

1 What is Duplication of Benefits (DOB)? How does it affect my award?

By law, the Program is prohibited from duplicating benefits provided by other sources for the same loss; if property owners have already received or have available assistance to repair/replace their properties the Program must ensure not to duplicate the assistance to cover the same loss.

For example, if a homeowner has \$1,000 in damage, they cannot receive \$1,000 from FEMA plus \$1,000 from SBA plus \$1,000 from the Program, that would be a duplication of benefits (DOB). For our example with \$1,000 in damage if FEMA provided \$500 and SBA provided \$250 (\$750 combined) then the Program can only provide assistance up to \$250 (\$1,000 in damage minus the \$750 assistance already received from FEMA and SBA for the same loss).

All Program applicants must disclose all financial assistance received in response to the disaster.

Application documentation, as well as third-party documentation, is reviewed prior to determining the assistance a household is eligible to receive. The Program determines, in accordance with policy, how much of any prior total assistance an applicant has received is considered duplicative and uses this amount in the calculation of their award amount.

Please refer to the **ReCoverCA Program Policies and Procedures** for additional details on DOBs.

2 What types of assistance may be considered DOB?

Common sources of DOB may include repair/replacement funding from FEMA, SBA loans, homeowners/fire or flood insurance payouts, settlement proceeds, assistance from non-profit, and other California disaster recovery programs. Program will review all documents and information available that a particular applicant has received to determine if any individual source will be counted as DOB.

3 I received an SBA loan. How will this affect my award?

If you applied for and received an SBA loan after the 2017 or 2018 fires, only the amount received or still available will count as DOB. Any amount that was declined or cancelled will not be counted as DOB.

4 My mortgage company took some or all the prior assistance I received. Does it still count as DOB?

Proceeds taken by a mortgage company as a forced mortgage payoff do not count as a duplication of benefits. Applicants are required to provide documentation to the Program that the mortgage payoff was not voluntary.



5 I have received or I am still expecting a settlement from a lawsuit involving my utility company (PG&E or Edison), will that be counted as DOB?

Funds from these settlements will only be considered duplicative if the settlement funds are paid for or applied to repair or replacement of the damaged residence. Program will determine this on an individual basis after reviewing payment documentation from a settlement.

6 I have already started construction on my home using prior funding assistance I received. Am I still eligible for the program?

Applicants may have begun rehabilitating or reconstructing their damaged residence with funding received from insurance, SBA and/or FEMA. Actual or estimated costs of repair may be used to offset an applicant's DOB amount. This will be determined during an inspection of the home or property prior to award determination.

