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<tr>
<th>Version</th>
<th>Date</th>
<th>Description</th>
</tr>
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<tbody>
<tr>
<td>No. 1</td>
<td>11.2017</td>
<td>Initial Development of Policy</td>
</tr>
<tr>
<td>No. 2</td>
<td>12.11.2017</td>
<td>Updated in Response to comments received from State</td>
</tr>
<tr>
<td>No. 3</td>
<td>9.6.2017</td>
<td>Significant revisions include reformatting Program Summary Table; Corrected terminology/naming convention; Homeowner Grant Agreement and Covenant, removed promissory note and deed of trust; Ownership review; Income eligibility clarification (Reimbursement for Completed Repairs is capped at 120% AMI); Reimbursement verification and Xactimate language added; Adjustment to pre-storm value calculation; Clarification on change order process; Clarification on Green Building Standards and flood insurance requirements; Updates to mold, lead-based paint, and asbestos requirements; Removed section on Procurement of Contractor; Removed interim rental assistance for mobile homes; updated Appeals process and Appendix F; Edits to residential anti-displacement and URA sections, including NCORR URA Standard Operating Procedures and Optional Relocation Policy; Clarification on Buyout/Acquisition eligibility, program requirements, and income verification; Small Rental Repair Program maximum award and clarification regarding eligibility and owner occupancy; Edits to Multi-Family Rental Housing program; Edits to Housing Assistance Program</td>
</tr>
<tr>
<td>No. 4</td>
<td>11.2.2018</td>
<td>Major Re-Write based on Policy Meeting with NCORR and DOC to consider Contractor Recommendations. Extension of Reimbursement Deadline to September 14, 2018. In addition, the Housing Manual was revised to incorporate increased program caps for assistance and method of determining construction intent as approved in Substantial Amendment 3 to the Action Plan.</td>
</tr>
<tr>
<td></td>
<td>01.14.2019</td>
<td>Added Ownership Affidavit as an option to applicants.</td>
</tr>
<tr>
<td></td>
<td>02.08.2019</td>
<td>Revised determination of construction intent to be based upon pre-storm value. Added triple-wide manufactured homes as an eligible structure type for funding. Added stop-work “Construction Notice” and receipt form to the Appendices. Modified the 3rd level of appeals to include the DPS Secretary. Modified the applicant involuntary withdrawal process.</td>
</tr>
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<td></td>
<td>04.04.2019</td>
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PROGRAM OVERVIEW
0.0 Program Overview

The ReBuild NC Single-Family Housing Recovery Program Manual establishes program policies and procedures for all components of the Single-Family Housing Recovery Programs based on the State’s Action Plan and subsequent amendments approved by the U.S. Department of Housing and Urban Development (HUD). The Action Plan and amendments can be found on the State’s recovery website at www.rebuild.nc.gov. This manual is designed to provide guidance to the state, its subrecipients, and vendors directly involved in the delivery of housing assistance to storm survivors. In addition, this manual is intended to serve as a resource for affected North Carolina residents and other parties interested in understanding how the Program works from the application for assistance to program close out.

The term “Housing Recovery Programs” collectively refers to all forms of assistance that are available to eligible applicants as part of the ReBuild NC Programs, including: (i) Single-Family Homeowner Rehabilitation and Reconstruction, (ii) Manufactured Home Repair and Replacement Program, (iii) Home Repair Reimbursement, (iv) Temporary Relocation Assistance, and (v) Flood Insurance Assistance. Other programs addressed in the State’s Action Plan—such as Buyout and Acquisition, Public Housing Restoration, Small Rental Repair, Community Recovery, Supportive Services, Small Business Recovery, and Multi-Family Housing—are addressed in separate manuals.

For ease of use, the manual is organized into chapters that correspond to the 8-step process that individual applicants follow in the program from application intake to project completion and closeout.

0.1 Program Description

All components of the Single-Family Housing Recovery Program are intended to assist eligible North Carolina residents whose primary residences were directly impacted by Hurricane Matthew on October 8, 2016. HUD appropriated $236,529,000 in Community Development Block Grant for Disaster Recovery (CDBG-DR) funding to North Carolina. The allocations were appropriated under HUD’s Federal Register published on January 18, 2017 at 82 Fed. Reg. 5591, and on August 7, 2017 at 82 Fed. Reg. 36812. These funding notices incorporate a prior
Federal Register Notice published on November 21, 2016 at 81 Fed. Reg. 83254 (prior notice), which set forth specific program requirements, waivers, and alternative requirements. Future allocations may be applicable.

North Carolina’s objective, through its Housing Recovery Programs, is to complete the necessary work to make a homeowner’s primary residence sanitary, safe, energy efficient, resilient, and, where necessary, to reconstruct damaged homes when repairs are not feasible. The programs are intended to supplement other funds the owner has received to repair or reconstruct the residence directly damaged by Hurricane Matthew. The administering agency and grantee for the CDBG-DR allocation is the North Carolina Department of Commerce (DOC). The implementing agency and subrecipient for the allocation is the North Carolina Office of Recovery and Resiliency (NCORR).

Subject to further detail provided herein, along with contractor-implemented standard operating procedures, the Housing Recovery Programs will be administered by NCORR and its contractors. At a very general level, the programs will be administered through NCORR-approved processes; including but not limited to: strategic communications/outreach, application intake, eligibility review, income verification and calculation, duplication of benefits (DOB) determination, environmental reviews and damage inspections, verification of benefits (i.e., QA/QC), grant award calculation, grant “closing”, and CDBG-DR funds disbursement.

Should NCORR elect to enter into a subrecipient agreement with one or multiple counties or municipalities for the direct implementation and administration of any or all of the Housing Recovery Programs, the subrecipient county or municipality shall be responsible for, in addition to direct program administration, compliance and adherence with these program policies and all applicable CDBG-DR, state or local laws, rules and regulations, subject to oversight by NCORR and DOC.

0.2 Meeting National Objectives

In addition to program policies being consistent with the HUD-approved Action Plan, all the state’s CDBG-DR funded housing recovery activities must meet one of the three National Objectives as required under the authorizing statute of the CDBG Program:

- Benefit to low-to-moderate income (LMI) persons;
- Aid in the prevention or elimination of slums or blight (Slum and Blight);
- Meet a need having an urgency (Urgent Need).

Under program rules, 70% of disbursed funds must be provided to LMI households. Therefore, the primary objective of the Homeowner Recovery Programs is to meet the benefit based on the LMI national objective. Applicants who meet the LMI national objective must provide documentation that their total household income does not exceed 80% of the area median income (AMI), as defined by HUD. Applicants with total household income over 80% of AMI may be eligible for activities that satisfy the Urgent Need National Objective.

0.3 Eligible Activities and Structure Types

Approved activities must also qualify as a CDBG-DR eligible activity and must be directly related to storm damages resulting from Hurricane Matthew. All activities authorized by and contemplated by the Action Plan and programs detailed therein are eligible for CDBG-DR assistance pursuant to Sections 105(a)(2), 105(a)(16), 105(a)(18), 105(a)(20), 105(a)(24) and 105(a)(25) of the Housing and Community Development Act of 1974; 42 U.S.C. § 5305(a)(4); 24 CFR § 570.200(h); and 24 CFR § 570.202. These activities include, but are not necessarily limited to: Rehabilitation, Reconstruction, Reimbursement & Temporary Relocation Assistance.
Eligible structure types include: single-family dwelling, duplex, townhome, modular home, manufactured home, or condominium. Structure type will be verified during the damage inspection and reported in the damage assessment. Owner-occupied single-family homes with rental units are also eligible but URA requirements must be met. In addition, the following terms and conditions apply to duplexes and condominiums.

