Single-Family Housing Program

Hurricane Helene Steps to Recovery

The Renew NC Single-Family Housing Program is a state program launched with federal funding to repair, rebuild or replace eligible homes with remaining damage from Hurricane Helene.

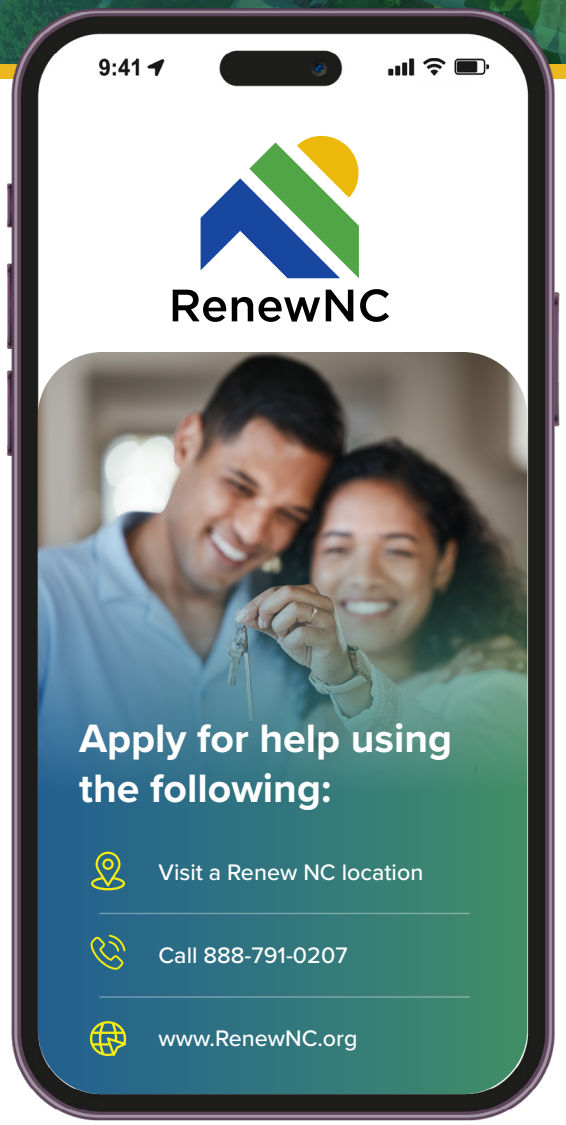
Do You Qualify?

- You owned and occupied your property at the time of Hurricane Helene and still own the property.
- Your household is income qualified.
- Your home was impacted by Hurricane Helene.

Documents Needed to Apply

- Valid Photo ID/Proof of Citizenship.
- Income Documentation.
- Proof of Insurance for Damaged Property. *(if applicable)*
- Proof of Ownership.
- Proof of Primary Residence.
- Proof of Disability. *(if applicable)*
- Power of Attorney/ Communication Designee. *(if applicable)*
- Proof of Damage/Benefit Information.
- Other Documentation as Required. *visit www.RenewNC.org for more details*

Homeowners in the following counties may be eligible to apply:
Alexander, Alleghany, Ashe, Avery, Buncombe, Burke, Caldwell, Catawba, Clay, Cleveland, Gaston, Haywood, Henderson, Jackson, Lincoln, Macon, Madison, McDowell, Mecklenburg (28214), Mitchell, Polk, Rutherford, Surry, Swain, Transylvania, Watauga, Wilkes, Yadkin, and Yancey.



Prioritization:

Application priority is assigned based on income (below 60%, 60-80%, and over 120% of area median income) and at least one of the following:

- Households with seniors age 62 and older.
- Households with children under the age of 18.
- Households with individuals with disabilities.

Homeowners not in this priority group may still apply.

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STEPS TO RECOVERY

Step 1

Application Submission and Eligibility Review

Homeowner submits application. Case Manager conducts eligibility review of application.

Step 2

Site Eligibility

Site visit to collect data to develop a damage assessment and prepare environmental reports.

Step 3

Award and Contract Signing

Homeowner is notified of award detailing project type. Grant agreement signed by applicant.

Step 4

Preconstruction and Construction

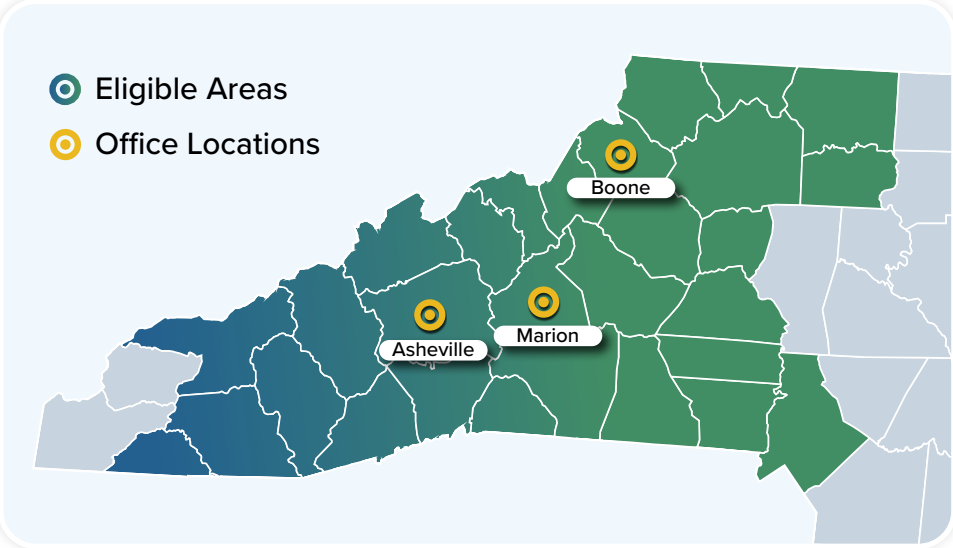
Homeowner moveout coordination with contractor, permitting, utility disconnects, construction, and key turnover.

