

Homeowner Recovery Program Application Guide



Instructions

This application may be completed online at rebuild.nc.gov or in writing at a ReBuild NC Center. If completing a paper application, please use a black or blue pen. All blanks must be completed or indicated with N/A. For your reference, an Application Guide is available for download at rebuild.nc.gov.

If you have any questions not addressed by this Application Guide, please do not hesitate to call 1-833-ASK-RBNC (1-833-275-7262) to speak with a program representative.

Section A1

Primary Applicant (Owner-Occupant)

Section A1: Primary Applicant (Owner-Occupant)		
1. Full Legal Name (First, Middle, Last, Suffix)		
2. Phone () -	2a. Will TTY services be needed? <input type="checkbox"/> Yes <input type="checkbox"/> No	3. Email

NOTE

- This section should be completed by the Primary Applicant, i.e., an individual who owned and occupied the damaged home as a primary residence at the time of the storm.

SECTION A1 QUESTION GUIDE

- The Primary Applicant should provide their full legal name.**
Please provide your full legal name that appears on your valid, government-issued photo identification, such as a driver's license, state-issued ID, U.S. passport, or military ID card. This should be the name listed on your birth certificate unless it was changed by a legal action, such as marriage or court order. Please be mindful not to provide a nickname. Note that if there is a discrepancy in your stated name, such as a different last name listed on various pieces of documentation, you may be asked to complete the Program's Same Name Affidavit and provide legal documentation of the name change.
- The Primary Applicant should provide their preferred phone number.**
Please provide your current, preferred phone number if you have one. This phone number will be used by the Program to contact you throughout the application process. Indicate whether TTY services are needed.
- The Primary Applicant should provide their preferred email address.**
Please provide your current email address if you have one. This email address will be used by the Program to reach you throughout the application process.
- The Primary Applicant should provide their mailing address.**
Please provide your current, preferred mailing address. The mailing address may be different from the damaged property address and will be listed on all program documentation sent through the mail, so it is important that mail sent to this address is secure and checked regularly.
- The Primary Applicant should provide an alternate contact, if desired.**
The Program will reach out to your alternate contact in the event that multiple unsuccessful attempts have been made to reach you and a Co-Applicant, if a Co-Applicant is listed on the application. For example, if you move, your phone number is disconnected, or if you are temporarily living in another location. Please note that your application will not be discussed with the alternate contact unless you have given the Program permission to do so by completing a Communication Designee Form (available for download at rebuild.nc.gov).

Section A2

Co-Applicant

Section A2: Co-Applicant		
6. Full Legal Name (First, Middle, Last, Suffix)		
7. Phone () -	7a. Will TTY services be needed? <input type="checkbox"/> Yes <input type="checkbox"/> No	8. Email

NOTE

- Adding a Co-Applicant to the application is optional (only one Co-Applicant may be listed). A Co-Applicant may be a legal owner and/or an occupant of the damaged property in addition to the Primary Applicant, though it is NOT required that the Co-Applicant be an owner or an occupant.

SECTION A2 QUESTION GUIDE

- The Co-Applicant should provide their full legal name.**
Please provide your full legal name that appears on your valid, government-issued photo identification, such as a driver's license, state-issued ID, U.S. passport, or military ID card. This should be the name listed on your birth certificate unless it was changed by a legal action, such as marriage or court order. Please be mindful not to provide a nickname.

Continued →



SECTION A2 QUESTION GUIDE (Continued)

2. **The Co-Applicant should provide their preferred phone number.**
Please provide your current phone number if you have one. This phone number will be used by the Program to contact you throughout the application process if the Primary Applicant cannot be reached. Indicate whether TTY services are needed.
3. **The Co-Applicant should provide their preferred email address.**
Please provide your current, preferred email address if you have one. This email address will be used by the Program to reach you throughout the application process if the Primary Applicant cannot be reached.
4. **The Co-Applicant should provide their mailing address.**
Please provide your current, preferred mailing address. The mailing address may be different from the damaged property address and may be listed on program documentation sent through the mail if the Primary Applicant cannot be reached, so it is important that mail sent to this address is secure and checked regularly.

