

Frequently Asked Questions (FAQ)

Ida Renters Safe Housing Incentive Program (RSHI)

The Ida Renters Safe Housing Incentives (RSHI) Program allows renters to relocate from storm-damaged homes while remaining in their existing communities by providing:

- Rental Safe Housing Relocation Incentive: Up to \$50,000 for renters who relocate into permanent and safe rental units.
- Safe Housing Homeownership Assistance: Up to \$50,000 in down payment assistance to purchase permanent safe housing; and
- Moving Assistance: Assistance with moving costs into permanent and safe housing, either rental or homeownership.

The Program is managed by Community Housing Innovations (CHI). Reach out to CHI for help at (914) 595- 0986 or intake@communityhousing.org. Or visit <https://hcr.ny.gov/RSHI>.

FAQs

Who can qualify for RSHI?

The Program serves people who were renters at the time of Hurricane Ida (September 1, 2021) whose home was damaged in the storm. Renters in Westchester, Dutchess, Orange, Rockland, Nassau, and Suffolk counties during this time may be eligible for assistance. Check out the [Application Guide and Document Checklist](#) for information about what documents you need to submit.

How do I apply?

Find the link to the online application system at <https://hcr.ny.gov/RSHI>. If you cannot access the internet, need help, or would like a paper application, reach out to CHI at (914) 595-0986 or intake@communityhousing.org.

What benefits does RSHI offer?

The Program helps renters secure permanent safe housing that is less vulnerable to flooding. This can include down payment assistance to purchase a home, a cash incentive payment to move to permanent safe rental housing and moving assistance. The Program also offers housing counseling to all eligible applicants.



What qualifies as safe housing?

For your rental to qualify as safe housing it must meet the below requirements:

- Homes must meet the Program's decent safe and sanitary (DSS) requirement. The Program will inspect the home to verify DSS.
- The home should be located outside of the 100-year floodplain or be elevated above the base flood elevation if it is in the 100-year floodplain.
- If the home was impacted by Hurricane Ida or is at risk of flooding, flood mitigation measures must have been installed since the storm.

What if I moved already?

If you have already moved out of the home you lived in at the time of Hurricane Ida, the Program will check to see whether your current housing meets the safe housing requirements outlined above. If it does, you may not need to move to qualify for a benefit. Do not move out until you consult your case manager.

Do I have to relocate to qualify for a benefit?

If you still occupy the home you lived in at the time of Hurricane Ida, the Program will check to see whether your current housing meets the safe housing requirements outlined above. To qualify, new flood mitigation measures **MUST** have been installed since the storm.

If your current housing does not meet the safe housing requirement, you must move to qualify for a benefit. Do not move out until you consult your case manager.

How do I know if I am ready to buy a home?

CHI will provide housing counseling to every applicant. Housing counseling is one-on-one help to review your individual financial and housing goals to help you decide whether you are ready for homeownership.



What are the application steps?

1	Submit online application with supporting documents. Use the Application Guide and Document Checklist to learn what documents you need to submit. Reach out to CHI for help.		
2	CHI reviews your application for initial eligibility. CHI will reach out to you for additional information and documents within 3 business days. You will receive a letter or email with an eligibility decision.		
3	Work with CHI to decide on the right pathway (rental v. homebuying), and whether you need to move to qualify for benefits. Resources about safe housing and down payment are available at hcr.ny.gov/RSHI		
4	Next steps depend on benefit type: <table><tr><td>Rental Relocation Incentive<ol style="list-style-type: none">1. CHI determines whether you need to relocate.2. CHI verifies that your permanent housing is considered Safe Housing with an inspection and floodplain assessment.3. CHI calculates your award, and you sign a Grant Agreement.4. CHI issues your rental award. <i>If you are moving into a new home, CHI will make a partial payment to you prior to lease signing. After you have signed your lease and moved in, you will receive the second payment.</i></td><td>Down Payment Assistance<ol style="list-style-type: none">1. Meet with a housing counselor from the Program.2. Obtain mortgage pre-approval and search for a home with help from CHI.3. CHI verifies the home you choose is considered Safe Housing with an inspection and floodplain assessment.4. CHI calculates your final award.5. CHI pays Down Payment Assistance into escrow, and you sign your Grant Agreement upon closing.</td></tr></table>	Rental Relocation Incentive <ol style="list-style-type: none">1. CHI determines whether you need to relocate.2. CHI verifies that your permanent housing is considered Safe Housing with an inspection and floodplain assessment.3. CHI calculates your award, and you sign a Grant Agreement.4. CHI issues your rental award. <i>If you are moving into a new home, CHI will make a partial payment to you prior to lease signing. After you have signed your lease and moved in, you will receive the second payment.</i>	Down Payment Assistance <ol style="list-style-type: none">1. Meet with a housing counselor from the Program.2. Obtain mortgage pre-approval and search for a home with help from CHI.3. CHI verifies the home you choose is considered Safe Housing with an inspection and floodplain assessment.4. CHI calculates your final award.5. CHI pays Down Payment Assistance into escrow, and you sign your Grant Agreement upon closing.
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How do I know if I meet the income requirements?

Applications from renters whose household income is at or below 80% of Average Median Income (AMI) will be prioritized. In the event that all LMI applications have been exhausted, non-LMI applications may be considered in consultation with HTFC and in furtherance of the Action Plan.

HUD 2025 Income Limits (80% of Area Median Income) by Household Size

County	1 person	2 people	3 people	4 people	5 people	6 people
Dutchess	\$68,900	\$78,750	\$88,600	\$98,400	\$106,300	\$114,150
Nassau	\$92,350	\$105,550	\$118,750	\$131,900	\$142,500	\$153,050
Orange	\$68,900	\$78,750	\$88,600	\$98,400	\$106,300	\$114,150
Rockland	\$90,750	\$103,700	\$116,650	\$129,600	\$140,000	\$150,350
Suffolk	\$92,350	\$105,550	\$118,750	\$131,900	\$142,500	\$153,050
Westchester	\$95,200	\$108,800	\$122,400	\$136,000	\$146,900	\$157,800

Who will see the information that I submit to the program?

The Program is federally funded by the U.S. Department of Housing and Urban Development (“HUD”). Please carefully review the application, which describes how your information may be used. In general, the Program may use and disclose your information with certain third parties (including certain financial institutions, insurers, other government agencies and credit bureaus) in connection with its processing of your application and deciding eligibility for the Program.