Renew NC
Intake Locations

Asheville
128 Bingham Rd., Suite 875,
Asheville, NC 28806

Boone
379 New Market Blvd, Suite 1,
Boone, NC 28607

Marion
364 US Hwy 70, Suite 3,
Marion, NC 28752



Homeowners in the following areas may be eligible to apply:

Alexander, Alleghany, Ashe, Avery, Buncombe, Burke, Caldwell, Catawba, Clay, Cleveland, Gaston, Haywood, Henderson, Jackson, Lincoln, Macon, Madison, McDowell, Mecklenburg (28214), Mitchell, Polk, Rutherford, Surry, Swain, Transylvania, Watauga, Wilkes, Yadkin, and Yancey.

Renew NC supports Fair Housing/Equal Employment Opportunity/ADA Accessibility

ES Para ver las instrucciones en español, visite **www.RenewNC.org**

Single-Family Housing Program

Hurricane Helene Steps to Recovery

Renew NC is a HUD funded program administered by the North Carolina Department of Commerce. To those North Carolina homeowners who were impacted by Hurricane Helene, we know your road to recovery has been long and difficult. Our team is here to help eligible North Carolinians repair, rebuild, or replace your home. While every need is different, below are the steps to recovery for the Renew NC Single-Family Housing Program.

1 Application Submission and Eligibility Review

Homeowner submits application. Case Manager conducts eligibility review of application.

NOTIFICATION:
Homeowner receives confirmation email of application received and a PDF copy of the application that they completed. The application then migrates to CANOPY™ for program review.

2 Site Eligibility

Site visit to collect data to develop a damage assessment and prepare environmental reports.

NOTIFICATION:
Renew NC Single-Family Housing Program Scheduler to schedule a time to conduct a site visit to gather data required to develop a damage assessment and environmental reports.

3 Award and Contract Signing

Homeowner is notified of award detailing project type. Grant agreement signed by applicant.

NOTIFICATION:
Homeowner receives notification from their Case Manager notifying them of the type of assistance the Program can provide and to schedule a time to sign Program contract documents.

4 Preconstruction and Construction

Homeowner moveout coordination with contractor, permitting, utility disconnects, construction, and key turnover.

NOTIFICATION:
Homeowner will receive notification from their assigned Program general contractor to conduct a site visit, review construction documents, and schedule a preconstruction meeting.

Renew NC supports Fair Housing/Equal Employment Opportunity/ADA Accessibility

RenewNC

Single-Family Housing Program

Hurricane Helene
Application Documents Checklist

www.RenewNC.org

☐ Valid Photo I.D. and Proof of Citizenship or Lawful Permanent Resident Status for Applicant

- Government Issued Photo Real ID (Federal or State issued); **OR**
- Driver's License, **OR**
- U.S. Passport; **OR**
- Military ID Card; **OR**
- Resident Alien Card (Green Card) or Certificate of Naturalization with Government Issued Photo ID.

☐ Income Documentation for All Adult Household Members (18+)

- Most recent tax returns (IRS 1040, 1040A) signed and submitted, **OR**
- Documentation of Income (all that apply):

  Salary/Wages: Last three (3) months of pay stubs OR current W-2 Forms, with volume to be based on frequency of payment.

  Benefits: Social security or disability, retirement, SSA, TANF, pension or annuity current letter of benefits (should include benefit amount).

  Retirement or Social Security: Past three (3) Monthly Bank Statements, prior year 1099 form, or Current Annuity Payment letter (if applicable).

  Self-Employment Income: Most recent tax return (1040 or 1040A), W-2 Forms; and/or current year profit and loss statement.

  Rental Income: Current lease agreements.

  Unemployment Income: Current benefit letter with gross amount.

  Alimony/Spousal Maintenance: Copy of court order documentation.

  Taxable Interest & Dividends: Including amounts received by/on behalf of minors.

  No Income: Adult household members who do not earn an income will be required to submit a Certification of No Income.

☐ Proof of All Insurance Covering the Damaged Property

If an applicant had homeowner and/or flood insurance at the time of Hurricane Helene they must provide a copy of the claim summary (outlining structural payments vs. contents) including the date of the claim, applicant name, damaged residence address and net claim amount.

- Homeowner's insurance policy number
- Flood insurance policy number

☐ Proof of Ownership Documentation

Stick-Built Structures

Proof of ownership must be at the time of Hurricane Helene (September 27, 2024) and have maintained ownership to date.

