

Required Document Checklist

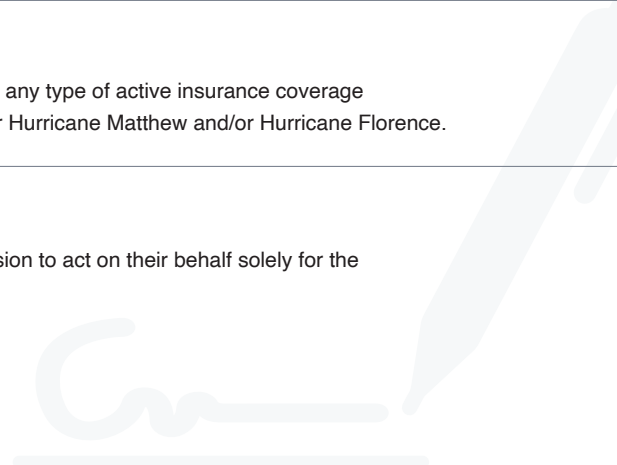
Homeowner Recovery Program



SIGNED AND COMPLETED PROGRAM FORMS

Copies of these documents are available for download at rebuild.nc.gov or pick up at a ReBuild NC Center.

- PROGRAM APPLICATION**
Must be completed, dated, and signed by the Primary Applicant applying for assistance for the damaged property
- CONSENT TO RELEASE FORM**
Must be completed by the Primary Applicant to allow ReBuild NC permission to receive information from third-party organizations in regard to the damaged property
- RIGHT OF ENTRY FORM**
Must be completed by the Primary Applicant to allow ReBuild NC permission to enter the damaged property
- INCOME CERTIFICATION FORM**
Must be completed by all household members in addition to providing separate income documentation
- CERTIFICATION OF ZERO INCOME (IF APPLICABLE)**
Must be completed in addition to the Income Certification Form if household member claims \$0 income on the Income Certification Form
- COMMUNICATION DESIGNEE FORM (IF APPLICABLE)**
If a Co-Applicant is listed on the Program Application, the Primary Applicant must complete a Communication Designee Form establishing the Co-Applicant as an approved Communication Designee, granting them permission to obtain information about the application status.
- CERTIFICATION OF NO INSURANCE (IF APPLICABLE)**
This form should only be completed by Primary Applicants who did not have any type of active insurance coverage (homeowner's, flood, or other) on the damaged property at the time of either Hurricane Matthew and/or Hurricane Florence.
- LIMITED POWER OF ATTORNEY (IF APPLICABLE)**
Should be completed by the Primary Applicant to grant an individual permission to act on their behalf solely for the purposes of ReBuild NC



SUPPORTING DOCUMENTATION

Identity and Ownership

Copies of the following documentation must be submitted with the completed, signed application, and all required forms for the application to move forward.

 PROOF OF IDENTITY (ONE OF THE FOLLOWING)

- Driver's License
- State-issued ID
- U.S. Passport
- Military ID Card

 PROOF OF LAWFUL PRESENCE (ONE OF THE FOLLOWING)

- Social Security Card
- Birth Certificate
- Certificate of Naturalization
- Certificate of Citizenship
- U.S. Passport

 PROOF OF OWNERSHIP (ONE OF THE FOLLOWING)

Single-family homes, modular homes, duplexes, condos/townhomes, and co-ops:

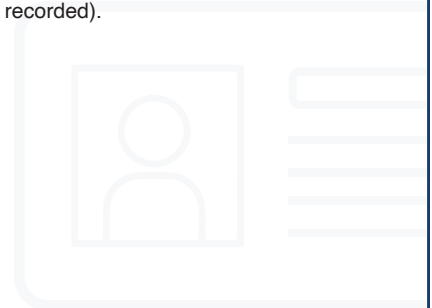
- General Warranty Deed
- Specialty Warranty Deed
- Quick Claim Deed
- Bargain and Sale Deed
- Deed of Trust
- Court-order Deed
- Commissioner's Deed
- General Non-warranty Deed
- Other Deed

Manufactured home units (mobile homes):

- Certification of Title
- Executed Purchase Agreement
- Registration of Mobile Home Unit
- Executed Bill of Sale
- Manufactured home loan mortgage agreement (Deed of Trust)
- Deed (if land is owned)
- Property Tax Card (if manufactured home is immobilized)

 HEIRSHIP

If applicable for any structure type, a copy of the Life Estate Deed, Trust Document, Death Certificate for any deceased person listed on the last recorded deed, or last Will and Testament for deceased owner(s) (probated and recorded).



