Housing Authority (NYCHA) and their disaster-related needs will be addressed by the NYC Housing Authority.

Outside of New York City, HUD initially identified the Long Beach and Freeport Public Housing Authorities (PHAs) on Long Island as two that sustained significant damage in Hurricane Sandy. Since the designation of these most impacted PHAs, further research has identified the Hempstead Housing Authority as also having sustained significant damage. New York State has consulted with each of the three housing authorities to determine the extent of their unmet needs. Based on initial damage estimates provided by the impacted PHAs, there exists close to \$10 million worth of emergency repairs needed at damaged PHA facilities. New York State will set aside no less than \$10 million of CDBG-DR funds from the initial housing release to cover the identified rehabilitation, mitigation, and construction needs of the PHAs. The State commits that it will allocate funds from future incremental requests, or future CDBG-DR allocations, as additional need is identified through continued consultation with the affected PHAs. The following is a summary of the needs identified in each of the PHA's service areas.

>Freeport Public Housing Authority

>The Village of Freeport Public Housing Authority (PHA) manages and maintains 351 low-income and senior apartments in five locations throughout the Village. Three of its sites sustained significant damage including major flooding damage to all mechanical, electrical and specialty systems. Over \$207,000 was expended by the housing authority just to address the immediate repair needs of the Moxey Rigby Complex, South Main and 100 North Main Street facilities. However, because many of the systems that needed to be replaced as a result of Hurricane Sandy also had to be replaced in previous disasters, the Housing Authority is seeking mitigation assistance to elevate and relocate major systems in order to alleviate potential costs from future disasters. The Freeport PHA is currently seeking proposals from engineering firms to provide an in-depth assessment of damage to PHA facilities. The PHA provided pre-engineering estimates of \$342,000 to address needed repairs.

Long Beach Public Housing Authority

>The Long Beach Housing Authority manages and maintains 374 low-income and senior apartments in five locations within the city. The storm caused significant damage to residential and administrative units. Most of the repair needs include addressing water damage and subsequent environmental hazards such as mold remediation, damage to major electrical, heating, and hot water systems, wind damage to roofs, and removal of sand and other debris. Estimated damage repair, as outlined below, costs exceed \$2.5 million. This damage estimate does not include mitigation measures that would be implemented in hopes of reducing the impacts of any future damage resulting from other natural disasters. The Long Beach PHA will perform a more thorough evaluation to determine actual costs resulting from design and engineering evaluations.

Long Beach Housing Authority - NY050

>Estimated Cost Summary

Location	Estimated Cost
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- | | |
|----------------------------|-------------------------|
| >1) Channel Park Homes | \$1,500,000 (estimated) |
| >2) 175 West Broadway | \$300,000 |
| >4) 415 National Boulevard | \$300,000 |
| >5) 225 West Park Avenue | \$300,000 |
| > Total: | \$2,700,000 |

Hempstead Housing Authority

>The Town of Hempstead Housing Authority (TOHHA) has identified 14 low-income and senior housing complexes as having sustained damage from Hurricane Sandy. The majority of the damage stems from downed trees and roof damage. The TOHHA has completed most of the clean-up and immediate repairs, but has identified additional, secondary issues that need to be addressed including assistance with mitigation measures to alleviate damage that may occur should similar disasters hit the area. These include replacing HVAC systems and elevating boiler rooms, generators and other structures above flood stage and storm surge levels. Currently, TOHHA has received \$750,000 (maximum allowed) in insurance payments for damage to three buildings in the Inwood Gardens complex. Additional insurance claims are pending as is funding from FEMA Public Assistance. At this time, the TOHHA estimates that there was nearly \$7 million in damage to its facilities.

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>While the State continues to consult with the Freeport, Long Beach, and the Town of Hempstead PHAs about the full extent of damage that they sustained and their remaining unmet need, these PHAs have FEMA Public Assistance (FEMA PA) projects in process with the State Department of Homeland Security and Emergency Services (DHSES) related to flood-damaged buildings, boilers, electrical systems and backup generators, debris removal, and other emergency protective measures. As discussed above, and later in this Action Plan, the State intends to use a portion of its initial allocation of CDBG-DR to cover rehabilitation, mitigation, and construction needs of the PHAs and the non-Federal match requirement for CDBG-DR eligible activities, including FEMA PA projects. To the extent allowable, the FEMA PA needs of these PHAs will be included in this use of CDBG-DR funding.

Emergency Shelters and Homeless Housing



>Very low-income homeless individuals who have special needs (such as mental illness, chemical dependency, chronic illnesses including HIV/AIDS, and/or cognitive impairments), as well as families headed by these adults, have historically been amongst the most challenging populations for which to locate appropriate housing, a challenge that has become even more complex in the post-Sandy housing market. Many lack both the income and the supports needed to obtain and retain stable housing. Since Sandy, the State and its local service agency partners have focused on assessing the disaster-related needs of persons with special needs that have been left homeless. Many of these persons and their families were precariously housed before the disaster, living in only marginally habitable housing and/or doubled up with friends or family members who can no longer care for them in the aftermath of the disaster. Some were not adequately linked to treatment and other supports before Sandy hit; others were able to function effectively until faced with the trauma or worsened medical conditions caused by the disaster. While many persons with special needs will be able to obtain appropriate housing if pre-disaster conditions were restored, some individuals and families who were housed in emergency shelters are provided with permanent supportive housing.

The New York State Homeless Housing and Assistance Program (HHAP) has a long history of effectively serving those among this population who cannot be appropriately housed by traditional affordable housing programs, both because they lack the financial resources to pay for even what is considered "affordable housing", and because they require supportive services (e.g., case management, life skills training, transportation, child care, employment placement and training, financial assistance) in order to remain stably housed. HHAP, one of the first programs in the country to specifically target supportive housing development, contracts with not-for-profit providers to construct and rehabilitate homeless housing units for individuals and families. HHAP-funded projects range in scale from "stand-alone" projects of two units in rural areas to "mixed use" projects in large urban settings in which a percentage of the units are set-aside for homeless individuals with special needs and their families.

Current estimates of need for new HHAP projects as a result of the disaster are based on waiting list demand and lack of turnover on those projects in the non-metropolitan areas being financed solely with HHAP, and 600 units in New York City being constructed with mixed funding from HHAP and other sources, such as Low-Income Housing Tax Credits, NYS Housing Trust Fund, and NYC Department of Housing and Preservation Development.

Mitigation Needs in Existing Homeless Housing and Assistance Program (HHAP) Projects and Homeless Shelters

>There are approximately 150 existing HHAP-funded projects in the disaster-impacted region. Many of these were without generators and sources of heat after the disaster; some remained that way for weeks afterward because generators were in short supply and building basements were flooded. This resulted in very vulnerable populations being either evacuated or remaining in conditions which negatively impacted their health and safety. It is essential for all such programs to secure generators or permanent backup power systems before the next disaster; it is also important for them to move heating and electrical systems out of the basement into a more secure place in the building. In the disaster, a number of HHAP projects either temporarily or permanently lost access to client and program records, making it very challenging for them to adequately address client needs. It is necessary to develop electronic storage systems that ensure secure access to client and programmatic records from off-site locations in case of future emergencies.

In addition to the HHAP-funded projects in the region impacted by Sandy, there are approximately 100 homeless emergency shelters serving both homeless individuals and families. During the disaster, many of these emergency shelters also experienced flooding, loss of electricity and heat, and lack of access to client records, making it necessary for them to either evacuate their clients or serve them in a very diminished capacity. The ability to allow these clients to remain housed in place after a disaster instead of having to relocate them to evacuee shelters would greatly enhance recovery efforts in the future.

Mitigation funding is needed to assist both HHAP-funded programs and homeless shelters with purchasing replacement/back-up generators or power systems, revamping electrical and heating systems to ensure integrity in flooding situations, and developing electronic storage systems to preserve client and program data. As previously indicated, there are approximately 100 emergency shelters (most owned by not-for-profit providers but a few by municipalities) and 150 homeless housing projects constructed by the State's Homeless Housing and Assistance Program in the disaster area. Projects needing mitigation assistance range in scale from two-unit HHAP projects to 400-bed emergency shelter facilities. Together, the repair, construction and mitigation costs to assist this at-risk population of New Yorkers are estimated to exceed \$150 million. New York State is still conducting assessment of the damage to these facilities. It is anticipated that Hazard Mitigation Grant Program (HMGP) funds may cover immediate costs of repair and rehabilitation. However, once final assessments have been completed, New York State will determine the level of CDBG-DR funds required to address emergency shelter and homeless housing needs and will allocate necessary funds from the next incremental request of funds or from future CDBG-DR allocations to the State, to address these needs. New York State will continue its unmet needs and impact assessment of damaged HUD assisted housing as defined in FR-5696-N-01. The assessment will be conducted in consultation with HUD, local government, and other partners. The State will allocate funds from the next incremental request of CDBG-DR funds, or from future CDBG-DR allocations to the State, to address the unmet needs identified in the damage assessment.

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>Temporary Rental Housing Assistance

>As identified earlier in this needs assessment, more than 1,000 individuals and families are still living in emergency housing or hotels, and many more continue to live with family and friends, or in rental units until their homes can be repaired. Addressing the needs of this displaced population and ensuring their return to safe, decent and long-term affordable housing is a priority of the State's overall recovery plan.

The Federal Emergency Management Agency (FEMA) will be offering continued temporary housing assistance for those disaster survivors requiring longer-term rental assistance through the Disaster Housing Assistance Program (DHAP). DHAP will be administered by HUD pursuant to an Interagency Agreement (IAA) with FEMA. FEMA will determine eligibility and will refer eligible applicants to HUD. HUD will then work with the State to administer the program. It is anticipated the program will be administered locally by the New York City Department of Housing Preservation and Development for disaster survivors within New York City, and by New York State Homes and Community Renewal for eligible survivors in counties outside New York City.

Participation in DHAP will require survivors to take part in the State of New York or City of New York's Disaster Case Management (DCM) Program. Eligible families will receive a maximum of 12 months of rental assistance under DHAP, and will contribute a portion of the rent pursuant to a rent calculator tool. Recipients of DHAP assistance will receive priority, to the extent possible and practicable, under the State administered CDBG-DR programs for home repair and mitigation. Further, in recognition that DHAP assistance will run out after a period of 12 months, the State will closely monitor the long-term needs of this population to ensure that no one is left without this critical assistance at the end of this period of time. To the extent necessary and applicable, the State may elect to use a portion of its CDBG-DR allocation to fund needed assistance. This Action Plan will be updated accordingly as the DHAP program runs its course and additional need is identified.

>Estimation of unmet need for housing repair & reconstruction from Hurricane Sandy

>To determine unmet need for housing repair and reconstruction assistance, New York State utilized three methodologies:

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- >(1) Top-down estimation of replacement cost for damaged housing stock across affected NYS counties (excluding NYC);
- >(2) Consultation with county officials and public housing authorities; and
- >(3) Analysis of indications of interest in different types of housing assistance through pre-registrations with New York State.

Findings are described below.

>Quantification of unmet need from top-down analysis of assessed damage across the housing stock

>The State obtained detail on each applicant for FEMA Individual Assistance, including owners and renters, and used this information as a starting point to assess aggregate unmet need for housing repair and reconstruction. Based on initial inspections of each property, FEMA calculates FEMA Verified Loss (FVL), which represents the estimated cost to make critical repairs to each home affected by the storm. Since FVL is based on a rapid assessment process that does not attempt to estimate the cost to fully restore the home to its pre-storm condition, FVL systematically underrepresents damage incurred by homeowners. FVL furthermore focuses on owner-occupied properties, and is generally not calculated for properties if they are occupied by renters at the time of the storm. It therefore systematically underrepresents the extent of damage to the rental stock; given the large proportion of minority and low income New Yorkers who require affordable rental properties, the State believes it is critical to understand damage incurred by this segment of the housing market.

