NY Rising Housing Recovery Program
Frequently Asked Questions

Revised April 10, 2014

PROGRAM OVERVIEW

The NY Rising Housing Recovery Program includes several programs to help New Yorkers rebuild in the wake of Superstorm Sandy, Hurricane Irene or Tropical Storm Lee. The Program provides:

- Grants for repair and reconstruction of storm-damaged homes. Award amounts can include the cost of home elevation and mitigation measures to make homes less vulnerable to damage from future storms, as well as cost to remove environmental hazards such as lead and asbestos. Awards can include reimbursement for repairs already completed.
- Interim Mortgage Assistance (IMA) for owners displaced by the storm and incurring additional housing cost in addition to mortgage. The assistance is only available to those who are receiving funds for repair, rehabilitation, or reconstruction activities.
- Purchase of homes in designated Buyout areas.
- Assistance for owners of rental property.

Who is eligible for assistance?
Owners of residential property damaged by Superstorm Sandy, Hurricane Irene or Tropical Storm Lee are eligible for assistance,. The applicant must have owned the property at the time of the storm and occupied it as a primary residence at the time of the storm.

How do I apply for assistance?
NY Rising Housing Recovery Programs are administered by New York State's Homes and Community Renewal, a state housing agency. The program is funded with federal Community Development Block Grant - Disaster Recovery Program (CDBG-DR) resources provided by the US Department of Housing and Urban Development (HUD).

The on-line application form is available at www.stormrecovery.ny.gov until April 11, 2014.

REPAIR AND RECONSTRUCTION

What will the program pay for?
The goal of this program is to help owners repair or reconstruct homes to a basic standard that meets minimum Federal, State and local building standards. In addition, the program will pay for improvements to increase the structure's resiliency in the face of future storms.

Will the program restore my home to its pre-storm condition?
The Program provides resources to reach a minimum standard for a habitable dwelling. An owner can choose to exceed that standard and cover the additional cost from personal resources.

How are repairs and damages to my home estimated?
Once you submit a complete application, an inspector will contact you to schedule an appointment. Inspectors survey the damaged home, review any repairs that have already been made and summarize this information into an Allowable Activity (AA) estimate and an Estimated Cost of Repair (ECR) estimate. The AA reflects the value of repairs already completed. The ECR is an estimate for repairs yet to be done. Homeowners will receive both an AA and an ECR if some work has been done and there is also more to do to complete the project. For homes where reconstruction is needed an award to rebuild your home and address extraordinary site conditions and demolition was calculated.

Will the Program pay for home elevation?
The cost of elevation is covered for homes located within the 100-year floodplain. The Program provides an increase in the total award cap for homes with **required** elevation. Homeowners outside the 100-year flood plain are not eligible for elevation funding.

Am I required to elevate my home?
Homes that sustained "substantial damage" and are located within the 100-year floodplain are required to elevate their structures.

Substantial damage may be determined by the following:

1) Receipt of a "substantial damage" letter from the local Flood Plain Administrator, or

2) Inclusion in the FEMA and/or the municipality data set indicating the home was substantially damaged.

Will the Program pay for elevation even if it is not required?
Yes, the Program will pay for elevation for homes located within the 100-year floodplain. However, the increase in the total award cap for elevation is only available where elevation is required

ELEVATION

If I received funds from the Program, am I required to elevate?
If you live in the 100 year floodplain AND have a substantial damage letter issued by your local municipality then you will be required to elevate your home.

If I live in the 100 year floodplain but am not substantially damaged, can I elevate my home?
If you live in the 100 year flood plain are NOT substantially damaged you are still eligible for elevation funding but you will not receive an increase in the maximum benefit cap. You may also be eligible to elevate if just a portion of your land is in the 100 year floodplain or if you have repeated loss status from FEMA.

If I am required to elevate but do not want to, am I able to complete just the repair of my home?
No, you must follow the Program requirements. If you live in the 100 year floodplain and have a substantial damage letter, you must elevate your home to complete the project.

