

## California Department of Housing and Community Development

*ReCoverCA Monthly Newsletter – May 2023*

### Visit the Updated ReCoverCA Website

The ReCoverCA website can be accessed at [www.hcd.ca.gov/recoverca](http://www.hcd.ca.gov/recoverca). Homeowners can complete a survey or login to access their survey or application materials. The website includes information and resources for 2017 and 2018 ReCoverCA Owner-Occupied Housing Rehabilitation and Reconstruction (OOR) programs including program overview and eligibility information. Visit today to learn more about ReCoverCA!

### Reminder: Change to Duplication of Benefits (DOB) Policy Takes Effect October 2023

The [Disaster Recovery Reform Act](#) of 2018 (DRRA) will expire on October 5, 2023. DRRA exempted certain kinds of subsidized loans (such as CalHome Loans) used for housing rehabilitation or reconstruction from counting as Duplication of Benefits (DOB). OOR applicants using a CalHome Loan to fill the gap between their OOR award and the full cost to rebuild will not be able to do so after October 5. If you are working with a [ReCoverCA Case Manager](#) on an OOR application, ask them how the federal DRRA expiration may affect your unique reconstruction needs. Case Managers can work with applicants to identify potential DOB adjustment solutions if needed, such as a scope reduction or other offsets outlined in the ReCoverCA OOR [Policies and Procedures](#).



### Reminder: Expanded Income Eligibility for 2017 and 2018 OOR

As of April 2023, ReCoverCA has expanded income eligibility to homeowners making up to 120% of Area Median Income (AMI). Previously, only homeowners making up to 80% AMI would fall into priority tiers for OOR funds. With this change, ReCoverCA hopes to make assistance available to more homeowners. Note that Area Median Income can vary widely from one community to another. To find AMI for your community, please visit the [HUD Income Limits website](#).

All other OOR eligibility criteria remain the same. Only owner-occupied single family or manufactured housing units that sustained damage in a qualifying FEMA-declared disaster are eligible. To learn more about OOR eligibility, please [visit the website](#).

ReCoverCA Case Managers will reach out to homeowners who have completed a Housing Needs Assistance survey and may fall into this expanded population. Interested homeowners can [complete the survey online](#) or [find your local Case Manager](#) on the ReCoverCA website.

Please note that households at or below 80% AMI will still be prioritized. Refer to the [OOR Program Policies and Procedures](#) for additional information on eligibility. If you have questions about the program, please call (916) 202-1764 or email [RecoverCA@hcd.ca.gov](mailto:RecoverCA@hcd.ca.gov)



WANT TO KNOW MORE ABOUT RECOVERCA?

Visit our website

[www.hcd.ca.gov/recoverca](http://www.hcd.ca.gov/recoverca)