

## **Rebuild Florida Housing Repair and Replacement Program Frequently Asked Questions**

### **General Housing Repair and Replacement Program:**

#### **Q. What is the Rebuild Florida Housing Repair and Replacement Program?**

- A.** The Housing Repair and Replacement Program is a centralized housing rehabilitation or replacement program for low-and moderate-income families impacted by Hurricane Irma.

#### **Q. Is the Housing Repair and Replacement Program funded by federal monies received by the state of Florida for Hurricane Irma recovery?**

- A.** Yes, the state of Florida has received \$616 million through the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Disaster Recovery (CDBG-DR) program. The Florida Department of Economic Opportunity (DEO) administers the funding. Florida has allocated \$273 million for the Housing Repair and Replacement Program.

#### **Q. Why is the Rebuild Florida Housing Repair and Replacement Program beginning a year after Hurricane Irma?**

- A.** The U.S. Department of Housing and Urban Development Community Development Block Grant-Disaster Recovery (CDBG-DR) program focuses on long-term recovery after all other assistance has been exhausted, including private insurance and other forms of federal assistance, for example assistance through FEMA and through the U.S. Small Business Administration. HUD released guidance in the Federal Register in February of 2018 for Hurricane Irma. Once this guidance was released, DEO was required to create an action plan that included data analysis on the remaining unmet housing, business and infrastructure needs in Florida. In June 2018, HUD approved the state of Florida's Action Plan for Disaster Recovery. In August 2018, HUD executed the grant agreement with Florida, which allowed DEO to begin implementing the proposed plans.

#### **Q. What is the process to receive funding?**

- A.**
  - i. Registration-** Homeowners will initially register for the program through our website, call center or in person at a Rebuild Florida center or outreach event. This process gathers basic information about the homeowner and the damaged property.
  - ii. Application-** Homeowners will be invited to submit a full application once the Rebuild Florida program has verified basic eligibility criteria at registration.

Homeowners will be invited to apply based on the priorities established in the State of Florida Action Plan for Disaster Recovery. This includes low-income individuals and families in most-impacted counties, with priority funding for families with children under 5, those who are over age 62, or individuals with disabilities.

**Q. When will funding be available? Will I receive funding directly from the Rebuild Florida Housing Repair and Replacement Program?**

- A.** Homeowners will not receive funds directly. Rebuild Florida will manage and complete the construction process for the repair or reconstruction of damaged homes on behalf of eligible homeowners. The Rebuild Florida team will include qualified contractors assigned to repair, reconstruct or replace damaged properties. Eligible homeowners will not select their own contractors and will not contract directly with the construction contractor. Eligible homeowners will be required to enter into an agreement with the state setting forth the terms and conditions of the program and a contract for construction services. Repairs will begin when homeowners complete the entire process and sign the contract agreement.

**Q. What services will the Rebuild Florida Housing Repair and Replacement Program provide?**

- A.**
- Coordinate repairs to reconstruct or replace housing units.
  - Completion of work to homes that have been partially repaired.
  - Repair or replacement of mobile homes.

**Q. What can the Rebuild Florida Housing Repair Program provide to homeowners with extensive damage to their home or property?**

- A.** Rebuild Florida will conduct a damage assessment of the property to determine if it is more reasonable to repair or replace the home.

**Q. What can the Rebuild Florida Housing Repair and Replacement Program do for Floridians who live in mobile homes?**

- A.** Mobile homes may be eligible for rehabilitation under this program. However, to be cost effective, the mobile home to be rehabilitated must be no more than five years old at the time of the assistance and the repair costs necessary to rehabilitate the mobile home must fall within a reasonable cost standard. If the cost is greater than the reasonable cost standard, the Rebuild Florida Housing Repair and Replacement Program may replace the damaged unit. If rehabilitated, the mobile home must meet HUD Housing Quality Standards upon completion.

For the purposes of the Rebuild Florida Housing Repair and Replacement Program, a mobile home is defined as a portable residence.

**Q. Can I be reimbursed for work I've already completed to my home or property?**

- A.** The Rebuild Florida Housing Repair and Replacement Program cannot use federal funds to reimburse a homeowner for work already completed to their home or property.