You will be required to provide one (1) of the following:

- Deed
- Mortgage Statement
- Probated Will
- Court Order/Judgement

Manufactured Housing Units

Proof of structure ownership must be at the time of Hurricane Helene (September 27, 2024) and have maintained ownership to date.

You will be required to provide one (1) of the following:

- Title
- Bill of Sale
- Real Property
- State issued Certificate

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Proof of Primary Residence

Proof of Primary Residence Proof of Primary Residence must be at the time of Hurricane Helene (September 27, 2024). You will be required to provide one (1) of the following:

- Homestead exemption at the storm damaged property address in 2024;
- FEMA IA award letter for damages caused by Hurricane Helene;
- SBA Disaster Home Loan award;
- Driver's license or state-issued ID card;
- Utility bills;
- Credit Card Bill or Bank Statement;
- Insurance Documentation indicating Primary Residence;
- Employer Statements/Paystubs.

Additional Required Documentation

If Applicable

- Households with children under the age of 18 must submit:
  - Birth certificate, U.S. Passport or state-issued ID for each child
- If a household member is disabled, provide one (1) of the following:
  - Social Security Disability Statement
  - Letter from doctor stating applicant qualifies as disabled
  - Verification of Disability Form (see Renew NC Single-Family Housing Program Intake Specialist for form)
  - Disability exemption on homesteaded property per North Carolina Statute
- Applicant's Power of Attorney documentation

Proof of Damage and Benefit Information

Provide all that apply.

- Insurance claim information
- FEMA award letter
- SBA award letter
- Certification of damage

The applicant may provide alternative evidence, such as neighborhood-level media reports, inundation maps, or documentation of damage by disaster response/relief organizations which may be accepted on a case-by-case basis.

Certifications and Authorizations

- Consent and Release of Personal Information Form
- Fraud Acknowledgement Regarding False or Misleading Statements Certification
- Right of Entry (ROE) Permit Form
- Release of Information
- Certification of Truthfulness
- Subrogation Agreement
- Construction Stop Work Notice
- Homeowner Responsibilities Acknowledgment
- Primary Residency Affidavit
- Conflict of Interest Disclosure

Helpful Information:

After your initial application is submitted, a Renew NC Specialist will advise you of any additional required documentation.

Translation services are available through the Renew NC Customer Center (888-791-0207) and at Renew NC Centers. *(check www.RenewNC.org for locations).*

Questions can be sent to **helenerecovery@renewNC.org**

All information provided to the program will be verified.

For additional program information and updates, visit: www.RenewNC.org

ES Para ver las instrucciones en español, visite **www.RenewNC.org**

Information subject to change. Last revised: June 10, 2025.

Common Program Acronyms

Action Plan (AP) – The State Action Plan for Hurricane Helene Disaster Recovery provides the high-level strategy to carry out strategic and high-impact activities to minimize or eliminate risks and reduce losses from future disasters. The Action Plan also describes the opportunity to improve state and local planning protocols and procedures.

Adjusted Gross Income (AGI) – Gross income minus adjustments to income. Gross income includes your wages, dividends, capital gains, business income, retirement distributions as well as other income.

AFN – Access and Functional Needs.

AFFH – Affirmatively Furthering Fair Housing.

Allocation Announcement Notice (AAN) – Publication announcing the Community Development Block Grant-Disaster Recovery allocations for specific disasters and including waivers and alternative requirements specific to the Appropriations Act that allocated the funding.

Americans with Disabilities Act (ADA) – Effective July 20, 1990, a federal law which prohibits discrimination and ensures equal opportunity for persons with disabilities in employment, state and local government services, public accommodations, commercial facilities, and transportation. It also mandates the establishment of TDD/telephone relay services.

Area Median Income (AMI) – The median household income for an area adjusted for household size as published and annually updated by the U.S. Department of Housing and Urban Development. Once household income is determined, it is compared to the U.S. Department of Housing and Urban Development's income limit for that household size.

Base Flood Elevation (BFE) – Base Flood Elevation, as determined by the Federal Emergency Management Agency, is the relationship between the Base Flood Elevation and a structure's elevation. It is used to determine flood insurance premiums. The Federal Register sets the minimum elevation requirements for properties that will be assisted with CDBG-DR funding, and which require elevation. The Department of Housing and Urban Development has determined that structures designed principally for residential use and located in the 100-year floodplain that receive assistance for new construction, repair of substantial damage, or substantial improvement must be elevated with the lowest floor, including the basement, at least two feet above the Base Flood Elevation.

CFR – Code of Federal Regulations.

CMS – Constituent Management Services.

CO – Certifying Officer.

Community Development Block Grant (CDBG) – Supports community development activities to build stronger and more resilient communities. To support community development, activities are identified through an ongoing process. Activities may address needs such as infrastructure, economic development projects, public facilities installation, community centers, housing rehabilitation, public services, clearance/acquisition, microenterprise assistance, code enforcement, homeowner assistance, etc.

Community Development Block Grant Disaster Recovery (CDBG-DR) – The Community Development Block Grant Disaster Recovery Program, administered by the U.S. Department of Housing and Urban Development, as authorized under Title I of the Housing and Community Development Act of 1974, as amended. These funds are provided as a last resort to help cities, counties, and states to recover from Presidentially declared disasters.

CDBG-MIT - Community Development Block Grant-Mitigation.

CPD - Community Planning and Development.

