

**NYC
BUILD IT
BACK**

Stronger & Safer

Repair Information for Homeowners of 1–4 Unit Properties

NYC

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The Build it Back Repair program is designed to repair your Hurricane Sandy damaged home.

Who is eligible for Repair?

Homeowners may be eligible to receive funded repairs if:

- ▶ They are eligible for NYC Build it Back assistance
- AND**
- ▶ After a thorough inspection and cost estimate, Build it Back determines that repairing your home is less than 80% of the cost to rebuild it.

If the cost to repair is greater than 50% of the pre-storm fair market value of your home, your home may be required to be elevated in order to comply with NYC Building Code. In these cases, the Build it Back program funds will cover the cost of elevation.

What is repaired?

Once your eligibility is confirmed, the program Design Specialists will visit your home and develop a detailed list of eligible repairs. Repairs may include, but are not limited to:

- ▶ Structural repair or replacement, such as foundations, subflooring, framing, ceilings, walls, windows and exterior doors, roofing and siding.
- ▶ Interior finishes, such as floors, bathroom tiles and fixtures, wall finishes, kitchen cabinets, interior doors and finish carpentry.
- ▶ Utility and service equipment, such as HVAC, plumbing, electrical, lighting and appliances.
- ▶ Home elevation.
- ▶ Accessibility options for eligible homeowners.
- ▶ Environmental remediation, including asbestos, mold and lead abatement (if necessary).

What to expect if you are eligible for repair?

After registering, meeting your Housing Recovery Specialist for an initial intake meeting, and having a Damage Assessment the following steps occur:

- I. **Coordination of Benefits:** The cost of the work needed to repair your home will be assessed against the other funds you have received from FEMA, insurance and other sources. If there is an unmet need, NYC Build it Back will pay for your repairs.

2. **Receive Your NYC Build it Back Options Information Packet:** Based on your damage assessment and coordinated benefits, the program may determine that you are eligible for the NYC Build it Back Repair program. You will receive an information packet in the mail describing the options available to you within the Repair program, and you will schedule an appointment to discuss this with a Housing Recovery Specialist.
 3. **Meeting to Review Your NYC Build it Back Repair Program Options:** You will meet with a Housing Recovery Specialist to discuss the details of your repair program offering and some of the custom options available. If you want to continue with the program, you will sign a confirmation with the Housing Recovery Specialist. You will also decide whether to use a contractor that the program chooses for you, or whether to choose your own. For more information about the “Choose Your Own Contractor” option, ask your Housing Recovery Specialist. After this point you will transfer to a designated city account Sandy-related funds you received previously (from FEMA, Insurance, SBA and other sources) that were not spent on other allowable activities.
 4. **Design Consultation Meeting:** A Repair Customer Service Representative will contact you to schedule your Design Consultation meeting with NYC Build it Back Design Specialists and your NYC Build it Back Contractor. They will visit your home to discuss and develop a detailed scope of work. They will also help you make your selections for items like cabinets, appliances, flooring, and other customizable items. If your home must be elevated, you will receive information about additional steps required before your design consultation.
 5. **Tri-Party Agreement:** After evaluating your home, you will need to sign a Tri-Party Agreement with your Design Specialist and Contractor. This contract will detail the list of eligible repairs, the construction start and end date and other homeowner and contractor responsibilities.
 6. **Grant Agreement:** After your Tri-Party Agreement is signed, you must sign and notarize a Grant Agreement* before construction can begin on your home. The Grant Agreement outlines the full grant amount for your repairs, and other requirements for the homeowner. You must sign this at a NYC Build it Back Center.
 7. **Construction Starts:** Construction will start on a date determined by you, your architect and contractor in the Tri-Party Agreement, as long as your Grant Agreement is signed. Throughout the construction process, NYC Build it Back will visit your home to inspect the work.
 8. **Construction Ends:** NYC Build it Back will perform a final inspection to confirm work is complete. Your home repair will receive a 1-year warranty against workmanship defects from the date the final inspection is complete.
- * **Note:** Through NYC Build it Back, the property owner will receive access to a restricted grant/forgivable loan upon signing a grant agreement. A restricted grant is funding to specifically support rehabilitation efforts and will impose requirements on the property in order to meet program priorities.

Requirements associated with the restricted grant/forgivable loan may include the following conditions:

- ▶ **Maintained Ownership:** In order to encourage and protect neighborhood investment, the property owner must maintain ownership of the home for a period of up to five years, starting at the date of construction completion, or be subject to paying back part or the entire restricted grant. The property owner may rent out his/her home during this time.
- ▶ **Flood Insurance:** Per federal guidelines, the property owner must maintain flood insurance in the amount and duration prescribed by FEMA's National Flood Insurance Program (typically the cost of the project).
- ▶ **Other conditions:** Other conditions may also apply to the receipt of the grant. These will be clearly set forth in the Grant Agreement, and you will have the opportunity to review it before signing.