**Housing Repair and Replacement Program Eligibility:**

**Q. What Irma damaged counties are eligible to receive housing assistance from Rebuild Florida?**

- A.** Rebuild Florida will prioritize and use 80 percent of the allocation to address unmet needs within the following HUD-identified Most Impacted and Distressed areas:

Brevard, Broward, Collier, Duval, Lee, Miami-Dade, Monroe, Orange, Polk, and Volusia counties. In addition to these counties, the following zip codes are eligible: 32091 (Bradford), 32136 (Flagler), 32068 (Clay) and 34266 (DeSoto).

Homeowners in the following areas, which were declared by HUD, are eligible to apply for housing assistance if further funding is available: Alachua, Baker, Bradford, Brevard, Broward, Charlotte, Citrus, Clay, Collier, Columbia, DeSoto, Dixie, Duval, Flagler, Gilchrist, Glades, Hamilton, Hardee, Hendry, Hernando, Highlands, Hillsborough, Indian River, Lafayette, Lake, Lee, Levy, Manatee, Marion, Martin, Miami-Dade, Monroe, Nassau, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Johns, Seminole, St. Johns, St. Lucie, Sumter, Suwannee, Union and Volusia.

**Q. When can I register and become eligible to apply?**

- A.** Florida residents can visit [RebuildFlorida.gov](http://RebuildFlorida.gov) or call (844) 833-1010 to register until December 18, 2018.

Residents can also visit a Rebuild Florida Center to apply in person once they are notified the application is available.

**Rebuild Florida Centers**

Monroe County	2796 Overseas Hwy., Marathon, FL
Miami-Dade County	7900 NW 27th Ave., Miami, FL
Collier County	3050 Horseshoe Dr. N., Naples, FL
Lee County	2295 Victoria Ave., Fort Myers, FL
Duval County	215 Market St., Jacksonville, FL
Brevard County	297 Barnes Blvd., Rockledge, FL
Broward County	2680 West Oakland Park Blvd., Ft. Lauderdale, FL

Orange County  
Polk County

6101 Chancellor Dr., Orlando, FL  
500 Lake Howard Dr., Winter Haven, FL

**Q. What are the eligibility requirements for the Rebuild Florida Housing Repair and Replacement Program?**

**A.**

- Homes must have suffered damage as a result of Hurricane Irma.
- Homes must be located within the HUD identified most impacted and distressed areas.
- Homeowners and property owners are eligible if they owned the damaged property at the time of Hurricane Irma and have maintained ownership.
- Damaged property must have been the primary residence at the time of Hurricane Irma in September 2017.
- Damaged rental property must have been rented to low- to moderate-income individuals, or you must intend to rent your damaged property to low- to moderate-income individuals once it is repaired.
- Priority will be given to the most vulnerable populations.

**Q. If I received money from FEMA or my insurance company, am I still eligible for the Rebuild Florida Housing Repair and Replacement Program?**

**A.** Under federal law, any person who has received federal assistance or insurance payouts is prohibited from receiving funds from the Rebuild Florida Housing Repair and Replacement Program unless there is still a remaining need. Rebuild Florida funds will not duplicate federal assistance or insurance payouts. For example, if federal assistance or insurance payouts partially covered a project, eligible homeowners may receive assistance through the Rebuild Florida Housing Repair and Replacement Program to cover the remaining damage cost up to the maximum grant award. The amount of benefits already provided will be deducted from the total cost of the project.

**Example:**

<u>Appraised Repair/Replacement Cost</u>	<u>\$100,000</u>
<u>Amount received from federal funds or insurance</u>	<u>\$30,000</u>
<u>Amount available to repair home from CDBG-DR</u>	<u>\$70,000</u>

**Q. How do FEMA grants, SBA loans and insurance payouts affect my eligibility?**

**A.** There are many sources of recovery funding. The Rebuild Florida Housing Repair and Replacement Program funding is intended to meet the remaining unmet need after all other funding sources have been exhausted. If homeowners have already received funds from other sources or programs, it may impact the amount of funding they can

receive from the Rebuild Florida Housing Repair and Replacement Program but this does not exclude them from participating in the program.

### **Housing Repair and Replacement Program Priorities, Requirements and Documentation:**

#### **Q. Who is given priority as the most vulnerable populations?**

**A.**

- Households with seniors age 62 or older.
- Households with children age 5 or younger.
- Households with special needs or special accommodation requirements (including disability).
- Households with tenants displaced from Puerto Rico or the U.S. Virgin Islands who are permanently resettling in Florida.
- For homeownership, the state will prioritize homeowners earning less than or equal to 80 percent Area Median Incomes (AMI). Special consideration may be given to the Florida Keys on a case-by-case basis.

