

FRANKLIN COUNTY RESILIENT & READY STORM RECOVERY PROGRAM GUIDELINES

1. INTRODUCTION

The Franklin County Economic Development Corporation (FCEDC) was awarded funding through NYS Homes and Community Renewal (NYSHCR) to assist eligible homeowners with repairs to damage caused by Tropical Storm Debby on August 9th and 10th. Assistance is limited to emergency housing repairs necessary to make the home safe, sanitary and habitable. For questions, please contact FCEDC at help@adirondackfrontier.com or (518) 651-2957. The online application can be found at <https://form.jotform.com/242424964515156>. **The application is due November 8, 2024 at 5PM. FUNDING IS AVAILABLE ON A FIRST COME FIRST SERVED BASIS.**

| Office Hours (optional) |
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| Friday, November 1, 2024 @ 9 AM - 1 PM TEIONKWARIHWAIENAWA:KON (Community Services Building) Office of Emergency Management and Safety 850 State Rte 37, Office #203 Hogansburg, NY |
| Wednesday, November 6, 2024 @ 12 PM - 4 PM TEIONKWARIHWAIENAWA:KON (Community Services Building) Office of Emergency Management and Safety 850 State Rte 37, Office #203 Hogansburg, NY |

2. ELIGIBILITY

ELIGIBLE APPLICANTS

- Homeowners located in Franklin County
- Homeowners with damage to their primary residence on August 9th and 10th due to Tropical Storm Debby
- Income eligible homeowners (see below)
- Homeowners with expenses not covered by any other federal, state, or local recovery program funds, or any third-party insurers
- Homeowners up to date on all mortgage, tax and utility payments
- Homeowners who plan to stay in their home for the next 24 months

| RESILIENT AND READY FLOOD ASSISTANCE PROGRAM INCOME REQUIREMENTS TO QUALIFY* | | | | | | | | | |
|--|-------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| HOUSEHOLD SIZE (ALL PERSONS) | Median Household Income | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| MAXIMUM <u>HOUSEHOLD</u> INCOME TO QUALIFY | \$157,800 | \$157,800 | \$157,800 | \$157,800 | \$157,800 | \$157,800 | \$157,800 | \$157,800 | \$165,450 |

INELIGIBLE APPLICANTS

- Small businesses
- Homeowners Associations
- Not-for-Profit Organizations
- Municipalities
- Religious organizations or private membership-based organizations
- The final determination of applicant eligibility is at the discretion of FCEDC

3. AVAILABLE FUNDING

| Description | Maximum Award |
|--------------------------------|---------------|
| Storm Damage Repair Assistance | \$50,000 |

¹ FCEDC reserves the right to award less funding than is requested.

4. ELIGIBLE EXPENSES

Grant funds may be used for direct disaster-caused damage, including:

- 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)

- Dehumidifiers (eligible for replacement if ancillary to a larger repair or replacement project)

5. INELIGIBLE EXPENSES

Grant funds may NOT be used for the following:

- Deferred maintenance not related to storm damage
- Repairs that are cosmetic in nature and not listed above
- Non urgent repairs or repairs to ancillary structures
- 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

6. ADDITIONAL REQUIRED DOCUMENTATION

In addition to the application, applicants must provide proof of the following (only one document from each category is necessary):

- Income:
 - 2023 tax return
 - 6 weeks of pay stubs
 - 2 months of bank statements
 - SSI/SSDI award letter
 - Income attestation
- Ownership of the home
 - Deed
 - Mortgage statement
 - Tax bill

- Land assignment
- Right to use and occupancy deed
- Deed in process letter
- Ownership certification letter
- Property is a primary residence
 - Driver's license
 - Voter registration
 - Tax return
 - Tribal ID & confirmation letter
- Lack of insurance coverage
 - Claim denial letter
 - Letter from insurance broker
 - Copy of home insurance policy
- Specific storm damage (documented through photos, videos, inspection reports, etc.)

In addition, we would recommend providing the following if it is available:

- Cost estimates from contractors (for repairs that have not yet been completed)
- Payment documentation (for repairs already completed)
 - Invoices
 - Receipts
 - Proof of payment (canceled check or bank/credit statement)

7. PROJECT DEVELOPMENT & REIMBURSEMENT

All projects receiving public funds must follow State procurement and reimbursement procedures. Homeowners are required to pay all expenses directly and then submit documentation for reimbursement. Please note that if the project begins before all the required steps are completed, reimbursement cannot be issued. All projects must proceed through the steps outlined below:

| Step | Description | Responsible Party |
|--------------------------------|---|-------------------|
| 1. Award Acceptance | <ul style="list-style-type: none"> ■ Return signed award letter to FCEDC | Homeowner |
| 2. Environmental Review | <ul style="list-style-type: none"> ■ ALL projects require an environmental review | Homeowner & FCEDC |
| 3. Grant Agreement | <ul style="list-style-type: none"> ■ FCEDC will provide the agreement ■ Owner will execute agreement with FCEDC | Homeowner & FCEDC |
| 4. Project Execution | <ul style="list-style-type: none"> ■ Owner will purchase items approved in award letter and grant agreement. <u>Unauthorized purchases or purchases will not be reimbursed.</u> | Homeowner |
| 5. Closeout | <ul style="list-style-type: none"> ■ Owner will send FCEDC all invoices and proof of payment (only canceled checks or bank/credit statements are acceptable proof of payment) ■ Invoices must be typed and acceptable to NYS, which must include: ■ Date | Homeowner & FCEDC |

| | | |
|--|---|--|
| | <ul style="list-style-type: none"> ■ Name & address of contractor ■ Name & address of person being billed ■ Detailed description of what is being invoiced ■ Information about what has previously been paid (if applicable) and the balance for current invoice ■ The invoice amount must match the proof of payment amount ■ Proof of payment date must be after invoice date ■ Documentation must be mailed or emailed as a single PDF. Screenshots or forwarded emails are not acceptable. ■ Photos ■ Final inspection ■ FCEDC will prepare and submit disbursement request to the State. | |
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8. PROGRAM CONDITIONS

- Eligible homeowners (or their approved contractors) may not begin work on an approved property until all required building, or other permits have been issued.
- 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 residence for the next 24 months.
- Projects selected and approved by FCEDC will be submitted to the Office of Community Renewal (OCR) for review and approval prior to notifying the homeowner of formal funding approval.
- Awarded funds may be subject to conditions. The award letter and agreement will clearly outline all conditions.
- On behalf of the HTFC, FCEDC 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 or for any instance of material misrepresentation in connection with the program.
- FCEDC reserves the right to award a project less funding than requested.

9. PROGRAM INFORMATION

Additional information about this program, including contact information and the program application form, is available at www.adirondackfrontier.com.