Davis-Bacon and Related Acts (DBRA) – Federal law requiring contractors and subcontractors performing on federally funded or assisted contracts for the construction, alteration, or repair of public buildings or public works to pay their laborers and mechanics employed under the contract no less than the locally prevailing wages and fringe benefits for corresponding work on similar projects in the area.

Damage Repair Valuation (DRV) – The Damage Repair Valuation, or DRV, will represent the Xactimate determined value of the repairs completed by the homeowner, or those caused to be repaired by the homeowner, prior to the program application submittal for HRRP. Xactimate is a residential estimating software that is used to standardize estimates for construction costs. The completion of the repairs will be verified by a program inspection during the initial site inspection process. The value of these repairs may be used in the duplication of benefits analysis and evaluation process.

Decent, Safe, and Sanitary (DSS) – A dwelling which meets local housing and occupancy codes. Any of the standards outlined in 49 CFR 24.2(a)(8) which are not met by the local code shall apply unless waived for good cause by the Federal Agency funding the project.

Disaster Recovery Grant Reporting (DRGR) System – The U.S. Department of Housing and Urban Development's web-based reporting and grants management system.

Division of Community Revitalization (DCR) – Department of Commerce's office dedicated to the administration of Community Development Block Grant-Disaster Recovery and Community Development Block Grant-Mitigation funded programs and activities.

DR – Disaster Recovery.

Duplication of Benefits (DOB) – When a person, household, business, government, or other entity receives financial assistance from multiple sources for the same purpose within the same time period, and the total assistance received for that purpose is more than the total need for assistance.

Duplication of Benefits (DOB) Gap – The total amount of excludable and non-excludable benefits received less the dollar amount of excludable benefits from the Duplication of Benefits analysis. Duplication of Benefits Gap amount, along with all future non-excludable benefits received by Recipient(s), shall be provided to the program and deposited in a Duplication of Benefits Gap Funding Account prior to the execution of the Homeowner Grant Agreement.

EA – Environmental Assessment.

EIS – Environmental Impact Statement.

Environmental Review Record (ERR) – A written record of the review process undertaken to evaluate potential environmental impacts associated with a project to be conducted with the U.S. Department of Housing and Urban Development funds, including all associated documentation necessary to document the process and the outcome of the review process.

Estimated Cost to Repair (ECR) – An ECR is used to verify Hurricane Helene damage to the property, determine the estimated scope of work to complete the repairs to the property and bring the property up to program standards.

Federal Register (FR) – The official journal of the Federal Government of the United States that contains government agency rules, proposed rules, and public notices issued by federal administrative agencies.

FEMA – Federal Emergency Management Agency.

FEMP – Federal Emergency Management Program.

FONSI – Finding of No Significant Impact.

FVL – Full Verified Loss.

HA – Housing Assistance.

HCDA – Housing and Community Development Act of 1974, as amended.

HCV – Housing Choice Voucher.

HMGP – Hazard Mitigation Grant Program.

HOME – Home Investment Partnership.

HQS – Housing Quality Standards.

HUD – The United States Department of Housing and Urban Development.

IA – (Federal Emergency Management Agency) Individual Assistance.

Increased Cost of Compliance (ICC) – Structures damaged by floods may be required to meet certain building requirements, such as elevation or demolition, to reduce the risk of future flood damage before the structure can be repaired or rebuilt. To help cover these costs, the National Flood Insurance Program includes Increased Cost of Compliance coverage for all new and renewed Standard Flood Insurance Policies. Increased Cost of Compliance is a potential source of a Duplication of Benefit, as a supplement to an existing National Flood Insurance Program policy. Policyholders are only eligible to receive Increased Cost of Compliance payment if a Substantial Damage Letter has been issued by the local floodplain manager.

Individual Mitigation Measures (IMM) – Activities designed to mitigate and/or reduce risk beyond the pre-disaster condition of a housing unit when the activities are above and beyond federal, state, or local construction or code requirements. In accordance with HUD's guidance, repair of housing units and the payment of flood insurance are not IMM activities. Examples of mitigation measures include elevation above the base flood elevation level or the addition of storm shutters, disaster-proof windows, roof straps, etc. if those improvements are not required to comply with local code requirements and did not exist on the housing unit prior to the disaster damage. However, mitigation measures are not eligible as standalone activities. They must be incorporated as part of a project that is otherwise addressing eligible repairs that are necessary as a result of the applicable disaster.

LAP – Language Access and Accessibility Plan.

LBP – Lead-Based Paint.

LEP – Limited English Proficiency.

LIHTC – Low-Income Housing Tax Credit.

Low Moderate Area Benefit (LMA) – An eligible activity that benefits all residents in a particular area, where at least 51 percent of the residents are Low-to-Moderate Income Persons as determined by the most recently available decennial Census information, together with the Section 8 income limits that would have applied at the time the income information was collected by the Census Bureau, or a current survey of the residents of the service area.

Low Moderate Housing (LMH) – Eligible activities that are undertaken for the purpose of providing or improving permanent residential structures which, upon completion, will be occupied by LMI households. To be eligible, structures with one unit must be occupied by a Low-to-Moderate Income Household, with two units, at least one unit must be Low-to-Moderate Income occupied, and structures with three or more units must have at least 51 percent occupied by Low-to-Moderate Income Households.

