



**New York State Disaster Recovery Assistance Program**

**Yates County - 2014**

**Andrew M. Cuomo  
Governor**

## NYS Disaster Recovery Assistance Program

### Background:

Severe thunderstorms and heavy rains affected several areas of New York State in mid-May 2014, with the Finger Lakes region receiving the brunt of the storms. The storms left damage throughout Yates County, including the Village of Branchport, Village of Penn Yan, Village of Dresden, and the towns of Jerusalem, Italy and Guyanoga. In Penn Yan alone, more than 100 structures were damaged. Governor Cuomo declared a state of emergency for Yates County on May 14, 2014, to remain in effect through May 28, 2014.

On Friday, May 23<sup>rd</sup>, Governor Cuomo announced that a new NYS Disaster Recovery Assistance Program was being created to provide immediate recovery assistance to victims and to address gaps in coverage for impacted homeowners, renters and small business owners.

### Purpose:

To make available state financial resources for the purpose of providing supplemental recovery assistance as quickly as possible in the aftermath of natural disasters that impact homeowners, renters and small businesses, for which insurance or other disaster recovery assistance is not available. The State's Disaster Recovery Assistance Program is not intended to, and may not cover all of an individual's losses or all damage to affected homes or businesses, and/or personal property. Furthermore, this Program is not intended to replace or supplant assistance available to those impacted through existing insurance policies or other available disaster aid or assistance.

### Fund Administration:

The New York State Disaster Recovery Assistance Program (the "Program") is a coordinated effort led by NYS Homes and Community Renewal (NYSHCR), in partnership with the NYS Department of Homeland Security and Emergency Services (NYS DHSES), the NYS Department of Financial Services (NSY DFS) and local officials.

### Qualifications:

Under the Program, homeowners, renters and small business owners located in specifically designated disaster impacted areas **MAY** be eligible to receive supplemental disaster recovery assistance funding, subject to the documentation of disaster-related damage, documentation of uninsured losses and the availability of funds.

Damage **MUST** be directly attributable to and verifiably the result of a naturally occurring storm event or disaster where the Governor declared a state of emergency, but that is not otherwise eligible for a Federal disaster declaration(s) and/or sources of disaster aid.

Affected homeowners, renters and small businesses **MUST** effectively and accurately demonstrate losses that are **NOT** covered by individual or group private insurance

policies, including but not limited to homeowners, personal property, flood or other similar insurance policies.

Affected homeowners, renters and small businesses will also be offered the assistance of the NYS Department of Financial Services (“DFS”). Affected parties are encouraged to call the DFS Disaster Hotline at 1-800-339-1759, and may also be offered the services of the DFS through its Mobile Command Center.

Other Program requirements and conditions may apply.

**Award Minimums/Maximums:**

**Homeowners and Renters:**

- \$100; Minimum
- \$10,000; Maximum

**Small Businesses:**

- \$500; Minimum
- \$25,000; Maximum

**Application For and Disbursement of Funds:**

Affected homeowners, renters and small business owners who meet the aforementioned qualifications, or are otherwise eligible for assistance, must submit an application for assistance **no later than 15 days** following the announcement of the program.

Assistance will be provided to eligible applicants in one of two distribution methods:

1. **Immediate assistance** in the minimum amount of \$100 for homeowners and renters and a minimum amount of \$500 for small businesses will be made available to cover the urgent recovery need(s) of applicants providing sufficient supporting documentation of incurred expenses related to disaster recovery efforts. Documentation may include, though is not limited to receipts, invoices, contractor estimates, analyses and estimates prepared by independent third party verifiers such as insurance companies or structural engineers. An additional amount of assistance, up to the maximum allowable for the Program (\$10,000 Homeowners/Renters; \$25,000 Small Businesses) will be made available upon the submission, review and certification of subsequent documentation for related and eligible recovery costs. Additional assistance documentation *may* be submitted after the application deadline but no later than six (6) months after the announcement of the program. Further, applicants may receive no more than three (3) disbursements from the Program.

