



# HARVEY HOMEOWNER ASSISTANCE PROGRAM

## 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 is **not** counted.
- DAHLR
- PREPS

### 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.

### 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 may be eligible up to a maximum of \$50,000 in reimbursement assistance from the HoAP program. Any additional assistance would duplicate a benefit they already received.



For more information call **832-393-0550** or visit **[RECOVERY.HOUSTONTX.GOV/HOAP](https://RECOVERY.HOUSTONTX.GOV/HOAP)**

**Not all homeowners who apply may receive assistance.**

## HOW DOB IS CALCULATED