New York State used FVL as a starting point to assess damage. To correct for the aforementioned limitations of FVL and scale up to represent true damage incurred, the State made two key adjustments to the FVL measure applied to each IA application record:

(1) Adjustment for renter-occupied properties: To represent damage incurred by rental properties, the State used geocoded data from FEMA based on property addresses, such that each property could be plotted geographically into a Geographic Information System (GIS). Using the GIS, each address location, and therefore each IA record was linked to the containing U.S. Census block. The average FVL of owner-occupied properties was calculated for each block. The average block-level FVL was then applied to each rental property to estimate the FVL for each rental property. While this methodology is not an accurate measure of loss for each rental property and cannot substitute for an in-person assessment by a qualified independent assessor, the State believes that, in aggregate, it provides an unbiased estimate of FVL for rental properties that can be used to ascertain overall unmet need.

(2) Adjustment for true replacement cost: Since FVL underestimates the replacement cost to return properties to their pre-storm condition NYS relied on scaling factors initially developed by HUD to translate FVL into an estimate of the cost to repair housing damage. These scaling factors were developed by identifying matched pools of properties that were assessed by FEMA and received an FVL estimate, and were also assessed by the Small Business Administration (SBA) and received a Real Property Damage estimate. Scaling factors were created for each FVL range covered by FEMA's damage classification. Ranges and scaling factors used are detailed in the below table:

>Based on this analysis, New York State estimates total real property damage to homes outside of New York City at approximately \$6.8 billion. This damage is across owner-occupied and rental properties, and includes single-family and duplex homes, apartments, condos and other property types.

* Includes Boats, Mobile Homes, Townhouses and Travel Trailers. Only housing units will be assisted with these funds.

Relative to New York City, damage in the most affected counties outside of New York City is relatively more concentrated on owner-occupied housing. There was, however, significant loss to rental units of different types including many one- or two-family structures. It is critical to identify and repair damage to rental properties, since many low-income and vulnerable persons rely on a well-functioning rental market. The structures most damaged across these four counties were primarily free-standing one- or two-family homes, but many multi-family properties (including condominium and co-op buildings) incurred significant damage as well.

To arrive at estimated unmet need, New York State has compiled estimates of other types of assistance that have been or will be provided to affected homeowners for personal property damage. For the purposes of this Action Plan, unmet need for repair & reconstruction assistance is calculated in the following manner:

Category of assistance Amount in \$ millions

- > Total real property loss: \$6,838
- >Less Flood insurance coverage: (\$1,345)*
- >Less Other private insurance coverage: (\$1,118)**
- >Less FEMA IHP Housing Assistance: (\$340)
- >Less Other FEMA repair assistance: (~\$5)
- >Less SBA Housing loans: (\$474)
- >Less Previous New York State assistance: (\$29)
- > Estimated Unmet Need = \$3,527

>* NFIP Hurricane Sandy claims for NYS as of 1/31/2013, excluding NYC

>** Residential property Sandy claims for NYS as of 3/21/2013, excluding NYC

Analysis of preliminary indications of interest from affected homeowners

>In order to prepare the State to initiate the process of delivering assistance to struggling families as early as possible, New York State launched a pre-registration process for homeowners. One of the State's goals in initiating pre-registrations was to gauge homeowner interest in the different types of assistance that New York State envisioned providing for repair, mitigation and buyouts, pending final policy design and approval from HUD. Note that analysis in this section includes New York City, since New York City homeowners in certain areas who meet the applicable criteria are eligible for the State-run Buyout program.

Since launching its online pre-registration system, the State has received over 7,000 pre-registrations from homeowners located throughout the affected areas, including New York City, claiming unmet need. The State and its partners will continue to review applications individually to determine program eligibility, but the sheer volume of registrations is indicative of substantial unmet need across counties and for different types of assistance. The below chart shows the trend in the volume of pre-applications received daily between February 28 and March 26, 2013. The State recognizes a recent drop-off in pre-registrations, but believes that this will increase substantially as public awareness and outreach campaigns surrounding program launch bring in a new wave of applicants that were not initially aware of the ability to pre-register.

>The distribution of pre-registrants in need of different types of assistance reflects some of the most acute funding needs. 84% of homeowners expressed an unmet need for repair or reconstruction grant funding, while 56% indicated need for mitigation assistance (including elevation) and 34%, over 2,500 homeowners, expressed initial interest in a buyout of their home. The State believes a sizeable portion of these pre-registrants may ultimately not be eligible for the types of assistance for which they expressed interest, and in the case of buyouts many who are eligible will ultimately choose to stay in their homes; however the observed volume of documented interest means there is a clear and undeniable need for immediate assistance. The following chart shows the distribution of homeowner-indicated unmet need derived from New York State pre-registrations:



Furthermore, while over 75% of homeowners who pre-registered have already begun the repair process, many with assistance from FEMA and other sources, nearly 25% have not begun to rebuild nearly 6 months after the storm. In many cases those homeowners who have begun repairing their homes have needed to tap into their personal savings and retirement plans or borrow from friends and family in order to begin work; this has resulted in serious liquidity constraints for these homeowners.

New York State has observed that only 10% of pre-registrants were owners of rental properties, which suggests a lack of awareness among rental property owners about the expected availability of State funding for rental property repair (rental units represent over 30-40% of the market in most of the affected areas). New York State is particularly concerned with restoring a deep and stable market for affordable rental housing, in order to direct assistance to those underserved populations including minorities and low income households, as well as special needs individuals and families, who are generally more likely to live in rental properties. Based on its analysis of pre-registrants, the State will focus additional attention on marketing an outreach to renters of affordable rental properties to address this lack of awareness going forward.

Through a combination of State agency employees, county level government staff, volunteers, community organizers, partners and others, we intend to reach out to residents in areas most impacted by these storms. In order to ensure an adequate number of applications from vulnerable populations, New York will be siting both temporary and permanent outreach and case management centers in locations that are accessible by all who need assistance. These include, but are not limited to areas where there is concentrated damage and communities with high concentrations of vulnerable populations. Recognizing the limitations of some residents to access city centers and other areas where our centers may be located, we will be partnering with the State's Department of Financial Services (DFS) to utilize their mobile command center, which will traverse the impacted areas to ensure that to the greatest extent feasible communities outside of major cities, villages and town are reached. Together, these centers and the mobile command center will provide assistance for all applicants including homeowners, business owners, and multi-family property owners. These locations will be accessible for persons with disabilities and will have access to translation services for both non-English speakers and persons with hearing and visual impairments. New York will also have all materials translated into Spanish, simplified Chinese, Russian, and other languages as requested; the New York State Action Plan has been and will continue to be posted in various languages on the HCR website at www.nyshcr.org.

Additionally, the State is currently coordinating with the Disaster Case Management Program (DCMP) and the VOAD Network of organizations to extend the reach of our services to the clientele they service on a daily basis. All of this coordination and outreach will be supplemented by a State-run call center – 1-855-NYS-SANDY - which will be manned daily by trained professional staff who will be able to assist residents and business owners alike with answers to their questions about these programs and others available as part of the disaster recovery network in New York State.

Estimation of relative need among Low and Moderate Income Households for Sandy

>In creating CDBG-DR funded programs for Housing recovery, New York State is particularly concerned with need among those with low- and moderate-income who incurred damage from the storm. To understand the extent of need among this population, the State conducted detailed analysis of household income for FEMA Individual Assistance (I) applicants, across affected areas of New York State (excluding New York City). For each applicant, the State determined the applicant's household income as a proportion of the HUD-determined Area Median Income (AMI). Those households with incomes below 80% of AMI are classified as low- or moderate-income households.

The following chart illustrates the distribution of household income among households in different income ranges, expressed as % of AMI. Owner-occupied households are grouped into income ranges, and the proportion of the total number of FEMA IA applicant households is shown as light blue bars. The same analysis was conducted based on the total amount of loss for households in each income range (as seen by dark blue bars in the below chart, dollar-weighted damage distribution is skewed very slightly towards households with higher income; this is because high income households tend to own larger houses of greater value, on average resulting in higher FEMA Verified Loss).

This analysis illustrates that within the affected counties, damage was greatest among households with low and moderate income (note that over 50% of the households analyzed had income below 80% of AMI). The analysis described excludes New York City; due to demographic differences, if New York City were included the proportion of households below 80% of AMI would be substantially higher.

>Analysis of damage and demographics for the communities most affected by Sandy, Irene and Lee

>In addition to consultation with County and local officials, as well as individual homeowners and businesses affected by Sandy, Irene and Lee, the State has conducted detailed analysis of specific communities most affected by these storms to ascertain the extent of damage and to better focus recovery efforts towards the specific vulnerable populations most in need of assistance.

New York State conducted independent analyses of communities affected by Sandy, Irene and Lee. It began by obtaining property-level data from FEMA for each household that applied for Individual Assistance after each of the three storms. The State "geocoded" this data based on property addresses to plot damaged addresses onto GIS (maps) and to link this data to specific communities within counties affected by the storms. The State then obtained Census data characterizing the household income distribution within each community, as well as the racial and ethnic composition of communities. This data was combined into the tables and maps presented in this section.

While the specific data are limited to housing damage, the State believes that in most cases housing damage is a good proxy for other types of damage that a community has sustained (with the exception of damage to large infrastructure projects and large institutions, the presence of which is not always correlated to housing prevalence in a given community). Furthermore, because FEMA Verified Loss estimates are based on the dollar value of damage (based on uniform construction cost estimates that are closely linked to property size rather than property value), it is likely that such methodology underestimates the impact that storms had on low-income communities, which tend to have smaller property sizes on average. However, as the most reliable damage assessment tool available that is also comprehensive across the communities affected, this methodology is a very useful means for comparing the extent of damage across communities.

>Hurricane Sandy

Hurricane Irene and Tropical Storm Lee

>Though Irene and Lee caused less concentrated damage in the municipalities they affected, all but one of the 32 municipalities that suffered significant damage were more than disproportionately low-income. All but one of those 32 municipalities also had lower than average minority populations.

The below maps help illustrate the distribution and extent of damage to the most vulnerable communities as a result of Hurricane Sandy. Maps show the cities, towns, and villages in the two most affected counties, Nassau and Suffolk, by the total number of structures affected by Hurricane Sandy and those areas with high concentrations of low income and minority households. Damage identified on the maps that follow is based on Hurricane Sandy Imagery Based Preliminary Damage Assessments from NOAA aerial imagery and the Civil Air Patrol, which aggregated damage to more than 59,000 structures due to wind and flooding as a result of Hurricane Sandy.

>B. Economic Impact

Economic impact damage includes, but is not limited to, structural damage to businesses, loss of inventory, general loss of business due to lack of infrastructure, and in some instances, costs related to temporary relocation, where the business has made a commitment to return to the original facility.