**Full assistance** up to the maximum amount allowable for the Program (\$10,000 Homeowners/Renters; \$25,000 Small Businesses) will be made available upon the

submission, review and certification of receipts, invoices, contractor estimates, or insurance estimates for related and eligible recovery costs, if these documents are furnished at the initial point of application.

**Applications and supporting documentation may be mailed to:**

**NYS Disaster Recovery Assistance Program**

**Attn: Yates County**

**The Hampton Plaza**

**38-40 State Street**

**Albany, NY 12207**

## Eligible Activities

### **Housing - Homeowners**

**Objective:** To help address the immediate needs of homeowners impacted by small disasters, including the rehabilitation, repair and reconstruction of damaged 1-2 unit residential **owner-occupied** properties in eligible areas.

**Applicant Eligibility:** Residential property owners in an eligible area. The types of units that may be assisted include single-family homes, semi-detached units, row houses/townhouses, condominiums, cooperatives, manufactured housing, and mobile homes. Property owners must have occupied the property as their primary residence at the time of the storm.

Property owners should maintain the property as their primary residence after receipt of assistance for a minimum of three years **and** obtain flood insurance if the residence is located within the 100 year flood plain. Receipts, invoices, contractor estimates, insurance estimates, estimates prepared by other independent third parties, and any other documentation of repair the repair or replacement of eligible items must be retained for up to three years.

**Activity Eligibility:** Funds for the reimbursement of interior and/or exterior repairs to structural damage caused by the floods, and other related costs, as well as for the repair and/or replacement of permanent fixtures.

Manufactured housing and mobile homes are generally not considered real property but fall under the “homeowners” category for this recovery program. Because it is not real property, owners of manufactured housing or mobile homes may use funds for the demolition or removal of units condemned by a government agency. If the manufactured or mobile home is condemned as a result of the storm event or disaster covered by this program, funds may be used towards the purchase of a new manufactured or mobile home. However, the owner is required to maintain the new unit as their primary residence for a minimum of three years. The individual must also retain any receipts or documentation related to the demolition/removal of the flood-damaged unit and the purchase of the new unit for a period of three years.

**Eligible Costs:** Eligible Housing Activities may include the repair/replacement of damage to real property, 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 repair, replacement or connection to municipal system
- Electrical system repair/replacement from the weatherhead
- Attached garage repair/rehabilitation
- Replacement of disaster-impacted non-luxury residential appliances, including, but not limited to:
  - ✓ Stoves
  - ✓ Refrigerators
  - ✓ Water heaters
  - ✓ Heating Systems
  - ✓ Fuel tanks (oil/propane but not actual fuel replacement)
  - ✓ Water filtration systems
  - ✓ Washing machines and/or dryers
- Environmental Health Hazard Mitigation costs related to the repair or rehabilitation of disaster-impacted property (i.e. lead based paint abatement, asbestos removal, mold remediation, or other health hazards) including testing and clearance requirements.
- Limited personal property such as clothing, household goods, furniture from the interior of the home, and equipment related to small businesses operating out of the home or that allowed the homeowners to telecommute (unless equipment was purchased/leased by the employer).
- Temporary storage unit rental
- **Manufactured housing/mobile homes only**: 1) Removal and disposal of unit that is condemned or otherwise determined to be uninhabitable by a municipal, state, or federal government agency; and/or 2) if unit is condemned or otherwise determined to be uninhabitable funds may be used towards purchase of a new unit.