#### **Q. How does Rebuild Florida Housing Repair and Replacement Program decide which homes and properties to repair first?**

**A.** Rebuild Florida is committed to helping eligible Floridians affected by Hurricane Irma repair and rebuild their homes. While each case is unique, the goal of the Rebuild Florida Housing Repair Program is to provide assistance to low-income residents, with priority given to those who are elderly, individuals with disabilities, families with children under five and homes with tenants who are permanently displaced from Puerto Rico and the U.S. Virgin Islands and have resettled in Florida.

#### **Q. How do I know my area median income percent?**

**A.** Please visit the DEO website, [RebuildFlorida.gov](http://RebuildFlorida.gov), to view area median income requirements for each county.

#### **Q. If I am invited to complete an application, what documents will I need?**

**A.** You will need the following documentation when applying:

- Government issued photo identification to prove identity
  - Driver's License
  - State Issued Identification Card
  - Passport
  - Permanent Resident Card
  - Military ID
  - Other official State or Federal Photo ID
- Proof of all insurance covering the damaged property

- Homeowner’s Insurance Policy Number
  - Flood Insurance Policy Number
- Proof of disability (if applicable)
  - Mobility Card
  - Social Security Disability Statement
  - Other proof of disability
- Proof of damage (Please provide all that apply)
  - Insurance claim information
  - FEMA award letter
  - SBA award letter
  - Certification of damage
- Proof of income
  - Signed Certification of Income for the entire household
  - 2016 IRS 1040 or 1040A or 1040EZ Tax Return
  - If you do not have a 1040 form, please provide information about the following:
    - Three months of most recent consecutive paycheck stubs
    - Taxable interest
    - Dividends
    - Taxable refunds, credits or offsets
    - Alimony or separate maintenance payments
    - Business income (or loss)
    - Capital gains (or loss)
    - Other gains (or losses)
    - Taxable amount of individual retirement account (IRA) distributions
    - Taxable amount of pension and annuity payments
    - Rental real estate, royalties, partnerships, S Corporation, trust distributions
    - Farm income (or loss)
    - Unemployment compensation payments
    - Social Security Income
    - Taxable amount of Social Security benefits
    - Other income (winnings, royalties, reimbursements, etc.)
- Proof of ownership, occupancy and primary residency through property tax records.
  - Other acceptable documents:
    - Copy of utility, credit card or cable bills, a letter from utility service provider, copy of FEMA or insurance letter showing payment received from home repairs.

**Q. My income has changed in the last year. Should I still provide my most recent 1040 form?**

- A.** Yes, you should still provide your most recent income tax documentation along with three months of your most recent consecutive paycheck stubs. You will be asked to sign an income change certification form. If you do not have the most recent paycheck stubs available, you may submit a signed statement from your employer listing your current wage and the frequency payment.

**The Housing Repair, Rebuild and Replacement Process:**

**Q. If I have to move out of my home during repairs, will temporary housing costs be reimbursed?**

- A.** Storage for household goods may be provided during the construction. Limited temporary relocation assistance may be provided to homeowners on a case-by-case basis. Temporary relocation assistance maybe provided to any tenant of rental property assisted under the Rebuild Florida Housing Repair and Replacement Program.

**Q. How much input will I have into the design or repair of my home?**

- A.**
- When homes are repaired and fixtures or appliances are replaced, the appliances and fixtures will be standard and purchased by the state’s implementation vendor. Certain finishings will not be allowed, for example, granite countertops or crown moldings.
  - Replacement mobile homes will have standard plans; there will be limited design options.
  - This information will be shared with the homeowner in advance of the homeowner agreeing to the contract.

**Q. How are repairs and damages to my property estimated?**

- A.** Once an application is submitted, Rebuild Florida will schedule an inspector to survey the damaged property and review any repairs that have already been made as well as the remaining damages that require repair. This information will be summarized into estimate reports. These reports are used to determine the total cost of repair and make the determination of whether a home can be repaired or must be reconstructed or replaced.