I deposited the reimbursement funds issued by the Program, will I be required to return the funds if I refuse to elevate?

Only if you live in the 100 year flood plain and have a substantial damage letter will you be required to elevate. Failure to complete all necessary work will fall under the recapture policy.

Will storage be paid for during the elevation of my home?
No, storage expenses will not be an eligible expense.

If I am forced to temporarily relocate during elevation, will the Program pay for those expenses?
You may be eligible for assistance under the (IMA) Interim Mortgage Assistance Program. Please contact your Customer Representative for more information.

At what point in the Program will I receive funds for optional elevation?
If you are eligible for optional elevation and wish to access funds for this purpose, you must complete the Opt-In Form for Optional Measures. This form can be completed online or on paper. Ask your customer representative how to access this form.

CONTRACTORS

Who will do the repair or reconstruction of my home? Will the State provide me with a list of contractors?
Homeowners will select their own contractor.

Do all contractors still need to be verified?
Contractors need to be licensed to do work in the homeowner's community, not be on a debarment list, and must meet bonding requirements if the contract exceeds $100,000. Some communities outside of the New York Metropolitan Area do not license contractors, so the licensing requirement will not apply.

What if I have secured a contractor who has begun work on my home?
Contractors must meet Program criteria in order to receive payment from grants awarded by the Program to the homeowner.

Are payments made to the homeowner or to the contractor?
If you have already completed some or all repairs to your home, reimbursement payments will be paid directly to you. For future repair work, the Program will release 50% of the award amount to the homeowner upon selection of a design professional and/or contractor and execution of the grant agreement; the remaining 50% will be released to the homeowner following construction completion. The Program will conduct an inspection to verify completion and a review to ensure all documents have been submitted to the Program before payment is made. Additional payments may apply if you chose to do optional mitigation, optional elevation, or bulkhead repairs.

COVERAGE OF SPECIFIC ITEMS

Are there items not covered?
Luxury items are not eligible. A list of luxury items which are not eligible for Program funding can be found on the website www.stormrecovery.ny.gov.

Will appliances be covered?

Non-luxury appliances essential for the operation and habitability of your home will be covered. These include, for example, refrigerators, stoves/ovens and other similar appliances. Washers and dryers will not be eligible under this program.

Are items such as toilets and vanities covered?
Yes, non-luxury items that become a permanent fixture in the home are allowable.

Are lawns covered?
No, landscaping is not covered under the Program. Only items for the repair or reconstruction of the real property are covered.

Is carpeting covered?
Yes, non-luxury items that become a permanent fixture in the home are allowable. See website for list of luxury items.

Will storage costs I have incurred since the storm be covered?
Storage costs are not eligible.

Are cars covered?
No, cars are not covered under the program.

If a disabled child lives at home and needs special accommodations, are these covered by the program?
Yes, if the home previously had an accessibility feature that was damaged or destroyed by Sandy, Irene, or Lee and continues to have that need, the State will cover the cost of restoring the accessibility feature within the maximum Program benefit. New accessibility improvements may also be completed on the home if required as a result of home elevation.

Will my deck be covered?
Home rehabilitation and mitigation must meet minimum building standards and the required Federal environmental review requirements. An inspector will determine if the deck or porch need to be repaired or replaced to meet these requirements.

Is my basement covered under the program?
Properties with basements will be repaired to the extent necessary to make them safe and sanitary.

Is my bulkhead covered?
Bulkhead repairs necessary to protect the structural integrity of the home are eligible expenses. An architect or engineer will need to inspect the bulkhead and certify that the work is needed.

Is my seawall covered?
No, seawalls are not covered.

I was building an addition to my home before the storm and it was unfinished when the storm hit. The work completed so far was damaged by the storm; will the Program pay to finish the addition?

The Program pays for repairs necessary to meet minimum building standards. The inspector will assess the need and use of the addition and make a final determination as to whether completing the addition can be included in the scope of work.

