NY RISING: THE BASICS Types of Assistance

- **1. Reimbursement**: Payment for work that was completed prior to the program conducting the initial damage inspection.
- 2. Repair: Repair damages to real property, replace disaster-impacted, non-luxury appliances, mitigation of environmental health hazards related to the repair, and make any necessary accessibility modifications.
- **3. Reconstruction**: Replace the home that was damaged or destroyed during the qualified storm event.
- **4. Elevation**: Elevate an existing dwelling in 100 year flood plain to the Base Flood Elevation (BFE), PLUS statutory freeboard requirements.
- **5.** Optional Resiliency Assistance (Mitigation): Program will assist in paying for any/all of the 6 "Optional Resiliency Measures" specified by the program up to allowable caps.

BEFORE design drawings can begin:

You will need the following documents:

- 1. Allowable Activities Report (AA)
- 2. Estimated Cost of Repair (ECR)
- 3. Award Letter (AA)
- 4. Environmental Review Record
- 5. Elevation Certificate: NTE \$750
- 6. Land Survey: NTE \$1000
- 7. Soils Report: NTE \$5000
- 8. Bulkhead Assessment: \$2500
- 9. Lead Based Paint Assessment
- 10. Asbestos Containing Material Assessment

OUR PARTNERS:

FEMA:

www.fema.gov/sandy-recovery-office

NY Rising:

stormrecovery.ny.gov

Touro Law (Disaster Relief Clinic): www.tourolaw.edu/TLCHEART

NY Legal Assistance Group: nylag.org

Catholic Charities:

www.catholiccharities.cc

Salvation Army:

www.salvationarmy.org

Health and Welfare Council of Long Island:

PHONE / 646.470.9545

FAX / 646.496.9130

WWW.THEELEVATEDSTUDIO.ORG



WHAT DO YOU NEED TO KNOW ABOUT DESIGN & CONSTRUCTION?

DESIGN

Schematic Design (2-4 months)
Design Development (2-4 months)
Construction Documents (2-4 months)

DOCUMENTATION

Filing for permits (1-4 weeks) Bidding and Negotiations (3-6 weeks)

CONSTRUCTION

(3-9 months)
Typical Inspections:
Foundation completion, rough framing, rough electrical, rough plumbing, rough mechanical, (if applicable: elevator completion, fire protection)
and final

End Goal: Certificate of Occupancy

In recovery, what is required during this process is determined by the source of funding.

In the case of NY Rising, requirements are placed on this money in terms of what needs to be accomplished, determined by the stated level of damage.

WHO MAKES THE TEAM?

The Homeowner

Ultimate decision-maker

<u>Design Professional</u> (architect or engineer)

Creative thinkers
Spatial problem solvers
Educators
We are a client's advocate

Contractor

Skilled craftsmen/women General practitioners Specialists (sub-contractors)

Jurisdiction

Government entities for counties/cities/ townships/boroughs

THE RULES:

Codes and regulations are the **laws** that design and construction professionals use and must abide by when designing and constructing a building.

Repair, Reconstruction, Elevation, and Mitigation **must** adhere to the **current** NY State Building Code.

Permits are always needed, **EXCEPT**: Cosmetic changes, Repairs / Reconstruction, Elevation, Bulkheads

TIPS:

- Always check to see if your contractor is licensed with the DCA (Department of Consumer Affairs).
- Always get several estimates.
- Always ask for references, good and bad, and actually call them.
- Avoid telling your contractor your award amount to get a more honest estimate.
- Double-check any contractors/elevationspecialists that have only been around after Sandy. Look at their work.
- Get somebody else to look at your contract before you sign it.

CONTRACTS 101:

- Only the homeowner decides to stop work.
- Avoid ambiguous/subjective situations and wording where additional fees can be incurred
- Be as detailed and specific as possible.
- Cost should be broken down into a "result > fee" chart.
- Payment should be broken down by what work needs to be completed.

*Keep in mind the NY Rising dispersement schedule. It will **not be assumed** that it is on the NYR draw schedule

If you take federal money, you MUST...

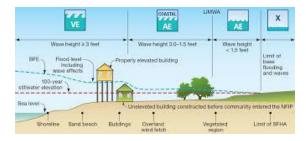
- · Account for how every dollar of it is spent.
- Receive a Certificate of Occupancy at the end. In order to do this, everything in the scope of work outlined in the ECR must be completed.
- Your building must be up to the **current** building code, even of it wasn't before Sandy.
- NYR will only pay for required elevation nothing beyond that.
- Get to know what is required!
- Get flood insurance.

ELEVATION 101 When are you required to elevate?

1. Homeowner is **REQUIRED** to elevate if the home is Substantially Damaged <u>and</u> in the 100-year floodplain: Elevation funding is available. Increase in max benefit cap of \$50,000.

2. If the home is located in the 100-year floodplain <u>and</u> is NOT substantially damaged, then Optional Elevation funding is available, but NO increase in max benefit cap.

3. If the home is located OUTSIDE the 100-year floodplain: No elevation funding is available UNLESS the dwelling is on the FEMA Repetitive Loss List.



NY Rising will provide funding for the elevation of an eligible dwelling to:

Elevation to the BFE (Base Flood Elevation) as depicted on the most current and adopted FEMA Flood Insurance Rate Map (FIRM), PLUS 2 ft freeboard

(BFE + 2'-0") per the NY State Residential Building Code requirements, PLUS any additional freeboard officially adopted by local jurisdictions.

BFE can be found at:

DFE (in NY) = BFE + 2 ft (or +4 in some jurisdictions)

Freeboard = any additional requirement adopted by a local jurisdiction. Please check with your local department of buildings.