Low Moderate Housing Incentive (LMHI) – Housing incentives tied to a voluntary buyout or other voluntary acquisitions of housing owned by eligible Low-to-Moderate Income Households and provided for the purpose of moving the eligible household outside the affected floodplain or to a lower-risk area, or improving residential structures that will be occupied by an LMI household.

Low-to-Moderate Income (LMI) Household – A household whose annual income does not exceed 80 percent of the median income for the area as most recently determined by the Department of Housing and Urban Development.

- LMI 30 refers to those individuals/families making less than 30 percent of the Area Median Income.
- LMI 50 refers to those individuals/families making less than 50 percent of the Area Median Income.
- LMI 80 refers to those individuals/families making less than 80 percent of the Area Median Income.
- Above LMI 80 refers to those individuals/families making more than 80 percent of the Area Median Income.

Low-to-Moderate-Income (LMI) National Objective – Activities that benefit households whose total annual gross income does not exceed 80 percent of Area Median Income, adjusted for family size. Pursuant to federal statute, the grantee is required to expend 70 percent of Community Development Block Grant-Disaster Recovery funds to meet the Low-to-Moderate-Income National Objective.

Low-to-Moderate Income (LMI) Resident/Person/Individual – A person whose annual income does not exceed 80 percent of the median income for the area as most recently determined by the U.S. Department of Housing and Urban Development.

Low Moderate Limited Clientele (LMC) – An eligible activity in which 51 percent of the actual beneficiaries are Low-to-Moderate Income Persons.

MIT – Mitigation.

MIP – Multiple Impact Program.

MHU – Manufactured Housing Unit. Commonly referred to as a 'mobile home.'

Most Impacted and Distressed (MID) Areas – Areas of most impact as determined by the U.S. Department of Housing and Urban Development or the state using the best available data sources to calculate the amount of disaster damage.

MOU – Memorandum of Understanding.

National Flood Insurance Program (NFIP) –

- NFIP Zone A refers to those applicants within the 100-year flood zone.
- NFIP Zone V refers to those applicants within the 100-year flood zone with velocity (coastal storm surge risk).
- NFIP Zone X refers to those applicants outside of the 100-year flood zone.

NEPA – National Environmental Policy Act of 1969.

NGO – Non-Governmental Organization.

NOI – Notice of Intent.

OIG – Office of Inspector General.

PA – (Federal Emergency Management Agency) Public Assistance.

PNP – Private Non-profit Organizations.

Public Housing Authority (PHA) – An organization created by a state, county, city, or another type of governmental body or public agency, including their subdivisions or instrumentalities, which is authorized to develop or manage low-income housing as per the United States Housing Act of 1937, and as defined by 24 CFR 5.100.

Quarterly Performance Report (QPR) – The Community Development Block Grant-Disaster Recovery Quarterly Performance Report that is required to be uploaded quarterly in the Disaster Recovery Grant Reporting system for the U.S. Department of Housing and Urban Development's review of North Carolina's disaster recovery programs.

RARAP – Residential Anti-displacement and Relocation Assistance Plan.

Release of Funds (ROF) – The U.S. granting approval to use Community Development Block Grant-Disaster Recovery funding. This approval, or authority to use grant funds, is executed through the U.S. Department of Housing and Urban Development form 7015 .16 . The authority to use Community Development Block Grant-Disaster Recovery funds usually occurs after the project environmental review is completed and approved by DCR.

Request for Applications (RFA) – DCR notice requesting applications for funding as a subrecipient for the Community Development Block Grant-Disaster Recovery program.

Request for Funds (RFF) – A subgrantee and/or subrecipient's request for funds from the North Carolina Department of Commerce.

Request for Proposals (RFP) – A solicitation, often made through a bidding process, by an agency to communicate its requirements for goods or services to prospective contractors.

Request for Quote (RFQ) – A request, made orally, electronically, or in writing, for written pricing or service details from a North Carolina state term contract vendor, pertaining to commodities or contractual services available through the state term contract with that vendor.

Request for Qualifications (RFQ) – A bidding solicitation where an entity cost quote to provide goods or services. RFQs are often used to procure the services of an engineering or architectural firm.

Request for Release of Funds (RROF) – A subgrantee and/or subrecipient request for a release of funds. This request is executed through the U.S. Department of Housing and Urban Development Form 7015.15.

Responsible Entity (RE) – The entity responsible for certain components of the Community Development Block Grant-Disaster Recovery administration process including environmental reviews, monitoring, and administration. The Responsible Entity can be North Carolina or a Unit of General Local Government, also known as a subrecipient, as specified by the Department.

SAM – System for Award Management.

SBA – The United States Small Business Administration, a federal agency.

SHIP – State Housing Initiatives Partnership Program.

SHPO – State Historic Preservation Officer.

Special Flood Hazard Area (SFHA) – Areas where the National Flood Insurance Program's (NFIP's) floodplain management regulations must be enforced, and the mandatory purchase of flood insurance applies.

TA – Technical Assistance.

TAB – Title Assistance Benefit.

THAB – Temporary Housing Assistance Benefit.

UGLG – Unit of General Local Government.

