



**Lake Ontario Residential Recovery Program
Public FAQs**

November 13, 2017

The Lake Ontario Residential Recover Program supports homeowners who have been affected by severe flooding and raised water levels in the vicinity of Lake Ontario, the St. Lawrence River, Seneca Lake, the Seneca River, the Oswego River, the Oneida River, Oneida Lake, and Cross Lake. The Program seeks to offer relief and recovery assistance for which insurance or other disaster recovery assistance is either not available or insufficient. Specifically, the Program provides up to \$50,000 for a homeowner to support repairs to residences that sustained direct physical flood-related damage as a result of raised water levels between January 1, 2017 and August 31, 2017. The deadline for applications was September 29, 2017.

Q: Am I eligible for support?

The Lake Ontario Residential Recovery Program is designed to support homeowners whose properties sustained direct flood-related damage as the result of the Lake Ontario flooding during the period beginning January 2017 through August 2017. Eligible properties must be located in the in the vicinity of Lake Ontario, the St. Lawrence River, Seneca Lake, the Seneca River, the Oswego River, the Oneida River, Oneida Lake, and Cross Lake.

All owners of primary residences are eligible. Owners of non-primary residences with incomes of no more than \$275,000 in the 2016 taxable year are also eligible. When there is more than one person on the deed of a non-primary home, the owners will be eligible for assistance so long as no individual—or married couple, if they file their taxes jointly—had income of more than \$275,000 in the 2016 taxable year.

Q: How much funding is available to me?

Under the legislation signed by the Governor in June, homeowners that sustained flood-related damage are eligible to receive up to \$50,000 in reimbursements to support repairs to and restoration of structures, equipment, and other physical damage.

Q: How is the program being administered?

The homeowner recovery program is being administered by local not-for-profit housing organizations. Those organizations are listed below, along with their contact information and the areas they serve.

Cayuga, Monroe and Wayne Counties

Sheen Housing

<https://sheenhousing.org/>

sheen2@rochester.rr.com

585-657-4114

Niagara County

Niagara Falls Neighborhood Housing Services, Inc.

<http://nfnhs.org/lake-ontario-flood-recovery/>

nfnhs@nfnhs.org

716-285-7778

Orleans County

PathStone

<http://www.thehousingcouncil.org/>

FloodRelief@pathstone.org

585-546-3700

Jefferson, Oswego and St. Lawrence Counties

Neighbors Of Watertown, Inc.

<http://www.neighborsofwatertown.com/>

Floodinfo@neighborsofwatertown.com

315-782-8497

Q: What repairs are eligible for reimbursement?

Eligible activities include but are not limited to:

- Repair/replacement of damage to real property, including, but not limited to:
 - Window/door repair/replacement;
 - Siding repair/replacement;
 - Flooring repair/replacement;
 - Drywall/finishing;
 - Insulation;
 - Bathroom repair;
 - Foundation repairs;
 - Kitchen cabinet replacement;
 - Well/septic replacement or connection to municipal system;
 - Electrical system repair/replacement; and/or

- Replacement of disaster-impacted non-luxury residential appliances, including but not limited to:
 - Water filtration system;
 - Washing machines, dryers;
 - Stoves;
 - Refrigerators;
 - Water heaters;
 - Heating systems;
 - Fuel tanks (oil/propane but not actual fuel replacement); and/or
 - Dishwashers;

- Covered porches, patios, decks, or stairs: only eligible if disrepair impedes access to structure or results in a safety hazard in a documented way;

- Site work, including shoreline hardening such as breakwall and rip rap; and

- Environmental health hazard mitigation (i.e., lead based paint abatement, asbestos removal, mold remediation) costs, including testing and clearance.

For questions regarding what work is eligible for reimbursement and what might not be, please contact the not-for-profit organizations administering the program in your county of residence (contact information listed above).

Q: I'm still waiting to hear back on my application. How long will the process take?

The not-for-profit organizations administering the program in local areas are working to process applications as expeditiously as possible. For questions regarding the status of your application, please reach out to your local not-for-profit organization.

Q: Will there be enough funding to meet the needs of all homeowners in the area?

New York State is committed to ensuring that homeowners have the resources they need to complete their repairs and successfully rebuild. On October 6, 2017, Governor Cuomo and the Legislature [announced](#) that all necessary funding will be available to support eligible claims.

Q: I was denied for program assistance, but I believe that I should be eligible. Can I appeal the decision?

If you believe that your application was unfairly denied, you may appeal the decision within twenty business days. Appeals should be submitted via email to LakeOntario@nyshcr.org, or by mail to the following address, and should include all information you would like to be considered as part of the review process.

Chris Leo
President, Office of Community Renewal
New York State Homes & Community Renewal
38-40 State Street
Hampton Plaza, NY 12207

Q: What should I do if I suspect price gouging?

The State is working to ensure that communities have the tools they need to avoid price gouging and other exploitative practices. Governor Cuomo has asked residents to report suspected price gouging or other exploitative practices to the Lake Ontario Flood Assistance Hotline at 866-244-3939. Residents will be connected to the Department of State Division of Consumer Protection.

Q: What are the relevant requirements regarding income eligibility?

All owners of primary residences are eligible. Owners of non-primary residences with incomes of no more than \$275,000 in the 2016 taxable year are also eligible. When there is more than one person on the deed of a non-primary home, the owners will be eligible for assistance so long as no individual—or married couple, if they file their taxes jointly—had income of more than \$275,000 in the 2016 taxable year.

Q: How will the income threshold be measured for non-primary homes when there is more than one owner on the deed?

When there is more than one person on the deed of a non-primary home, the owners will be eligible for assistance so long as no individual—or married couple, if they file their taxes jointly—had income of more than \$275,000 in the 2016 taxable year. We will not require that tax returns be submitted for every individual on the deed. Instead, will require that the applicant submit tax returns and allow the applicant to attest that no one else on the deed has disqualifying levels of income. If the applicant has submitted tax returns for all individuals on the deed, the attestation is not required. The applicant need not be the individual with the highest income among those on the deed.

Q: Are homeowners of manufactured homes with long-term ground leases eligible for support?

Yes. There must be a lease between the owner of the land (or the fee simple) and the owner of the home for at least one year.

Q: What are Special Flood Hazard Area requirements, and do they apply to me?

Federal regulations designate certain shoreline properties as falling within Special Flood Hazard Areas, and renovations to properties located within Special Flood Hazard Areas must meet requirements under federal and state law and regulations. Ultimately, the application and enforcement of this requirement rests with local municipalities. To determine whether your property resides within a Special Flood Hazard Area and ensure that all renovations meet relevant requirements, please contact your local municipality. If you need contact information, please contact the local not-for-profit organization administering the program in your area (listed above). Homeowners may also visit to FEMA's Map Service Center at <https://msc.fema.gov/portal> for the available maps detailing the boundaries of Special Flood Hazard Areas.