SUPPORTING DOCUMENTATION

Residency and Occupancy

 PROOF OF PRIMARY RESIDENCY (ONE OF THE FOLLOWING)

All records must be dated between September and October 2016 (Hurricane Matthew) and/or August and September 2018 (Hurricane Florence). Additionally, the listed names and property addresses must match the name and damaged property address on the submitted application.

- Tax records/bill or county assessor's records of ownership listing the damaged address at the time of the storm
- Driver's license valid at the time of the storm
- Voter registration valid at the time of the storm
- FEMA letter showing payment received for home repairs or contents
- Social Security Statement
- Temporary Assistance for Needy Families (TANF)
- Medicare documentation
- North Carolina WIC documentation
- North Carolina Unemployment Insurance
- Tax returns (If applying for assistance with damage from Hurricane Matthew, provide 2015 tax return(s); if applying for assistance with damage from Hurricane Florence, provide 2017 tax return(s).)

 PROOF OF OCCUPANCY (ONE OF THE FOLLOWING)

All records must be dated between September and October 2016 (Hurricane Matthew) and/or August and September 2018 (Hurricane Florence). Additionally, the listed names and property addresses must match the name and damaged property address on the submitted application.

- Proof of utility service (e.g., electric, gas, water, trash, sewage, cable, or landline phone bill)
- Letter from utility service (e.g., electric, gas, water, trash, sewage, cable, or landline phone company)
- Credit card statement (redacted)
- Bank statement (redacted)
- Social Security Statement
- Temporary Assistance for Needy Families (TANF)
- Medicare documentation
- North Carolina WIC documentation
- NC Unemployment Insurance

 MORTGAGE STATEMENT (IF APPLICABLE)

If the damaged property currently has a mortgage, copy of a recent mortgage statement for the deed on the property showing the homeowner is current on mortgage payments

 PROPERTY TAXES

Documentation must be provided to show property taxes are up to date, or that a payment plan is in place with the local municipality



SUPPORTING DOCUMENTATION

Insurance, Income, and Storm Damage

 PROOF OF INSURANCE

If an insurance policy was active for the damaged property at the time of the disaster, provide the following for each insurance policy (homeowner's, flood, other) that was active at the time of the disaster, in addition to completing the Insurance Disclosure Certification:

- Copy of the insurance policy
- Copy of the insurance approval or denial letter for repairs due to the disaster, if applicable

If a policy was not active at the time of the disaster(s), you will be required to complete a Certification of No Insurance Form, which is available for pick up at a ReBuild NC Center, or available for download at rebuild.nc.gov.

 INCOME DOCUMENTATION (ONE OF THE FOLLOWING)

Documentation must be provided by all household members (18 or older).

- Copy of the most recent federal tax returns for all household members, including any amended returns. If applying in 2020, the 2019 tax return(s) is required. If applying in 2021, the 2020 tax return(s) is required. If the appropriate tax return is not available, alternate proof of income will be required, for example, 1040 transcript of tax return(s), pay stubs, or Social Security award letter(s).
- IRS Form 1040
- IRS Form 1099
- IRS Form 8879
- Filed IRS extension request (with proof of income)
- Three months of pay stubs by frequency of pay
 - *Persons getting paid weekly = 12 consecutive paychecks*
 - *Persons getting paid bi-weekly = 6 consecutive paychecks*
 - *Persons getting paid monthly = 3 consecutive paychecks*
 - *Letter from employer stating annual or monthly income of employee if recently hired*
- Pension statement showing current monthly or yearly gross amount received
- Social Security Statement showing current monthly or yearly gross amount received
- Unemployment benefits statement for current three-month period
- Certification of Veterans Pension and Disability
- Verification of employment from employer (if recently hired)
- Offer letter (if recently hired)

 STORM DAMAGE DOCUMENTATION

At least one of the following must be provided to verify damage to the storm event (Hurricane Matthew, Hurricane Florence, or both):

- Insurance estimate or claim documentation
- FEMA letter
- SBA letter
- Photographs with dates post-disaster
- Construction permits
- Documentation from local or state governments
- Documentation of private or nonprofit relief assistance
- Other documentation that can show storm damage

