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*Everybody can be great.
Because anybody can
serve. You only need a
heart full of grace. A soul
generated by love.*

~Martin Luther King, Jr.

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Update to FEMA: overlapping grants policy

Federal officials have agreed to abandon plans to claw back disaster recovery grants from thousands of superstorm Sandy victims who receive larger flood insurance settlements through the government's effort to review disputed claims.

The U.S. Department of Housing and Urban Development will allow storm victims to keep up to \$20,000 in rebuilding grants — even if they do receive additional insurance proceeds. Sen. Chuck Schumer said he had reached a deal with the Federal Emergency Management Agency to push back the deadline for storm victims to reopen their flood insurance claims until Oct. 15th.

The grants, part of the \$50.5 billion Sandy relief package approved in 2013, were distributed through the state recovery program, New York Rising, and provided up to \$400,000 to rebuild. But federal law prohibits disaster victims from receiving government assistance for expenses

already covered by insurance, loans or other sources. Storm victims, however, have argued that the grants and insurance settlements were based on estimates that didn't match the cost of rebuilding on Long Island. Many of those who were supposedly paid twice for the same repair still came up short, they said.

HUD has the discretion to balance the hardships of storm victims against the need to recoup federal funds, and the agency determined that wholesale clawbacks were not worth the cost. "We have a larger responsibility to facilitate recovery, not to hinder it just because these families didn't receive sufficient flood insurance payments,"

FEMA, which runs the National Flood Insurance Program, agreed to review up to 142,000 flood

insurance claims after thousands of storm victims said they were underpaid and, in some cases, intentionally defrauded. About 9 percent of those eligible have signed up to have their claims reopened. After completing 715 reviews, the agency has found nearly 65 percent of homeowners were underpaid by an average of about \$16,000. Nearly 75 percent of those received less than \$20,000, which is HUD's threshold to claw back rebuilding grants.

Homeowners who receive more than that amount may still be required to repay any grants above \$20,000. But they will still have the opportunity, HUD said, to demonstrate that both payments were necessary to pay the cost of repairs

Sandy claim reviews

To request a review, call **866-337-4262** or visit **fema.gov**.
The deadline is **Oct. 15**.

Have You seen our Facebook Page?



Our Facebook page will help to keep members and the public updated and aware of our function and activities. We will be posting pictures of our volunteers and our home rebuilding projects. We also post a copy of our newsletter each month for your easy access.

We can be located on Facebook by searching for

Sandy Recovery Ministry,
or you may go to:

[www.facebook.com/
UMLISandyRecoveryMinistry](http://www.facebook.com/UMLISandyRecoveryMinistry)

Come visit our page.

Information for obtaining a building permit



Failure to follow the local building code can result in:

an order to stop construction, a fine, higher flood insurance rates, denial of flood insurance, or all of the above.

Local codes generally require a building permit before you repair or flood proof your structure. Usually you need to get a permit for electrical work, plumbing and repairs for structural damage, such as foundations and exterior walls. Because your property may be located in a designated floodplain you will also want to check with the permit department before you begin constructing any floodwalls or berms on your property. Your building department will have maps called Flood Hazard Boundary Maps (FHBMs) that will show the floodplain in your community. This area is known as the Special Flood Hazard Area (SFHA).

The National Flood Insurance Program (NFIP), and most local and state building codes require that a building in the

floodplain that is substantially damaged or substantially improved be treated as new construction. The lowest floor must be elevated at or above the Base Flood Elevation (BFE). The BFE is also known as the 100-year flood level elevation. Substantial damage means that the cost to restore your house to its “before damaged” condition would equal or exceed fifty percent (50%) of the market value of your house before the damage occurred. Substantial improvement means any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds fifty percent (50%) of the market value of the structure before the start of construction of the improvement.

Combining a repair with an improvement where the total cost equals or exceeds fifty percent (50%) of the market value of your house before the damage occurred will also trigger the requirement to elevate.

If your home is substantially damaged you may have no choice but to elevate or relocate your house to meet NFIP standards. Some property owners have chosen the option of relocating their house. Refer to the publication

“Answers to Questions About Substantially Damaged Buildings” (FEMA 213)

on how to properly determine if a building is substantially damaged in accordance with NFIP regulations.



3 years after Hurricane Sandy - October 29, 2015

The disaster is far from being over for many residents. As this third anniversary approaches, Bishop Jane Allen Middleton, the episcopal leader of the New York Annual Conference of The United Methodist Church, is challenging the annual conference districts and churches to be more engaged in recovery efforts on behalf of the survivors who are not yet back in safe, sanitary or habitable homes.

This summer, our bishop, district superintendents, the cabinet and Sandy Recovery

program personnel worked for a week in several homes in Brooklyn and Connecticut and toured affected sections of Far Rockaway. In a letter to churches after that week, Bishop Middleton wrote, “The stories are heartbreaking. One of the families whose house we worked on has been living with relatives for this entire time. Many other families are still living in horrendous conditions. The most alarming reality is that they are often living with unabated mold which is a dangerous health threat.”

The United Methodist Church, often one of the first to respond and the last to leave, remains a beacon of hope because of its volunteers. We offer opportunities for volunteer teams to serve for a week (housing available), or as part of our Done-in-a-Day (DIAD) program.

If you would like to join us, contact Peggy Racine at 516-795-1322 or email us at LI-SandyRecovery@nyac-umc.com

--- excerpted from NYAC Mission / Recovery web site