While there is currently no single comprehensive data source that captures the full extent of damage to businesses affected by the storms, the

negative impact of Hurricane Sandy, Hurricane Irene and Tropical Storm Lee on small businesses in the affected counties was significant and remains a critical area of concern. The types of businesses impacted by these storms vary; for Hurricane Sandy, many of the affected businesses were retail establishments (NAIC Sector 44-45), coastal fishing (NAIC Sector 11) and tourism related businesses including accommodation, food service, arts, entertainment, and recreation (NAIC Sector 71-72). On Long Island alone, roughly 90% of the impacted businesses are retail establishments, which would fall into NAICS categories of business starting with a 44 or 45. New York State, in coordination with our partners in county and local governments, identified existing economic and small business recovery needs in the affected communities through conversations with countless business owners affected by Sandy. As New York State collects registrations from affected businesses, it will refine its estimates of aggregate economic impact as a result of the storm. While available data sources do not accurately quantify the full magnitude of economic losses, the distribution of such losses across counties impacted by these storms is reflected in data captured by the U.S. Small Business Administration (SBA).

There is substantial demand for assistance from businesses affected by Sandy:

* 17,468 New York businesses requested applications from the SBA after Sandy (outside of New York City). While these businesses have different levels of underlying need and many will ultimately not be eligible for NYS programs, this number is indicative of the extent of damage to businesses across the State.

* Of these 17,468 requests, only 1,141 businesses ultimately submitted applications. In consultation with the New York Small Business Development Center, New York State has determined that this low application rate is attributable primarily to four factors: 1) Business interest rates are too high;

>2) Bank loans require a large amount of documentation, often not readily available, for processing;

>3) Many businesses are reluctant to accept SBA loan terms, for example requirements that business owners post personal residential property as collateral to qualify for loans; and

>4) Many impacted firms acquired incremental debt during the recession and are reluctant to take on additional debt for recovery.

* Of the 1,141 applications received, only 205 were ultimately approved for assistance by the SBA. Many of these applicants had true unmet need, but lacked necessary collateral or credit needed to qualify for loans.

* Outside of the 17,468 SBA application requests, New York State believes there are another business in need of assistance. Estimates from Dun & Bradstreet suggest that as many as 37,822 businesses were in the Sandy surge areas.

Based on its analysis of a representative sample of businesses, which is described in detail later in this document, Empire State Development estimates that the average unmet need for businesses affected by Sandy was \$67,500. This number represents the average uncompensated loss for each business, which is net of assistance expected to be provided by SBA and/or private insurers.

Small businesses suffered substantial losses under Hurricane Irene and Tropical Storm Lee as well. Data from the SBA on loans to affected businesses provide a glimpse into the magnitude of the damage: SBA received nearly 400 applications and loaned over \$12 million to businesses affected by Lee, and received nearly 750 applications and loaned over \$24 million to businesses affected by Irene. Damage extended well beyond these businesses as many did not qualify for SBA assistance and have had to find funding elsewhere or continue to face unmet need in their efforts to recover from these storms.

>Estimation of average unmet need for small businesses affected by Sandy

>To assess the average unmet need of the business impacted by Sandy, New York State conducted an analysis of a sample of the 532 businesses outside of New York City that have:

>(1) Registered with New York State by completing the small business pre-application; and

>(2) Provided sufficient financial data to assess the capital requirements of rebuilding their business and corresponding proceeds received (e.g., SBA disaster loan, insurance proceeds, and other grant funds).

This sample of 35 businesses, which Empire State Development analyzed in detail, comprises 29 businesses from Nassau County and six (6) from Suffolk County a ratio consistent with the overall number of pre-registrations to date.

>As of the date of the pre-registrations, insurance proceeds for these businesses covers only 24% of the stated capital cost of rebuilding.

Twelve out of the 35 businesses have unmet need for capital projects of more than \$100,000, including five with more than \$250,000 in need. In addition to substantial capital needs, many of these businesses are facing immediate liquidity constraints while waiting for insurance and other funding to come in: the average gap between the estimated physical damage and the amount the businesses have received as of application submission was nearly \$104,000.

Only 12 of the 35 businesses report that they have received any insurance proceeds, an SBA disaster loan, and/or a grant to cover part of the cost of rebuilding (one had received an SBA loan and three others had been rejected). Several of the businesses sampled report that they are awaiting response on an SBA application, insurance claim or both. Once these funds arrive, Empire State Development expects that actual unmet need for these businesses will be lower than the \$104,000 average unmet need referenced above. Based on its assessment of the sample of businesses analyzed, Empire State Development projects that average unmet need for each Sandy-affected business will be \$67,500. This \$67,500 estimated average unmet need would be roughly 49% of the average of what the sample of 35 businesses reported as their total physical damage (nearly \$139,000). This finding is in line with Munich Re AG's estimate that businesses will incur 50% of the cost in uninsured losses out of the \$50 billion in total damage associated with Superstorm Sandy.

While some impacted regions of New York State have a diverse business community and are better equipped to handle a drop off in sales and foot traffic off-season, other regions, especially those along the Long Island shorelines and in the Lower Hudson Valley, rely heavily on tourism during the summer months for the vast majority of their annual revenue. These waterfront communities house nearly 1,100 seasonal tourism and travel businesses, and stand to lose an estimated \$500 million in revenue if they are not ready to reopen for the 2013 summer season.

These seasonal tourism and travel businesses, as well as the nearly 9,000 affected retail businesses on Long Island and in the Lower Hudson Valley, provide crucial job opportunities for low to moderate-income individuals, who are defined as earning 80% or less of the Area Median Income. Across Nassau, Suffolk, Westchester and Rockland counties, 27% of census tracts have a per capita income of \$30,238 or less, 80% of the median income in these counties. New York State is therefore particularly concerned that CDBG-DR funded business programs address the recovery needs of the retail businesses that are a chief support of LMI communities.

>Access to grant funding and low-cost financing

>The State has secured valuable input regarding the needs of the business community through structured "town hall" meetings and tours of impacted communities organized by local chambers of commerce and other business associations, as well as in hundreds of meetings, phone calls and email correspondence with local officials, community groups and businesses who experienced loss from the Storm. This feedback helped shape the grant and low-interest loan programs the State proposes to launch that are detailed further in the Action Plan.

(1) Traditional financial institutions were not providing loan capital because, in part, businesses' assets were destroyed and could no longer be used for collateral;

>(2) Insurance carriers were offering to pay out smaller than expected amounts, and even these amounts were slow in arriving; and

>(3) Grant funds and low-interest loans to help bridge the gap between need and proceeds available (through savings, insurance proceeds and SBA disaster loans) would be crucial.

The State's economic development agency, Empire State Development, launched a loan program post-Sandy in conjunction with a lending intermediary that offered affected businesses loans of up to \$25,000 at 1% interest rate for two years with a six-month payment deferral. This program is available to businesses outside of New York City (NY) (launched a comparable program). To date, the State's program has extended loans to 134 businesses for over \$3.2 million. This represents 47% of all applications that have been reviewed.

>C. Infrastructure

Hurricanes Sandy and Irene and Tropical Storm Lee exposed significant vulnerabilities in the various infrastructure systems that support the State and our local communities. The damage caused by these storms has created a need in the following five areas: (1) transportation, (2) energy, (3) wastewater and treatment facilities, (4) State and local government facilities, and (5) coastal and natural infrastructure.

Hurricane Sandy caused extensive damage to transportation infrastructure. Using available Federal funds, the State will repair that transportation infrastructure and make it more resilient to future severe natural disasters. In particular, the State will work with the Metropolitan Transportation Authority (MTA) and its subcomponents (the Metro-North Railroad, Long Island Rail Road (LIRR), NYC Transit, and MTA Bridges and Tunnels), the Port Authority of New York and New Jersey (PANYNJ) and its subcomponents (PATH, airports, maritime systems, bridges and tunnels, and the World Trade Center), the New York State Thruway Authority, the NYS Canal Corporation (NYS Canals), the New York State Department of Transportation (NYS DOT), and other agencies to ensure successful reconstruction and mitigation.

Hurricane Sandy left thousands of people without electrical power for weeks, exposing the need for new technologies to provide real-time information about outages to utilities and limit the scope of such outages in future disasters, as well as the need to harden substations and transmission lines to prevent outages. To address this need, the State will use a portion of its first allocation of CDBG-DR funding to strengthen critical energy infrastructure impacted by one of the storms, modernize its electrical systems, and increase its energy flexibility in order to minimize future power disruptions. On Long Island, in particular, utilities need support to help transform the electrical grid without burdening ratepayers with the costs of such upgrades. With respect to liquid fuels, the State will focus on efforts that will increase liquid fuel capacity in the event of a crisis, such as the creation of a strategic fuel reserve that will provide a short-term fuel supply in the event of another shortage, like the one that resulted in gas rationing in New York City and on Long Island in the days and weeks following Hurricane Sandy. Numerous wastewater and other treatment plants were also severely damaged by these storms. Flooding and storm surge caused corrosion and other damage to facilities, pumps, motors, and electrical and other equipment. Further, the storms exposed the vulnerabilities of certain plants — for example, the fact that many large treatment plants lack disinfection systems to treat wastewater before it is released into a waterway. Through its support of county and local infrastructure projects using CDBG-DR funding, New York State will help to repair storm-damaged facilities and to replace or upgrade equipment to help them withstand future storms more effectively.

Additionally, many State and local government facilities suffered physical damage because of Sandy. The State will assist with the repair of government facilities and purchase necessary emergency equipment that was damaged.

The storm also removed protective coastal and natural infrastructure, including sandbars and dune systems, significantly eroded beaches across Long Island, including the City of Long Beach and the Rockaways, and surged over bulkheads into streets, tunnels, homes, businesses and critical infrastructure. In partnership with the US Army Corps of Engineers and with local governments, the State will continue to work to bring damaged parks, recreational and other public infrastructure back before the summer and the next storm season, while building natural infrastructure, such as dunes and wetlands, to minimize damage from future storms.

New York State has thoroughly catalogued infrastructure damage incurred across agencies and geographies, and has prioritized funding for the most critical repair and mitigation projects. The New York State Division of Homeland Security and Emergency Services maintains a database of infrastructure projects that have applied for FEMA Public Assistance funding.

Recovery Needs:

In consultation with FEMA, the State has identified approximately 10,000 housing units that were substantially damaged by Hurricane Sandy (i.e. more than 50% damaged), and it has identified properties that suffered extensive damage under Hurricane Irene and Tropical Storm Lee. In addition, many thousands of properties were damaged to a lesser degree, and still pose a risk to health and safety of their owners or tenants and demand additional financial assistance to repair, replace, or mitigate the homes. To assist property owners in their recovery efforts, the State has developed supplemental programs that target a wide variety of housing types.

The State anticipates that over time it will allocate approximately \$838 million from its first allocation of CDBG-DR funds to programs in this category. However, depending on the eligible activities identified and the total costs committed to projects under all eligible categories, additional funds may be provided to eligible housing activities. The exact allocation will be dependent upon the total number of all eligible activities identified and the total amount of funding approved for all other eligible activities.

As identified in the needs description, New York State has identified more than \$6 billion in damage to residential structures in the areas most impacted by Hurricane Sandy. Once other forms of assistance are deducted from this amount, a balance of approximately \$3 billion still remains in unmet needs. Since this anticipated amount of unmet needs exceeds the entire amount allocated to the State, New York State has allocated the greatest amount of funding to address unmet housing related needs. It is anticipated that future tranches of CDBG-DR funds will be used to continue the efforts of addressing unmet housing needs in the greatest impacted areas.