Will sprinklers that need to be added on for homes elevated above 3 stories be covered under NY Rising?
Yes, installing sprinklers required by the building code due to the elevation of the home is an eligible expense. Homeowners who have already received awards can apply for a post-award change order to include additional sprinkler system cost.

Does the Program take into account damage caused by Earth Movement?
Yes, the Program will include the cost of repairing damage caused by earth movement in the award based on an evaluation of the site. If you believe your home was damaged by earth movement but not reflected in your award please contact your Customer Representative.

The storm-damaged home was demolished and replaced with a manufactured home. Is this activity eligible for reimbursement? Will the program pay for elevation?
Yes, as long as the reimbursement and elevation are otherwise eligible, the Program may reimburse you for some costs**.**

Will fees from public adjustors or attorneys be deducted from my award amount?
For those that retained attorneys, or Public adjustors, the fees to obtain insurance settlements as it relates to structure (not contents) can be used to offset DOB, not to exceed one third of the total amount of the settlement. There are free legal services at the Disaster Recovery Clinic at the Maurice A. Deane School of Law at Hofstra University and New York Legal Aid to help families and small businesses in Long Island affected by Superstorm Sandy. For additional information, please visit http://stormrecovery.ny.gov/homeowner-resources-and-forms.

PAYMENTS

I recently received a reimbursement check. What is this check for?
NY Rising recently conducted a damage assessment on your home. The check is to reimburse you for allowable expenses related to storm recovery.

This check does not accurately reflect the amount of money that I spent. If I cash this check, will I be able to receive further assistance?
Yes, you may be eligible for further assistance if any of the following are true:

- You have receipts that show your eligible costs to complete the work observed at the time of your home inspection was greater than our estimate. This may include fees paid to design professionals such as architects and engineers.
- Additional work is required to remove hazardous materials such as asbestos or lead.
- Your home sustained damage from multiple storms (Hurricane Sandy, Hurricane Irene, or Tropical Storm Lee).

I cannot access the internet, how do I sign the Grant Agreement?
You can sign and bring the document to your Customer Representative, sign it electronically at an Intake Center kiosk or call your Customer Representative to pick it up.

How do I get the grant if I don't want to sign the Grant agreement?
You cannot move forward until you sign the Grant Agreement. It is important that the State has the proper documentation to meet State and Federal regulations and you must follow all Program requirements to remain eligible for future assistance. You do have the right to request a clarification of your award amount and then to appeal this award.

What do "duplication of benefits" and "verification of benefits" mean?
According to federal law, the Program cannot pay for repairs that were already paid for by a different source; this is a duplication of benefits. Verification of benefits is the process used to verify the sources of aid provided in response to Hurricane Sandy, Hurricane Irene and Tropical Storm Lee.

If I was offered assistance from a non-profit, does this affect my award?
The amount of assistance received from any other source for the rehabilitation of the home may count as a duplication of benefit. We require that you provide your Customer Representative with all documentation stating what the assistance was used for and who gave it to you so we can better determine how it will affect your award.

I was offered an SBA loan but I do not see it deducted from my award. Can I still deposit my check?
The treatment of SBA loans requires a case-by-case review to determine whether you qualify for exemption under the Program's hardship policy.
If you think your award amount may be reduced, you may choose to either:

> Return this reimbursement check, request a review, and receive a new check for an adjusted amount,
>
> ***Or***
>
> Accept this check and apply any reduction in the grant amount to future payments. Note that you may be required to cover any overpayment from personal funds if the grant reduction is larger than your future payments.

If you have not already done so, please complete an SBA hardship form with your customer representative.

If my flood insurance award was not deducted from my award, can I still deposit my check?
You may choose to either:

> Return this reimbursement check and receive a new check in an adjusted amount,
>
> ***Or***
>
> Accept this check and apply any reduction in the grant amount to future payments. Note that you may be required to cover any overpayment from personal funds if the grant reduction is larger than your future payments.