Uniform Relocation Assistance and Real Property Acquisition Act (URA) of 1970, as amended – A federal law that establishes minimum standards for federally funded programs and projects that require the acquisition of real property (real estate) or displace persons from their homes, businesses, or farms. The URA's protections and assistance apply to the acquisition, rehabilitation, or demolition of real property for federal or federally funded projects pursuant to 49 CFR Part 24 and applicable waivers provided in the U.S. Department if Housing and Urban Development's Community Development Block Grant-Disaster Recovery Universal Notice - FR-4759-N-10 (Vol. 90, No. 10, March 19, 2025).

USACE – U.S. Army Corps of Engineers.

VOAD – Volunteer Organizations Active in Disaster.

Single-Family Housing Program

Inspection Requirement

www.RenewNC.org

IMPORTANT NOTICE

To ensure that the Renew NC Single-Family program is assisting homeowners recover from Hurricane Helene while complying with all federal, state and local requirements for inspections, reviews and verifications, property owners must provide the program full access to their damaged property for the duration of the application and construction process. Failure to provide the program full access to the damaged property will result in a property owner being deemed ineligible for assistance under the program. Additionally, that property owner may be subject to repaying any costs expended on their behalf. Inspections are critical documentation to verify that a structure meets or needs improvements to qualify for the program, meet Housing Quality Standards, and code requirements to be eligible for program funding.

TYPES OF INSPECTIONS

The following list of inspections provides a brief description of each. Reference the *Renew NC Single-Family Housing Program Policies and Procedures* for more details.

- **Initial Site Inspection and Environmental Review:** An initial site inspection is the initial opportunity for a program inspection of the Hurricane Helene damaged structure. All damage repairs and damages still to be repaired are officially documented by program staff. Additionally, properties will undergo a federally required environmental review process. The damage assessment and environmental review requires both interior and exterior inspection, which requires that the applicant be present.
- **Lead-Based Paint Inspections:** Structures built prior to 1978 must be inspected for lead-based paint hazards. Where such hazards are detected, the property owner(s) will be notified, and appropriate steps will be taken to mitigate lead hazards. This is an interior and exterior inspection, which requires that the property owner be present.
- **Survey:** Properties located with a floodplain may require a site visit by a professional surveyor to obtain an elevation certificate for the structure to determine the height at which the home must be to comply with program flood mitigation requirements.
- **Structural Assessment (if needed):**Performed by a licensed engineer determine if the home is suitable for rehabilitation.
- **Repair, Replacement and Reconstruction Progress Inspections:** The program representatives will perform site visits for each project at predetermined stages during critical construction activities, as described in the Contract Execution Documents. These visits will occur after all required municipal code enforcement and/or third-party inspections have taken place. The property owner must arrange access to the property for building contractors providing construction services. The property owner does not need to be present for progress inspections.
- **Final Inspection:** The final inspection is used to verify that the work performed meets the program construction standards. The final site visit confirms that all work has been completed and has been accepted by building code enforcement and/or third-party inspectors, including meeting all items on a punch list. Instruction booklets and warranty information will be provided to the property owner at the time of the program inspector signing a final inspection form. The property owner must be present for final inspection and sign final acceptance documents upon completion of construction.

Renew NC supports Fair Housing/Equal Employment Opportunity/ADA Accessibility

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Single-Family Housing Program

General Questions

www.RenewNC.org

What is Renew NC Single-Family Housing Program?

The program is a partnership of the North Carolina Department of Commerce and the U.S. Department of Housing and Urban Development (HUD), which allocated funding to North Carolina to assist with the state's long-term recovery efforts after Hurricane Helene.

The program will address remaining unmet housing recovery needs through the repair, rebuild or replacement of Hurricane Helene damaged homes in twenty nine (29) designated areas and one zip code:

Alexander, Alleghany, Ashe, Avery, Buncombe, Burke, Caldwell, Catawba, Clay, Cleveland, Gaston, Haywood, Henderson, Jackson, Lincoln, Macon, Madison, McDowell, Mecklenburg (28214), Mitchell, Polk, Rutherford, Surry, Swain, Transylvania, Watauga, Wilkes,Yadkin, and Yancey.

How can I apply?

There are four ways to apply:

1. Visit **www.RenewNC.org** to start an application
2. Download and use the program mobile app. Visit the App Store or Google Play store and search 'Renew NC Housing Program.'
3. Call the Renew NC Single-Family Housing Program Customer Service Center at 888-791-0207. Applications taken over the phone will need to finish their application with an electronic device or visit one of our Program Centers to complete certain actions and provide documentation.
4. Visit a Program Intake Center at any of our three (3) locations Monday to Saturday from 8am – 6pm EST *(see locations on our website and also check for mobile schedule).*

Asheville

128 Bingham Rd. Suite 875,
Asheville, NC 28806

Boone

379 New Market Blvd, Suite 1,
Boone, NC 28607

Marion

364 US Hwy 70, Suite 3,
Marion, NC 28752

What services will this program provide?

The Renew NC Single-Family Housing Program will manage and complete construction on behalf of eligible and awarded homeowners. Homeowners may not select their contractors and will not contract directly with their selected builders. Additionally, the program will reimburse homeowners for repairs made to their homes, provided certain conditions are met. The program will offer repairs, stick-built reconstruction, manufactured home replacement and reimbursement.