Eligible Housing Activities may **also** include the repair/replacement of damage to personal property, including, but not limited to:

- Replacement of damaged or destroyed clothing for family residing in the rental unit
- Replacement or repair of furniture including, but not limited to:
  - Sofa up to 8 feet in length
  - Tables, buffets, credenzas
  - Kitchen table and chairs
  - Bedroom furniture such as beds and dressers
  - Desks, computers, and home office equipment
- Personal cell phone (up to one per resident of the rental unit)
- Temporary storage unit rental

**Ineligible Costs:**

- Second homes or vacation homes are ineligible for assistance.
- Non-residential buildings that are not attached to the primary residence. This includes, but is not limited to:

- Pools and equipment/machines related to pool maintenance
- Pool houses
- Hot tubs
- Sheds
- Detached Garages
- Swing sets/playground equipment
- Personal Property such as vehicles, lawn or patio furniture
- Most smaller appliances including, but not limited to:
  - Microwaves
  - Portable Heaters
  - Window Unit Air Conditioners
  - Any small countertop appliances, including, but not limited to, coffee pots, toasters, toaster ovens, blenders, etc.
- Landscaping and landscaping equipment such as lawnmowers, trimmers, or other outdoor power equipment.
- Heating or cooking fuel replacement.

## **Housing - Renters**

**Objective:** To help address the immediate needs of renters impacted by small disasters, including the repair or replacement of personal property within the rental unit.

**Applicant Eligibility:** Individuals or families renting units as their primary residence in an eligible area. Renters living in single-family homes, semi-detached units, row houses/townhouses, condominiums, cooperatives, multi-family housing, manufactured housing, and mobile homes may be eligible for assistance. Renters must have occupied the property as their primary residence at the time of the storm.

**Activity Eligibility:** Funds for the reimbursement of repairs to personal property, and other related costs, as well as for the replacement of permanently damaged property. Receipts, invoices, contractor estimates, insurance estimates, estimates prepared by other independent third parties, and any other documentation of repair or replacement of eligible items must be retained for up to three years.

**Eligible Costs:** Eligible Rental Housing Activities may include the repair/replacement of damage to personal property, including, but not limited to:

- Replacement of damaged or destroyed clothing for family residing in the rental unit
- Replacement or repair of furniture including, but not limited to:
  - Sofa up to 8 feet in length
  - Tables, buffets, credenzas
  - Kitchen table and chairs
  - Bedroom furniture such as beds and dressers
  - Desks, computers, and home office equipment
- Personal cell phone (up to one per resident of the rental unit)
- Temporary storage unit rental
- Security deposit to rent new unit if existing unit is not available due to damage caused by or related to the disaster

### **Ineligible Costs:**

- Table lamps
- Carpets such as throw rugs or other temporary carpeting
- Most smaller appliances including but not limited to
  - Microwaves
  - Portable Heaters
  - Window Unit Air Conditioners
  - Any small countertop appliances, including, but not limited to, coffee pots, toasters, toaster ovens, blenders, etc.
- Personal electronics such as tablets and MP3 players
- Food
- Personal tools such as drills, saws, screwdrivers, or hammers
- Landscaping equipment such as lawn mowers
- Lawn or other exterior furniture including patio furniture and swing sets

- Vehicles
- Heating or cooking oil replacement

### **Small Businesses**

**Objective:** To help address the immediate needs of local small businesses impacted by small disasters, including the rehabilitation, rebuilding, and/or reconstruction of flood-damaged commercial buildings in eligible counties. Landlords and/or owners of residential investment property are not eligible for assistance under this or any other category.

**Applicant Eligibility:** Small businesses and commercial property owners in an eligible area. Small businesses that are run from a home **must** apply under the Housing category.

**Activity Eligibility:** Funds for the reimbursement of interior and/or exterior repairs to structural damage caused by the floods, and other related costs, as well as for the repair and/or replacement of permanent fixtures and equipment, as well as for inventory and working capital losses caused by the floods, and other related costs. Receipts, invoices, contractor estimates, insurance estimates, estimates prepared by other independent third parties, and any other documentation of repair or replacement of eligible items must be retained for up to three years.

**Eligible Costs:** Eligible Small Business Activities include, but are not limited to:

- Purchase of equipment, materials, inventory, furniture, fixtures
- Construction, rehabilitation, reconstruction of flood damaged buildings
- Engineering, architectural, and/or design costs