What if I'm given too much money or want to decline some or all of the funds?
If for any reason you choose not to accept funds, contact your Customer Representative to complete a Return of Funds Form. You must return the original check to your Customer Representative with the form. This is true even if you only want to decline a portion of the funds.

Will I have to pay taxes on the assistance received?
Because tax consequences may vary with individual circumstances, you should contact a tax professional for advice concerning your particular circumstances.

Are there any restrictions on how I can use my reimbursement money?
The reimbursement funds are intended to repay you for repair costs you already incurred.

Can I accept my reimbursement and decide not to finish the remaining work on my ECR?
No, you must finish all work on your ECR. In order to comply with federal requirements you must also submit proof of lead and asbestos clearance tests and/or proof that such tests are not required to your Customer Representative, or you can request that the Program come and inspect the home to pass these inspections.

Is obtaining flood insurance a Program requirement if I live in the 100 year flood plain?
Yes, you must provide proof of flood insurance if your damaged home is located in the 100 year flood plain.

How would I notify a future buyer of the flood insurance requirement?
Please consult with a legal professional.

Is there still a three-year residency requirement?
No, there is no longer a requirement to occupy the home after the date of the storm.

Can I appeal after I cash my check?
Please contact your Customer Representative regarding the Clarification and Appeals process.

Can I still proceed with my IMA application if I cash my check?
Yes, contact your Customer Representative for more information on the IMA program.

Does everyone on the deed have to sign the Grant Agreement?
Yes, everyone listed on the deed must sign the Grant Agreement.
For additional information, please visit http://stormrecovery.ny.gov/homeowner-resources-and-forms.

TIMELINE

How long will the whole process take from beginning to end?
The State must complete several steps of review before releasing grant funds. These include establishing the applicant's eligibility, estimating the cost of repair and reimbursement, and verifying other benefits received from other federal agencies, insurance companies, and private charities.

Once an application is complete, processing time varies depending on the time it takes to obtain and verify information from third parties such as insurance companies and federal agencies, and HUD approval of documentation of environmental reviews. The timing of each step of this process will be different for every Homeowner, depending upon your individual circumstances; there is no set timeline for how long it will take. Customer Representatives assist homeowners advance through the process and provide them with updates along the way and answer any questions that may arise.

ELIGIBILITY

I live in New York City. Am I eligible?
New York City received its own funding from the federal government to support its affected residents. If you reside in Brooklyn, Bronx, Manhattan, Queens, or Staten Island you should contact City officials directly for assistance.

How do I know if I live in the 100-year or 500-year flood plain?
You can review flood plain maps at www.floodsmart.gov. Your Customer Representative will also work with you to confirm this information.

Are second homes or vacation homes eligible?
No, by the terms of Federal law, second homes, as defined in IRS Publication 936 (mortgage interest deductions), are not eligible for Program rehabilitation assistance, residential incentives, or buyouts.

My home is a condo, is it eligible?
Yes, condos and coops are both eligible for assistance, both to individual unit owners and to the associations or common ownership entities of these property types.

I inherited the property from my mother who had applied to the Program before her death. She was in the process of transferring the deed before her death. Am I eligible for this Program?
Yes, you may be eligible for this program, as long as you are willing to abide by the Program requirements.

Does forbearance make the applicant ineligible?
Forbearance is a special arrangement between the lender and borrower to delay or reduce mortgage payments. Forbearance does not make the applicant ineligible.

The bank holding the Homeowner's mortgage is foreclosing, is the Homeowner still eligible for the program?
Yes. The homeowner must still own the home and the award must be used for repairs of the home.

Two homes are located on one property with common ownership. Are both homes eligible?
The Program will review the deed in order to make a determination. In general, assistance under the Program is only for a primary residence.

INTAKE MEETING

Can anyone come with me to the intake meeting, such as a family member or my lawyer?
Yes, you may allow anyone to accompany you to the meeting if you are comfortable sharing personal information with them. However, unless you authorize a communication designee in writing, you will be required to attend all meetings; you may not send a family member or lawyer to attend on your behalf.