Can the program help me purchase a new home or help with rent if I lost my home due to Hurricane Helene?

Unfortunately, this program cannot support the purchase of a new home or subsidize rent payments, but you can visit the resource directory where you may find additional resources.

Is Renew NC Single-Family Housing Program assistance a loan or a grant?

This program provides grant-funded home repair and replacement. However, eligible homeowners who are awarded are expected to remain in the house for 3 years, and as part of the grant agreement will sign a 3-year unsecured, forgivable promissory note. If the house is sold or used as collateral prior to the 3-year anniversary, a prorated amount may be due back to the state.

Will my property taxes increase if you build me a new home?

Your property taxes may increase; however, your electricity and energy bills may decrease due to the use of energy efficient construction materials.

Will you pay off my mortgage when I am approved to get a home?

If you have a mortgage on your home, the lien will be transferred to the new property. We will work to coordinate and ensure the rehabilitation or reconstruction is approved by your lender.

Do you provide translation services?

Yes, translation and interpretation services will be provided as needed or requested. We have program staff at each of our recovery intake centers that are fluent in Spanish, and translators for additional languages can also be made available to applicants with limited English proficiency upon request.

Can you put me on your mailing list?

You can reach our customer service team at 888-791-0207 and you will be assisted by program staff, or you can visit our website: www.RenewNC.org.

Do I need to pay anything to participate in the program?

There is no program application fee or participation fee, and the homeowner is not required to pay anything to participate. However, the homeowner may be responsible for covering some of their own costs depending on their unique situation. If the repair or reconstruction activity requires a temporary relocation, the homeowner is responsible for making living arrangements during construction and moving and storing all possessions. A mobile storage unit will be provided as part of repair or reconstruction activities requiring removal of household contents. If a homeowner needs to relocate temporarily, homeowners are expected to secure temporary living arrangements while construction is underway at their property. For example, homeowners may stay with friends and family while construction is underway or may elect to find a short-term rental if they desire but would be responsible for the cost.

In addition, following completion of construction, program participants are responsible for paying the increase in property taxes and obtaining all necessary insurance after the home is complete. One year of flood insurance will be paid by the program if your home is located within the floodplain. In some cases, where a duplication of benefits funding gap exists, a homeowner may be requested to fulfill the gap in funding as well to satisfy the deficiency – this means the homeowner could need to come up with the money to move forward.

Can you help me understand the length of the process?

The application process requires the collection and verification of several documents. This process can take several rounds of communication between case managers and homeowners. You may always check the status of your application by calling your case manager. Once the application has been approved, we must coordinate efforts between the state, the contractor, the homeowner and any other necessary parties. Sometimes this coordination of effort can seem slow, but please understand that we will do our best to provide honest and reliable communication throughout the process. You are always welcome to reach out to your assigned case manager should you have any concerns. Though we strive to deliver homes on time, construction can be delayed by factors outside of our control, such as weather. If your home is not expected to meet the established timeline for any reason, your case manager will be in regular contact with you and the builder.

If I have questions for a Renew NC Single-Family Housing Program case manager, how can I contact them?

Renew NC customer service center staff can connect you with a case manager, and if you have already been assigned a case manager, the call center staff can look up the information and connect you. If you don't remember the name or phone number of your case manager, you can always call the program customer service center toll free number at 888-791-0207. You will be assisted by one of our available case managers.

RenewNC

Single-Family Housing Program

Eligibility Questions

www.RenewNC.org

Is my home eligible for the Renew NC Single-Family Housing Program?

The program offers reconstruction, manufactured housing unit replacement, or reimbursement for homes impacted by Hurricane Helene. To be eligible to apply, you must have owned the home when Hurricane Helene impacted North Carolina on September 27, 2024, and the damaged property must have been your primary residence, you must still own the home, and you must provide all necessary documents to complete an eligibility review and award determination. Rental property owners may apply as well, but single-family homeowners will be prioritized. More information can be found on the program website, by visiting a program intake center, or by calling 888-791-0207.

Why is my county not included?

The eligible counties for the program were determined by HUD prior to the launch of the Hurricane Helene program based on the severity and amount of damage received from Hurricane Helene. **The Hurricane Helene impacted counties areas for this program are:** Alexander, Alleghany, Ashe, Avery, Buncombe, Burke, Caldwell, Catawba, Clay, Cleveland, Gaston, Haywood, Henderson, Jackson, Lincoln, Macon, Madison, McDowell, Mecklenburg (zip code 28214), Mitchell, Polk, Rutherford, Surry, Swain, Transylvania, Watauga, Wilkes, Yadkin, and Yancey.

If I rented my home at the time of Hurricane Helene, but purchased the home after the storm, and it has storm damages, can I apply?

Unfortunately, you are not eligible for this program, but you can visit the resource directory to find additional resources.

Can you tell me what the income limit is for my family?

The U.S. Department of Housing and Urban Development (HUD) provides guidance on household income limits that are unique to household size and geographic area. In short, household income is calculated by adding the combined income of all adult residents that reside in the household. We encourage you to visit the HUD website to review the income limit information based on your household size and county or reach out to the program for more information.

I own my home, but I do not own the land it sits on. Is that ok?

Applicants in this situation are encouraged to apply. Because of the complexity of the situation, each case must be reviewed on a case-by-case basis.

