

# KNOW BEFORE YOU CLOSE



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### REVIEW YOUR AWARD CAREFULLY

Rebuild Florida informal appeals must be filed **BEFORE** you sign your Grant Agreement at closing. All Informal Appeals must be submitted in writing within 30 calendar days of the date of the eligibility determination letter and notice to appeal. Once the appeal hearing is complete, a decision on the Informal Appeal result will be distributed. Any person whose substantial interests are affected by Rebuild Florida’s determination has the opportunity for an administrative hearing with the Division of Administrative Hearings pursuant to section 120.569, Florida Statutes. More information about the appeals process is available on the Rebuild Florida website: [rebuildflorida.gov](http://rebuildflorida.gov)

During the application process, you verified that you still own the damaged property and have not transferred it or received notices of default or seizure related to taxes, mortgage, or title prior to receiving a grant award. Additionally, Rebuild Florida requires you to maintain ownership throughout the entirety of your participation in the program.

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### DUPLICATION OF BENEFITS

The Robert T. Stafford Disaster Relief and Emergency Assistance Act prohibits any person from receiving federal disaster assistance funds for the same purpose as funds previously received. Duplication of Benefits (DOB) is defined as any funds available and/or received from the Federal Emergency Management Agency (FEMA), insurance (private or National Flood Insurance Program [NFIP]), Small Business Association (SBA) or any other funding source that was intended for home repair or replacement.

You were required to certify that all DOB sources have been reported during the application process. This will be reviewed during the eligibility verification, prior to the execution of the Grant Agreement and again prior to the closeout of the file. By accepting the award, you agree that you will report any duplicative funds to the program whenever received and you will sign a Subrogation Agreement. If you receive additional funds prior to closeout, the program will recalculate your award and provide instructions whether the award will be reduced by such amount, or whether you must remit such amounts to the program as reimbursement.

EXAMPLE GRANT CALCULATION	
Eligible Repair Costs	\$95,000
Duplication of Benefits	
• FEMA assistance for structural repairs	\$20,000
• Private Insurance for structural repairs	\$35,000
<b>Total Duplication of Benefits</b>	<b>\$55,000</b>
<b>Maximum Eligible Grant Award</b>	<b>\$40,000</b>

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### DOB GAP FUNDING (IF APPLICABLE)

If you received or were approved for funding from other sources (such as FEMA or SBA) to repair your storm-damaged home, federal law requires Rebuild Florida to deduct these funds from your award to prevent a DOB. The amount of duplicative funding that cannot be included in your award is known as a DOB Gap. If you have a DOB Gap, you must send DOB Gap Funds to Rebuild Florida to be deposited into a state-managed account. Your project will not move into the construction phase until the DOB Gap Funds have been received, deposited and cleared by the program. These funds are combined with the program grant funds to ensure the repair/reconstruction project is fully funded and complete. All DOB Gap Funding will be spent first, prior to use of program funds. Any person who knowingly makes a false claim or statement to HUD may be subject to civil or criminal penalties under 18 U.S.C. 287, 1001 and 31 U.S.C. 3729.

All DOB Gap Funds must be paid by a cashier’s check or money order and made payable to the Rebuild Florida Housing Repair and Replacement Program. You **MUST** include your Application ID on the memo of the certified check for tracking and routing purposes. You may hand deliver your DOB Gap Funds to any Intake Center OR you may mail it to: **Rebuild Florida Housing Repair and Replacement Program, Attn: DOB Gap Funding, 124 Marriott Drive, Suite 202, Tallahassee, Florida 32301.**

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### FLOOD INSURANCE REQUIREMENTS

If your structure is located in a Special Flood Hazard Area, you will be required to maintain adequate structural flood insurance at ALL times. Per the National Flood Insurance Reform Act of 1994, failure to maintain flood insurance on the damaged property will make you ineligible for future federal disaster recovery assistance.