Why do I have to show you my taxes?
One of the primary goals of the funding for this Program is to serve low- to moderate-income populations. We gather income information so that we can report to HUD the amount of funding that is being used to assist this population.

What is the "Subrogation Agreement"?
In signing the Subrogation Agreement the Homeowner is giving the Program a superior interest to all future benefits up to the award amount meant to aid in disaster recovery from Sandy, Irene, and Lee that would be classified as a duplication of benefit. The Homeowner must notify the Program of any benefits received.

Why, by signing the Subrogation Agreement, do I have to report any additional disaster funding after my home is repaired?
This Program is designed as a source of aid of last resort, so any future aid that you receive may be required to reimburse the Program for funds that are already expended.

Can I bring the forms home and consult my (spouse, lawyer, so on) before signing them?
Yes. While your Customer Representative will strive to answer all questions you have about the forms during the intake meeting, you are free to take as much time as you need to sign them. You should be aware; however, that your application cannot continue to be processed until you submit your signed forms, so this may delay your processing. Once you have signed the forms, you can drop them off at your Customer Representative's office, and your Customer Representative will update your file for continued processing.

Can I take the forms home to and have my co-applicant sign them?
Yes, although we may need to meet with that person at a later appointment.

Can I mail, fax, or email the forms back to you?
You can mail, but not fax or email forms since we need the original copies for our records. Our preferred approach is that you drop off the forms in person. All intake forms should be signed in blue ink.

What if co-applicant signs the documents at home – do we require them to come in to show ID?
Yes, the homeowner(s) need to come to the office to provide copies of all ID's. The homeowner(s) must sign all Program documents prior to submitting the file to the Verification of Benefits Team.

If the husband is the only person listed on the deed, does the wife need to sign the forms?
No, if the wife is not on the deed the wife does not need to be a co-applicant or sign the forms.

If the husband and wife are in the process of divorce and both are listed on the deed how should we proceed with the Intake meeting?
Both signatures are required on all documents, and the house has to be the primary residence of at least one of the owners.

Does a co-owner have to sign the application?
No, the application needs to be signed by the applicant only. All other documents must be signed by all owner(s).

My 2012 Federal taxes are not signed
If your taxes were filed electronically then we may have the authorization for the electronic signature, which may serve as documentation that the taxes were filed with the IRS. We may also request a transcript from the IRS by completing the 4506-T EZ form.

What do we need to document if a Homeowner is deceased?
We need some verification that the Homeowner that is applying for the Program is the full owner of the property. Documentation transferring ownership either from the deceased owner prior to death or from the deceased owner's estate is needed. A death certificate alone will not document this transfer.

INSPECTIONS

Why do I need an inspection?
The purpose of this inspection is to determine the required repairs to the home and to generate an Estimated Cost of Repair (ECR) and Allowable Activities (AA) already completed on your home. This ECR and AA will be used in determining the assistance available to you through this Program.

I've already had inspectors from FEMA and from my homeowner's insurance company, do I have to have more inspections?
Yes, inspections are required in order to make sure we have the most accurate, up to date information.

How many times will my house have to be inspected?
Approximately three to five times; it depends on the level of work done already, work to be completed and environmental inspections. Typically there will be an initial inspection, one or more environmental inspections (for asbestos testing, lead based paint testing and clearance testing with follow up as required), and a final inspection.

Do I have to pay for the inspections that are required for this Program, or any remediation needed as a result of the inspection?
No, you will not be required to pay for the required inspections and any remediation needed as a result of the inspections will be an eligible cost of the program. Homeowners are only required to pay for costs above the maximum Program benefit. If Reimbursement only, you may elect to fund remediation and be reimbursed.

If I'm only requesting reimbursement, does my home have to be inspected?
Yes, the Program will verify the work done previously passes all Program inspections and environmental clearances.