Section B Eligibility Information

Section B: Eligibility Information

1. Which of the following disasters damaged the property? (Please select one)
 Hurricane Matthew (Oct. 8, 2016) Hurricane Florence (Sept. 14, 2018) BOTH Hurricane Matthew and
 Other disaster(s), please specify _____

SECTION B QUESTION GUIDE

1. **Select which disaster damaged the property.**
Options include Hurricane Matthew, Hurricane Florence, BOTH Hurricane Matthew and Hurricane Florence, or another disaster. If another disaster, please specify which one. Other disasters may include but are not limited to Hurricane Dorian and Tropical Storm Michael.
2. **Select whether you owned the damaged property at the time of the disaster.**
To be eligible for assistance, you (the Primary Applicant) must have owned the damaged property at the time of the disaster. If you select "Yes" when responding to this question, indicating that you owned the damaged property at the time of the disaster, you will also need to provide proof of ownership. Please review your documents to confirm your name is listed on the ownership documents you will provide to the Program. You can determine whether you owned the damaged property by reviewing the property deed or, if the structure is a mobile home, the title, to see if it lists your name and the damaged property address. If you are an heir to the damaged property, please provide legal documentation to support that the estate has been passed to you.
3. **Select whether you have maintained ownership of the damaged property since the time of the disaster. If you have not maintained ownership, explain why.**
If you (the Primary Applicant) have maintained ownership of the damaged property since the time of the disaster, please select "Yes." If there has been any transfer of ownership from you to another person or entity from the time of the disaster until now, please select "No" and explain the situation on the next line. The Program will review situations on a case-by-case basis.
4. **Select whether you lived in the damaged property as your primary residence at the time of the disaster.**
To be eligible for assistance, you (the Primary Applicant) must have occupied the damaged property as your primary residence at the time of the disaster. HUD defines primary residence a residence that is occupied for the majority of the calendar year. If you select "Yes" to this question, this means you occupied the damaged property for the majority of the calendar year. Please note that an individual may have only one primary residence.
5. **Select whether you currently live at the damaged property. If no, explain your current living situation.**
If you (the Primary Applicant) currently live at the damaged property address, please select "Yes." If you do not currently live at the damaged property address, please select "No" and explain why you do not currently live at the damaged property address.

Section C Household Members

Section C: Household Member(s) – Complete the following section for **all** household members who occupy the property as a primary residence. Note that the Primary Applicant does NOT need to be the head of household.

Full Legal Name (First, Middle, Last Suffix)	Date of Birth (MM/DD/YYYY)	An Owner of the Damaged Property?	Gender	Disabled	Minors: # of Months per Year*

NOTE

- This section must be completed for ALL individuals who currently occupy the damaged property as a primary residence, i.e., all household members. The Primary Applicant should be included in this section. The Co-Applicant should only be included if they reside at the damaged property address as a primary residence.
- ALL household members should be included here, regardless of their relationship to one another; this may include both related and unrelated persons, as well as multiple families.

Continued →



NOTE (Continued)

- Household members 18-years-old or older will also be required to complete an Income Certification Form (available for download at rebuild.nc.gov).
- If you are completing the application on paper and your household includes more than six individuals, please print additional copies of this page to accommodate all household members.
- Please note that the Primary Applicant or Co-Applicant does NOT need to be the Head of Household listed within this section. “Head of Household” is characterized as an individual who is responsible for the majority of household expenses and is not a dependent; whoever meets this description for the damaged address household should be listed in the “Head of Household” section. This does not change who the Primary Applicant is.

SECTION C QUESTION GUIDE

- **For each individual who occupies the damaged property as a primary residence, provide the following information:**
 - Full legal name
 - Date of birth
 - Whether the individual is an owner of the damaged property
 - Gender (leave blank if you prefer not to answer)
 - Whether the individual has a disability
 - For any individual(s) 17 years of age or younger ONLY, the number of months out of one year that the individual(s) currently lives in the household.
- **Race for Head of Household**
Please select the Head of Household’s race (check one). If you do not wish to answer, please select that box.
- **Ethnicity for Head of Household**
Please select the Head of Household’s ethnicity (check one).

