Recreate NY Smart Home Program

The Recreate NY Smart Home Program was established to provide assistance to eligible homeowners who suffered direct physical damage as a result of Superstorm Sandy, Hurricane Irene or Tropical Storm Lee..

Assistance may be provided to address remaining unmet housing recovery needs in a variety of categories, including home repair/rehabilitation, mitigation/elevation and/or buyouts. Assistance may also be available to owners of rental properties in the impacted regions. Receipt of funding under this program may not duplicate disaster-related assistance you have already received or may be eligible for from other federal, state, local and/or private sources of disaster-related assistance, including, but not limited to, homeowners and/or flood insurance proceeds.

You may be eligible for repair and/or mitigation/elevation assistance if

- You live in one of the the counties designated a disaster area as a result of Superstorm Sandy, Hurricane Irene or Tropical Storm Lee.

  SuperStorm 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 counties.

  Tropical Storm Lee: Broome, Chemung, Chenango, Delaware, Fulton, Herkimer, Oneida, Orange, Otsego, Schenectady, Schoharie, Tioga, and Ulster counties.
- Your residential property was damaged as a **direct result** of one of these storms.
- Your residential property size is from one (1) to seven (7) units, whether owner occupied or income-generating.
- **Repair/Rehabilitation:** You have documented 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.
- **Mitigation/Elevation:** Your property sustained damage greater than 50% of its pre-storm fair market value; **OR** your property is located within the 100-year flood plain **AND** was damaged as a direct result of Sandy; you may be eligible for **mitigation/elevation** of your property that would prevent a likely recurrence of damage in a future disaster(s).

What types of property might this program cover?

The following property types may be eligible for assistance under the Recreate NY Smart Home Program. Eligible applicants may qualify for assistance for one or more properties, as determined in consultation with an assigned case worker;

- Single-family residences
- Condominiums
- Garden Apartments
- Co-ops
- Mobile/Manufactured Homes
- Rental Properties ranging in size from 1-7 units, 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.

NOTE: Mitigation Grant assistance may be available to multi-family affordable housing property with eight (8) or more units. See *Multi-family Housing Mitigation Grant* Fact Sheet online at www.nysandyhelp.ny.gov.

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What may be covered?

Applicants who are deemed eligible for participation in the Recreate NY Smart Home Program will work with an assigned case manager to determine the best and most cost-effective assistance package for your property, including one or more of the following items:

- Repair/replacement of damage to your real property, sustained as a direct result of one of these storms, including, but not limited to:
  - Roof repair/replacement
  - Window/door repair/replacement
  - Siding repair/replacement
  - Flooring repair/replacement
  - Drywall/finishing to pre-event condition
  - Insulation
  - Bathroom repair/rehabilitation
  - Foundation repairs
  - Kitchen cabinet replacement
  - Well/septic replacement or connection to municipal system
  - Electrical system repair/replacement from the weatherhead
- Replacement of disaster-impacted non-luxury residential appliances, including, but not limited to:
  - Stoves
  - Refrigerators
  - Hot water heaters
  - Heating Systems
  - Fuel tanks (oil/propane but not actual fuel replacement)
  - Water filtration systems
- Environmental Health Hazard Mitigation costs related to the repair or rehabilitation of disaster-impacted property (e.g., lead based paint abatement, asbestos removal, mold remediation, or other health hazards) including testing and clearance requirements.
- Accessibility modifications as needed.
- Accessibility improvements that are completed on the property even though the property was not accessible prior to the disaster.
- Replacement of destroyed housing or housing that needs to be demolished due to the severity of damage as a result of the storms.
- Emergency mortgage payment assistance. Assistance may also be provided for eligible projects that FEMA or other sources cannot fund, but which are nevertheless critical to recovery or for activities where the costs significantly exceed the amount of assistance that FEMA or other sources can fund.
- Residential repair work performed since the storm may be eligible for full or partial reimbursement, based on but not limited to the following; Work must be completed and paid for by the time a property owner submits an application; proof of completed repair/replacement and payment must be provided and verified and real estate rehabilitation and mitigation must meet minimum standards (i.e. meet state building code standards) and the required federal environmental review requirements
- Mitigation assistance to elevate homes and harden key utility systems, or to prevent damage that may be caused by a future storm.
- Buyout/acquisition of residential property.
- All reconstruction or mitigation of substantially damaged buildings must incorporate EnergyStar Standards.
- Rehabilitation of non-substantially damaged buildings must follow guidelines in the HUD Green Building Retrofit Checklist.

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What may NOT be covered?

The Recreate NY Smart Home Program may **NOT** cover the following items (list subject to change):

- Second homes are ineligible for assistance. Second homes are defined as follows:
  - If a second home is not rented out at any time during the year, it is a second home regardless of if it is used by the household or not.
  - If a home is rented out part of the year and the owner uses the home more than 14 days or more than 10% of the number of days during the year that the home is rented, then it is a second home.
  - If a home is rented out for part or all of the year and the owner does not use the home long enough (as defined above) then it is rental property and not a second home.
- Non-residential buildings that are not attached to the primary residence. This includes, but is not limited to:
  - Pools
  - Pool houses
  - Sheds
  - Chicken coops
  - Detached garages
- Swing sets/playground equipment.
- Personal Property such as vehicles, furniture and household goods and clothing.
- Most appliances including, but not limited to:
  - Washing Machines
  - Dryers
  - Window Unit Air Conditioners (Some exceptions allowed)
  - Portable Heaters
  - Microwaves
  - Any small countertop appliances, including, but not limited to, coffee pots, toasters, toaster ovens, blenders, etc.
- Landscaping.
- Heating or cooking fuel replacement.

What information will I be required to provide to receive assistance?

Property owners will need to provide the following documents, at a minimum, along with their full and complete application for assistance. This information may be uploaded where identified in the online application OR may be submitted during meetings with an assigned case manager. You should begin gathering this information now in advance of submitting your application or before any scheduled meetings:

- Proof of ownership of the disaster-damaged property (i.e. deed).
- Documentation of household income.
- Proof that property taxes are current and paid to date (i.e. paid receipt, evidence of payment from escrow).
- Lien and mortgage information- name of lender, estimated payoff balance and account number of all lien holders.
- Documentation of denial of claims and awards, offers of assistance, or payments to cover costs incurred from storm related damage National Flood Insurance Program (NFIP), homeowners insurances or other sources including, but not limited to: FEMA, SBA, NYS HRRF, ESRF, or non-governmental sources such as personal loans or bank financing.
- Receipts for any/all repair and/or rehabilitation work already completed at property where damage occurred.

How do I apply?

Start the application process TODAY by visiting www.nysandyhelp.ny.gov. After completing and submitting an application you will be contacted by a housing recovery case manager who will work closely with you throughout the rest of the application process to determine the best package of assistance to address your individual needs. Case managers will be specially trained to walk residents through all the eligibility requirements of the program, from registration and document collection and verification, to development of a scope of work and selection of a contractor, to finishing your project. Case managers will work alongside property owners until all the work they are eligible for is completed.