Duplexes:

- In the circumstance where the owner(s) of a duplex occupied one unit as his/her/their primary residence as of October 8, 2016, the duplex is an eligible structure type. If an owner did not occupy at least one unit of the duplex, the structure is ineligible for assistance. When eligible, Program funds may be used to fund the repair of both units.
- In the circumstance where there are different owners for each unit in the duplex or joint owners who occupy each unit separately, each unit shall be treated as a separate damaged property and each owner is eligible to apply for assistance for his or her individual unit.
- If half of the duplex is a rental unit and occupied by a tenant, all URA notifications must be issued and URA requirements followed. Applicants are prohibited from evicting a tenant for the purpose of applying or participating in the Program and will be ineligible for assistance if they do so. Applicants with a vacant duplex rental unit will be advised not to enter into a lease for the property and will be provided a copy of the “Move In” Notice to be issued to any prospective tenants prior to them signing a lease should they elect to rent the unit prior to construction. This notice informs prospective tenants that they will not be eligible for relocation assistance if they become displaced by program related activities.

Condominiums:

- If a damaged property is designated as a condominium, the owner of each condominium unit shall be allowed to apply for assistance for the unit under their ownership. Condominium associations are not eligible to apply for assistance. Written approval of the scope of work identified in the damage assessment from the condominium association must be obtained by applicant prior to commencing the repair or rehabilitation work. In addition, the condominium association may be required to submit insurance or related information for any assistance that may be duplicative to the applicant’s CDBG-DR assistance.

0.4 Ineligible Structures and Activities

Structures and activities ineligible for assistance include the following:

- Damaged properties that are:
  - Second homes
  - Foreclosed homes
  - Detached structures
  - Portions of a residential structure dedicated to conducting a home-based business
  - Located in a floodway (except for properties eligible for a Buyout Program)
  - Located in areas where federal assistance is not permitted
- Forced mortgage payoffs
- SBA home/business loan payoffs
- Compensation payments
• Assistance for applicants who previously received federal flood disaster assistance and did not maintain required flood insurance
• Business entities, including but not limited to, limited liability companies, partnerships, and corporations.
• A non-citizen homeowner who is prohibited from receiving federal public benefits under the Responsibility and Work Opportunity Act.

0.5 **CDBG-DR Eligible Counties**

To be eligible, all damaged homes must be located in one of the CDBG-DR eligible counties as shown below in Table 1.

**Table 1: CDBG-DR Eligible Counties**

<table>
<thead>
<tr>
<th>County</th>
<th>County</th>
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<tbody>
<tr>
<td>Anson County</td>
<td>Jones County</td>
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<td>Beaufort County</td>
<td>Lee County</td>
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<td>Bertie County</td>
<td>Lenoir County</td>
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<td>Bladen County</td>
<td>Martin County</td>
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<td>Brunswick County</td>
<td>Montgomery County</td>
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<td>Camden County</td>
<td>Moore County</td>
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<td>Carteret County</td>
<td>Nash County</td>
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<td>Chatham County</td>
<td>New Hanover County</td>
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<td>Chowan County</td>
<td>Northampton County</td>
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<tr>
<td>Columbus County</td>
<td>Onslow County</td>
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<tr>
<td>Craven County</td>
<td>Pamlico County</td>
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<tr>
<td>Cumberland County**</td>
<td>Pasquotank County</td>
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<tr>
<td>Currituck County</td>
<td>Pender County</td>
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<tr>
<td>Dare County</td>
<td>Perquimans County</td>
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<tr>
<td>Duplin County</td>
<td>Pitt County</td>
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<tr>
<td>Edgecombe County**</td>
<td>Richmond County</td>
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<td>Franklin County</td>
<td>Robeson County**</td>
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<td>Gates County</td>
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<td>Greene County</td>
<td>Scotland County</td>
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<td>Halifax County</td>
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<td>Harnett County</td>
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<td>Hertford County</td>
<td>Warren County</td>
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<td>Hoke County</td>
<td>Washington County</td>
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<tr>
<td>Hyde County</td>
<td>Wayne County**</td>
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<tr>
<td>Johnston County</td>
<td>Wilson County</td>
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</tbody>
</table>

** Denotes a HUD-defined Most Impacted County
0.6 Method of Program Distribution

The method of program distribution varies depending on the county in which the applicant resides. While most affected counties have elected to participate in the state-centric model managed by North Carolina Office of Recovery and Resiliency (NCORR), some have elected to become subrecipients and administer all or a portion of housing assistance provided by the Housing Recovery Program. Table 2 depicts the 8-steps of the single-family housing program and the method of distribution in each county not participating in the state-centric model. The letter “S” stands for state-centric model and the letter “C” stands for county-centric model.

Table 2: Method of Distribution

<table>
<thead>
<tr>
<th></th>
<th>Step 1 Application</th>
<th>Step 2 Eligibility Review</th>
<th>Step 3 Duplication Check</th>
<th>Step 4 Inspection &amp; Environmental Review</th>
<th>Step 5 Grant Determination</th>
<th>Step 6 Contractor Selection</th>
<th>Step 7 Construction</th>
<th>Step 8 Completion</th>
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<tr>
<td>Bertie</td>
<td>S</td>
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<td>S</td>
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<td>S</td>
<td>C</td>
<td>C</td>
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<tr>
<td>Carteret</td>
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<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>C</td>
<td>C</td>
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<tr>
<td>Craven</td>
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<td>S</td>
<td>S</td>
<td>S</td>
<td>C</td>
<td>C</td>
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<tr>
<td>Cumberland</td>
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<td>S</td>
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<tr>
<td>Duplin</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
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<td>C</td>
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<tr>
<td>Edgecombe</td>
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<tr>
<td>Greene</td>
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<td>C</td>
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<td>Martin</td>
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<td>S</td>
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<td>S</td>
<td>C</td>
<td>C</td>
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<tr>
<td>Nash</td>
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<td>S</td>
<td>S</td>
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<td>S</td>
<td>C</td>
<td>C</td>
<td>C</td>
</tr>
<tr>
<td>Pender</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>C</td>
<td>C</td>
<td>C</td>
</tr>
<tr>
<td>Robeson</td>
<td>C</td>
<td>C</td>
<td>C</td>
<td>C</td>
<td>C</td>
<td>C</td>
<td>C</td>
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<tr>
<td>Tyrrell</td>
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<td>S</td>
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<td>S</td>
<td>C</td>
<td>C</td>
<td>C</td>
</tr>
<tr>
<td>Wayne</td>
<td>C</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
</tr>
</tbody>
</table>
0.7 Steps in the Housing Recovery Process

**APPLICATION**
- Verify application is complete & sign
- Certify applicant's income & residence

**ELIGIBILITY REVIEW**
- Verify primary & lawful residence
- Verify home not in foreclosure
- Notify applicant if eligible or not

**DUPICATION CHECK**
- Determine total disaster assistance already provided
- Determine amount of assistance available
- Notify applicant how other benefits can impact grant amount

**INSPECTION & ENVIRONMENTAL REVIEW**
- Coordinate with applicant to inspect damaged home
- Verify damages & type of work to be done
- Complete environmental review
- Develop scope of work & cost estimate

**GRANT DETERMINATION**
- Determine amount to be awarded to applicant
- Applicants approved for reimbursement will receive a check
- Prepare documents for applicant signature
- Sign documents with applicant

**CONTRACTOR SELECTION**
- Bid scope of work
- Finalize construction agreement with contractor & homeowner
- Get any missing documents from homeowner
- Ensure homeowner has temporary housing if applicable

**CONSTRUCTION**
- Oversee construction work
- Inspect progress
- Verify change orders
- Ensure home meets HUD standards

**COMPLETION**
- Verify construction is finished
- Pay for initial flood insurance
- Get final billing & lien releases from contractor
- Schedule & attend final walkthrough with homeowner
0.8 Housing Summary Tables

The following tables summarize the requirements of each component of the Single-Family Housing Recovery Programs.