This information (race and ethnicity) is being collected to ensure compliance with federal Fair Housing and Equal Opportunity regulations. As a reminder, the Primary Applicant does NOT need to be the Head of Household.
- **Select whether you have a Power of Attorney (POA).**
This question is for you (the Primary Applicant) to indicate whether there is an individual who is legally able to act on your behalf because you both have executed a Power of Attorney document in front of a notary. If you have a valid Power of Attorney, please indicate whether the individual with POA will be acting on your behalf. If you do not currently have a POA but would like to designate someone as limited Power of Attorney for ReBuild NC purposes only, please complete the Limited Power of Attorney Form (available for download at rebuild.nc.gov). Individuals with an existing general or durable POA do not need to complete this form. Instead, they should provide the Program with the executed Power of Attorney document.

Section D
Damaged Property Information

Section D: Damaged Property Information – Provide basic information concerning the damaged property (i.e., physical address of damaged property, floodplain information, and other names on the deed).

1. Damaged Property Address Line 1
1a. Damaged Property Address Line 2

SECTION D QUESTION GUIDE

1. **Provide the address of the property damaged by the disaster.**
2. **Select whether the damaged property could be identified by an alternative address. If yes, provide the other address(es).**
For example, the damaged property might be identified by a different address due to re-zoning by the local municipality. This question is being asked to ensure that program staff can correctly match the information included in this application with other local, state, and federal records as the application is processed.
3. **Select the damaged property’s structure type.**
Please refer to the following definitions:
 - **Single-family Home:** A dwelling unit composed of a single living unit that is surrounded by permanent open spaces. A single-family home is one building with one address.
 - **Modular Home:** A dwelling unit composed of two or more components substantially assembled in a manufacturing plant and transported to a building site by truck for final assemble on a permanent foundation. A modular home must be constructed in accordance with the standards established in the state and local building codes that are applicable to site-built homes. Modular homes do not include mobile homes.

Continued →

SECTION D QUESTION GUIDE (Continued)

- **Mobile Home:** A dwelling unit composed of one or more components substantially assembled in a manufacturing plant and designed to be transported to a building site on its own chassis for placement on a supporting structure. A mobile home is constructed in accordance with the standards established in HUD’s building code for manufactured housing. A mobile home is not constructed in accordance with the standards established in the state and local building codes that are applicable to site-built homes.
- **Apartment:** A dwelling containing three or more separate living units on more than one level.
- **Duplex:** A dwelling containing two separate living units that is surrounded by permanent open space.
- **Condo/Townhome:** A dwelling containing three or more separate living units, each having individual outside entrances at ground level (which may face different directions). Each unit may have more than one level.
- **Co-op:** Also known as cooperative housing, a housing cooperative, or a housing company. A membership-based cooperative (or corporation) that owns the real estate. Usually consists of one or more residential buildings.

4. Select whether the damaged property is in a 100-year floodplain.

Properties within the 100-year floodplain – also called a Special Flood Hazard Area (SFHA) – have a 1% chance of annual flooding. If you are unsure whether the damaged property is in a 100-year floodplain, please visit FEMA’s Flood Map Service Center msc.fema.gov/portal/home.

5. Select whether the damaged property received federal assistance for a previous disaster and whether the property owner was required to maintain flood insurance as a result of having received previous federal assistance. If yes, select whether flood insurance was maintained.

Federal assistance includes any funds received for the damaged property as a result of a previous disaster event, e.g., FEMA Individual Assistance following a hurricane. Maintaining flood insurance is described as having continuous flood insurance coverage, with no lapse in policies, since the time flood insurance was acquired.

6. If the structure is a mobile home, select whether the land is owned, leased, or neither.

Select whether you (the Primary Applicant) own or lease the land the mobile home is currently placed on. If you do not own or lease the land, select “Neither.” If “Neither” is selected by the Primary Applicant, please note that the Program may ask you for additional documentation or information.

7. Select whether there are any other individuals who have, or may have, an ownership interest in the property. If yes, provide their name(s) and contact information.

Ownership interest may include having another individual listed on the deed or mobile home title. Any person who has an ownership right to the damaged property address as a result of being an heir must also be listed in this section.

8. Select whether any portion of the damaged property is currently being rented. If yes, provide the name and contact information of the renter.

Federal guidelines require that any tenant displaced as a result of a federal rebuilding program be provided Uniform Relocation Assistance (URA). This question helps the Program identify whether there are any tenants who need to be provided that assistance. If there are any tenants living in the home, please provide their full name and phone number.

9. Select whether any portion of the damaged property is being used for a non-residential purpose. If yes, provide an explanation.