New York State will subgrant funds to Rockland County and contract with a subrecipient to administer funds in Nassau and Suffolk counties, and others with identified needs, to undertake the housing repair, resiliency and mitigation programs within their respective areas. New York State anticipates directly undertaking the buyout/acquisition activities from its central recovery team and HCR. Of the initial incremental funding request, New York State anticipates allocating \$263 million to its subrecipient to administer funds within Nassau County (\$215 million) and Suffolk County (\$48 million) with \$1 million being allocated to Rockland County. An additional amount of \$1 million has been set aside to expend within Westchester County with the method of distribution to be determined in consultation with HUD. The amounts allocated to these areas was determined based upon the proportion of damage identified through FEMA estimates within each of the respective counties, but will be increased as actual need is identified and these starting allocations are expended.

>Housing Assistance Programs

>The State proposes the following programs for housing assistance:

Recreate NY Smart Home Repair and Reconstruction

>• Available to owners of one- and two-unit homes located outside of New York City whether owner occupied or income generating, including Condominiums, Co-Ops and Garden Apartments. New York City will administer its own CDBG-DR programs directly.

>• Will cover costs for the repair (including mold remediation); replacement of disaster-impacted non-luxury residential appliances; and environmental health hazard mitigation costs related to the repair or rehabilitation of disaster-impacted property.

>• Assistance shall be for unmet rehabilitation or repair needs after accounting for all Federal, State, local and/or private sources of



disaster-related assistance, including, but not limited to, homeowners and/or flood insurance proceeds.

>• Assistance for repair and mitigation funding will be capped at the lesser of a specified dollar amount to be determined by New York State, or the unmet repair, rehabilitation and mitigation need as described above. To direct sufficient levels of assistance to those most in need, especially low- to moderate-income and minority households, a higher overall dollar cap amount may be applied to those households of low or moderate-income, where the need is justified.

>• All new construction of residential buildings or replacement and/or reconstruction of substantially damaged buildings must incorporate Green Building Standards.

>• Rehabilitation of non-substantially damaged buildings must follow guidelines in the HUD Green Building Retrofit Checklist.

>• Household income will be required for reporting purposes even for those households assisted under the National Objective of urgent need.

>• Households earning less than 80% of the area median income will be prioritized in the order of processing applications for assistance. Recreate NY Smart Home Resilience

>• Available to owners of one- and two-unit homes located outside of New York City whether owner occupied or income generating, including: Condominiums, Co-Ops and Garden Apartments. New York City will administer its own CDBG-DR programs directly.

>• Property is located within a 100-year floodplain and damaged, or property was substantially damaged (i.e., lost more than 50% of pre-storm FMV), and still needs additional rehabilitation.

>• Will cover costs to mitigate future damage.

>• Assistance shall be for unmet rehabilitation or repair and mitigation needs after accounting for all Federal, State, local and/or private sources of disaster-related assistance, including, but not limited to, homeowners and/or flood insurance proceeds.

>• Assistance for repair and mitigation funding will be capped at the lesser of a specified dollar amount to be determined by New York State, or the unmet repair, rehabilitation and mitigation need as described above. To direct sufficient levels of assistance to those most in need, especially low- to moderate-income and minority households, a higher overall dollar cap amount may be applied to those households of low or moderate- income, where the need is justified.

>• All reconstruction or mitigation of substantially damaged buildings must meet Green Building Standards.

>• Rehabilitation of non-substantially damaged buildings must follow guidelines in the HUD Green Building Retrofit Checklist.

>• Household income will be required for reporting purposes even for those households assisted under the National Objective of urgent need.

>• Households earning less than 80% of the area median income will be prioritized in the order of processing applications for assistance.

Recreate NY Home Buyout Program

>• Voluntary buyout for one- and two-unit homes

>• Standard Buyout, at 100% of pre-storm FMV, for substantially storm-damaged (>50%) properties inside the highest risk areas along the water referred to as the "V Zone" in FEMA flood maps, and, in most cases, 100% of post-storm FMV (plus eligible relocation or other assistance) inside the 500-year floodplain but outside of that V Zone. The latter buyouts may be considered "acquisitions" for purposes of HUD's guidelines for the use of CDBG funds, and as such will be able to be redeveloped in a resilient manner rather than remain undeveloped in perpetuity. Any property acquired as a buyout at pre-storm FMV will result in the land remaining open space in perpetuity

>• Enhanced Buyouts in select pre-defined targeted buyout areas, which will be determined in consultation with county and local governments: enhanced buyouts will include an incentive(s) ranging from 5%-15% on top of the pre-storm FMV of property acquired through the buyout program. Reconstruction may not occur on lots in these areas. Lots will be maintained as coastal buffer zones or other non-residential/commercial uses, and may also include acquisition of vacant or undeveloped land in these targeted areas.

>• The State will use the 2013 FHA loan limits as the ceiling for the purchase price for properties that participate in this buy-out program.

>• Within New York City, the City of New York will undertake buyout or acquisition activities, if any, except inside the "V Zone" or in other geographic areas determined jointly in consultation with the City.

>• Incentives may include the following for residents in select pre-defined targeted buyout areas who participate in a buyout; participants may be eligible for one or more incentive in combination, for a maximum of up to 15%:

>• 5% In-County Relocation Incentive. The State will provide residents who participate in a buyout inside an enhanced buyout area this incentive if they permanently relocate within the same county in which their storm damaged property is located, either before or at the completion of their buyout. The rationale for such an incentive is to protect and preserve the community while, at the same time, facilitating the reclamation of land in high risk areas for natural protection against future damage. NOTE: for New York City residents who participate in the State's buyout program this will be available for permanent relocation anywhere within the five boroughs of New York City.

>• 10% Enhanced Buyout Incentive. In an effort to relocate homeowners out of these high risk enhanced buyout areas - to protect as many as possible from future disasters - the State will seek the maximum level of homeowner participation by offering this individual incentive so that as much land as possible within these areas can be returned to and reclaimed by nature, land that will be maintained in perpetuity as coastal buffer zones. This level of incentive was selected in order to ensure that a sufficient incentive is available, as the number of properties involved will need to be significant in these areas to produce the intended outcome.

>• In the rare areas in which the purchase of a group of properties is believed that graduated incentives are an essential component to induce homeowners to sell their properties.

>• Within New York City, the City of New York will undertake buyout or acquisition activities, if any, except inside the "V Zone" or in other geographic areas determined jointly in consultation with the City.

>• Outside of the enhanced buyout areas, the State may, in rare circumstances, provide a 10% Group Buyout Incentive to certain very limited clusters of homeowners (i.e., 2-10 consecutively located properties) whose properties are located inside the high risk V Zone but not inside an identified enhanced buyout area. This incentive may be necessary in certain rare cases to facilitate the reclamation of a concentrated area of high risk and to avoid the patchwork effect of purchasing all but one or two properties inside such a cluster of properties.

>• Assistance shall be for property purchased after accounting for all Federal, State, local and/or private sources of disaster-related assistance, including, but not limited to, homeowners and/or flood insurance proceeds.

>• All customary costs associated with the acquisition of private property, including appraisal, legal, survey, title preparation and insurance, may be paid for using this source of funds.

>• Demolition costs may also be paid using this source of funds.

>• Site work and property maintenance costs, including environmental remediation, grading and security, may also be paid for using this source of funds.

>• Households earning less than 80% of the area median income will be prioritized in the order of processing applications for assistance.



>• Within New York City, the City of New York will undertake buyout or acquisition activities, if any, except inside the "V Zone" or in other geographic areas determined jointly in consultation with the City.

Small Multi-Family Repair and Reconstruction

>• Available to owners of multi-unit (3-7 units) residential buildings located outside of New York City including: Rental properties, including owner-occupied rental properties, non-owner-occupied properties that may be attached, semi-attached, detached/scattered site, which in the aggregate does not exceed a total of seven (7) units. New York City will administer its own CDBG-DR programs directly.

>• Will cover costs for the repair/replacement of damage to real property (including mold remediation); replacement of disaster-impacted non-luxury residential appliances; and environmental health hazard mitigation costs related to the repair or rehabilitation of disaster-impacted property.

>• Assistance shall be for unmet rehabilitation or repair needs after accounting for all Federal, State, local and/or private sources of disaster-related assistance, including, but not limited to, homeowners and/or flood insurance proceeds.

>• Assistance for repair and mitigation funding will be capped at the lesser of a specified dollar amount to be determined by New York State, or the unmet repair, rehabilitation and mitigation need as described above. To direct sufficient levels of assistance to those most in need, especially low- to moderate- income and minority households, a higher overall dollar cap amount may be applied to those households of low or moderate- income, where the need is justified.

>• Rehabilitation of non-substantially damaged buildings must follow guidelines in the HUD Green Building Retrofit Checklist.

>• Household income will be required for reporting purposes even for those households assisted under the National Objective of urgent need.

>• Priority will be given to owners of buildings where a minimum of 51% of the units are occupied by or will be occupied by low- and moderate-income persons.

Small Multi-Family Mitigation

>• Available to owners of multi-unit (3-7) residential buildings located outside of New York City, including owner-occupied rental properties, as well as non-owner-occupied properties that may be attached, semi-attached, detached/scattered site, which in the aggregate do not exceed a total of seven (7) units. New York City will administer its own CDBG-DR programs directly.

>• Will cover costs to mitigate future damage.

>• Assistance shall be for unmet rehabilitation or repair and mitigation needs after accounting for all Federal, State, local and/or private sources of disaster-related assistance, including, but not limited to, homeowners and/or flood insurance proceeds.

>• Assistance for repair and mitigation funding will be capped at the lesser of a specified dollar amount to be determined by New York State, or the unmet repair, rehabilitation and mitigation need as described above. To direct sufficient levels of assistance to those most in need, especially low- to moderate- income and minority households, a higher overall dollar cap amount may be applied to those households of low or moderate- income, where the need is justified.

>• All reconstruction or mitigation of substantially damaged buildings must incorporate Green Building Standards.

>• Rehabilitation of non-substantially damaged buildings must follow guidelines in the HUD Green Building Retrofit Checklist.

>• Household income of tenants may be used in determining eligibility for assistance under this program, or may, at a minimum, be required for reporting purposes.

>• Priority will be given to owners of buildings where a minimum of 51% of the units are occupied by or will be occupied by low- and moderate-income persons.

Large Multi-Family Mitigation

>• Available to owners of multi-unit properties with eight or more units located outside of New York City including owner-occupied rental properties, as well as non-owner-occupied properties that may be attached, semi-attached, or detached/scattered site. New York City will administer its own CDBG-DR programs directly.

>• Property is located within a 100-year floodplain and sustained damage as a result of the disaster.

>• Will cover costs to mitigate future damage.

>• Assistance shall be for unmet mitigation and associated rehabilitation or repair needs after accounting for all Federal, State, local and/or private sources of disaster-related assistance, including, but not limited to, homeowners and/or flood insurance proceeds.

>• Assistance for repair and mitigation funding will be capped at the lesser of a specified dollar amount to be determined by New York State, or the unmet repair, rehabilitation and mitigation need as described above. To direct sufficient levels of assistance to those most in need, especially low- to moderate- income and minority households, a higher overall dollar cap amount may be applied to those households of low or moderate- income, where the need is justified.

>• All reconstruction or mitigation of substantially damaged buildings must incorporate Green Building Standards.

>• Rehabilitation of non-substantially damaged buildings must follow guidelines in the HUD Green Building Retrofit Checklist.

>• A minimum of 51% of the units of any building must be occupied by, or the owner commits to renting to, persons who are earning less than 80% of area median income.

