

ELIGIBILITY

1 Will I be disqualified from the Program if my income is too high?

It is expected that there are more eligible homeowners than can be served with available funds and low- and moderate-income (LMI) households must be served first according to federal guidelines. After completing an application, it will be tiered according to several variables including income. Those with higher incomes will be served if funding is still available after all LMI Applicants are assisted.

2 What structure types are eligible or ineligible to receive assistance?

Eligible structure types include single-family dwellings on a permanent foundation and mobile homes or manufactured housing units (MHUs) affixed to a permanent pad (leased or owned pad) that were owner-occupied with full working water and sewer/septic systems at the time of the eligible disaster. Ineligible structure types include condominiums, accessory (appurtenant) detached structures including sheds and similar structures, container homes, recreational vehicles, houseboats, camper trailers, and multi-unit dwellings. Properties without utility connections are not eligible structures. Structure type is verified during the application process.

3 My home was being rented out at the time of the disaster. Am I still eligible for assistance through this Program?

No. The Applicant must have occupied the property at the time of the disaster as their primary residence. Second/vacation homes and rental/investment properties are not eligible for assistance under the Applicant.

4 I own a second home; will I be eligible for the Program?

Second homes, vacation homes, and rental properties that you owned at the time of the disaster or following the disaster are not eligible for assistance under the Program.

5 I have a lien on my property, does it need to be cleared in order to be eligible for the Program?

No. liens or judgements do not need to be cleared from title in order to be eligible for the Program.

6 Will my immigration status affect me applying to the Program?

An Applicant must be a U.S. Citizen or a qualified alien to receive federal public benefits as detailed in the Personal Responsibility and Work Opportunity Reconciliation Act of 1996. Please contact your Case Manager if you have any questions about your immigration status and eligibility.

7 I sold my home – am I still eligible for assistance?

No. Applicants must be the current owner of the property receiving Program funds.



8 Am I eligible for OOM if I have received funding from a CWMP Program in my county?

Homeowners/properties that have received funding from the California Wildfire Mitigation Program (CWMP) are not eligible to receive assistance from the ReCoverCA OOM Program.

9 I have already started construction on my home using prior funding assistance I received. Am I still eligible for the program?

Applicants may have begun rehabilitating or reconstructing their damaged residence with funding received from insurance, SBA and/or FEMA. Actual or estimated costs of repair may be used as an exclusion to an Applicant's DOB amount. This will be determined during an inspection of the home or property prior to the award determination.

10 My property is held in a trust, which documents do I need?

Properties held in a Trust are reviewed on a case-by-case basis. Copy of the complete trust agreement and all amendments to show the trust's name, identification number (TIN, EIN, or SSN), the date the Trust was created and amended, names of all Trustors(s)/Grantor(s), and the names of all Trustees will be required.

DUPLICATION OF BENEFITS

11 What is a Duplication of Benefit?

A duplication of benefit (DOB) occurs when a person, household, business, or other entity receives disaster assistance from multiple sources for the same recovery purpose, and the total assistance received for that purpose is more than the total need. The program requires all assistance that is determined to be a DOB to be deducted from the total need and/or remitted by the applicant to the Program-managed escrow account. For example, if the Program determines the total cost to reconstruct your home is \$500,000 (total need), and your total DOB amount is \$34,000 from FEMA assistance received for home repair/replacement, you could only receive a Program award of \$466,000 and you would be required to remit \$34,000 to the Program escrow.



12 How can I avoid having a Duplication of Benefit (DOB)?

If you received disaster assistance from other sources for structural home repairs, then the best way to avoid having a DOB is to make sure that you only use the assistance/funds for the purposes intended by the agency or organization that provided the assistance. The common sources of disaster assistance include:

- Repair/replacement funding from FEMA, SBA loans
- Homeowners/fire insurance payouts
- Settlement proceeds
- Assistance from non-profit organizations
- and other local or state disaster recovery programs.

OOR will review all documents and information available that a particular applicant has received to determine if any individual source will count as DOB.

13 If I used my disaster assistance funds, should I save my receipts?

Yes, it is recommended that you save your receipts to demonstrate that disaster assistance funds were used to replace or repair certain items damaged or destroyed by the disaster. OOR will review all documents and information available to calculate an applicant's DOB amount.

14 I received assistance from FEMA, and I did not use it on repairing my home. Can I still apply?

Each application will be reviewed to determine if previous assistance awarded to the applicant was used as intended, and if any funds were received for the same purpose. Your application must demonstrate that a Duplication of Benefits would not occur based on the assistance you are qualified to receive, and this is determined on a case-by-case basis.

OOR will help you in reviewing your unique situation, and if there is a gap in funding created by a duplication of benefits from a FEMA grant that was not used for repairs, there is still a possibility of eligibility if the gap in funding is able to be fulfilled through other means, such as a homeowner providing their own funding, or a potential reduction in the scope of work.

15 Is DOB different for the mitigation retrofit program (OOM)?

Yes. The OOM Program participants did not suffer damage in the DR-4558 or DR-4569 events which is a requirement to receive disaster related assistance. If assistance has been received from any non-profit or another program for the purposes of home retrofitting and home hardening, or to create defensible space for owner occupied homes at high risk to wildfires, that assistance must be reported and evaluated in a DOB analysis.



16 I received a loan from the Small Business Administration (SBA). How will this affect my award?

If you applied for and received an SBA loan after the 2020 fires, only the amount received or still available will count as DOB. Any amount that was declined or cancelled will not be counted as DOB.

17 My mortgage company took some or all of the prior assistance I received. Does it still count as DOB?

Proceeds taken by a mortgage company as a forced mortgage payoff do not count as a duplication of benefits. Applicants are required to provide documentation to the Program that the mortgage payoff was not voluntary.

CONSTRUCTION DESIGN AND STANDARDS

18 Can the Program build a custom designed home?

No. The Program offers twelve (12) different stick-built floorplans and six (6) different Manufactured Housing Units that range in bedroom and bathroom count and square footage. Eligible applicants will choose from the floorplans based on the permitted conditioned square footage of the damaged property, number of household members and HUD occupancy standards. The program also adheres to minimum architectural and design standards as detailed [here](#).