If a portion of the damaged property is being used for a non-residential purpose, your explanation should include, generally, what the non-residential purpose is and what portion of the damaged property is used for this purpose. For example, a household member operates a hair salon business in the property’s sunroom.

10. Select whether any back taxes are owed on the damaged property.

If property tax payments for the damaged property address are not up to date, please select “Yes” when answering this question. The damaged property owner(s) are strongly encouraged to enter into a payment plan agreement to ensure potential future construction activities are not hindered. If you do not own the land and are unable to answer this question, please select “Unknown.”

11. Select whether there is a mortgage(s) or any other lien(s) on the damaged property. List any mortgage and/or lien holders, including name and contact information; select mortgage, lien, or judgment; and select whether payments are current.

Please select which of the following ownerships claims apply to the damaged property:

- “Mortgage” indicates that there is one or more mortgage(s) on the home. Please note: if you have only a mortgage, do not also select “Lien.”
- “Lien” indicates that a state or federal government has issued a statement regarding your damaged property and placed a lien on it.
- “Judgment” indicates that a court has issued a judgment against your damaged property.



Section E

Homeowner's Completed Repairs to Damaged Property

NOTE

- If repairs have been completed on the damaged property, **please collect and keep all receipts** in case the Program requests them at a later time. Receipts, paid invoices, contracts with a contractor, handyman, or any other organization that completed repairs, permits, elevation certificates, certificate of occupancy, etc. may all be helpful in verifying details of your application.

Section E: Homeowner's Completed Repairs to Damaged Property – If your home was damaged by the disaster and you have made repairs, please complete the following questions. Please collect and retain all your receipts should the program request them.

1. Have any repairs been completed on the damaged property?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
1a. If yes, what repairs were completed to the	<input type="checkbox"/> Roof	<input type="checkbox"/> Structural <input type="checkbox"/> Drainage

SECTION E QUESTION GUIDE

- Select whether any repairs have been completed on the damaged property. If yes, select what repairs were completed.**
Please select all repairs that have been completed to the damaged property, as well as repairs that have been partially completed but still require additional work. These repairs could have been completed by you, an organization, a contractor, or a handyman. The Program will verify all completed and remaining repairs through an inspection.
- Select whether a general contractor completed your repairs. If yes, explain what scope is under contract and what is not yet completed. Also provide the contractor's name, license number, and phone number.**
This question is being asked to assist the Program in confirming details of the completed repairs. If a general contractor was hired and has completed all repairs outlined in your contract or written agreement, please select "Yes." If a general contractor was hired but has not yet completed all repairs outlined in your contract or written agreement, please list the repairs that still need to be completed. Please note the Program will need to confirm the general contractor's project completion date, as the Program is unable to initiate and/or conduct construction work while a non-Program contractor is also working on the damaged property.
- Select whether any repairs were completed as a donation from a charitable organization.**
If "Yes" is selected, please make sure the repairs completed by the charitable organization are included in the section above for completed repairs.

Section F

Homeowner's Insurance

NOTE

- If a mortgage exists, a homeowner's insurance policy is likely in place.

Section F: Homeowner's Insurance – If a mortgage exists, a homeowner's insurance policy is likely in place.

1. Was there an active homeowner's insurance policy for the damaged property at time of the disaster (October 8, 2016 and/or September 14, 2018)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No (If no, skip to the next section)
1a. If yes, what was the insurance company?	1b. If yes, what was the policy number?	

SECTION F QUESTION GUIDE

- Select whether there was an active homeowner's insurance policy for the damaged property at the time of the disaster. If yes, provide the name of the insurance company and policy number.**
For Hurricane Matthew, the time of the disaster is October 8, 2016; for Hurricane Florence, the time of the disaster is September 14, 2018. If a homeowner's insurance policy was in place, the Primary Applicant must complete the Insurance Disclosure Certification (available for download at rebuild.nc.gov), as well as provide a copy of each policy declaration page.

Please note that if a homeowner's insurance policy was in place for only one of the two storms (Hurricane Matthew and Hurricane Florence), you should still select "Yes" for Question 1 and insert the insurance company name and policy number.