<table>
<thead>
<tr>
<th>Program Description</th>
<th>Funding Limit ($)</th>
<th>Eligible Applicant</th>
<th>Ineligible Applicant</th>
<th>Next Steps in Process</th>
</tr>
</thead>
<tbody>
<tr>
<td>Repair homes impacted by disaster. Repairs include storm related damages, environmental remediation (lead-based paint and asbestos removal), code/safety related items, and accessibility. Additional funds may be provided for elevation of the home.</td>
<td>Up to $70,000 for rehabilitation with an additional $50,000 for elevation</td>
<td>• LMI or Urgent Need applicant&lt;br&gt;• Damage less than 80% of pre-storm value.</td>
<td>• Damage to home equal to or greater than 80% of pre-storm value.&lt;br&gt;• Repairs for a second home or rental property (unless the property is an owner-occupied unit).&lt;br&gt;• Homes located in a floodway.&lt;br&gt;• Foreclosed home&lt;br&gt;• Home did not maintain flood insurance after receiving prior federal disaster assistance.&lt;br&gt;• Property did not sustain damage as direct result of Hurricane Matthew.</td>
<td>• Eligibility and DOB verification&lt;br&gt;• Ownership Verification&lt;br&gt;• Home inspection&lt;br&gt;• Environmental/LBP clearance/Asbestos&lt;br&gt;• Award determination&lt;br&gt;• Execution of grant agreement.&lt;br&gt;• Contract and bid work&lt;br&gt;• Temporary Relocation Assistance (TRA) provided (if eligible).&lt;br&gt;• Flood Insurance Assistance (FIA) for properties located in the 100-year floodplain for LMI applicants.</td>
</tr>
</tbody>
</table>
## Single Family Housing Reconstruction

<table>
<thead>
<tr>
<th>Program Description</th>
<th>Funding Limit ($)</th>
<th>Eligible Applicant</th>
<th>Ineligible Applicant</th>
<th>Next Steps in Process</th>
</tr>
</thead>
</table>
| Reconstruct homes impacted by disaster that are substantially damaged and not feasible to repair. Additional funding may be provided for elevation. | Based upon actual bids up to $127 per square foot with an additional $50,000 provided for elevation | • LMI or Urgent Need applicant  
• Damage at or above 80% of pre-storm value. NOTE: Applicants with damages between 50% - 79% of pre-storm value may elect to receive assistance for reconstruction instead of rehabilitation based upon the best value to the homeowner and the state. | • Damage to home is below 50% of pre-storm value.  
• Second homes or rental properties (unless the property is an owner-occupied unit).  
• Homes located in a floodway  
• Foreclosed home  
• Home did not maintain flood insurance after receiving prior federal disaster assistance  
• Property did not sustain damage as direct result of Hurricane Matthew. | • Eligibility and DOB verification  
• Ownership Verification  
• Home inspection  
• Environmental/LBP clearance/Asbestos  
• Award determination  
• Execution of grant agreement.  
• Contract and bid work.  
• Select design and build home.  
• Temporary Relocation Assistance (TRA) provided (if eligible).  
• Flood Insurance Assistance (FIA) for properties located in the 100-year floodplain for LMI applicants. |

## Manufactured Home Repair

<table>
<thead>
<tr>
<th>Program Description</th>
<th>Funding Limit ($)</th>
<th>Eligible Applicant</th>
<th>Ineligible Applicant</th>
<th>Next Steps in Process</th>
</tr>
</thead>
</table>
| Repair homes impacted by disaster up to $5,000 in damages. Repairs include storm related damages, safety related items, and accessibility. | Up to $5,000 | • LMI or Urgent Need applicant  
• Damage to manufactured home less than $5,000. | • Damage to home is more than $5,000.  
• Manufactured homes constructed prior 1976. These homes must be replaced.  
• Repairs for a second home or rental property  
• Homes located in a floodway.  
• Foreclosed home.  
• Home did not maintain flood insurance after receiving prior federal disaster assistance.  
• Property did not sustain damage as direct result of Hurricane Matthew. | • Eligibility and DOB verification  
• Ownership Verification  
• Home inspection  
• Environmental/LBP clearance/Asbestos  
• Award determination  
• Execution of grant agreement.  
• Contract and bid work.  
• Temporary Relocation Assistance (TRA) provided (if eligible).  
• Flood Insurance Assistance (FIA) for properties located in the 100-year floodplain for LMI applicants. |
<table>
<thead>
<tr>
<th>Program Description</th>
<th>Funding Limit ($)</th>
<th>Eligible Applicant</th>
<th>Ineligible Applicant</th>
<th>Next Steps in Process</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manufactured Home Replacement</td>
<td>Up to $60,000 for single-wide homes, and $90,000 for double-wide and triple-wide homes. Funding in addition to the program cap for replacement of the mobile home may be available for demolition and clearance of the damaged home and permitting and site work for the new home.</td>
<td>LMI or Urgent Need applicant • Damage at $5,001 and above. • Manufactured home constructed prior to 1976</td>
<td>Damage to home is less than $5,000. • Second homes or rental properties. • Home located in a floodway. • Foreclosed home. • Home did not maintain flood insurance after receiving prior federal disaster assistance. • Property did not sustain damage as direct result of Hurricane Matthew.</td>
<td>Eligibility and DOB verification. • Title and/or ownership verification. • Home inspection. • Environmental/LBP/Asbestos. • Award determination • Execution of grant agreement. • Remove and destroy damaged home. • Select new home. • Temporary Relocation Assistance (TRA) provided (if eligible). • Flood Insurance Assistance (FIA) for properties located in the 100-year floodplain for LMI applicants.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Program Description</th>
<th>Funding Limit ($)</th>
<th>Eligible Applicant</th>
<th>Ineligible Applicant</th>
<th>Next Steps in Process</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reimbursements for Completed Home Repairs</td>
<td>Up to $70,000</td>
<td>Completed repairs must have occurred prior to the applicant’s application for assistance to the program or September 14, 2018, whichever occurred first. • LMI or Urgent Need applicant up to 120% AMI. • Repairs are within original home footprint • Primary residence homeowner. • Cost of repairs exceed all sources</td>
<td>Homeowner with income above 120% AMI. • Repairs completed after application to Program or September 14, 2018 whichever occurred first. • Repairs for a second home. • Homes located in the 100-year floodplain that are not elevated. • Homes with lead-based paint not remediated. • Repairs covered by other funding sources. • Repairs that substantially</td>
<td>Eligibility and DOB verification. • Home inspection and development of reimbursement estimate. • Additional eligible repairs if applicable. • Environmental/LBP clearance/Asbestos. • Award determination. • Flood Insurance Assistance (FIA) for properties located in the 100-year floodplain for LMI applicants.</td>
</tr>
</tbody>
</table>
of assistance received (e.g. FEMA, SBA, Insurance, etc.) changed the original home footprint. • Homes located in a floodway. • Property did not sustain damage as direct result of Hurricane Matthew.

<table>
<thead>
<tr>
<th>Temporary Relocation Assistance (TRA)</th>
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<tbody>
<tr>
<td><strong>Program Description</strong></td>
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<tr>
<td>--------------------------</td>
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<tr>
<td>Temporary relocation assistance is provided when the homeowner's household cannot occupy their damaged home due to program related construction or environmental remediation activities.</td>
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</tbody>
</table>

<table>
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<tr>
<th>Flood Insurance Assistance</th>
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<tbody>
<tr>
<td><strong>Program Priorities</strong></td>
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<tr>
<td>-------------------------</td>
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<tr>
<td>LMI homeowner with income at or less than 80% AMI.</td>
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<tr>
<td>Program Priorities</td>
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<tr>
<td>--------------------</td>
</tr>
<tr>
<td>Tenants temporarily or permanently displaced by housing program activities.</td>
</tr>
</tbody>
</table>
0.9  Program Policy Changes

All revisions to this document will be tracked in the Policy and Procedures Revision Table and will include notes, and dates of the revisions. The dates of each publication are also tracked in this table. Substantive changes within this document that reflect a policy change will result in the issuance of a new version. Substantive changes that result in the publication of a new version of this manual will be indicated with a sequential upward movement in the primary version number.

