



NYS Individual and Family
Grant Program hotline number:
1-888-7-NYS-AID
69-7243

NEW YORK STATE INDIVIDUAL AND FAMILY GRANT PROGRAM

Application and Program Procedures

Purpose: In response to the devastating floods that ravaged much of the Southern Tier, Eastern New York State, Mohawk Valley and the Catskill region, the Governor created the New York State Individual and Family Grant Program ("Program") which is a part of the Governor's New York State Flood Disaster Relief Program to provide assistance to those citizens who were victims of the flooding as well as the communities in which they live. The Program is intended to work in tandem with the existing federal disaster relief programs and to address gaps in coverage and eligibility that flood victims may have experienced. While full damage assessments and impacts have yet to be completed, this program constitutes a \$25 million commitment of state dollars to provide much needed assistance in as timely a fashion as possible in order to get help where it is needed most, as quickly as possible.

For the purpose of the Program and the Application, the following terms will be defined as follows:

Application Section A - Information:

- a. "Applicant" means any resident or small business that may apply for a grant pursuant to the Program.
- b. "Small Business" means those with 500 or fewer full-time employees, including sole proprietorships, located within the Affected Areas.
- c. "Application" means the form developed by New York State for purposes of this Program and made available to Applicants.
- d. "Affected Areas" means those areas included in the Governor's request for federal disaster declaration as well as other areas of New York State that the Governor or his designee, at his discretion, determines were damaged and are eligible under the provisions of the Program.
- e. "Certification" means that part of the application where an Applicant must certify that he or she is not engaging in any fraudulent conduct as well as provide other information deemed necessary by the New York Department of Labor (NYSDOL).
- f. "Nature of Loss" is defined as eligible project costs including one of the following:
 - (1) For small businesses such costs shall include, but not be limited to, those necessary to replace or mitigate damage to

real property, and appurtenances thereto, machinery and equipment, provided however that such costs shall not include direct compensation for revenue or income lost as a result of disruption in the operation of business due to the storm.

- (2) For Residents such costs shall include, but not be limited to, insurance deductibles or the difference between insurance coverage and actual replacement costs or repair of a primary residence, personal possessions, temporary or emergency housing costs, demolition, debris removal and disposal, and other costs associated with the cleaning and salvage of personal possessions.
- g. "Amount of Loss" is the total estimated loss suffered by the Applicant, even if greater than \$5,000.
- h. "Compensation" means an award, grant or insurance reimbursement of up to \$5,000 per household or business for any loss suffered by an Applicant as a result of the June 2006 Floods.

Application Section B – Proof of Ownership/Interest:

- i. "Proof of Business Operation" means one of the following:
 - (1) A "Doing Business As" (DBA) form duly filed with the office of a county clerk or Office of the Secretary of State;
 - (2) A valid Certificate of Incorporation filed with the Secretary of State;
 - (3) A Federal or New York State tax identification number issued by the Internal Revenue Service or the New York State Department of Taxation and Finance; or,
 - (4) Any other form or document as may be acceptable to NYSDOL.

All Proof of Business Operation documentation pursuant to the application must evidence operation of business at the time of the flooding.

- j. "Proof of Residence" means recorded deed, mortgage statement, lease, real property tax bill, or other proof of residence deemed acceptable by NYSDOL.

Application Section C – Eligibility for State Grant/Proof of Loss:

- k. "June 2006 Floods" means the major natural disaster which began on or about June 26, 2006.
- l. "Resident" means an individual renting, leasing or owning real property within the Affected Areas at the time of flooding caused by the June 2006 Floods.

m. "Proof of Loss" means the documentation that NYSDOL, in its discretion, determines is necessary as part of an Application for a grant and shall include one of the following documents:

- (1) A damage report of a damage estimate from a contractor, or engineer, an insurance claim adjuster, a government agency, or other entity, or person deemed acceptable by NYSDOL for Eligible Project Costs;
- (2) An invoice which documents Nature of Loss and Eligible Project Costs;
- (3) A letter of denial of coverage from an applicant's insurer for Eligible Project Costs; or,
- (4) Such other report or document deemed acceptable by NYSDOL.

All documents or reports pursuant to this section of the application must directly relate to damage or destruction caused by the flooding.

Application Procedure:

The Applicant shall be required to supply the following information in the Application for it to be considered:

- The Applicant's name, address or principal place of business and telephone number.
- The Applicant's social security number or tax identification number (if applicable).
- The description of the Applicant's business (if applicable).
- The number of full-time employees at the applicant's place of business at the time of the flooding from the June Floods of 2006.
- A description of the loss and the Eligible Project costs as a result of the flooding caused by the June 2006 Floods.
- The Applicant's Proof of Business Operation or Proof of Ownership.
- The Applicant's Proof of Loss.
- A duly completed, signed and dated Certification.

The Applicant shall send the completed Application with attachments by first class mail to:

New York State Department of Labor
P.O. Box 1279
Albany, New York 12201-1279

Application Deadline:

All Applications must be postmarked by Tuesday, September 5, 2006 to be considered for this program. The governor, at his discretion, may extend this deadline for an additional 30 days. Any Application received after the deadline, or extension thereof, will not be eligible for consideration by NYSDOL.

Evaluation Procedure:

Upon its receipt of all Applications submitted within the deadline; NYSDOL shall evaluate the Applications based on the following criteria:

- The availability of funding for the Program.
- The eligibility of the Applicant for the program;
- The nature and eligibility of the project costs for which the grant is sought;
- The applicant's demonstrated need for the grant.
- The timeliness of receipt of the application by NYSDOL;
- and,
- Any other factor that NYSDOL deems necessary to carry out the purposes of this part.

NYSDOL may, in its discretion, however, award grants to those residents and small businesses in other areas of New York State that were damaged and meet eligibility requirements of the Program.

No grant shall be paid for any part of a loss for which Compensation has been received under any other program or from insurance or any other source. However, should an Applicant be entitled to Compensation for such loss from another source, an Applicant may apply for and receive a grant, provided that the Applicant has not received Compensation by the time of application and agrees to repay the State any duplicative Compensation.

Applicants who are approved by NYSDOL for an award will receive an award letter describing the amount which has been approved. Applicants who are not approved by NYSDOL for an award will also receive a letter that sets forth the reasons for such denial. Awards will be processed and mailed to Applicants by NYSDOL.

Any award received by an Applicant shall be used only to pay for the costs described in the application for which the award was granted. The use of such funds for any other purpose is strictly prohibited

If an application is denied in whole or in part by NYSDOL, an Applicant may appeal such decision by submitting a written appeal within 30 days of the issuance of such decision to NYSDOL.

Liability:

The Applicants agree to indemnify and hold harmless the State of New York, as well as its agents and employees, for any claims arising from the administration of the Program.

NYSDOL reserves the right to verify all Proof of Loss and to require any further proof of loss as deemed necessary and may make site visits or conduct inspections as deemed necessary. Applicants who receive grants shall maintain for a period of three years

records regarding: the loss that is the subject of the grant; and any Compensation sought or received. Such Applicant shall also permit NYSDOL and any other subdivision or agency of the State of New York to inspect such records.

Termination:

Applications received which are not postmarked by Tuesday, September 5, 2006 or, if the program is extended for thirty days, Thursday, October 5, 2006, will not be considered for the Program or acknowledged.