Anticipated Priorities and National Objectives

> In order to assist the most vulnerable populations with this disaster recovery funding, New York State intends to prioritize assistance for all housing programs based on the following criteria:

Those individuals and homeowners who qualify as low- and moderate-income

> Persons with Disabilities

> Elderly Populations

> Persons receiving Disaster Housing Assistance Program (DHAP) funding who need assistance to return to their homes

> Persons with limited English proficiency

Applications received from individuals and persons meeting one or more of the above criteria will be processed first. In addition to the above, in order to ensure an adequate number of applications from these vulnerable populations, New York will be siting both temporary and permanent outreach centers in locations that are accessible by these vulnerable populations. These include, but are not limited to areas where there is concentrated damage, communities with high concentrations of vulnerable populations, and a mobile command center which will traverse the impacted areas to ensure that to the greatest extent feasible communities outside of major cities, villages and town are reached. These locations will be accessible for persons with disabilities and will have access to translation services for both non-English speakers and persons with hearing and visual impairments.

New York State anticipates that through this prioritization of persons for assistance, that National Objectives will be met in the following order:

> Low and Moderate Income Housing (LMH) – priority

> Rehabilitation/Repair/Resiliency/Mitigation

> Single-Family



- > The household must earn 80% or less of the area median income (AMI)
- > The household agrees to own the home and use the home as their primary residence for a period of 5 years after rehabilitation or mitigation as secured through mortgage and lien
- >o Duplexes or Two-Family
 - > At least one unit must be occupied by a household earning 80% or less of the AMI
 - > For owner-occupied properties, the owner must agree to own the home and use the home as their primary residence for a period of 5 years after rehabilitation/mitigation
 - > For investor owner properties, the owner must agree to maintain affordable rents for a period of 5 years after rehabilitation or mitigation as secured through mortgage and lien
- >o Multi-Family; three or more units
 - > At least 51% of the units must be occupied by households earning 80% or less of the AMI OR The owner ensures that post-rehabilitation, 51% of the units will be occupied by households earning 80% or less of AMI
- > Owners of multi-family properties are required to ensure affordability of the housing units for a period of 5 years after rehabilitation as secured through mortgage and lien.

>Buyout

>o Single-Family

> The household must earn 80% or less of the area median income (AMI)

> Urgent Need (URG)

>o Reserved for households not qualifying as low- and moderate-income

>o The property sustained damage as a result of one of the named storms and the owner needs CDBG-DR assistance in order to repair or mitigate the damage or for buyout of the property.

>

>Estimated Unit Counts and Beneficiaries

>Repair and Mitigation

>The State has two primary means of estimating the number of beneficiaries of its housing repair and mitigation program. The first is indications of interest solicited from homeowners through pre-registrations that the State has collected. The second is top down analysis, based on the methodology used to calculate aggregate unmet need, which is then modified to approximate the State's program eligibility guidelines.

From its analysis of homeowner pre-registrations, nearly 5,500 homeowners have self-declared unmet need for repair assistance from the State, and over 3,500 have unmet need for mitigation assistance (excluding New York City). The State believes these estimates greatly understate the true number of homeowners with unmet need, especially among non-English speaking populations and those who for other reasons were not aware of the pre-registration process. While some portion of these applicants will ultimately not be eligible for assistance, the State regards these totals as the minimum expected number of beneficiaries for its programs.

Based on detailed data from FEMA, the State estimates that there are over 50,000 homeowners with unmet need after FEMA assistance (defined as the total amount of real property loss to their home less the amount of assistance provided to the homeowner by FEMA). Of this population, the State estimates that over 38,000 had flood insurance, while nearly 16,000 did not. If 25-50% of those with flood insurance have remaining unmet need, considering all available sources of assistance, and 50-75% of those without flood insurance have such need, this suggests that approximately 17,500-31,000 homeowners will be in need of additional assistance from the State. Based on these facts, the State expects to provide repair and/or mitigation assistance for 15,000-25,000 owners of eligible properties. In the coming weeks the State will continue working with Counties and its partners to refine these estimates based on actual observed demand for its programs.

>Buyouts

>The methodology used to estimate the number of participants in the Buyout program necessarily differs from the methodology used for repair and mitigation, since homeowners offered buyouts will understandably often not accept the offer even if it is their economic best interest.

Analysis of pre-registration data for homeowners across New York State shows initial indications of interest from just over 2,500 homeowners (including New York City). While the State expects to receive more interest in the program as marketing and outreach efforts ramp up, New York ultimately expects to conduct far fewer buyouts than this initial interest might suggest. Much of the interest expressed in this option to date is likely to be from those who are either ineligible for the program or if they are eligible, will opt to rebuild under the repair and mitigation program instead after consultation with a case manager.

Many local floodplain managers are still making substantial damage determinations, but initial estimates suggest that there were as many as 9,500 substantially damaged homes that incurred damage in excess of 50% of their pre-storm value. Outside of designated enhanced buyout areas, which will be very limited in scope, this is the primary eligibility criteria for the buyout program. Although each disaster is unique, based on historical precedent the State estimates that approximately 10% of those eligible for buyout offers tend to accept the offer. Furthermore, a portion of substantially damaged homes will not be eligible under the State's buyout program (e.g., second properties). Based on these facts, the State expects to conduct between 750-1,000 buyouts of eligible properties. New York State will continue to refine these estimates in consultation with Counties, local communities and homeowners expressing interest in the Buyout program.

>

>B. Economic Development

The State estimates that over time it will allocate approximately \$415 million from its first CDBG-DR allocation to programs in this category.

The exact allocation will depend upon the total number of eligible activities identified and the total amount of funding approved for all other eligible activities. New York State anticipates undertaking these activities through designated subrecipients.

As identified in the needs assessment earlier in this Plan, New York State has identified more than \$800 million in unmet business needs in the areas greatest impacted by Hurricane Sandy. Since this amount exceeds the State's approximate allocation for this activity it is anticipated that future tranches of CDBG-DR funds will be used to continue the efforts of addressing unmet business needs in the greatest impacted areas. However, in order to maximize the reach of CDBG-DR funds, and to cover as many unmet needs as possible, the State will be partnering with intermediaries that will be supplementing assistance offered in the form of a loan with additional private equity.

>Business Assistance Programs

>The State proposes the following programs for economic development:

Small Business Grant Program

>• Grants will be provided to eligible businesses to help purchase or repair needed equipment, renovate facilities that were damaged or destroyed, to support mitigation efforts to protect the business from future storms, or to cover any of the eligible activities listed in Section 4 of this document.



- >• Grants of up to \$50,000 will be available to cover eligible uncompensated losses with a potential to extend grants up to \$100,000 for businesses that suffered physical damage and are at risk of closure or significant employment loss. Exceptions to these caps may be considered if the business owner can demonstrate significant economic hardship. • Available to small businesses as defined by S.A., located in one of New York State's designated disaster areas. New York City will administer its own CDBG-DR programs directly.
- >• Priority will be given to businesses that have 100 employees or less either at the time of application or at the time of the storm that inflicted damage upon the business.
- >• Priority will be given to businesses who will meet a low- and moderate-income benefit whether by qualifying as a low- and moderate-income microenterprise owner or creating or retaining jobs principally for low- and moderate-income persons.
- >• Business must have suffered eligible uncompensated losses as a direct result of Hurricane Sandy, Hurricane Irene or Tropical Storm Lee.
- >• Grants may be provided to small businesses (as defined by the SBA), including farming operations.
- >• Grants may be provided to non-profit organizations.
- >• Salary ranges for those positions created or retained through assistance under this program will be required for reporting purposes.
- Small Business Loan Program
- >• Loans of up to \$1 million will be provided to eligible businesses to help purchase or repair needed equipment, renovate facilities that were damaged or destroyed, to support mitigation efforts to protect the business from future storms, or to cover any of the eligible activities listed in Section 4 of this document.
- >• Available to small businesses, as defined by SBA, located in one of New York State's designated disaster areas. New York City will administer its own CDBG-DR programs directly.
- >• Low-interest loans may be provided to small businesses (as defined by the SBA), including farming operations.
- >• Low-interest loans may be provided to non-profit organizations.
- >• Priority will be given to businesses that have 100 employees or less either at the time of application or at the time of the storm that inflicted damage upon the business.
- >• Priority will be given to businesses who will meet a low- and moderate-income benefit whether by qualifying as a low- and moderate-income microenterprise owner or creating or retaining jobs principally for low- and moderate-income persons.
- >• Business must have suffered eligible uncompensated losses as a direct result of Hurricane Sandy, Hurricane Irene or Tropical Storm Lee.
- >• Loans will be targeted at businesses unable to secure SBA disaster loans.
- >• Salary ranges for those positions created or retained through assistance under this program will be required for reporting purposes.
- Small Business Consulting and Mentoring Program
- >• New York State, in conjunction with the State's Small Business Development Centers (SBDC), will use up to \$3 million to provide eligible technical or legal assistance and business coaching to assist businesses in rebuilding their businesses.
- >• Consultants and business coaches may be made available to businesses to discuss business development and recovery issues.
- >• Available to small businesses, as defined by SBA, located in one of New York State's designated disaster areas. New York City will administer its own CDBG-DR programs directly.
- >• Priority will be given to businesses that have 100 employees or less either at the time of application or at the time of the storm that inflicted damage upon the business.
- >• Priority will be given to businesses who will meet a low- and moderate-income benefit whether by qualifying as a low- and moderate-income microenterprise owner or creating or retaining jobs principally for low- and moderate-income persons.
- >• Business must have suffered eligible uncompensated losses as a direct result of Hurricane Sandy, Hurricane Irene, or Tropical Storm Lee.
- Coastal Fishing Industry Program
- >• Grants of up to \$50,000 will be made available to affected businesses or individuals qualified as a Coastal Fishing Industry. Exceptions to this cap may be considered if the business owner can demonstrate significant economic hardship.
- >• Available to small businesses, as defined by SBA, located in one of New York State's designated disaster areas. New York City will administer its own CDBG-DR programs directly.
- >• Priority will be given to businesses that have 100 employees or less either at the time of application or at the time of Hurricane Sandy.
- >• Priority will be given to businesses who will meet a low- and moderate-income benefit whether by qualifying as a low- and moderate-income microenterprise owner or creating or retaining jobs principally for low- and moderate-income persons.
- >• Business must have suffered eligible uncompensated losses as a direct result of Hurricane Sandy.
- >• Business must be in the Coastal Fishing industry.
- >• Salary ranges for those positions created or retained through assistance under this program will be required for reporting purposes.
- Seasonal Tourism Industry Program
- >• Grants of up to \$50,000 will be provided to eligible seasonal tourism businesses. Exceptions to this cap may be considered if the business owner can demonstrate significant economic hardship.
- >• Available to small businesses, as defined by SBA, located in one of New York State's designated disaster areas. New York City will administer its own CDBG-DR programs directly.
- >• Priority will be given to businesses that have 100 or less employees either at the time of application or at the time of Hurricane Sandy.
- >• Priority will be given to businesses who will meet a low- and moderate-income benefit whether by qualifying as a low- and moderate-income microenterprise owner or creating or retaining jobs principally for low- and moderate-income persons.
- >• Business must have suffered eligible uncompensated losses as a direct result of Hurricane Sandy or have documented loss of job opportunities.
- >• Business must be in the Seasonal Tourism industry.
- >• Salary ranges for those positions created or retained through assistance under this program will be required for reporting purposes.