Section G

Other Insurance & Disaster Assistance Sources

Section G: Other Insurance & Disaster Assistance Sources

Flood & Other Insurance	
1. Was there an active flood or other insurance policy for the damaged property at time of the disaster (October 8, 2016 and/or September 14, 2018)?	<input type="checkbox"/> Yes <input type="checkbox"/> No

SECTION G QUESTION GUIDE

- Select whether there was a flood or other insurance policy in place for the damaged property at the time of the disaster. If yes, list the insurance company and policy number.**
"Other insurance" refers to ANY other insurance, e.g., fire insurance. For Hurricane Matthew, the time of the disaster is October 8, 2016; for Hurricane Florence, the time of the disaster is September 14, 2018. If a flood or other insurance policy was in place, the Primary Applicant must also complete the Insurance Disclosure Certification (available for download at rebuild.nc.gov), as well as provide a copy of each policy declaration page. **Continued** →



SECTION G QUESTION GUIDE (Continued)

Please note that if a flood or other insurance policy was in place for only one of the two storms (Hurricane Matthew and Hurricane Florence), you should still select “Yes” for Question 1 and insert the insurance company name and policy number.

2. Select whether any Federal Emergency Management Agency (FEMA) assistance was received for the damaged property.

If you (the Primary Applicant) or another owner applied for and received FEMA assistance for the damaged property, regardless of what the assistance was for, select “Yes.” Please note that you should select “Yes” if FEMA assistance was received for Hurricane Matthew and/or Hurricane Florence. If you or other owners of the damaged property did not apply for, or applied for but did not receive, FEMA assistance, select “No.”

3. Select whether a Small Business Administration (SBA) loan was received for the damaged property. If yes, describe the purpose of the loan, e.g., the property’s structure, contents, landscaping, as well as the loan amount approved and the amount received.

If insurance and funding from FEMA did not fully cover your funding needs following the disaster, SBA offered disaster assistance in the form of low-interest loans to homeowners located in regions affected by declared disasters; these loans could have been provided for multiple purposes. If you received an SBA loan, please enter the current loan amount you have been approved for, as well as the amount you have received to-date from SBA. Please note that you should select “Yes” if SBA loan assistance was received for one or both of the two storms (Hurricane Matthew and Hurricane Florence).

4. Select whether you were approved for Hazard Mitigation Grant Program (HMGP) assistance related to a presidentially declared disaster.

Select “Yes” only if you applied for HMGP assistance and received notification that you were approved for assistance. Select “No” if you did not apply for HMGP assistance or if you applied for HMGP assistance but have not yet received notification that you were approved.

5. Select whether the damaged property was approved for any other disaster repair assistance.

Examples of other assistance may include funds from the Disaster Recovery Act (DRA), State Acquisition and Relocation Funds (SARF), Lumber River Council of Governments (LRCOG), etc. Please note that you should select “Yes” if other assistance was received for one or both of the two storms (Hurricane Matthew and Hurricane Florence).

Declaration of Lawful Presence

NOTE

- *The Declaration of Lawful Presence asks applicants to attest that they are lawfully present in the United States. In order to be eligible to receive housing benefits, a member of the household must be a citizen, non-citizen national, or qualified alien of the United States. If this status is not met, the household may not be eligible for assistance. No applicant will be eligible for program assistance if the applicant is prohibited from receiving public benefits under the Personal Responsibility and Work Opportunity Act.*
- *This declaration should be completed by the Primary Applicant. The Primary Applicant should write their name, select which citizen status applies to them, sign and print their name, and date the declaration.*

Applicant Authorization

NOTE

- *The Applicant Authorization permits the State of North Carolina, its agents, assigns, and contractors to obtain information about the Primary Applicant that is pertinent to determining their eligibility for participation in the Program.*
- *This authorization should be completed by the Primary Applicant and a Co-Applicant (if present). The Primary Applicant and Co-Applicant (if present) should sign and print their name and date the authorization.*

Applicant Certifications

NOTE

- *Applicant Certifications should be read carefully and acknowledged by the Primary Applicant (owner-occupant) by initialing in all designated locations.*
- *The Primary Applicant and Co-Applicant (if present) should sign and date the last certification, which states that they have read, understood and agree to all statements within the application and, under penalty of perjury, affirm that all information included within the application is true and accurate to the best of their knowledge. This certification also includes that they will hold harmless the ReBuild NC Homeowner Recovery Program, its employees, agents, and assigns from liability for any damages that may arise as a result of participation in the Program.*