

# WINDSTORM DAMAGE MITIGATION GRANT PROGRAM

New York Property Insurance Underwriting Association  
100 William Street, New York, New York 10038

## Who is Eligible for the Grant?

**Applicants must meet each of these conditions to be eligible for the Grant Program:**

- Be an owner-occupied dwelling with up to four apartments who has owned and lived at the property for three years or more. (Seasonally occupied dwellings are not eligible.)
- Be insured by NYPIUA at that location for the last three years.
- Be an individual with family income less than the New York State mean. (Salary, pension, Social Security, disability, rental income, and family contributions are considered.)

## **NYPIUA Introduces a Grant Program to Help Policyholders Without Windstorm Coverage.**

Tropical Storm Irene in 2011 affected the New York City metropolitan area. While winds did not reach hurricane strength, a large number of homes in the City and on Long Island were damaged. NYPIUA alone had almost 1,500 reported claims.

**What became apparent as we examined the claims was that almost a third could not be paid because there was no windstorm coverage in effect.**

Since the late 1980's NYPIUA has had special requirements for property located on a barrier island, or other contiguous bodies of water, regardless of name, or within 1500 feet of the Atlantic Ocean, Long Island Sound, or the Great South Bay. Policyholders are required to submit an inspection report completed by a licensed architect or engineer. The inspection is based on insurability standards developed for NYPIUA to mitigate damage in the event of a hurricane. Failure to submit the inspection report or to cure any deficiencies resulted in the elimination of windstorm coverage.

NYPIUA is introducing a program to help fund these inspections and any required repairs to help policyholders add windstorm coverage to their policies. This program is also available to policyholders who never applied for windstorm coverage, but now want to secure that protection.

See the side panel to see if you are eligible for this program.

For faster service, fill out this form electronically at [www.nypiua.com](http://www.nypiua.com), "Windstorm Damage Mitigation Grant Application", "Automatic Submission." Attach a copy of your proposal(s) or fax to 212-208-9861. Be sure to include your policy number and transmission confirmation number.



### **How Does the Program Work?**

- You must complete and mail the enclosed application with a proposal from an architect or engineer you have chosen indicating the fee for the inspection.
- Upon receipt of written approval from NYPIUA, schedule the inspection and submit the report to NYPIUA. Our approval letter will indicate the portion of the inspection fee we will pay.
- NYPIUA will send you a check for the amount of the inspection fee we agreed to pay.
- For property meeting our eligibility standards, NYPIUA will endorse your policy to include windstorm and bill you for the additional premium.
- If deficiencies were identified by the inspector, NYPIUA will send you a list of repairs required. Applicants will be asked to submit a written repair cost estimate from the contractor you have chosen for our review and approval. As with the inspection fee, our approval letter will indicate the portion of the repair cost NYPIUA will pay.
- When the work is completed contact the architect/engineer to revisit the property and complete the windstorm coverage eligibility program compliance report. The architect/engineer may charge you an additional fee for this service. Return the form and a copy of the paid receipt for the reinspection. After review and acceptance, we will mail a check for the grant award. Reimbursement for the reinspection will be the same percentage as the grant. The total grant can not exceed \$3,000.
- We do not pay for work completed prior to grant.

### **How Much will NYPIUA Pay?**

- The amount we will pay depends on your income and the cost of the work. Income includes salary, Social Security, pensions, rental income, and other sources.
- If your family income is greater than \$30,000, but less than the New York State median income, we will pay 50% of costs up to \$3,000.
- If your family income is \$30,000 or less, we will pay 75% of the cost up to \$3,000.
- **You will be required to pay the remainder of any fees.**
- NYPIUA will make its payment after the work has been completed. Grant proceeds are not a loan.
- You are not required to repay the grant; however, grant proceeds must be reported as income on your income tax returns. A 1099-misc and instructions for reporting this income will be issued to you at year end.

### **What are the types of repairs I can expect NYPIUA to require?**

Many of the architects or engineers do not find any problems in the homes they inspect.