Business Assistance Program and Tourism Promotion Marketing

- >• In addition to direct grant assistance to businesses in the Coastal Fishing and Tourism Industries, New York proposes to allocate funds to the State to undertake industry-wide marketing efforts for these two industries, as well as general marketing efforts to promote the availability of assistance under these programs. • Marketing will also be used for a tourism promotion effort to encourage visitors to return to the areas that are dependent upon tourism for their economic livelihood, ensuring a minimal impact on the economic benefit provided to communities and businesses during the upcoming summer season.
- >Anticipated Priorities and National Objectives



>In order to assist the most vulnerable populations with this disaster recovery funding, New York State intends to prioritize assistance for all economic development programs based on the following criteria:

Businesses that have not yet re-opened due to damage or impact from the storms

> Businesses that serve a low- and moderate-income population or other vulnerable population.

> Businesses that provide economic opportunities to low- and moderate-income persons or other vulnerable populations

Applications received from individuals and persons meeting one or more of the above criteria will be processed first. In addition to the above, in order to ensure an adequate number of applications from these vulnerable populations, New York will be siting both temporary and permanent outreach centers in locations that are accessible by the vulnerable populations. These include, but are not limited to areas where there is concentrated damage, communities with high concentrations of vulnerable populations, and a mobile command center which will traverse the impacted areas to ensure that to the greatest extent feasible communities outside of major cities, villages and town are reached. These locations will be accessible for persons with disabilities and will have access to translation services for both non-English speakers and persons with hearing and visual impairments. The Small Business Development Center, the sub recipient selected to administer the small business programs, partners will also have a specific group of locations dedicated to assisting businesses with their needs staffed by persons with special economic development and business assistance experience.

Low and Moderate Income Job Creation/Retention (LMJ) &ndash priority

>o At the time of assistance , the owner must demonstrate that at least 51% of the jobs to be retained are held by low- and moderate-income persons OR

>o The owner must ensure that at least 51% of the jobs to be created as a result of the assistance would be made available to or filled by low- and moderate-income person

> Low and Moderate Income Limited Clientele Microenterprise (LMCMC) &ndash priority

>o At the time of assistance, the business meets the definition of a microenterprise business in that there are five or fewer employees one of whom is the owner AND

>o The business owner can demonstrate that he or she earns less than 80% of the area median income.

> Urgent Need (URG) &ndash

>o To be used only if a business is not creating or retaining low- and moderate-income jobs or if the business is not a low- and moderate-income microenterprise.

>o The business must have sustained damage as a result of the storm and needs the CDBG-DR assistance in order to remain viable.

>Estimated Unit Counts and Beneficiaries

The State has two primary means of estimating the number of ultimate beneficiaries of its economic recovery programs. The first is indications oinerestlicited fom businesses through preregistrations that the State has collected. The second is top down analysis, based on data from the Small Business Administration, which is then modified to approximate the State's program eligibility guidelines.

New York State received pre-application from over 500 businesses outside of New York City, with self-declared unmet need. The State believes this number greatly understates the true number of small businesses with unmet need, especially among non-English speaking populations and those who for other reasons were not aware of the pre-registration process. While some portion of these applicants will ultimately not be eligible for assistance, the State regards these totals as the minimum expected number of beneficiaries for its economic recovery programs. The Small Business Administration has received approximately 1,100 applications for business loans outside of New York City. Only a small proportion of these loans were ultimately approved, and many of those with approved loans have remaining unmet need for which they will require New York State recovery assistance. Furthermore, through consultation with business owners, the State recognizes that many businesses in need of assistance have not applied for SBA assistance, due to lack of awareness of SBA programs, perceived inability to qualify for assistance or availability of other forms of temporary loan capital. Based on indications of unmet need from businesses and the number of applications received by SBA, New York State estimates that it will provide grant, loan, and/or technical assistance to approximately 13,000 businesses outside of New York City.

>

>C. Resilience and Retrofit

To ensure that communities are not just rebuilt but also become safer, for those areas where there is a high risk of future flooding New York State will support homeowners in making their homes more resilient. The State has evaluated costs of mitigation measures for homes that are at high risk; for example, New York State estimates that a basic 1,000 square foot home with no basement built to a height of 4' below base flood elevation (BFE) would cost \$90,250 to raise to 1ft above BFE, and an additional \$2,500 to raise to 2ft above BFE. Such additional elevation may decrease a homeowner's flood insurance premiums substantially. As noted already, the State's proposed housing repair and mitigation programs are designed to support elevation and other critical resiliency measures.

As part of this effort, the State will create the Smart Rebuild NYS public awareness and educational campaign to provide homeowners, businesses, municipalities, organizations and building professionals with quality up-to-date information and instruction to facilitate the rebuilding of homes and properties and protect them from future extreme weather events and climate change. This multi-faceted outreach campaign will inform the public on how best to rebuild to protect homes and properties. The campaign will provide guidance on mandatory code requirements as well as cost-effective voluntary initiatives that go beyond the minimum code requirements to save homeowners money and better protect them from future natural disasters. Such public education must be a priority in order to address the anticipated impact of sea level rise on the risks faced by those communities inside the flood plain.

In addition, the State has developed a program akin to the existing Energy Star program to be applied to the homebuilding sector to improve resiliency in the face of increasing sea level rise and climate change. Specifically, homes that are built or rebuilt from the storms that use best practices to maximize resiliency will be eligible for designation. Such properties will gain the value of such designation and become models for communities in the future. This program will involve public education as well as workshops with builders, contractors, and local officials. This program will be a lasting legacy of the recent storms and, it is expected, an important driver of long-term resiliency in residential and commercial construction. The State has also identified a significant need to provide assistance for energy-related mitigation to essential services facilities including, in particular, hospitals, nursing homes, group foster care facilities, and other facilities for vulnerable populations. Many essential services facilities did not have backup power systems or had ineffective backup systems that failed during the storm. As a result of this, numerous facilities had to evacuate patients which posed a greater risk to those patients than allowing them to remain in place during the storm.

New York State will establish the Resilience Retrofit program. Over time, the State anticipates allocating approximately \$30 million of CDBG-DR funding to provide credit enhancement or leverage for private-sector financing of energy-related mitigation projects. At this time, however, the OCR is in consultation with HUD and the New York Energy Research Development Authority (NYSERDA), working collaboratively to fully develop this program. As the final needs and program parameters are identified, New York State will submit a request to allocate these funds.

Resiliency Retrofit Fund

>• Essential services facilities will be eligible to receive assistance to perform energy-related mitigation including, but not limited to,



installation of backup power systems.

>• Eligible facilities may include, but are not limited to, hospitals, long- and short-term care facilities, nursing homes, and clinics that were impacted by one of the named storms.

>

>D. Community Planning and Redevelopment

New York State will establish the Community Reconstruction Zone (CRZ) planning grants. The State anticipates allocating approximately \$25 million from this first allocation to provide planning grants to targeted communities selected by a CRZ planning committee. Later allocations will be used to implement successful CRZ plans. NYS will ensure that CRZ activities will not overlap or duplicate existing National Disaster Recovery Framework Community Planning and Capacity Building Recovery Support (RSF) efforts. Where possible, CRZ will dovetail with existing RSF plans to allow for further planning and project implementation activities. This program will also complement New York City's ongoing planning process for specified communities.

The planning grants will facilitate the retention of outside experts as consultants to a participating community's planning committee, as well as the completion of critical studies to determine the key vulnerabilities and needs of the community. The State will provide informational guidance to the committee to assist them in identifying and using such outside resources effectively and efficiently.

>The Community Reconstruction Zone Planning Committee

>Each identified community must convene a CRZ planning committee that includes, among others, a representative from the County, town or Village, elected legislative representatives, as well as the directors of established organizations and businesses in the community selected by the State in consultation with local officials. The membership of each committee will be reviewed by the State. The members of the planning committees will not be paid, and they will be required to execute a code of ethics that will govern their work on the committee, for which training will be provided by the State.

>The Planning Process & Technical Assistance

>The CRZ planning committees will be expected to take several months to complete their CRZ reconstruction plans for submission to the State. The planning process will be expected to include the following important steps:

1. Inventory of Vulnerabilities and Damaged Assets. The first step in the CRZ planning process will require a rigorous analysis of the community's infrastructure, economy, and assets to determine where the community's greatest vulnerabilities and opportunities lie. This analysis will include assessment of the vulnerability of physical assets — for example, water treatment plants, nursing homes, hospitals, waterfront properties and beaches — and of systems such as local transportation, zoning and building codes, and residential development, including an analysis of interim and permanent housing; owner occupied and rental; single family and multifamily; housing for the elderly; special needs populations and supportive housing; vulnerable populations; public housing, and affordable housing options. Key structures that were damaged by the storm will also be integrated into this analysis.

>2. Public Engagement. Public input is a critical component of successful planning. Accordingly, the planning committee must offer opportunities for such input and comment at key milestones in the planning process.

>3. Assessment of Economic Need. The committee will assess the key drivers of the community's economy to identify both weaknesses and potential opportunities for growth.

>4. Identify & Prioritize Options for Investment and Action. Using these initial assessments, the planning committee will then determine the range of potential investments and their relative priority based upon their cost, benefits, and collateral impacts on multiple aspects of life in the community. In addition, actions such as zoning changes or other policy changes to improve the resilience and economy of the community will also be prioritized.

>5. Engagement in Regional Planning Process. On Long Island and in other areas if appropriate, each planning committee will be required to participate in planning sessions at the regional level organized by county officials and outside organizations. Such sessions will help to ensure that the regional plan developed through this process reflect the work of the CRZ planning committees and that the CRZ plans are consistent with the regional planning process.

>6. Draft CRZ Reconstruction Plans. With assistance from the applicable State agencies and outside consultants where appropriate, each planning committee will then draft a CRZ reconstruction plan that seeks to meet the criteria discussed below. The State will provide a template for such reconstruction plans with the award of a planning grant.

>7. Submission of the Reconstruction Plans to the State. Each planning committee will submit a completed reconstruction plan to the State. The State will then review each plan against the criteria set forth below.

A number of New York State agencies will organize intensive community workshops and provide ongoing technical assistance throughout the planning process to help the planning committees complete their work effectively. In addition, the Rockefeller Foundation will help to sponsor such workshops and bring in experts from around the country and the world to provide lessons and strategies from past rebuilding efforts in other areas. Such assistance will include, but is not limited to, draft templates and standards for conducting inventories of vulnerable assets, data and maps to show the vulnerabilities of the community to various threats, and technical support to help complete these initial assessments.

Characteristics of a Successful Reconstruction Plan

>To qualify for an implementation grant from the State, reconstruction plans must address the issues listed below. Any modifications to this list will be provided prior to approval of a planning grant and will be posted on the State's website.

1. Assessment of risk/vulnerability of key assets and systems. As the starting point of the reconstruction plans, a comprehensive inventory of the vulnerabilities of key assets and systems is necessary to allow the committee to prioritize various projects and actions. Key assets and systems should be considered for each relevant recovery support function: infrastructure, natural and cultural resources, housing, economic development, and health and social services.

>2. Potential to restore and increase resilience of key assets. The Reconstruction Plan should address both the restoration of key assets and actions that will make them more resilient to future threats. Examples of such projects and actions include restoration or mitigation of natural infrastructure (e.g., wetlands, oyster reefs, dunes, and other green infrastructure), changes in land use regulations (e.g., changes in use, increased setbacks, and transfer of density) to encourage sound development outside of vulnerable areas, or investments in transportation or other improvements in community systems to prepare for future threats.

