Application Guide and Document Checklist
Ida Homeowner Repair and Reimbursement Program

Program Offerings

HCR's Ida Homeowner Repair and Reimbursement Program (IHRR) provides funding to owners of 1-4 family homes to repair damage caused by Hurricane Ida in 2021.

Who may qualify?

- Own a 1-4 family home that was damaged by Hurricane Ida in in Dutchess, Nassau, Orange, Rockland, Suffolk, or Westchester Counties
  - *Manufactured homes and mobile homes are eligible for assistance;*
  - *Condos and cooperatives are not eligible for assistance*.
- Live in the home as a primary residence
- Owned and occupied the home at the time of Hurricane Ida
- Have household income at or below 80% of the county Area Median Income OR be a member of a vulnerable population
  - *80% AMI and below prioritized*
  - Vulnerable populations may include, but are not limited to:
    - Families with children under the age of 18,
    - Seniors,
    - Disabled individuals,
    - Veterans,
    - People with limited English proficiency (LEP),
    - Immigrants,
    - Single female heads of household,
    - LGBTQ+ individuals,
    - Historically disadvantaged members of protected classes including race, color, national origin, religion, sex, and familial status, and,
    - Cases of hardship.

Available Assistance

- Reimbursement for the cost of repairs, reconstruction, and/or elevation completed and paid for out-of-pocket prior to IHRR application (includes costs paid for using private loans)
  - *May include costs to replace a manufactured home*
  - *A contract for repair work must have been entered into before June 1, 2023 in order to reimburse repairs completed after that date*
- Grants to repair remaining damage caused by the storm
- Reimbursement or grant funding for the cost of mitigation measures such as installing flood vents or elevating electrical systems

How to Apply

Apply online at https://nysandyhelpapply.ny.gov/intelligrants_NYSDR

Application Tips

- **Applicants v. Co-Applicants**: When applying, choose one owner of the home to be the Applicant. If there is another person who owns the home and lives in the property, list them as Co-applicant. Both people will be able to communicate with the Program.
- **Communication Designee**: If you would like to allow someone else (not the Applicant or Co-Applicant) to help you communicate with the Program, you may complete and submit the *Communication Designee* form by uploading it to the Applicant-Supplied Supporting Documents page.
- **Power of Attorney**: If someone else has power of attorney, and you would like them to be able to communicate with the program, make decisions about your home, and sign program documents, please upload your proof of Power of Attorney to the Applicant-Supplied Supporting Documents page.
- **More than one home on a single property**: If your home is located on property that you own with other individuals (for example, owned with family), you must submit a separate application for each structure.

Application Help

For help with the online application, review How to Use the IHRR Application System located on the General Ida Programs page: https://hcr.ny.gov/general-ida-programs. If you have questions or need help, please contact your local Ida Recovery Partner:

Nassau and Suffolk Counties

- Long Island Housing Partnership, Inc. (631) 435-4710 or ida@lihp.org

Dutchess, Orange, and Rockland Counties

- Hudson River Housing: (845) 454-5176 Ext 118 or HRHihrr@hudsonriverhousing.org
- Rural Development Advisory Corporation: (845) 713-4568 or ida@ocrdac.org

Westchester County

- Habitat for Humanity of NYC and Westchester: 646-779-8893 or ida@habitatnycwc.org

Application Document Checklist

To apply for IHRR, you must provide documents to support your application. Use this checklist to keep track of everything you need to submit with your application. If you do not have the documents listed, the program will consider other evidence that you provide. If you have questions or need help, please contact your local Ida Recovery Partner.

Please Note: Before submitting your application in the application system, you must upload all of your documents to the *Applicant-Supplied Supporting Documents* page. If your document does not fall into one of the existing categories on that page, please use the *Additional Documents* option to upload.

1. Proof of Identity

The Program must verify your identity to make sure any benefits are correctly awarded to you.

☐ Proof of Identity**:** Upload one of the following forms of identification that contains a photograph:
- Drivers license
- State-issued ID
- U.S. passport or passport card
- Current military or armed forces ID
- Current Tribal ID
- Current NY State firearm license
- NY State Department of Corrections and Community Supervision Release Offender ID Card
- Consular ID
- Valid foreign passport

If the above options are unavailable, you may submit other identifying documents, and program will review on a case-by-case basis to verify identity.

