



2024 Disasters Homeowner Reimbursement Program (HRP)

GENERAL THINGS TO KNOW

Applicants should be aware of the following, in addition to what's stated in our Homeowner Reimbursement documents online. Applicants have the right to appeal GLO determinations. Extenuating circumstances will be considered as part of the appeals process.

Housing Assistance or Reimbursement

Applicants may only apply for housing assistance or reimbursement assistance, not both.

Additional Document Requirements

Intake of applications and supporting documents is a process with several steps and phases. As applicants move forward in the process, they will likely need to provide additional and/or updated information or documentation (updated income, property tax payment, child support payment, etc.). If the information is not provided, then the application cannot move forward.

PRIMARY RESIDENCE

Only the applicant's primary residence on the date of the disaster is eligible for assistance. Vacation and rental homes are not eligible.

UPGRADED ITEMS NOT INCLUDED IN VERIFICATION OF REPAIRS

GLO estimates the cost of repairs that were completed or need to be completed based on the cost of industry standard materials. The cost difference between standard materials and upgraded materials some homeowners may have used for home repair will not be accounted for during DOB review.

Ineligible Expenses

GLO does not repair or replace additional structures, such as well houses, sheds, garages, fences, pools, or landscaping.

DIY HOME REPAIRS

If home repairs were made by the applicant before the application was submitted, receipts may be requested, and the applicant may be asked to provide a Homeowner Self Certification of Home Repairs form to substantiate repaired items. Sweat equity is not reimbursable and will not reduce any amounts determined to duplicate other sources of funds.

Affordability Period

Homeowners must stay in their homes for a one-year affordability period. During that time, homeowners can add onto the home or make alterations, but should be mindful of whether those alterations will void any builder's warranty.

FLOODPLAIN AND ELEVATION

Applicants that are in a Federal Flood Risk Management Standard (FFRMS) floodplain and are not elevated to federally required elevation levels must be elevated before assistance can be provided

Income >120% AMI and Floodplain

If an applicant has an income level that exceeds 120% of the Area Median Family Income (AMFI) limit and the property is in a floodplain, they must provide proof of flood insurance and income documentation dated at the time of the storm.

DUPLICATION OF BENEFITS (DOB)/GAP AMOUNT

If the applicant cannot prove they spent all their disaster funds (FEMA assistance, insurance, etc.) on eligible repairs, a duplication of benefits may exist and may affect the final reimbursement benefit determination. Reimbursement will not be approved if the applicant cannot resolve amounts that are determined to duplicate other disaster assistance funds, including insurance.