

# Lake Ontario Homeowner Recovery Fund

## Overview

New York State Homes and Community Renewal has made available up to \$7 million in Affordable Homeownership Development Program Funds to support homeowners that have been affected by the severe flooding along Lake Ontario and the St. Lawrence River. The program seeks to offer recovery assistance for which insurance or other disaster recovery assistance is either not available or insufficient, providing up to \$40,000 for homeowners to support interior and exterior repairs to structural damage caused by flooding, as well as the repair or replacement of permanent fixtures.

The program will be administered through participating municipalities and not-for-profit housing organizations. Applications for municipalities and not-for-profit organizations seeking to participate are available [here](#).

## Eligible Activities

Funds will reimburse homeowners for interior and/or exterior repairs to structural damage caused by the floods, and other related costs, as well as for the repair and/or replacement of permanent fixtures. Eligible activities include but are not limited to the repair or replacement of foundations, septic, electrical systems, mechanicals, insulation, and drywall.

## Eligible Recipients

In order to be eligible to receive assistance, property owners must have occupied the property as their primary residence at the time of the flood. Moreover, funds will be limited to homeowners with incomes equal to or less than the Area Median Income (AMI) 150% for their counties. This AMI requirement will be waived for otherwise eligible seniors as necessary.

## Income levels for the Declared Counties (at 150% AMI)

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>Cayuga</b>	\$68,880	\$78,720	\$88,560	\$98,400	\$106,272	\$114,144	\$122,016	\$129,888
<b>Jefferson</b>	\$65,520	\$74,880	\$84,240	\$93,600	\$101,088	\$108,576	\$116,064	\$123,552
<b>Monroe</b>	\$72,030	\$82,320	\$92,610	\$102,900	\$111,132	\$119,364	\$127,596	\$135,828
<b>St. Lawrence</b>	\$60,585	\$69,240	\$77,895	\$86,550	\$93,474	\$100,398	\$107,322	\$114,246
<b>Niagara</b>	\$71,610	\$81,840	\$92,070	\$102,300	\$110,484	\$118,668	\$126,852	\$135,036
<b>Orleans</b>	\$72,030	\$82,320	\$92,610	\$102,900	\$111,132	\$119,364	\$127,596	\$135,828
<b>Oswego</b>	\$71,400	\$81,600	\$91,800	\$102,000	\$110,160	\$118,320	\$126,480	\$134,640
<b>Wayne</b>	\$72,030	\$82,320	\$92,610	\$102,900	\$111,132	\$119,364	\$127,596	\$135,828

## Assistance Level

Per unit awards will be made available as follows:

- Up to \$40,000 per unit to households at or below 90% of AMI
- Up to \$32,500 per unit for households between 90% and 110% of AMI
- Up to \$25,000 per unit for households between 110% and 150% of AMI

## How to Apply

The program will be administered through local governments and not-for profit housing organizations seeking to help homeowners affected by the flooding. Once they have been identified, homeowners will apply for assistance directly with these entities.

Homes and Community Renewal is currently accepting applications from local governments and not-for profit organizations seeking to participate in the program. Applications for municipalities and not-for-profit organizations seeking to assist homeowners are available [here](#).

While no applications have yet been granted, homeowners seeking assistance are encouraged to contact organizations that have already expressed interest in serving as program participants. Those organizations are listed below, along with their contact information and the areas they intend to serve:

- Sheen Housing – serving for Cayuga, Monroe, and Wayne counties ([sheen2@rochester.rr.com](mailto:sheen2@rochester.rr.com), 585-657-4114)

Homeowners seeking assistance are also encouraged to gather documentation to prepare for participation with the selected municipalities and not-for-profit organizations. Specifically, the following documents should be gathered:

- Tax returns and other documents to complete the income verification and eligibility review process;
- Proof of ownership;
- Insurance claims and supporting documentation;
- Cost estimates or invoices for repairs.

If you have specific questions about eligibility or program administration, you can contact the HCR Office of Community Renewal directly by e-mailing [LakeOntario@nyshcr.org](mailto:LakeOntario@nyshcr.org) or calling 518-474-2057.