



HOMEOWNER ASSISTANCE PROGRAM (HoAP)

DUPLICATION OF BENEFITS

Federal disaster recovery programs are strict about making sure that homeowners do not receive funds from multiple sources for the same repairs. It's important to understand "Duplication of Benefits" (DOB) as you prepare to apply for disaster recovery housing programs.



SOURCES OF BENEFITS

When you apply to the program, the City of Houston will conduct a DOB analysis. The analysis looks at funds received for eligible repair work (work completed to bring your home into a safe and sanitary condition) from:

- Homeowner's insurance
- Flood insurance (NFIP)
- NFIP Increased Cost of Compliance (ICC)
- Loans from the Small Business Administration (SBA)
- Other FEMA assistance
- Other government-funded or private nonprofit sources
- Only funds designated for repair work are considered as DOB. Any money received for contents (furniture, clothes, cars, etc.) or for rental assistance are **not** counted.



ONLY PAY FOR REPAIRS ONCE

Homeowners may receive assistance from multiple sources for their recovery needs. A "Duplication of Benefits" occurs when the amount of assistance a homeowner receives from other sources exceeds the total cost of repairs, as calculated in the DOB analysis.



CALL YOUR HOUSING SPECIALIST!

- If you receive additional funds from a third party (insurance, charities, etc.) **after** you sign the program agreement or your project is completed, you must contact your Housing Specialist right away.
- Talk to your Housing Specialist about how SBA loans are included in the DOB analysis. You may want to request an updated breakdown of your loan assistance from the SBA as part of the analysis.

HOW DOB IS CALCULATED

WORK IN PLACE (WIP)

Sum of all eligible and validated repairs completed at the time of the Initial Site Inspection



ESTIMATED COST TO REPAIR (ECR)

Estimated sum of all the repairs that still need to be completed to make the damaged property safe and sanitary



TOTAL DEVELOPMENT COST



BENEFITS ALREADY RECEIVED

Sum of all sources of benefits already received for eligible repair work



UNMET NEED

Potential maximum assistance (not to exceed program cap amounts)



EXAMPLE:

The Porter family's home was damaged during Hurricane Harvey. The total cost to repair the damage is \$150,000. The Porters received \$100,000 from their insurance company, so they are eligible for a maximum of \$50,000 from the HoAP program. Any additional assistance would duplicate a benefit they already received.



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