Who can I contact regarding my inspection?
NY Rising Construction Management Team's Hotline at **(516) 830-3560** is available to assist with any construction related questions, six days a week Monday-Saturday, 7AM to 7PM. Additionally, you may always contact your Customer Representative directly.

Who is the Construction Management Team?
The Construction Management Team, coordinated by the Dormitory Authority of the State of New York, is made up of multiple firms, including The LiRo Group, URS Corporation and McKissack, who have been retained by the Program to conduct these on-site damage inspections.

When are appointment hours?
Appointments will be scheduled between 7AM and 7PM.

How long will the inspection last?
The appointment will last approximately 2-3 hours.

Do I need to be there?
At least one of the applicants will need to be available and on site during the inspection.

How do I know the person really is an inspector?
The Inspection Team will be carrying NY Rising identification.

What if I have no power in my home?
If there is no power in the home the assessment must occur during daylight hours.

What is the "Right-of-Entry Permit and Release" agreement?
This is an agreement that states you are allowing the Inspector access to your home. Without this form an inspector cannot conduct a proper inspection.

REGARDING DECEASED INDIVIDUALS ON A DEED

What documentation do I need to provide in order to remove my deceased brother from the check?
It depends on the type of ownership shown in the deed itself. If you and your brother were joint tenants with the right of survivorship, then all you need is a death certificate for your deceased brother. We can issue a new check or if you provide an ACH transfer form we can deposit the money directly to your account. If you and your brother owned the property as tenants in common you must consult with an attorney who will determine the steps required to transfer your brother's interest to his heirs at law or to the person or persons named in his will. It is likely that a new deed will be required after this determination and may involve probate or administration depending upon whether your brother had a will or not.

My spouse passed away and is still listed on the deed. Do I have to return my check to have a new one issued?
This depends on the type of ownership on the deed. If you and your spouse owned the property as joint tenants or as "tenants by the entirety" which is evidenced by the words, "his wife" , "her husband",

"husband and wife" or other words of the same import, we can issue a check to you alone upon presentation of the death certificate or arrange for an ACH transfer. If you owned it as tenants in common you must consult with an attorney to determine whether probate or administration is required and it is likely that a new deed will be required.

Both my parents passed away and are on the deed; do I have to return my check to have a new one issued?
You must return the check and consult with an attorney. Just because your parents owned the property does not mean that you do. It depends upon whether or not a will existed that must be probated or an administration proceeding in Surrogate Court may be required. The law determines the passing of real estate when there is no will and transfer to a subsequent owner requires legal representation.

There is a probate order in place, but I resided in the home at the time of the storm. Am I able to cash the check if I am on the deed as will?
It depends on the ownership. If you were a joint tenant with your parents, present the check and the death certificates and payment by check or an electronic transfer will be arranged. If not, the check will be reissued to you and the executor or administrator of the estates in accordance with the probate procedure. If the probate order indicates that the property is yours in its entirety, the attorney for the estate will issue a new deed in accordance with the order and the transfer will be complete and the payment will occur.

TWO FAMILY HOME

What is the Uniform Acquisition and Relocation Act (URA)?
URA is a Federal law that requires programs, like NY Rising, to take steps to minimize any displacement of residential or commercial tenants that make take place as a result of that program. Most importantly, it provides certain rights and benefits for qualified rental tenants facing temporary or permanent relocation as a result of federally funded rehabilitation work.

How does the Uniform Relocation Act (URA) impact me?
As a homeowner that is voluntarily accepting rehabilitation/reconstruction assistance you are NOT eligible to receive URA relocation assistance if the construction on your home requires you to move temporarily.

However if you had a tenant in place in your rental unit at the time of your application to the NY Rising program – or if you have leased up your rental unit since then – your tenant may be eligible for Federal URA protections and relocation benefits. As a result, it is essential that you NOT take any immediate steps to displace that tenant. However, this does not mean that you will not be able to move forward with your construction. If it appears that the construction will require that tenant to be temporarily relocated, the Program will work with you to make sure that your tenant is relocated to an appropriate accommodation. Most importantly, the State will cover the cost for this tenant to relocate.

