

New York State Homes and Community Renewal

Resilient and Ready
Flood Assistance Program
Program Guidelines

*Grant Funding for Home Repairs in Response to Damage
from Tropical Storm Debby*

August 2024



**Homes and
Community Renewal**

Housing
Trust Fund
Corporation

Program Overview

Following significant housing damage caused by Tropical Storm Debby on August 9, 2024, HTFC is making funds available (Program Funds) to assist income eligible homeowners impacted by the storm. The program seeks to offer emergency home repair assistance and/or reimbursement to impacted homeowners who reside in the following eligible counties:

- Allegany
- Delaware
- Franklin
- Jefferson
- Oswego
- St. Lawrence
- Steuben

These funds will be available to homeowners whose primary residence sustained storm damage and for whom home and/or flood insurance coverage or other forms of disaster recovery funds are not sufficient to return the home to safe and habitable condition (“Program”).

Program Administration

HTFC will select not-for-profit organizations and/or local governments to serve as Local Program Administrators (LPAs) to provide program administration for this effort. Once selected and under contract with HTFC, the LPAs will accept applications for assistance from homeowners and complete an eligibility verification process.

The LPA will be required to document that Program Funds will be used for direct disaster-caused damage to the applicants’ primary residence (Primary Residence) which is not covered by any other federal, state, or local recovery program funds. Additionally, they will document what damage is not covered by any third-party insurers to prevent duplication of benefits.

Eligible Homeowners

Funds allocated under this Program will be limited to emergency housing repairs necessary to make the home safe, sanitary and habitable.

Non urgent repairs or repairs to ancillary structures will not be funded under this program.

Funds may only be used to address damage that occurred as a direct result of the storms and flooding as described above. Awards to homeowners for eligible activities, defined, here, on their Primary Residence, under this Program will be based only on the confirmed storm damage and the scope of work approved by the LPA. Homeowners may not qualify for a full grant award and in no event will the total grant award to any single applicant exceed \$50,000. Homeowners Associations are not eligible entities.

Homeowners must be income eligible, defined as an annual household income equal to or less than 150% of the Statewide Area Median Income (**\$157,800**) OR 150% of County Area Median Income based on household size **whichever is greater**. A chart by county and family size for AMI can found here: <https://hcr.ny.gov/tropical-storm-debby>

Homeowner Documentation

Homeowners will be required to provide documentation to allow the Local Program Administrators to verify eligibility criteria including but not limited to income, ownership of the home, primary residency, insurance coverage and specific storm damage.

Homeowners should prepare by documenting storm damage with clear photographs and retaining invoices for any storm repair work completed for consideration as well as collecting copies of documentation related to each of the other stated eligibility criteria.

Homeowner Attestations

At the time of award, eligible homeowners must submit a sworn attestation that the award is being sought to address the applicant's primary residence (defined as the applicants place of residency for more than 50% of a every calendar year) and that applicant intends to remain in the home as a primary resident for the next 24 months.

Eligible Activities

Program Funds shall be used for direct disaster caused damage to the Primary Residence, not covered by any other federal, state, or local recovery program funds, or any third-party insurers.

To the extent practicable, direct disaster-caused damage should be supported with photographs, videos, receipts or other evidence. The Program is not intended as a substitute for insurance. Eligible activities may include, but are not limited to:

- Environmental health hazard mitigation activities related to the repair of disaster caused damage to a Primary Residence. This may include, lead based paint abatement, asbestos removal, mold remediation, or remediation of other health hazards, including testing and clearance costs;
- Electrical and plumbing systems repair or replacement;
- Sump pump repair or replacement, (if ancillary to a larger repair or replacement project);
- HVAC systems, water heaters, well water filtration systems repair or replacement;
- Refrigerators, cooking stoves, ranges and built-in appliances, such as dishwashers, repair or replacement;
- Laundry washers and dryers repair or replacement;
- Permanently installed paneling, wallboard, bookcases and cabinets repair or replacement
- Drywall or finishing;
- Insulation;
- Foundation repair;
- Window and door repair or replacement;
- Siding repair or replacement;
- Roof repair or replacement;

- Flooring repair or replacement;
- Bathroom repair;
- Well or septic replacement, or connection to a municipal system;
- Fuel tanks (oil or propane, but not actual fuel replacement); and/or
- Dehumidifiers (eligible for replacement if ancillary to a larger repair or replacement project).