Non-substantive changes, such as minor wording and editing, or clarification of existing policy, which do not affect the applicability of the current policy will be included in minor version updates denoted by a sequential number increase behind the primary version number. Such changes would result in a version number such as 2.1, 2.2, etc.

0.10  Policy Change Control Board (CCB)

All policy reviews and changes for the Rebuild NC Single-Family Housing Recovery Program are considered through a Change Control Board (CCB) Process in accordance with the Change Control Board (CCB) Policies and Procedures established by NCORR. Proposed policy changes must be submitted on the CCB form (see Appendix J) to be considered by the Change Control Board.

0.11  Exceptions and Eligibility Panel

The NCORR or Subrecipient Exception and Eligibility Panel is responsible for the following:

- Eligibility Issues: making case-by-case eligibility determinations as needed when NCORR Single-Family Housing Recovery Program Policies do not clearly prescribe how to proceed with an applicant’s file
- Implementation issues: developing program clarifications and/or guidelines as implementation issues arise
- Issues that have overall policy implications will be referred to the NCORR Housing Manager and will be considered as part of the Change Control Board (CCB) Process.

Proposed exceptions and eligibility determinations can be requested by Program staff using the forms in Appendix H.

0.12  Applicant Appeals

Applicants have the right to appeal any decision of the Project Manager and/or NCORR concerning the implementation of Single-Family Housing Recovery Programs. A written appeal must be submitted to the Program within 30 days of program determination using the attached “Request for Appeal Form” in accordance with approved NCORR Appeals Procedures (see Appendix F). Applicants may request an extension of the thirty-day time period by submitting the appropriate Request for Extension form (see Appendix G).

0.13  Record Keeping Requirements

- Records Management

In accordance with HUD regulations, as a grantee and recipient of CDBG-DR funds, DOC and NCORR follow the records retention rules as stated in 2 CFR §§ 200.333–200.337, which require financial records, supporting documents, statistical records and all other pertinent records be maintained for five years after closeout of the grant between HUD and DOC. DOC established requirements in its subrecipient and contractor agreements for compliance with all HUD cross-cutting requirements outlined in 2 CFR Part 200 Appendix II, including record keeping requirements. Applicant(s) are advised that additional information may be required for
the Program to properly calculate an applicant’s grant amount and determine eligibility, and that applicant should maintain all records, receipts, invoices and other documentation related to any repairs, construction or clean-up of the damaged home for no less than five (5) years from the date that they close out with the Program.

• **Access to Records**

24 CFR § 570.49 Recordkeeping requirements, states:

“(c) Access to records.

(1) Representatives of HUD, the Inspector General, and the General Accounting Office shall have access to all books, accounts, records, reports, files, and other papers, or property pertaining to the administration, receipt and use of CDBG funds and necessary to facilitate such reviews and audits.

(2) The State shall provide citizens with reasonable access to records regarding the past use of CDBG funds and ensure that units of general local government provide citizens with reasonable access to records regarding the past use of CDBG funds consistent with State or local requirements concerning the privacy of personal records.”

The availability of records is subject to the exemptions to public disclosure set forth in the Public Records Act, found at Chapter 132 of the North Carolina General Statutes. All public records requests must be made pursuant to that law.

• **Personally-Identifiable Information (“PII”)**

PII is defined by HUD and the NCORR as follows, and is thus adopted by the Program: “Information that can be used to distinguish or trace an individual’s identity, such as name, and social security number, alone, or when combined with other personal and identifying information which is linked or linkable to a specific individual, such as date, place of birth, mother’s maiden name, etc.” The Program is committed to protecting the privacy of all individual stakeholders, including applicants, the public and those individuals working on the Program. The purpose of this section is to establish when and under what conditions certain information relating to individuals may be disclosed.

The data collected from applicants for the Program may contain personal information on individuals that is covered by the Federal Privacy Act of 1974, as well as applicable state laws. These laws provide for confidentiality and restrict the disclosure of confidential and personal information. Unauthorized disclosure of such personal information may result in personal liability with civil and criminal penalties. The information collected may only be used for limited official purposes:

• Program staff may use personal information throughout the award determination and closeout process to ensure compliance with Program requirements, reduce errors, and mitigate fraud and abuse.
• Independent auditors, when hired by the Program to perform a financial or programmatic audit of the Program may use personal information in determining program compliance with all applicable HUD and federal regulations, including the Stafford Act, CDBG-DR requirements and State and local law.
• NCORR may disclose personal information of an applicant to those with
duly-authorized power of attorney for the applicant or for whom the applicant has provided written consent to do so.

- Organizations assisting the Program in executing the CDBG-DR Program must comply with all federal and state law enforcement and auditing requests. This includes, but is not limited to, HUD, FEMA, FBI, NC Office of the Comptroller, and the HUD Office of the Inspector General.

- **Applicant File Contents**

  At a minimum, each applicant file shall contain information that evidences and supports the following items:
  
  - Application
  - Verification of Program Eligibility
  - Determination of National Objective Eligibility
  - Damage Assessments
  - Award Calculation
  - Duplication of Benefits Review
  - Environmental Remediation and Clearance
  - Grant Agreement Documents
  - Construction Documents
  - Close-Out Documents
  - Appeals, if applicable
  - All copies of Program correspondence

### 0.14 Applicant Power of Attorney (POA) and Communication Designees

Applicants and/or their advocate [as evidenced by a signed and dated PII form/designated *Power of Attorney* (POA) (see Appendices D and E)] may ask questions about individual applicant files. Upon receipt of this type of inquiry, it is the Program’s responsibility to ensure that a properly executed “Communication Designee” form or POA is on file for the applicant prior to providing applicant specific information. In absence of these forms, the applicant’s advocate should be informed that execution of one of these documents is necessary prior to communicating with them on the applicant’s behalf. It is important to note that the “Communication Designee” Form allows an applicant’s legal counsel to file an Appeal Extension on their behalf.

### 0.15 Definitions

**100-year floodplain**: the subject to inundation from a flood having a one percent or greater chance of being equaled or exceeded area in any given year.

**500-year floodplain**: the geographical area defined by FEMA as having a 0.2 percent chance of being inundated by a flooding event in any given year.

**Acquisition**: voluntary acquisition of eligible properties that sustained substantial damage at post-storm value as defined in Section 2.2 of the NCCR Buyout and Acquisition Manual.

**Action Plan**: The State of North Carolina Action Plan for Disaster Recovery submitted to and approved by HUD in fulfillment of the requirements for Community Development Block Grant Disaster Recovery (CDBG-DR) Program for recovery from Hurricane Matthew, as amended.
**Abbreviated Title Report:** a report summarizing a search of the conveyance records in the county in which the damaged property is located. The conveyance search should start from the first link in the chain of title from before October 8, 2016 and run forward through the current index date of the County Clerk’s Office. The report should, at a minimum, contain the full names of all current owners and applicants, the damaged property address, unique single-family program identification number, and other recordation information.

**Appeal:** a written request from an Applicant for a review and change to an unfavorable determination made by the ReBuild NC Single-Family Housing Recovery Program.