What protections/benefits is my tenant eligible for?
First, your tenant needs to receive a written notice advising them of their rights regardless of whether you think they will have to move or not. Second, they will need to receive another written notice if it is determined that they will actually need to move. Third, they are eligible to receive compensation from

the State for the cost of their move (including storage) to and from the temporary accommodations. Fourth, they are eligible to receive a rental assistance payment to cover the additional costs (if any) to live in their temporary accommodations compared with the rent they pay to you.

How will the tenants receive these benefits?
Relocation Specialists from our Program will work with the tenant and you to make sure they receive all of the proper notices and any moving or rental assistance payments they are entitled to.

Will the funds provided to help my tenant be deducted off my repair award?
No. This assistance is benefiting your tenant, not you.

How do I know whether my tenant is eligible for URA protections/benefits?
This can only be determined by one of our Relocation Specialists on a case by case basis, but here are some general rules. If your tenant left of their own free will prior to your application, they are NOT eligible for assistance. If your tenant did not have a legal right to be occupying your unit at the time you applied for DR assistance, - i.e. they had been found by a court of law to have been occupying the unit illegally - they may not be eligible to receive URA assistance.

OTHER

What should I do if I do not agree with the Program's determination of my eligibility or the amount of my award?
The first thing you should do is ask for an explanation from your Customer Representative, but if you think the decision was made in error you should ask for a Clarification, which will prompt a review of your case. A Clarification Form may be obtained from your Customer Representative. After the Clarification is completed you will receive a Clarification Determination, after which you may still request an Appeal. An Appeal Form is also available from your Customer Representative.

How long do I have to request an Appeal?
When you have received notification of an award or an eligibility determination, you have 60 days to Appeal. A Clarification must be done before an Appeal may be completed, and once a Clarification has begun, the 60 day time frame for an Appeal is automatically on hold. After receiving the Clarification Determination, the 60 day clock begins again, but you may ask for an automatic 60 day extension of the Appeal deadline by filling out an appeal extension form. Additional extensions may be requested, but not automatically granted.

What environmental standards will be used in the reconstruction and rehabilitation of affected homes and land?
As required by Federal law, an environmental review and approval will be required for all activities paid for through the CDBG-DR Grant Program, including repair, rehabilitation, and reconstruction activities. Environmental reviews will be conducted by the State and/or local grant administrator and will come at no cost to homeowners. Grant applicants must consult with a Customer Representative before beginning any work on their home because work conducted prior to the completion of an environmental review may preclude eligibility for CDBG-DR funding.

What is the definition of the 100-year and 500-year flood plain?
A 100-year flood plain has a 1% chance of having a flood occur in a given year. In other words, for every 100 years it is probable that it will flood in that area at least once. A 500-year flood plain has a 0.2% chance of flooding in a given year. So, for every 500 years it is probable that it will flood in that area at least once.

If my property is not located in a floodplain am I required to maintain flood insurance?
No, if the property is not in a 100 year floodplain, flood insurance is not required.

How long am I required to maintain flood insurance on my property?
If the property is in the 100 year floodplain and will be receiving money from the NY Rising Housing Recovery Program then flood insurance coverage must be secured and maintained at the homeowner's expense for the life of the property. It is the homeowner's responsibility, in case of a sale, or change in ownership, to notify future homeowners of this requirement in writing. If you fail to notify a future buyer of the federal requirement that flood insurance is maintained on the property and flood insurance is not maintained on the property you could potentially be liable for future damages that would have been covered had the property been covered by flood insurance.

PRIVACY

How can I be sure you won't share my personal information?
The Consent and Release form allows the Program to disclose and request non-public personal information with 3rd parties involved in the Program. Information will not otherwise be released to non-participating agencies or entities. All information provided by an applicant will be held secure and confidential according to written policy.