>3. Potential for economic growth co-benefits. Reconstruction plans should include projects that will improve the future of the local economy while also enhancing the resilience of the community, producing co-benefits. For example, investments in new recreational assets (e.g., new green space that serves as a buffer against coastal flooding) may protect against storm damage or serve as redundant protection in critical areas, while also drawing tourists or facilitating the growth of new businesses or investments in transportation infrastructure that may facilitate the growth of mixed-use, mixed-income, Main Street business corridors.

>4. Protection of Vulnerable Populations. Reconstruction plans should include new measures to protect vulnerable persons (people with disabilities, low and very-low income population, the elderly, young children, homeless and people at risk of becoming homeless non-English



speakers)) in the event of future emergency, such as new protocols for emergency response to ensure rapid assistance is provided to vulnerable persons, new backup power systems for critical facilities (e.g., nursing homes, hospitals) or improved communications systems to ensure that vulnerable persons are not left without aid.

>5. Regional Coordination. To ensure that reconstruction plans are consistent with regional objectives, and that regional plans serve communities' long-term objectives, Long Island communities and communities in other areas identified by the State must participate in a regional planning process. The regional planning process in Long Island will be a critical part of the State's effort to ensure that rebuilding improves not only individual communities but also the entire region. The details of the regional planning process will be provided prior to approval of a planning grant and will be posted on the State's website.

>6. Detailed Implementation Approach. Each reconstruction plan must include a clear and detailed proposed approach to implementation of projects and strategies in each recovery support area. The implementation approach must assign responsibility for specific actions to specific individuals or organizations, and establish timelines for each action. The State will work with each committee and local officials to ensure that approaches to implementation are realistic and actionable.

>To support initial community planning efforts, the State is allocating funds for planning grants to communities to produce their CRZ plans. This initial funding (which sets the stage for a broader allocation of implementation funding that the State intends to make from future rounds of CDBG-DR) is intended for two purposes.

>For communities affected by Sandy, Irene, and Lee, funds will cover expenses associated with developing CRZ plans. The specific number of CRZs that the State will establish is to be determined and subject to change. Initial planning grants and planning-related expenses are expected to be approximately \$25 million.

>For communities affected by Irene and Lee, many of which have already engaged in comprehensive State-funded planning processes after these earlier storms, funding will also be available for eligible programmatic expenses described in such plans. These 16 communities can apply to New York State for funding approval for CDBG-DR eligible projects under these plans; New York State expects to fund such projects in part under this initial allocation, once all other planning expenses have been fully allocated. Additional funding for programmatic needs for these 16 communities will be allocated under future CDBG-DR tranches, along with programmatic funding needs under the CRZ plans.

>

>E. Public Infrastructure and Facilities and Local Government Support

>Public Infrastructure and Facilities

>Over time, New York State anticipates allocating up to \$300 million from this allocation of CDBG-DR funds to provide the non-Federal match required for CDBG-eligible FEMA Public Assistance Program activities for county and local governments, or as the non-Federal match requirement needed to carry out CDBG-DR eligible activities funded by any other Federal agencies. New York State anticipates subgranting these funds to eligible units of general local government to administer eligible approved projects. Private utilities will be ineligible for assistance through this program.

>Local Government Support

In particular, communities across the devastated region are facing a flood of requests from residents and businesses for property assessment reductions due to damage from Hurricane Sandy. For example:

- Today, Nassau County has received approximately 3,80 requests for assessment reductions due to damage caused by Sandy. This represents approximately \$50 million in annual property tax revenue to the County, towns, villages, and school districts if reduced by 100%. Assuming only a 50% reduction in assessed value, the annual reduction in property tax revenue is estimated at \$25 million. Nassau County anticipates that such reductions will require lay-offs in critical service areas.

- Suffolk County has indicated based on preliminary canvassing of county and local jurisdictions that such reductions will produce a loss of at least \$24.5 million this year in property tax revenue alone.

- Rockland County is still estimating what its county and local governments' lost property tax revenues might be, and will provide this information to the State as soon as it is available.

This loss of revenue is concentrated in the most impacted communities at a time when these communities are already struggling to recover. Many of these communities have also suffered extensive losses in sales tax revenues, or anticipate losing such revenues during the coming tourism season. The additional burden on these communities will mean significant reductions not only to their already bare-boned discretionary programs that serve disadvantaged and at-risk populations but also core services such as police, fire, and educational services. This is on top of communities facing years of fiscal strain because of the impact brought on by the economic downturn and the decreased level of State assistance provided for local services each year.

Nassau and Suffolk County and their coastal cities, towns and villages are struggling to find the necessary funds to provide the basic services that their citizens need. While Section 570.201(e) of the CDBG regulations contains a general restriction on the use of CDBG to cover the cost of ongoing services that the county (or any unit of government) customarily provides, the State will seek approval from HUD pursuant to the same regulation to use these recovery funds to avoid what will otherwise be a clear "decrease in the level of a service [that] was the result of events not within the control of the unit of general local government." Specifically, the State expects that at least \$50 million will ultimately be required to cover this threat to critical services in the affected areas.

As an additional avenue of support, local governments are also encouraged to take advantage of the Traditional Community Disaster Loan Program, which is administered by FEMA, and applied for by New York State on the locality's behalf. To qualify jurisdictions must have suffered a loss in excess of 5% of tax or other revenues as a result of the major disaster and demonstrate the need for Federal assistance to perform governmental functions. The amount of the loan shall not exceed 25% of the annual operating budget of the locality for the fiscal year of the disaster. Maximum amount of the loan is \$5,000,000; or 50% up to a maximum of \$5,000,000 when the loss of tax and other revenue amounts to 75% of the operating budget for the fiscal year of the disaster. Repayment terms are 5 years, although can in some circumstances be extended to 10 years. Loans can only be used to maintain existing governmental functions or to expand such functions to meet disaster needs. Loans may not be used for capital improvements, repair disaster damaged facilities or payment of non-federal cost share of any Federal program.

FEMA provides the staff to conduct a financial analysis of applicants, and works closely with the applicants in completing the process. As described in the Needs Assessment section of this document, the FEMA Public Assistance database maintained by the New York State Division of Homeland Security and Emergency Services contains nearly 3,000 projects across 900 applicants, for a total overall New York State funding need (outside of New York City) of \$2.5B. While some projects in this database are likely to be deemed ineligible for FEMA assistance and/or CDBG assistance, the State has also determined that a substantial number of projects have not yet been added to the project database, and thus the total eligible need will continue to increase. The State's funding request of \$250 million represents its expectation that it will cover the non-federal match for identified FEMA Public Assistance projects within this database for local and county governments and State agencies, and that the list of eligible projects will grow over time such that the eventual need will be substantially

greater than \$250 million. The State intends to provide further Public Assistance match funding from future allocations of CDBG-DR once specific needs are identified.

>F. Infrastructure Bank

New York State will create a dedicated infrastructure bank to help coordinate infrastructure development and investment across the disaster region. CDBG-DR funds will be combined with State funds and committed to financing eligible infrastructure projects that apply for assistance through the Bank. The Bank will benefit New York by introducing a centralized approach to infrastructure related decision making rather than a project-by-project, agency specific process. The focus of the Bank’s investments will be on projects that increase the resiliency of the area’s infrastructure to withstand future threats or provide redundancy of critical systems.

The Bank will take several steps to carry out these goals, including developing a system for prioritizing infrastructure projects and initiatives, providing a centralized approach to the State’s infrastructure planning process, managing State recovery funds for infrastructure and other sources of capital, negotiating opportunities for private sector investment in infrastructure and financing approved projects. The planning processes and expertise of the New York Works Task Force will be embedded into the Bank’s functions.

The Bank may make use of funds from several sources, including federally allocated recovery funds, diverted or created revenue, proceeds from the sale of long-term debt and credit enhancements with other state entities. In addition, the Bank will work with both public and private investors to raise funds to finance infrastructure developments. An advantage that the Bank will have is the ability to combine several sources of funds (e.g., Federal funds with private funds) to finance projects as effectively as possible. The Bank will showcase potential projects to engage the private sector in opportunities for investment in infrastructure.

New York State’s overall recovery plan has identified a sizeable need for infrastructure assistance; in fact infrastructure is the largest category of expected funding for the State (across all funding sources, not limited to CDBG-DR). While the State has identified hundreds of specific high priority infrastructure projects and estimated total funding need of over \$40 billion, some of this need will not be covered by federal sources. Furthermore, even for projects that are largely covered by other federal funding sources, the State anticipates opportunities to add on components to such projects that are not covered by these funding sources but result in substantial public benefit and are eligible for CDBG-DR funding (e.g., additional resiliency measures or energy efficiency retrofitting). The State is committed to building an infrastructure bank to better prioritize and leverage capital for infrastructure investment. This plan identifies an allocation over time of at least \$20 million; these funds will be set-aside for use as described below, and will not be used to fund the bank. At this time, however, the OCR is still reviewing and identifying the total amount of unmet need to address these issues. As the final needs are identified, New York State will submit a request to HUD to allocate these funds to this activity and funds will be drawn down from this allocation for CDBG-DR eligible projects as they are identified and approved by the Bank, in consultation with OCR.

>Conclusion

>The programs and initiatives proposed above are only part of the broader New York State strategy for recovery from these storms, and they are only a start of our efforts to utilize the CDBG-DR funds available to the State for our recovery efforts. However, they alone will not repair the damage that has been done. They must be part of a larger, more comprehensive long-term recovery planning process. As is described in Section 2 of this Plan, New York State has developed a Storm Recovery Plan to help define how the State will effectively use any available funding to recover and rebuild, and just as importantly, to stimulate economic growth in every affected community through a community-driven planning process. The plan is based on six key principles, two of which are worth repeating here:

- Building back better and smarter – As New Yorkers repair the significant damage wrought by Hurricane Sandy, the State will use the opportunity not to replace damaged buildings with the same structures, but to invest in additional mitigation to prevent similar damage from recurring.

- State-led, community-driven recovery – The State is collaborating closely with local governments and other organizations to ensure a coordinated and holistic response, while looking to individual communities to develop forward-looking local recovery plans that meet their specific needs.

The Community Planning and Redevelopment section of this plan talks at length about the role of the Community Reconstruction Zones (CRZ) and the related Planning Committees in our recovery effort. In addition to this effort, the State is working to finalize a CRZ Resource Guide which will soon be released as part of broader planning website that will help inform individuals and communities about the State’s recovery planning processes. Furthermore, the CRZ process will include analyses of existing planning efforts that will be integrated into the formal CRZ planning process as it is undertaken in communities across the area.

To ensure we have a truly coordinated effort, the State, through the leadership of staff at the New York State Department of State (DOS) is working collaboratively with local building codes and enforcement officers to discuss and decide policy for our repair, rehabilitation and mitigation activities, to ensure we include best practices and a coordinated approach to rebuilding better and smarter. These meetings are also being used as an opportunity to look ahead and identify issues that may prevent a clear path to recovery. By identifying these issues now, we hope to prevent unnecessary delay, indecision and inconsistency in our recovery planning across the impacted region.

Again, as stated earlier in this plan, the State will be promoting the Smart Rebuild NYS public awareness and educational campaign to provide homeowners, businesses, municipalities, organizations and building professionals with quality up-to-date information and instruction to facilitate the rebuilding of homes and properties and protect them from future extreme weather events and climate change. This multi-faceted outreach campaign will inform the public on how best to rebuild to protect homes and properties. The campaign will provide guidance on mandatory code requirements as well as cost-effective voluntary initiatives that go beyond the minimum code requirements to save homeowners money and better protect them from future natural disasters. Such public education must be a priority in order to address the anticipated impact of sea level rise on the risks faced by those communities inside the flood plains.