If you have flood insurance, you must submit proof of flood insurance or a letter of declination (if unit is uninsurable because of disrepair) before signing your Grant Award Agreement. The policy amount should be the lesser of either: a) The full insurable value of the structure as determined by the applicable property insurer, or b) The maximum amount available for the structure under the National Flood Insurance Program, or a successor program. The full insurable value of the structure will be based upon the Program's total project cost for the Applicant.

Rebuild Florida will pay for one year of flood insurance if you currently do not have flood insurance and did not received prior federal assistance. You are responsible for obtaining, paying and maintaining all flood insurance premiums after the first year.

- If your property is located in a 100-year floodplain, you will be required to maintain flood insurance in perpetuity and notify future owners of flood insurance requirements.

### DOCUMENTS THAT MAY BE REQUIRED AT CLOSING

- Government-Issued ID for Proof of Lawful Presence
- Updated Income Information (if 12 months has elapsed since verification)
- Proof of Current Flood Insurance if an existing policy is already in place (applicants in Flood Zone)
- Tenant/URA Survey (Identify the need for GIN and "Move-In" Notices) (if applicable)
- DOB Gap Funding Check
- Power of Attorney (if applicable)
- Completion of Program Forms

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### CITIZENSHIP REQUIREMENT

Federal grant funding may only be provided to citizens or individuals lawfully present in the United States. Only citizens and qualified aliens (e.g. legal permanent residents, refugees) are eligible to receive assistance under the Program. An alien who is not a "qualified alien" as defined by the Personal Responsibility and Work Opportunity Reconciliation Act ("PRWORA") of 1996 is not eligible for any "federal public benefit." Citizenship status will be verified at closing.

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### CONSTRUCTION

Rebuild Florida has developed a Scope of Work Estimate (SWE) based on the damages observed during the Program inspection of your home. The SWE is valued based on economy/standard grade materials and industry-standard labor costs. All items in the SWE must be completed. If you do not agree to the economy/standard grade materials (all or part), then you may withdraw from the Program. The Program does not allow partial acceptance of the award.

After closing, a Rebuild Florida approved contractor will coordinate with you to begin construction. If your local jurisdiction or municipality has issued a Substantial Damage Letter (SDL), or a Substantial Improvement Letter (SIL) for your home, you are required per the SDL or SIL to bring your home into compliance with Florida building code, which may include elevation, reconstruction or demolition of your home. You must provide a copy of your SDL or SIL (if applicable) to the Program before you sign your grant agreement. Failure to disclose this information could result in your ineligibility for the grant and/or recapture of previously disbursed federal funds.

If the SWE requires you to vacate your home during construction, you will be expected to move all personal property out of your home on or before the date specified in your contractor agreement. If any tenants are displaced, they will be provided relocation benefits pursuant to the Uniform Relocation Act (URA) and all associate requirements, restrictions and/or waivers outlined in the governing Federal Register Notice(s), federal guidance and the URA itself.

A Substantial Completion Inspection conducted by the Program is the final inspection to guarantee that all work has been satisfactorily completed according to the appropriate state and local codes and standards. It further confirms that work has been accepted by all appropriate building code enforcement and third-party inspectors, and that the home meets all Program standards. A lead based paint clearance examination (if applicable) must be completed, as well as proof of flood insurance and/or proper elevation (if applicable) must be documented in order to closeout your application.

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### GREEN BUILDING STANDARDS

The repairs to non-substantially damaged homes will comply to the extent possible with the HUD CPD Green Building Retrofit Checklist. All substantial improvement, reconstruction or new construction must meet an industry-recognized standard that has achieved certification under at least one of the following programs: (1) ENERGY STAR (Certified Homes or Multifamily High-Rise), (2) EPA Indoor Air Plus (Energy Star a prerequisite), (3) LEED (New Construction, Homes, Midrise, Existing Buildings Operations and Maintenance, or Neighborhood Development), or (4) ICC-700 National Green Building Standard.