**Applicant:** any individual who submits an application for assistance to the Rebuild NC Housing Recovery Programs.

**Application:** The ReBuild NC Single-Family Housing Recovery Application form and all required intake documentation as referenced by the checklist included as Appendix A.

**Area Median Income (AMI):** the median (middle point) household income for an area adjusted for household size as published annually by the United States Department of Housing and Urban Development. Once household income is determined, it is compared to HUD’s income limit for that household size. Income limits are adjusted annually by county.

**Award Notice:** the written notice provided to an applicant(s) to inform them regarding their zero or positive grant award calculation. The Award Notices shall be in substantially the same form and substance as the form attached in Appendix M.

**Base Flood Elevation (BFE):** Base Flood Elevation as determined by the Federal Emergency Management Agency. The relationship between the BFE and a structure’s elevation determines flood insurance premiums. The Federal Register sets the minimum elevation requirements for homes that will be assisted with CDBG-DR funding and which require elevation. HUD 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 BFE.

**Buyout:** as referenced in the Federal Register Notice, “buyout” refers to the voluntary acquisition of properties located in a floodway or floodplain at pre-storm value in order reduce risk from future flooding as further defined in Section 2.1 of the NCORR Buyout and Acquisition Manual.

**CDBG-DR:** Community Development Block Grant-Disaster Recovery.

**Change Control Board (CCB):** designated board of policymakers that evaluates and approves program policy changes. See NCORR Change Control Policy.

**Change Control Board Form:** a standardized form used to describe proposed policy changes to the Change Control Board. See NCORR Change Control Policy and Appendix J.

**“Closing” Documents:** all documents required by the Program for execution prior to initiating any funds disbursement or issuing a Notice to Proceed (NTP) to a construction contractor. The “closing” documents shall at a minimum include: a grant agreement, subrogation agreement, and any other document required to disburse program funding to an applicant.
Common Area Under Roof: the total area under the common roof is primarily interior, conditioned spaces, and for single-story homes, equal to the footprint of the house. The term is also synonymous with area eligible for rehabilitation and repair reimbursement. Exterior spaces such as detached porches and garages are not considered in the eligible area.

Contaminated Sites: sites known or suspected to be contaminated by toxic chemicals or radioactive materials include but are not limited to sites: (i) listed on an EPA Superfund National Priorities or CERCLA List, or equivalent State list; (ii) located within 3,000 feet of a toxic or solid waste landfill site; or (iii) with an underground storage tank. HUD policy, as described in 24 CFR § 50.3(i) and 24 CFR § 58.5(i)(2).

Contractor: a company under contract to provide professional services to DOC, NCORR and/or a subrecipient that is directly responsible for management of the State’s Single-Family Housing Recovery Programs.

Damage Assessment: the process utilized to verify that damage at a property can reasonably be attributed to Hurricane Matthew (and subsequent damage from Hurricane Florence, if applicable) and the quantification of damages that results in the dollar value and scope of repairs necessary to repair a structure.

Damaged Property: the housing unit that was directly damaged by Hurricane Matthew for which the applicant has applied for assistance.

Decent, Safe, and Sanitary: minimum property standards as established by HUD and defined by 24 CFR § 700.55.

Demolition: clearance and proper disposal of dilapidated buildings and improvements.

Disability: for the purposes of the Program, “disability” is consistent with federal law under the Social Security Act, as amended, 42 U.S.C. § 423(d), The Americans with Disabilities Act of 1990, as amended, 42 U.S.C. §12102(1)-(3), and in accordance with HUD regulations at 24 CFR §§ 5.403 and 891.505.

Duplication of Benefits: refers to the provision under the Robert T. Stafford Disaster Assistance and Emergency Relief Act (Stafford Act) that prohibits any person, business concern, or other entity from receiving financial assistance from federal disaster funds with respect to any part of a loss resulting from a major disaster as to which that person or entity has already received financial assistance under any other program, insurance, or another source.

Elderly: a person at least 62 years of age. [24 CFR § 5.100]

Electronic Execution: the process by which all required signatories of “closing” documents execute any and all documents via electronic means. Electronic means may include the transmittal of document signatures by scanning original signed documents and transmitting those executed copies back to the Program via email, DocuSign, or other method approved by NCORR.

Estimated Cost of Repair (ECR): a documented estimate, line item by line item, of the damages observed during damage assessment of an applicant’s property that quantifies the materials and labor necessary to repair observed damages.

Exceptions and Eligibility Panel: NCORR or Subrecipient panel designated to review applicant eligibility and exceptions in accordance with the approved NCORR or Subrecipient
Exceptions and Eligibility Policy and Form (see Appendix H).

**Family:** a household composed of two or more related persons. The term family also includes one or more eligible persons living with another person or persons who are determined to be important to their care or well-being.

**Floodplain:** also known as the “Base Flood,” as defined at 44 CFR Part 59, this is the low, flat, periodically flooded lands adjacent to rivers, lakes and oceans and subject to geomorphic (land-shaping) and hydrologic (water flow) process. The 100-year floodplain is the land that is predicted to flood during a 100-year storm, which has a 1% chance of occurring in any given year. Areas within the 100-year floodplain may flood in much smaller storms as well. The 100-year floodplain is used by FEMA to administer the federal flood insurance program.

**Floodway:** the channel of a river or other watercourse and the adjacent land areas that must be reserved to discharge the base flood without cumulatively increasing the water surface elevation more than a designated height as defined by 44 CFR § 59.1.

**General Contractor:** an individual or entity that is licensed in the State of North Carolina to perform residential construction services as a general contractor. The general contractors participating in the Single-Family Housing Recovery Programs will be procured and managed by NCORR or Subrecipients.

**Head of Household:** the adult member of the family who is the head of the household for the purposes of determining income eligibility and rent. [24 CFR § 5.504]

**Household:** all persons occupying the same housing unit, regardless of their relationship to each other. The occupants could consist of a single family, two or more families living together, or any other group of related or unrelated persons who share living arrangements. For housing activities, the test of meeting the low-to-moderate-income objective is based on the income of the household.

**Housing Recovery Programs:** collectively refers to all forms of assistance that are available to eligible applicants as part of the ReBuild NC Programs to include (i) Single-Family Homeowner Rehabilitation, (ii) Single-Family Housing Reconstruction, (iii) Manufactured Home Repair, (iv) Manufactured Home Replacement, (v) Home Repair Reimbursement, (vi) Temporary Relocation Assistance, and (vii) Flood Insurance Assistance. Other programs related to Buyout and Acquisition, Small Rental Repair Program, and Multi-Family Housing are addressed in separate manuals.

**HUD:** United States Department of Housing and Urban Development.

**HUD Housing Quality Standards:** HUD’s standard for decent, safe, and sanitary housing conditions as defined by 24 CFR § 982.401.

**Increased Cost of Compliance (ICC):** structures damaged by a flood may be required to meet certain building requirements 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 (NFIP) includes Increased Cost of Compliance coverage for all new and renewed Standard Flood Insurance Policies. ICC is a duplication of benefits if a structure owner requests reimbursement or additional assistance for elevation, demolition, flood proofing or relocation—one of the four options available under ICC—and has already received an ICC benefit under the NFIP.

**IRS 1040/Adjusted Gross Income (“AGI”) Calculation Method:** citizens of the United States and resident aliens, except those with gross incomes that fall below a certain level, are required to file an income tax return with the Department of the Treasury’s Internal Revenue Service
The tax return is officially referred to as IRS Form 1040. The Adjusted Gross Income (AGI) is listed on the 1040 tax form and is the dollar figure used to determine an applicant’s income eligibility for participation in the CDBG-DR Programs.

**Limited English Proficiency (LEP):** a designation for person that are unable to communicate effectively in English because their primary language is not English, and they have not developed fluency in the English language. A person with Limited English Proficiency may have difficulty speaking or reading English. An LEP person benefits from an interpreter who translates to and from the person’s primary language. An LEP person may also need documents written in English translated into his or her primary language so that person can understand important documents related to health and human services.