Through these and other steps the State is taking, we hope the outcome of our efforts

>will promote a sound, sustainable long-term recovery plan informed by a post disaster evaluation of hazard risk, especially land-use decisions that reflect responsible flood plain management and take into account possible sea level rise, and reflect out strong and continued coordination with other local and regional planning efforts to ensure consistency.

Overall	This Report Period	To Date
Total Projected Budget from All Sources	N/A	\$459,000,000.00
Total Budget	\$279,000,000.00	\$459,000,000.00
Total Obligated	\$451,488.89	\$451,488.89



Total Funds Drawdown	\$451,488.89	\$451,488.89
Program Funds Drawdown	\$451,488.89	\$451,488.89
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
Match Contributed	\$0.00	\$0.00

Progress Toward Required Numeric Targets

Requirement	Required	To Date
Overall Benefit Percentage (Projected)		46.50%
Overall Benefit Percentage (Actual)		0.00%
Minimum Non-Federal Match	\$0.00	\$0.00
Limit on Public Services	\$257,094,000.00	\$0.00
Limit on Admin/Planning	\$342,792,000.00	\$10,550.64
Limit on State Admin	\$85,698,000.00	\$10,550.64

Progress Toward Activity Type Targets

Progress Toward National Objective Targets

National Objective	Target	Actual
Low/Mod	\$856,980,000.00	\$199,500,000.00

Overall Progress Narrative:

The State is making progress on the Disaster Recovery Programs outlined in its approved Action Plan. Significant strides have been made in developing policies and procedures, establishing a grants management system, and conducting outreach and case management activities. The State has conducted thousands of inspections in the homeowner program and has issued its first awards into the small business and buyout programs.

Project Summary

Project #, Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
9999, Restricted Balance	\$0.00	\$1,073,960,000.00	\$0.00
NY01Hsg-R1, A. Recreate NY Smart Home Repair &	\$0.00	\$175,000,000.00	\$0.00
NY02BOH-R1, B. Recreate Home Buyout	\$340,938.25	\$75,000,000.00	\$340,938.25
NY03MFH-R1, C. Multi-Family Housing Mitigation	\$0.00	\$30,000,000.00	\$0.00
NY04SBG-R1, D. Small Business Program	\$100,000.00	\$150,000,000.00	\$100,000.00
NY05TMC-R1, E. Seasonal Tourism Marketing Campaign	\$0.00	\$30,000,000.00	\$0.00
NY06PIPF-R1, F. Infrastructure Facilities	\$0.00	\$150,000,000.00	\$0.00



NY07CRZ-R1, G. Community Revitalization Zone Planning	\$0.00	\$5,000,000.00	\$0.00
NY08Admin-R1, H. Administration	\$10,550.64	\$25,000,000.00	\$10,550.64



Activities

Grantee Activity Number:	NY01Hsg-R1A
Activity Title:	Recreate NY Smart Home Repair Rnd. 1 LMI

Activity Category:

Rehabilitation/reconstruction of residential structures

Project Number:

NY01Hsg-R1

Projected Start Date:

10/29/2012

Benefit Type:

Direct Benefit (Households)

National Objective:

Low/Mod

Activity Status:

Under Way

Project Title:

A. Recreate NY Smart Home Repair & Reconstruction

Projected End Date:

05/14/2015

Completed Activity Actual End Date:

Responsible Organization:

New York State

Overall	Jul 1 thru Sep 30, 2013	To Date
Total Projected Budget from All Sources	N/A	\$87,000,000.00
Total Budget	\$87,000,000.00	\$87,000,000.00
Total Obligated	\$0.00	\$0.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
New York State	\$0.00	\$0.00
Match Contributed	\$0.00	\$0.00

Activity Description:

Rehabilitaiton or reconstruction of owner-occupied single-family housing.

Location Description:

Areas impacted by Hurricanes Sandy and Irene and Tropical Storm Lee, with the majority located in Nassau and Suffolk Counties.

Activity Progress Narrative:

The State made great progress in the homeowner rehabilitation program in the third quarter. More than 2,000 applicants attended case management meetings. Inspections began for thousands of homeowners in the month of September. In Octobdr 2013, New York State also conducted inspections and sent award letters to more than 4,295 homeowners in the NY Rising Homeowner Program.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	0/2500



	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	0/2500
# of Singlefamily Units	0	0/2500

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/1250	0/1250	0/2500	0
# Owner Households	0	0	0	0/1250	0/1250	0/2500	0

Activity Locations

Address	City	County	State	Zip	Status / Accept
			New York	-	Not Validated / N

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	



Grantee Activity Number:	NY01Hsg-R1B
Activity Title:	Recreate NY Smart Home Repair Rnd. 1 UN

Activity Category:

Rehabilitation/reconstruction of residential structures

Project Number:

NY01Hsg-R1

Projected Start Date:

10/29/2012

Benefit Type:

Direct Benefit (Households)

National Objective:

Urgent Need

Activity Status:

Under Way

Project Title:

A. Recreate NY Smart Home Repair & Reconstruction

Projected End Date:

05/14/2015

Completed Activity Actual End Date:

Responsible Organization:

New York State

Overall

	Jul 1 thru Sep 30, 2013	To Date
Total Projected Budget from All Sources	N/A	\$87,000,000.00
Total Budget	\$87,000,000.00	\$87,000,000.00
Total Obligated	\$0.00	\$0.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
Match Contributed	\$0.00	\$0.00

Activity Description:

Repair and reconstruction of single-family owner-occupied homes.

Location Description:

Areas impacted by Hurricanes Sandy and Irene and Tropical Storm Lee, with the priority areas being Nassau and Suffolk Counties.

Activity Progress Narrative:

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	0/2500

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	0/2500
# of Singlefamily Units	0	0/2500



Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total Low/Mod%	
# of Households	0	0	0	0/0	0/0	0/2500	0
# Owner Households	0	0	0	0/0	0/0	0/2500	0

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number: NY02BOH-R1B

Activity Title: Buyout Rnd 1 UN

Activity Category:

Acquisition - buyout of residential properties

Project Number:

NY02BOH-R1

Projected Start Date:

10/29/2012

Benefit Type:

Direct Benefit (Households)

National Objective:

Urgent Need

Activity Status:

Under Way

Project Title:

B. Recreate Home Buyout

Projected End Date:

05/14/2015

Completed Activity Actual End Date:

Responsible Organization:

New York State

Overall

	Jul 1 thru Sep 30, 2013	To Date
Total Projected Budget from All Sources	N/A	\$37,500,000.00
Total Budget	\$37,500,000.00	\$37,500,000.00
Total Obligated	\$340,938.25	\$340,938.25
Total Funds Drawdown	\$340,938.25	\$340,938.25
Program Funds Drawdown	\$340,938.25	\$340,938.25
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
New York State	\$0.00	\$0.00
Match Contributed	\$0.00	\$0.00

Activity Description:

Voluntary buyout of single-family properties.

Location Description:

Areas impacted by Hurricanes Sandy and Irene and Tropical Storm Lee particularly in areas of Nassau, Suffolk Counties and Staten Island.

Activity Progress Narrative:

The State purchased the first home through the buyout program.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	1	1/250
# of Parcels acquired voluntarily	1	1/250

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	1	1/250



of Singlefamily Units

1

1/250

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	1	0/0	0/0	1/250	0.00
# Owner Households	0	0	1	0/0	0/0	1/250	0.00

Activity Locations

Address	City	County	State	Zip	Status / Accept
85 Foxbeach Avenue	Staten Island		New York	10306-	Match / N

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	



Grantee Activity Number: NY04SB-R1B

Activity Title: Small Business Jobs Rnd. 1 UN

Activity Category:

Econ. development or recovery activity that creates/retains jobs

Activity Status:

Planned

Project Number:

NY04SBG-R1

Project Title:

D. Small Business Program

Projected Start Date:

10/29/2012

Projected End Date:

06/25/2015

Benefit Type:

Direct Benefit (Persons)

Completed Activity Actual End Date:

National Objective:

Urgent Need

Responsible Organization:

New York State

Overall

	Jul 1 thru Sep 30, 2013	To Date
Total Projected Budget from All Sources	N/A	\$37,500,000.00
Total Budget	\$0.00	\$37,500,000.00
Total Obligated	\$100,000.00	\$100,000.00
Total Funds Drawdown	\$100,000.00	\$100,000.00
Program Funds Drawdown	\$100,000.00	\$100,000.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
New York State	\$0.00	\$0.00
Match Contributed	\$0.00	\$0.00

Activity Description:

Grant and/or loan assistance to eligible businesses to cover working capital, machinery and equipment, furniture and fixtures, renovation and reconstruction activities. Not-for profits will be eligible to receive the same, except for working capital.

Location Description:

Hurricane Sandy: Nassau, Orange, Putnam, Rockland, Suffolk, Sullivan, Ulster, and Westchester counties.
>Hurricane Irene: Albany, Clinton, Columbia, Delaware, Dutchess, Essex, Greene, Herkimer, Montgomery, Nassau, Orange, Otsego, Putnam, Rensselaer, Rockland, Saratoga, Schenectady, Schoharie, Suffolk, Sullivan, Ulster, Warren, Washington, and Westchester.
>Tropical Storm Lee: Broome, Chemung, Chenango, Delaware, Fulton, Herkimer, Oneida, Orange, Otsego, Schenectady, Schoharie, Tioga, and Ulster.

Activity Progress Narrative:

The Small Business grant and loan program issued its first grant award in the third quarter. Dozens of other applicants were seen by business advisors and documents collected to finalize their awards. Marketing efforts were commenced to educate more business owners about the program.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of buildings (non-residential)	0	0/0
# of Businesses	1	1/240



Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Permanent Jobs Created	0	0	0	0/0	0/0	0/120	0
# of Permanent Jobs Retained	0	1	4	0/0	1/0	4/360	25.00

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Persons	0	1	4	0/0	1/0	4/480	25.00

Activity Locations

Address	City	County	State	Zip	Status / Accept
211 E Montauk Hwy Ste 2	Hampton Bays		New York	11946-2035	Match / Y

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	



Grantee Activity Number:	NY08Admin-R1A
Activity Title:	General Administration

Activity Category:

Administration

Activity Status:

Under Way

Project Number:

NY08Admin-R1

Project Title:

H. Administration

Projected Start Date:

10/29/2012

Projected End Date:

06/26/2015

Benefit Type:

N/A

Completed Activity Actual End Date:

National Objective:

N/A

Responsible Organization:

New York State

Overall

	Jul 1 thru Sep 30, 2013	To Date
Total Projected Budget from All Sources	N/A	\$25,000,000.00
Total Budget	\$0.00	\$25,000,000.00
Total Obligated	\$10,550.64	\$10,550.64
Total Funds Drawdown	\$10,550.64	\$10,550.64
Program Funds Drawdown	\$10,550.64	\$10,550.64
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
Match Contributed	\$0.00	\$0.00

Activity Description:

State and local administration of the CDBG-DR funds.

Location Description:

Administrative activities being undertaken throughout the areas impacted by Hurricanes Sandy, Irene and Tropical Storm Lee.

Activity Progress Narrative:

Accomplishments Performance Measures

No Accomplishments Performance Measures found.

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.



Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

