
 COVERED BY THE PROGRAM	 NOT COVERED BY PROGRAM
Structure Type	Primary residence occupied at time of the disaster	Secondary homes, vacation homes, rental, or business-use properties
Scope of Repairs	Damage caused by the disaster, as identified in the Estimated Cost of Repair (ECR)	Deferred maintenance or pre-existing issues not caused by the disaster
Materials	Standard, economy-grade materials	Luxury upgrades (e.g., granite countertops, custom cabinetry, designer fixtures)
External Structures	Main structure	Sheds, garages, carports, fencing, landscaping, pools, outdoor kitchens
Code Requirements	Repairs required to meet code if triggered by disaster-related work	General code upgrades not related to disaster damage
Permits & Inspections	Required permitting and inspections associated with approved scope	Work completed without permits or outside the approved program process
Temporary Living Costs	Interim Housing Assistance may be available to Solution 1 applicants under 80% AMI	Hotel stays Interim Housing Assistance for Solution 2 applicants Interim Housing Assistance for Solution 1 applicants above 80% AMI
FEMA and Other Assistance (DOB)	Program funds are provided after verifying funds for home repair from FEMA, insurance, or other assistance have been used by the homeowner for the required purpose.	Using FEMA, insurance, or SBA funds for the same repairs that the program is also funding (known as duplication of benefits).



REMEMBER:

- Always review your scope of work carefully before accepting your grant award.
- If you have questions, contact your Case Manager or Construction Case Manager.