**Low-to-Moderate-Income (LMI) National Objective:** one of three national objectives that any CDBG activity must meet. Activities that meet the LMI objective must benefit households whose total annual gross income does not exceed 80% of Area Median Income (AMI), adjusted for family size. Income eligibility will be determined and verified in accordance with HUD Guidance. The most current income limits, published annually by HUD, shall be used to verify the income eligibility of each household applying for assistance at the time assistance is provided.

- Extremely low: Household’s annual income is up to 30% of the area median family income, as determined by HUD, adjusted for family size.
- Very Low: Household’s annual income is between 31% and 50% of the area median family income, as determined by HUD, adjusted for family size.
- Low: Household’s annual income is between 51% and 80% of the area median family income, as determined by HUD, adjusted for family size.

**Mail-Away “Closing”:** the process by which the Program transmits all “Closing” Documents to all necessary signers via U.S. Mail or nationally recognized overnight courier service, for execution and return to the Program after signing by the Applicant(s) via U.S. Mail, hand delivery, or nationally recognized overnight courier service.

**Manufactured Housing:** a dwelling unit composed of one or more components substantially assembled in a manufacturing plant and transported to a building site. See Mobile Home and Modular Home.

**Mobile Home or Manufactured 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 the U.S. Department of Housing and Urban Development’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. *For the purposes of the Housing Recovery Program, the term mobile home shall be used interchangeably with the term manufactured home.*

**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. For the purposes of the Housing Recovery Program, a modular home will be treated the same as a stick-built single-family dwelling unit pursuant to the North Carolina Uniform Power of Attorney Act.

Most Impacted and Distressed (MID) Areas: Areas of greatest impact from a disaster as determined by HUD or the State in making disaster funding allocations, using the best available data sources to calculate the amount of disaster damage. The MID-designated areas for Hurricane Matthew funding allocations include the counties of Cumberland, Edgecombe, Robeson, and Wayne.

NFIP: National Flood Insurance Program. When the Program refers to NFIP in the context of eligibility or duplication of benefits, the Program is referring to private and public flood insurance programs that cover structural repairs resulting from flood damages.

Not Suitable for Rehabilitation: meeting one of the two following definitions:

1. Residential properties that have experienced repetitive losses under FEMA’s National Flood Insurance Program (NFIP).
2. Dwellings that are considered substandard and do not meet the recovery program’s housing rehabilitation standards and/or federal, state, local code requirements shall not be deemed suitable for rehabilitation, as determined by the program and consistent with program guidelines. The determination may be established based on the calculation that the cost of rehabilitation is close to or exceeds the cost to reconstruct.

Ownership: possessing fee simple title to real property or title to a mobile home. Ownership by limited liability corporations is not an eligible ownership type under the Housing Recovery Program unless an exception is granted by NC ORR. Applicants can also qualify for assistance as the “successor in interest” to the property.

Power of Attorney (POA): an authorization to act on someone else’s behalf in a legal or business matter.

Pre-Storm Value: the value of the Damaged Property prior to October 8, 2016. Pre-Storm Value shall be equal to the assessed value of the building as determined by the applicable county tax assessor’s office and applied against the damaged property for the year 2016.

Property Casualty Insurance: insurance that covers structural repairs to a home as a result of wind, fire, hail, wind-driven rain, tornado, hurricane, or natural disaster, other than flood.

Reconstruction: demolition and re-building of a housing unit on the same lot in substantially the same footprint and manner. The number of units on the lot may not increase and the total square footage of the original, principal residence structure to be reconstructed may not be substantially exceeded; however, the number of rooms in a unit may be increased or decreased. If the relative percentage of an applicant’s repair is equal to or exceeds 80% of the pre-storm value, the reconstruction estimate is used to calculate the cost of reconstruction of the damaged structure.

Rehabilitation: repair or restoration of housing units in the disaster-impacted areas to applicable construction codes and standards. If the relative percentage of repair to the applicant’s home is less than 50% of the pre-storm value, the repair estimate is used for calculating the cost of rehabilitation of the damaged structure regardless of the value of
unforeseen construction conditions requiring a change order.

**Replacement:** demolition, removal, and replacement of a damaged manufactured home with a new home in substantially the same footprint, or at a new location if the original damaged unit was on leased land and the owner must relocate to a new property. Relocation of a new home will require additional environmental review.

**Second Home:** a home that is not the primary residence of the owner, a tenant, or any occupant at the time of the storm or at the time of application for assistance. Properties that served as second homes at the time of the disaster, or following the disaster, are not eligible for rehabilitation assistance or housing incentives. HUD has established an alternative requirement for second homes that may allow assistance in limited circumstances coordinated with HUD.

**Subrecipient:** a non-federal entity, unit of general local government, or a nonprofit organization in North Carolina that administers all or a portion of a CDBG-DR funded program, as memorialized in a grant agreement between the subrecipient, NCORR, and North Carolina Department of Commerce (DOC).

**Subrogation:** the process by which duplicative assistance paid to an applicant after receiving an award is remitted to the Program in order to rectify a duplication of benefit.

**Substantial Improvement:** any repair, reconstruction, modernization or improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure either before the improvement or repair is started or, if the structure has been damaged and is being restored, before the damage occurred. Substantial improvement determinations are made by local code enforcement, permitting, building and/or floodplain officials. The Program will abide by these determinations. [24 CFR § 55.2(b)(10)]

**Substantial Rehabilitation:** substantial repair or restoration of housing units in the disaster-impacted areas to applicable construction codes and standards. If the relative percentage of repair is between 50-79% of pre-storm value, the applicant shall have the choice of selecting rehabilitation or reconstruction, unless the Program determines that the applicant’s selection is not feasible and/or cost effective.

**Tenant:** an individual or family renting or occupying an assisted dwelling unit. [24 CFR § 5.504]

**Temporary Relocation Assistance (TRA):** assistance provided to owner-occupants voluntarily participating in the ReBuild NC Single-Family Housing Recovery Program, for the purpose of providing assistance for alternative housing while rehabilitation, reconstruction, or manufactured home replacement work is being carried out. See NCORR URA Standard Operating Procedures and Optional Relocation Policy.

**Total Household Income:** the total income of all individuals over the age of 18 that are residing in a damaged property.

0.16 Acronyms

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Meaning</th>
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<tbody>
<tr>
<td>ACS</td>
<td>AMERICAN COMMUNITY SURVEY</td>
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<td>ACM</td>
<td>ASBESTOS-CONTAINING MATERIAL</td>
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<td>AFH</td>
<td>ASSESSMENT OF FAIR HOUSING</td>
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<td>AMI</td>
<td>AREA MEDIAN INCOME</td>
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<td>BFE</td>
<td>BASE FLOOD ELEVATION</td>
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<td>NORTH CAROLINA RESILIENT REDEVELOPMENT PLANNING</td>
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<td>NFIRA</td>
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APPLICATION
1.0 Available Housing Recovery Program Assistance

To address Hurricane Matthew damages, the Housing Recovery Program is offering assistance for the following eligible activities:

- Homeowner Rehabilitation and Reconstruction (HRR)
- Manufactured Home Repair and Replacement (MHRR)
- Reimbursement
- Temporary Relocation Assistance (TRA)
- Flood Insurance Assistance (FIA)

An applicant may apply for and be eligible for one or several of the Housing Recovery Programs. Once an applicant applies for assistance, the applicant will be assessed for all eligible assistance. Receiving assistance from one program does not preclude an applicant from receiving additional assistance from another program if they are eligible and the additional assistance would not constitute a duplication of benefits. Intake Specialists will be responsible for informing applicants about the Program in general, as well as providing information on all available forms of assistance for which an applicant is eligible. In addition, Intake Specialists will guide applicants through the decision-making process and assist in obtaining all required documentation from application to close out.