The most common deficiencies that are indentified involve insufficiently anchored ceiling rafters or joists, faulty attachments to foundations, poorly secured decks, and corrosion of connectors.

### **NYPIUA Staff is Ready to Help!**

A NYPIUA staff member is assigned to answer your questions regarding the Grant Program. Call if you need help completing the application. We can answer any questions you might have about how the program works and will be available to assist you as you comply with the program requirements. We can be reached at 212-208-9853 in New York City or 800-522-3372 outside the five boroughs. You can e-mail us at [bdaise@nypiua.com](mailto:bdaise@nypiua.com).



# New York Property Insurance Underwriting Association

100 William Street, New York, New York 10038 \* Telephone (212) 208-9700 \* Outside NYC: (800) 522-3372 \* Fax (212) 208-9861

## Windstorm Damage Mitigation Grant Program Application

Applicant Information											
Applicant Name(s):		Last			First			M.I.		Date	
Mailing Address:		Street Address							Apartment/Unit#		
		City				State					
Daytime Phone:			Evening Phone:				Email:				
Are you currently employed?		Yes <input type="checkbox"/>	No <input type="checkbox"/>	1. Annual Salary Before Taxes:		\$					
Are you retired?		Yes <input type="checkbox"/>	No <input type="checkbox"/>	2. Annual Social Security:		\$					
				3. Annual Pension:		\$					
Do you have rental income?		Yes <input type="checkbox"/>	No <input type="checkbox"/>	4. Annual Rental Income:		\$					
Do you have other sources of income? <i>Disability, Worker's Comp, etc.</i>		Yes <input type="checkbox"/>	No <input type="checkbox"/>	5. Other Income		\$					
				Source:							
		Total Income (Sum of 1-5):				\$					
Property Information											
Property Location:		Street Address				City		State NY		Zip Code	
If different from mailing address, explain:											
Number of Apts:		<input type="checkbox"/> 1 Family	<input type="checkbox"/> 2 Family	<input type="checkbox"/> 3 Family	<input type="checkbox"/> 4 Family	Other:					
Is the property your residence?		Yes <input type="checkbox"/>	No <input type="checkbox"/>	Are mortgage payments up to date?		Yes <input type="checkbox"/>	No <input type="checkbox"/>				
Is the property vacant at any time during the year, e.g., seasonal?		Yes <input type="checkbox"/>	No <input type="checkbox"/>	Is property for sale?		Yes <input type="checkbox"/>	No <input type="checkbox"/>				
Are property tax payments up to date?		Yes <input type="checkbox"/>	No <input type="checkbox"/>	How many family members live there?							
Was the building previously inspected by an architect/engineer for compliance with the Association's windstorm guidelines?											
<input type="checkbox"/> No I am applying for a grant to pay for the cost of the windstorm program inspection. Attached is a proposal from the architect or engineer I have chosen indicating the fee for the inspection.											
<input type="checkbox"/> Yes I am applying for a grant to pay for the cost of improvements identified by the architect/engineer. Attached is a written repair cost estimate from a licensed contractor. (Include a copy of NYPIUA recommendation letter if available.)											
I understand that upon approval, NYPIUA will inform me of the amount of the grant. A check for the approved amount will be issued after I submit a paid receipt.											
Policy Information											
Please provide your policy number, if known:											
Are there additional owners not named above or on the policy? Give their names and addresses:											
Name:		Address:									
Name:		Address:									
Name:		Address:									
Sign Form											

I (we) certify to the truth of my (our) statements above. I (we) authorize NYPIUA to verify the information contained in this application and to report its transactions to me (us). I (we) acknowledge that grant proceeds must be reported as income on my (our) income tax return.

Signature: \_\_\_\_\_ Signature: \_\_\_\_\_

Mail Application to:

NYPIUA  
100 William Street, 11<sup>th</sup> Floor  
New York, New York 10038  
Attention: Grant Program

Edition Date: July, 2012