I do not receive income of any kind. Can I still apply?

Income is calculated based on combined household income. If anyone in your home (18 and over) earns income, we must collect documentation. We must also collect documentation for unearned income (from all household members). If a homeowner has no income but receives cash on a regular basis from a friend or family member, this may be considered as income and should be documented.

I received assistance from FEMA, and I did not use it on repairing my home. Can I still apply?

Each application will be reviewed to determine if previous assistance awarded to the applicant was used as intended, and if any funds were received for the same purpose. Your application must demonstrate that a “duplication of benefits” would not occur based on the assistance you are qualified to receive, and this is determined on a case-by-case basis. Our case managers will help you in reviewing your unique situation, and if there is a gap in funding created by a duplication of benefits from a federal emergency management agency (FEMA) grant or other federal or private source that was not used for repairs, there is still a possibility of eligibility if the gap in funding is able to be fulfilled through other means, such as a homeowner providing their own funding, or a potential reduction in the scope of work.

I receive SNAP benefits/food stamps. Will that hurt my application?

Being a recipient of public assistance does not weaken your opportunity of receiving assistance. If you are a recipient of temporary assistance for needy families (TANF), your monthly benefit will be calculated as income.

I did not file an income tax return this prior year, due to not working. Is there anything else I can submit in lieu of that?

If you are currently employed, you may submit your last three months of pay stubs or a signed statement from your employer. For a list of all acceptable documents of income, please review the program application document checklist.

I do not currently have a job, but I may have one soon. Will I need to submit anything?

Applications should be made based on current, verifiable information. Please make your program case manager aware of any changes from what you reported on your application.

I own several other homes and lots. Am I still eligible?

The home you are requesting assistance with must have been your primary residence at the time that Hurricane Helene made landfall (September 27, 2024). By signing a program grant agreement, you agree that the assisted residence will be your primary residence for at least the next three (3) years. Vacation and second homes are ineligible.

Where can I obtain a copy of my deed/ownership documents if they were damaged in the disaster?

Your deed should be on file at your county courthouse; however, our team works to gather ownership records from the state to minimize the number of documents you are required to provide. We will let you know what type of documents are required for your case.

Will I be required to maintain homeowners, flood and/or windstorm insurance?

If you are in a flood hazard area you will be required to maintain flood insurance coverage in perpetuity. The program will pay for the first-year of flood insurance coverage. While homeowners insurance for individuals not located in a flood hazard area is not a requirement, not securing insurance may impact your ability to be served in future disaster recovery programs.

What can the program do for North Carolinians who live in mobile homes (MHUs)?

Mobile homes may be eligible for rehabilitation, replacement, or stick-built reconstructions in instances where the applicant also owns the land the mobile home sits on. Mobile homes will only be eligible for repairs if the estimated cost to repair is under $25,000, and the unit is less than 5 years old. Replacement mobile homes or stick built reconstructions provided will meet applicable building standards and local zoning and code requirements.

I received an ineligible determination letter. Can you tell me why?

The contact information for your assigned case manager should be included on the letter. Your case manager will be able to provide you with the most detail about the determination of ineligibility.

After notification that my home will be repaired or reconstructed, how long can I expect to be out of my home?

Everyone will have a unique situation as all property circumstances and scopes of work are unique. For example, one homeowner may require complete demolition and site preparation, while another homeowner may just need some roof repairs. So, the timelines will vary depending on the scope of the project.

Will you help me find somewhere to live while my home is repaired/reconstructed?

Homeowners are expected to secure temporary living arrangements while construction is underway at their property, if the scope of work requires temporary relocation. For example, homeowners may stay with friends and family while construction is underway or may elect to find a short-term rental if they desire but would be responsible for the cost.

My current home is 5BR/5BA. Will the program build me a home that is the same size?

The program will provide applicants who qualify for a reconstruction award with standard program floorplan homes. The program offers 2-, 3-, and 4-bedroom homes; all standard floorplans include 2 bathrooms. The floorplan and number of bedrooms received is based on the number of bedrooms present at the existing damaged property.

I am disabled and in a wheelchair. Can you accommodate my disability when you build my new home?

Yes! During the application and eligibility process we will work with all homeowners with unique circumstances to understand special needs such as disabilities or mobility or sensory impairments.

Will there be a 20-year lien on my home?

The program for Hurricane Helene will not require a 20-year lien, however, the program does require a 3-year commitment from you to remain in the home as your primary residence.

Will my information provided over the phone be stored in a secure location?

The program takes the security of personal information very seriously and has controls in place to safeguard your personal information.

I was asked for copies of my personal information. What format should I provide?

The program can accept your information in the way that works best for you, such as physical copies or electronic copies.

I have a disability and do not have access to transportation or a computer to complete the application. Can you assist me with applying?

If you have mobility issues that prevent you from utilizing the methods previously mentioned, please notify your case manager and we can coordinate appropriately.

If I have health related or mobility concerns and cannot attend in person, can I mail my information?

You may mail or email your information to the appropriate point of contact or intake center of your choosing.

You are requesting a lot of personal and sensitive information. How do I know my information is safe?

The program adheres to all federally/locally required safeguard protocols with electronic information technology systems and data management, and program staff is thoroughly trained in the handling of private data. Your privacy is of utmost importance.