



# NY Rising Housing Recovery Program

## Homeowner's and Design Professional's Guide to Requesting Reconstruction Reclassification

September 15, 2014

In disaster recovery programs, there are often situations where the cost to repair a damaged Property exceeds the value of the Property. Often, the repair or rehabilitation of the Property becomes impractical due to unforeseen conditions, the requirements of meeting new building codes, and/or latent damage to the structure.

In such cases, New York Rising (the Program) will consider reclassifying a Property from a repair to a reconstruction project. The calculated reconstruction award is based on \$160 per square foot. Square footage of a Property from the time of the storm may be obtained from tax records or other third party verified sources. The reconstruction award will also include \$5,000 for demolition of the home plus \$25,000 for special site conditions.

In order for the Property to be considered for a reclassification, the Homeowner must either submit (1) a Substantial Damage Letter, issued by the municipality prior to February 20, 2014, showing that the extent of damage to the home was greater than 80%; or (2) a Feasibility Analysis Report (FAR) prepared by a design professional assessing the most suitable, feasible, and cost effective solution to restoring the structure to its pre-storm condition. **In no case should a homeowner proceed with the demolition or reconstruction of the home without receiving formal approval from the Program.**

If submitting a FAR, it should include all scope of work and cost estimates to restore the structure to pre-storm condition as well as any mitigation costs for elevation or other damage prevention measures. This report should also include evidence from previous inspections including Substantial Damage Determinations (letters from the municipality dated subsequent to February 20, 2014), insurance claim reports, program related inspection reports (AA, ECR, Elevation Estimates), and other investigative information including soil reports, an elevation certificate and a land survey. The Design Professional must provide a signed and sealed narrative report in the following format:

### Feasibility Analysis Report

1. Description of the Property
  - a. Age of Dwelling
  - b. Construction Type
  - c. Foundation Type
  - d. Square Footage (Living and Total Area)
  - e. Roof System
  - f. MEP Systems
  - g. Site Topography

September 15, 2014



- h. Environmental Hazards
- i. Any aggravating site conditions or exposures (erosion, subsidence, adjacent dwellings, attached or under roof garages making elevation impractical).
- j. Detailed photos of the dwelling and damage
2. Description of Damage
  - a. Detailed description of damage to the dwelling and the source of the damage
  - b. Estimated flood depth inside dwelling
  - c. Other damage conditions not included above
3. Estimated Cost to Repair
  - a. ECR Scope Provided by Program
  - b. Other damage scope not previously identified
  - c. Required building code compliance items
  - d. Cost of Environmental Remediation (lead based paint, asbestos)
  - e. NEPA Compliance Requirements (Historic, wetlands, etc.)
4. Mitigation Costs
  - a. Elevation (required if Substantially Damaged, optional if in Floodplain only)
  - b. Other Optional Mitigation Measures
  - c. Extraordinary Site Conditions
5. Supporting Documentation
  - a. ECR
  - b. AA
  - c. Elevation Estimate (ECR)
  - d. Elevation Certificate
  - e. Geotechnical Soils Analysis
  - f. Land Survey
  - g. Any other evidence of damage or deterioration that may impact the repair, code compliance or mitigation of the dwelling.
6. Financial Analysis
  - a. Utilizing the total cost to repair and the cost to mitigate future hazards to the dwelling, conduct the following financial analysis:

**(ECR Amount + Amount of Scope Not Previously Identified + Amount of All Mitigation) \*1.2**

**(\$160/sf + \$5,000 + \$25,000)**

**If > 1 then recommend full reconstruction**

Example:

1000 SF House

\$50,000 ECR + \$70,000 Mitigation \* 1.2 [\$144,000]/ \$190,000 = .76 – Recommend repair, not reconstruction

Note: The 1.2 calculation of the repair amount is designed to cover any difference for unforeseen conditions or change orders not apparent during the scoping and permit documents development.