Participating in, and accepting any grant award from, the Housing Recovery Program is completely voluntary and up to the total discretion of the applicant. Policies and procedures for other available programs related to Buyout and Acquisition, Small Rental Repair Program, and Multi-Family Housing are addressed in separate manuals.

1.1 Application Intake

Homeowners impacted by Hurricane Matthew can inquire about applying to the Housing Recovery Programs by calling 2-1-1 or, if calling from out of state, 1-888-892-1162 to schedule an appointment at one of the housing assistance centers listed below. Available intake locations and current hours of operation are listed on the ReBuild NC website www.rebuild.nc.gov. Mobile intake and/or homebound visits are available upon request.

1.1.1 Program Application

To complete the intake process, the applicant must complete an application and bring all required documents as identified on the Program Application Form and Checklist (see Appendices A and B) to the housing assistance center. Owners who are not occupants are not required to sign any program forms or provide any income or other documentation. Applicants are responsible for resolving any dispute arising between owner-occupants and non-occupant owners. The date of application submittal is the date referenced in the “Application Version” field in Salesforce.

1.1.2 Required Intake Documentation

Prior to attending an appointment at a housing assistance center, the 2-1-1 call center and Intake Specialists will work with applicants to prepare for the application process by assisting them to gather required documentation. At the intake meeting, Intake Specialists will collect the following:

- Photo identification (driver license, passport, or state ID);
- Declaration of Lawful Presence Form;
- Proof of occupancy at the damaged residence at the time of Hurricane Matthew (such as
a utility bill from the month of the disaster in the applicant’s name);

- Any before and after pictures of the property (if available);
- Copy of the most recent IRS 1040 tax return or last three months of pay stubs for all adults (18 and older) who live in the home;
- Copies of insurance payments received for any Hurricane Matthew and/or subsequent damage to the home (to include Hurricane Florence);
- Copies of all other assistance received (FEMA, SBA, or other federal, state or local disaster entities including charities);

See Appendix A for the Application Checklist and Appendix B for a more detailed documentation checklist.

1.1.3 Application Intake Notifications

Intake Specialists should provide the following notifications to all applicants for the Housing Recovery Program during intake and eligibility. In addition, applicants must acknowledge receipt of all notifications which should be uploaded into Salesforce.

1.1.3.1 Intake Notifications for Owner-Occupied Units Without Tenants

- HUD Brochure “The Lead Safe Guide to Renovate Right” (**Notice/Signed Receipt Required)-see Appendices O and Z
- NCORR Appeals/Grievance Procedures (**Notice/Signed Receipt Required)-see Appendices F and Z
- Construction (Stop Work) Notice (**Notice/Signed Receipt Required)-see Appendix AA

1.1.3.2 Additional Intake Notifications for Owner-Occupied Units with Tenants

If a tenant occupied household is identified during intake, the following notifications should also be included in the intake packet, in addition to the documents listed above:

- General Information Notice (GIN) for Owners and Tenants (**Notice(s) to Applicant and Tenants Required as applicable/Signed Receipt Also Required)-see Appendices W and Z
- URA/ “Move In” Notice for Prospective Tenants & Certification (**Notice/Signed Receipt Required)-see Appendices X
- Certification of Landlord & Tenant URA responsibilities (**Notice/Signed Receipt Required)-see Appendices Y and Z

Tenants identified as part of the intake process shall be referred to a URA case manager to ensure that they are provided assistance in accordance with the Uniform Relocation and Real Property Acquisition Policies Act of 1970 (URA), as amended. See the NCORR URA Standard Operating Procedures and Optional Relocation Policy for additional details.

1.1.4 Application Deadlines

Deadlines will be established throughout the life of the Program. Deadlines will be set for the times when application periods will close, grant agreements must be executed, and construction activities must begin or be completed. Additional deadlines for other program activities not included in this list may also be established. This manual will be updated as those deadlines are established.
1.2 Applicant Communications

The Program will ensure that all applicants have updated information regarding the status of their application and award. The Program will use various methods of communication including but not limited to the following:

- Phone calls
- Written correspondence (e-mail, direct mailings, text messages)
- In-person meetings
- Mobile-friendly website

Applicants requiring special accommodations or who wish to inquire about accommodations at the housing assistance centers should contact the Program’s Section 504 Coordinator by dialing 2-1-1.

1.3 Applicant Responsibilities

1.3.1 Ongoing Records Production and Retention

Applicants are advised that additional information may be required for the Program at any time to properly calculate the grant amount and that applicants should maintain all records, receipts, invoices and other documentation related to any repairs, construction or clean-up of the damaged property. The Program reserves the right to request additional documentation and the applicant is obligated to be responsive to these requests and produce such documentation, when requested. This obligation continues after all repairs and replacements have been completed and all award funds have been distributed to the applicant.

1.3.2 Involuntary Program Withdrawal

Applicants applying to the Program for assistance have the responsibility to keep the Program informed of current contact information and to update their records if their income situation changes. In addition, applicants are responsible for actively participating in the process and providing access to their property for damage inspection, lead-based paint testing, and construction progress inspections.

The Program will make every attempt to remain in contact and advise each applicant of any additional information that may be required to complete the Program. However, if applicants show a demonstrated pattern of disengagement, the Program will institute a communication due-diligence procedure, after which applicants will be notified that their continued participation in the Program may be in jeopardy. Should an applicant be non-responsive or fail to provide the Program with necessary documentation during a period of four (4) consecutive weeks, the following forty-five (45) day due diligence procedure will be applied to initiate an applicant’s involuntary withdrawal from the program:

1. Using the applicant’s preferred method of contact (U.S. Postal Service or email notifications), intake specialists will send the applicant an initial non-responsive letter giving the applicant thirty (30) days to respond.

2. During the thirty (30) day response period, the intake specialist will call the applicant a total of four (4) times.

3. If applicant continues to be non-responsive, the intake specialist will mail or email the second non-responsive letter to the applicant giving them fifteen (15) additional days to respond.
If an applicant fails to contact the Program and/or provide necessary documentation within the forty-five (45) day due diligence period after the full succession of communication attempts, the intake specialist will send the applicant the final non-responsive letter notifying them that they have been involuntarily withdrawn from the program.

See Due Diligence Standard Operating Procedures for additional details.

1.3.3 Ownership of the Damaged Property

To participate in the Program, applicant must agree not to transfer the damaged property or any interest in it, whether voluntarily or involuntarily, until the repair/rehabilitation or reconstruction to be performed under the Program has been completed as evidenced by a successful program final inspection.

1.3.4 Stop Work

After applying to the Program, applicants whose environmental review has not been completed are required to stop all existing repair work. This requirement will be referred to as the “stop-work requirement.” Any applicant subject to the stop-work requirement will be notified by their Intake Specialist and will be required to sign an acknowledgement of the stop-work order (see Construction Notice and Construction Notice Receipt in Appendix AA).

Failure to comply with the “stop-work requirement” will result in an applicant’s ineligibility to the Program for full or partial funding. Applicants should consult with the Program prior to making any additional contract decisions during the mandatory stop-work period. Applicants that have submitted an application to the Program and who have been given the stop work order, but do not stop work on repairs, are at risk of being ineligible for funding.

1.4 Limited English Proficiency (LEP)

The North Carolina Department of Commerce (DOC) and North Carolina Office of Recovery and Resiliency (NCORR) are required to ensure meaningful access to agency services, programs and activities for persons who have Limited English Proficiency (LEP). From intake to closeout, 2-1-1 and Intake Specialists will identify applicants who have difficulty speaking or reading English and will ensure that the following services are available to them in accordance with the DOC Language Access Plan:

- Provision of an interpreter who translates to and from the person’s primary language
- Translation of Program documents

As necessary, Intake Specialists will utilize 2-1-1 to communicate with LEP applicants.