2. Proof of Ownership

After you submit your application, the IHRR Program will verify that you own your home using local land records. If ownership cannot be verified through a public title search, a case manager will contact you after you have submitted your application to request alternate documentation.

☐ For Homes with Multiple Owners: If more than one person is on the deed for your home, owners other than the applicant and co-applicant must submit a signed *Application Acknowledgment and Consent Form*.

☐ For Homes on Leased Land or Manufactured Home Communities/Parks: The Program cannot use local land records to verify ownership for this type of housing. Therefore, please upload the following to show that you owned the home both at the time of the storm and currently:

☐ Proof of an approved leasehold interest (land lease or manufactured home park lease), AND

☐ Proof of ownership of the residence (any of the following):
- Bill of Sale;
- Property tax record;
- Department of Motor Vehicles (DMV) Title or equivalent documentation; or
- Signed *Affidavit of Ownership* attesting to having owned the residential structure, which occupied leased land or a manufactured home park/community, at the time of the storm.

3. Proof of Primary Residence

The program must verify that the damaged property is your primary residence, both at the time of the storm and currently.

☐ Proof of Primary Residence TYPE ONE**:** Please submit ONE of the following, dated from the year of the storm:

- Federal income tax return showing Permanent Home Address as damaged property address.
- NY State income tax return showing Permanent Home Address as damaged property address; or
- Proof of School Tax Relief (STAR) exemption.

OR

☐ Proof of Primary Residence TYPE TWO: If proof of Primary Residence TYPE ONE is NOT available, please submit TWO of any of the following documents, reflecting the damaged property address:

- Government-issued identification (including driver's license) (unexpired at the time of the storm).
- Vehicle registration or renewal for impacted year or Certificate of Title issued for vehicle in year of the storm.
- Voter registration cards (unexpired at the time of the storm).
- Receipt of government benefits at least one month before or three months after the qualifying storm, including but not limited to: Social security, TANF, Medicare, NY Child Health Plus, NY Head Start, LIHEAP, NY Medicaid, NY WIC, NY SAP, NY Temporary Assistance, NY Unemployment Insurance.
- Verification, in the form of bills or a letter from the provider, that water, electric, gas, sewer services or other utilities were provided to the damaged property address for 6 months immediately preceding the time of the storm.
- Other qualified documents may be presented for consideration as proof of residency, including but not limited to insurance documentation indicating the insured property is the insured's primary residence; bank or credit card statements, mortgage statements, phone bills; three months of pay stubs or other income for the applicant; and statements from Public Officials or Employers.

Special Primary Residence Circumstances:

☐ Property owned by an entity (not an individual**)**: Submit the documentation described above to show that one owner (owning not less than a 10% share) was a primary resident at the time of the storm. Ownership stakes of less than 10% may be eligible at the discretion of the Program, upon individual review. If an entity, rather than an individual owns the Property, the entity must be registered to do business in the State of New York.

☐ Property owned by a trust: Submit the documentation described above to show that at least one beneficiary of the trust, a grantor of the trust, or one who is granted a life use in the trust, was a primary resident at the time of the storm.

4. Proof of Ida Storm Damage

The program must verify that your home was damaged by Hurricane Ida.

- ☐ Proof of Ida Storm Damage TYPE ONE: Please submit one of the following:
  - Proof of assistance received from the Federal Emergency Management Agency (FEMA), Small Business Administration (SBA), or the National Flood Insurance Program (NFIP)
  - Proof of another assistance type that verifies damage was sustained (for example, Federal, state, insurance or other sources verifying loss, insurance adjuster estimates, property payout, or other letters demonstrating damages)
  - Damage assessment conducted by an insurance company or a local jurisdiction

OR

- ☐ Proof of Ida Storm Damage TYPE TWO: If Proof of Ida Storm Damage TYPE ONE is NOT available, please:
  - Complete and submit an *Affidavit of Storm Damage*, and
  - If available, please upload before and after photographs of the home (pre- and post-storm).

5. Verification of Income

The program must verify your household income. **ALL** household members aged 18 and over must:

- ☐ Complete an Income Verification form:
  a. Applicant and Co-applicant: Complete this form electronically in the application system.
  b. Other Household Members: Please have household members complete the PDF or paper *Income Verification form*.

AND

- ☐ Submit proof of income (including household members with zero income)**.** The documents required depend on what type of income each household member has. These documents are listed on the *Income Verification form*.

6. Mortgage Statement

If you have a mortgage on the damaged property, please submit the most recent mortgage statement.