**Q. What type of repairs to my home and property should I expect from the contractor?**

- A.** The Rebuild Florida Housing Repair Program will pay for repairs related to Hurricane Irma damage. The quality of materials, appliances and fixtures that will be used are

standard grade and will not result in a like-for-like replacement of damaged or missing housing components.

**Q. Will funding repair parts of my home that were not damaged by Hurricane Irma?**

- A. Repairs may include additional items that were not damaged by Irma if the program determines that these items are necessary, for example, to bring the home into code compliance.

**Q. Will funding repair or replace heating and cooling, electric or other home systems?**

- A. Damaged or non-functioning home systems may be eligible for repair if they are a direct result of damages from Hurricane Irma, are required code compliance, or are necessary to bring the home to a livable standard.

**Q. What structural work can be done to the exterior of my home or property?**

- A. Structural work will be considered on a case-by-case basis, but may include work necessary to make the structure safe.

**Q. Will you improve my home or repair it to pre-storm condition?**

- A. The Rebuild Florida Housing Repair and Replacement Program is intended to repair homes to a livable standard that is code compliant. Repairs may not result in a complete restoration of pre-storm condition. All materials will be a standard grade and no luxury items such as granite countertops or crown moldings are eligible.

**Q. Will repairs be code compliant?**

- A. All homes repaired through the Rebuild Florida Housing Repair and Replacement Program must be compliant with local and Florida Building Code. Homes that do not currently meet code will be brought into compliance as part of the repairs.

**Q. How will repairs meet Federal Green Building Requirements?**

- A. The Rebuild Florida Housing Repair and Replacement Program will include in its construction estimates the necessary materials, products and labor needed to meet federal-required Green Building Standards.

**Q. Do I have to complete all repairs to my home?**

- A. To be eligible for assistance, the Rebuild Florida Housing Repair and Replacement Program will complete all qualifying repairs to damages by Hurricane Irma. The homeowner does not have the ability to waive any part of the project. If the homeowner accepts Rebuild Florida assistance, they must agree to the contract with the full scope of work.

**Q. Should I continue with repairs I have already begun if I am eligible to receive Rebuild Florida Housing Repair and Replacement Program funding?**

**A.** Homeowners may continue to repair their property until they submit an application for Rebuild Florida Housing Repair and Replacement Program funding. Federal law then requires all additional repair work on the property to stop until the federally required environmental review is completed on the property. The environmental review process averages 30-days for most properties.

**Q. Why does my home need to be elevated?**

**A.** The Rebuild Florida Housing Repair and Replacement Program has an interest in protecting the investment in properties assisted with federal dollars and protecting people and their property. Therefore, federal laws set elevation standards for homes located within the floodplain. Substantially damaged homes or homes that will require substantial improvement located inside the floodplain will require elevation.

**Q. How high will my home be elevated?**

**A.** The federal elevation standard set requires the lowest occupied floor of the structure to be a minimum of two feet above the Base Flood Elevation, as defined by FEMA.

**[Housing Repair and Replacement Insurance and Tax:](#)**

**Q. Is it required to obtain and maintain flood insurance?**

- A.**
- Eligible homeowners with damaged property located within the floodplain will be required by federal law to obtain and maintain flood insurance if the homeowner accepts Rebuild Florida Housing Repair and Replacement Program funds. If your property qualifies, the Rebuild Florida Housing Repair and Replacement Program will provide the first year of flood insurance at no charge to the resident.
  - It is a federal requirement to maintain flood insurance when a home is located in a floodplain and federal disaster assistance is provided to repair, reconstruct or replace the home.
  - To find where your property is located, visit the FEMA Map Service Center [HERE](#).

**Q. What if I can't afford flood insurance?**

**A.** The decision to accept Rebuild Florida Housing Repair and Replacement Program funding is a personal one. Homeowners should weigh the benefits of new or improved housing against the cost to maintain that property. This includes additional insurance costs as well as potential increased property taxes if the value of your home increases as

a result of these repairs. The Rebuild Florida Housing Repair and Replacement Program will provide the first year of flood insurance at no charge to the resident.

**Q. Will I have to pay taxes on the assistance received from the Rebuild Florida Housing Repair and Replacement Program?**

- A.** If you have a question or circumstance regarding repairs and improvements to your property, please contact a tax professional for guidance. When property is repaired or improved, it is possible that receiving such assistance may impact your property's assessment and taxation. If you have questions concerning the assessment of your property, please contact your local Property Appraiser.