Ineligible Activities

Ineligible activities include:

- Deferred maintenance not related to storm damage;
- Repairs that are cosmetic in nature and not listed above;
- Docks;
- Boathouses;
- Guest homes, pool houses, sheds, detached garages;
- Personal property, such as vehicles, furniture, household goods, electronic equipment, window coverings and clothing;
- General home improvements not related to direct disaster related damage;
- Heating or cooking fuel replacement;
- Portable and window air conditioners (exceptions for health-based hardships will be considered);
- Portable heaters, microwaves, and dishwashers;
- Small countertop appliances, such as coffee pots, toaster, or blenders;
- Garage door openers;
- Swimming pools, hot tubs, saunas, or associated equipment;
- Walks, decks, patios, fences, lawns and landscaping;
- Luxury countertops, such as stone, granite, composite, or high-end luxury fixtures and appliances;
- Fireplaces including wood, gas, or electric (exceptions for disaster caused damage to chimneys will be considered);
- Covered porches, patios, decks, stairs or driveways (exceptions will be considered if access to Primary Residence is impeded, or poses a documented safety hazard).
- Common areas of residential condominium and cooperative buildings, or associations.
- Food freezers;
- Loss of use or access to the waterfront, beachfront for personal enjoyment;
- Pre-existing damage or repairs resulting from deferred maintenance, and not directly disaster caused;
- Moving and storage fees;
- Supplemental work after a project has been deemed complete and the initial application is closed;

Bidding Requirements

To the extent feasible, eligible homeowners shall be required to collect at least two separate estimates/bids for work to be performed. LPAs shall review the scope of work and estimates/bids to ensure cost reasonableness and prevent price gouging. The eligible homeowner may select a

higher bidder, but the homeowner must agree in writing to contribute the difference in the bids. Exceptions may be considered on a case-by-case basis.

For applications for reimbursement, homeowners will need to provide proof of storm damage, and proof of repair, including receipts of any supplies and labor. LPAs will confirm work has been completed prior to authorizing an award for reimbursement, and also make a determination that the funding request for reimbursement meets a cost reasonability standard.

Amendments to Guidelines

HTFC may amend these Guidelines, at any time and from time-to-time, to provide clarification during program administration.

Eligible Soft Costs

Soft costs are eligible for reimbursement but must fall within the maximum per-home grant award.

Other Certifications

- Eligible homeowners (or their approved contractors) may not begin work on an approved property until all required building, or other permits have been issued.
- State funded activities are subject to State Environmental Quality Review Act (SEQR) review. HTFC will advise on requirements.
- Contractors selected for repair projects must be certified under Environmental Protection Agency Renovation Repair and Paint (“EPA RRP”) Regulations. LPAs are required to include this statement in their program material and contracts.
- Renovations made to properties located within Special Flood Hazard Area (“SFHA”) must meet requirements as defined by federal and State law, and regulations. The local municipality is responsible for the application and enforcement of these requirements. To determine whether a property resides within a SFHA and ensure that repairs meet relevant requirements, please contact the local municipality. Homeowners may visit FEMA’s Map Service Center at <https://msc.fema.gov/portal> to conduct a search. Contact information for local flood plain administrators is available upon request to HTFC.
- State funded activities require review by the State Historic Preservation Office via its CRIS system unless all project activities qualify as exempt per the Historic Preservation Worksheet, which will be provided by HTFC.

Recapture

HTFC may recapture Program funds if any such funds are disbursed in error, upon the basis of incorrect or incomplete documentation, disbursed for Eligible Activities not completed on a timely basis, as determined by HTFC, or for any instance of material misrepresentation in connection with the Program.

Questions

Any questions regarding this program should be directed to: Floodprograms@hcr.ny.gov