1.5 Special Needs

The Housing Recovery Program will be accessible to all persons with special needs and will operate in a manner that does not discriminate or limit access to program services and benefits to persons with disabilities. To ensure that the Program is operating in compliance with Section 504 requirements from intake to closeout, the Section 504 or Special Needs Coordinator will:

- Ensure that all facilities are readily accessible and usable by persons with disabilities
- Assist Intake Specialists to provide written and verbal program services to program applicants regardless of their disability or limited proficiency with the English language to include sign language, braille, interpreters, etc.
- Conduct or assist Intake Specialists to complete home visits with applicants who are homebound or cannot access a housing assistance center
- When requested, ensure that the modifications to the applicant’s home that are part of a
Program scope of work appropriately address any identified hearing, visibility, or mobility limitations of the applicant and/or applicant’s household members

- If applicable, working with a disabled applicant’s designee who has power of attorney or any non-profit organization that is representing the applicant

All services listed above can be provided upon verbal or written request from the applicant. No additional documentation is required by the homeowner.

1.6  Fair Housing

The Fair Housing Act requires all grantees, Subrecipients, and/or developers funded in whole or in part with HUD financial assistance to certify that no person was excluded from participation in, denied the benefit of, or subjected to discrimination in any housing program or activity because of their age, race, color, creed, religion, familial status, national origin, sexual orientation, military status, sex, disability or marital status. DOC, NCORR and contractors shall ensure that no applicant is treated in any way that does not comply with the federal Fair Housing Act, the Civil Rights requirements of Title I of the Housing and Community Development Act, and the North Carolina Fair Housing Act (Chapter 41A of the North Carolina General Statutes).
ELIGIBILITY REVIEW
2.0 Eligibility Review

Once the application is complete and all required documentation is submitted to the Program, the applicant’s file progresses to the eligibility review phase of the Program. To be eligible for assistance, an applicant must have owned and occupied the damaged property as the applicant’s primary residence at the time of Hurricane Matthew (October 8, 2016), and must still own and occupy the damaged property at the time of the closeout of the applicant’s file (after complying with all program policies and requirements). In addition, no applicant will be eligible for program assistance if the applicant is a non-citizen who is prohibited from receiving federal public benefits under the Personal Responsibility and Work Opportunity Act.

2.1 Single-Family Homeowner Rehabilitation and Reconstruction (HRR)

The Single-Family Homeowner Rehabilitation and Reconstruction (HRR) program provides assistance to applicants who owned and occupied their damaged residence at the time of Hurricane Matthew (October 8, 2016) and must still own and occupy the damaged property through the time of the closeout of the applicant’s file (after complying with all program policies and requirements). Depending upon the level of damage and rebuilding costs, owners of stick-built or modular homes that meet program eligibility requirements can receive funding for Rehabilitation, Substantial Rehabilitation, and Reconstruction.

2.1.1 Eligibility Requirements for HRR (24 CFR 570.202)

To be eligible for HRR assistance, the following requirements must be met:

- Homes must have been damaged or destroyed by Hurricane Matthew and located in a disaster-declared county (see Table 1);
- The damaged home must have been the primary residence for the applicant at the time of Hurricane Matthew, October 8, 2016. The damaged home must have been covered by flood insurance at the time of the storm if the home previously received federal funds requiring the maintenance of flood insurance;
- Applicant must be lawfully present in the United States and, if a non-citizen, must not be prohibited from receiving federal public benefits (see federal Personal Responsibility and Work Opportunity Act);
- Applicant must have ownership or legal authority to enter into a funding agreement;
- Applicant must allow access to the damaged property for all program-related staff, inspectors, or contractors.

2.1.2 Ineligible Structures for HRR

Structures ineligible for assistance include the following:

- Second homes;
- Foreclosed or seized homes;
- Damaged home not covered by flood insurance at the time of the storm if previously funded with federal funds requiring the maintenance of flood insurance;
- Seasonal, short-term and vacation rental properties;
- Portion of an applicant’s home used for non-residential purposes.
- Housing units located where federal assistance is not permitted by federal regulation, including floodways, or within runway clear zones of either a civil or military airport;
- Homes located on contaminated sites as defined by Section 0.14;
• Recreational Vehicles and camper trailers used as a residence;
• Houseboats used as a residence;
• Garage, carports, sheds and outbuildings not attached to the main dwelling unit. Improvements must be physically attached to the house and be permanent in nature.

2.1.3 Required Ownership Documentation for HRR

To be eligible for assistance, at least one applicant must have owned the damaged property at the time of Hurricane Matthew (October 8, 2016), through the end of the period of participation in any of the Program activities. If the owner of the damaged property has died, the property may qualify for assistance if an immediate family member inherits the home and has taken ownership of the property.

2.1.3.1 Warranty Deeds

For the purposes of the HRR, ownership is defined as holding fee simple title to the damaged property at the time of Hurricane Matthew (October 8, 2016). Ownership by limited liability corporations is not an eligible ownership type unless a waiver is obtained from NCORR. On a case-by-case basis, NCORR has the right to waive the requirement of a fee simple title or warranty deed in the applicant’s name if it can be proven that the applicant: occupied the home at the time of the disaster, was making house payments to purchase the house, and has acquired title prior to assistance.

Owner-occupied units in multi-unit properties, such as cooperative and condominium units, are also eligible for the HRR. However, applicants will need the approval of the condominium association or cooperative for the construction plans and may be required to have the association or cooperative provide insurance information before an HRP grant can be awarded.

Applicants who own a home on property with multiple unattached homes on the same lot will be required to apply separately. Prior to replacing or repairing a structure, all code and property restrictions, if applicable, must be resolved. In addition, a survey of the property will be required, and the property may need to be sub-divided. The resolution will be based on the most reasonable and cost-effective type of assistance available to the homeowners.

2.1.3.2 Contract for Deeds

Contract for deeds are not eligible unless the applicant converts the contract to full ownership prior to receiving funding assistance from the HRR. Evidence of purchase must prove that an applicant was purchasing a home by:

• A fully executed purchase contract, signed by both the seller and the buyer, dated prior to October 8, 2016.
• On a case-by-case basis, the UGLG or NCORR may consider and/or require other documentation of purchase.
• Proof that a contract has been completed or title conveyed to the purchaser; or
• Evidence that the property was transferred by a warranty deed and recorded at the County Register of Deeds Office.
2.1.3.3 Trusts

Property held in trust for the benefit of natural persons can be eligible for assistance if at least one of the occupants at the time of the damage was a current beneficiary of the trust. If the property was not the primary residence for the current beneficiaries or trustee, the applicant is not eligible for assistance. The trustee’s powers must include the ability to affect the damaged property. If the trustee’s powers do not include the ability to affect the damaged property, all beneficiaries with an interest in the damaged property must sign the "closing" documents along with the trustee.

The following is required to confirm eligibility:

- The applicant must provide a copy of the trust document.
- The trust document or an abstract or extract from the trust must be recorded in the conveyance records of State of North Carolina. This recordation in the conveyance records of the State of North Carolina may occur post-damage, if necessary.

Trustee must execute the applicable agreements unless the trust distributes the property to a beneficiary, in which case the beneficiary receiving the property must execute the applicable agreement and occupy the home as primary residence after the assistance.

2.1.3.4 Life Estates

An applicant who has or obtains a valid life estate interest in the damaged property may be eligible for program assistance, provided he or she also occupied the damaged property as his or her primary residence at the time of Hurricane Matthew (October 8, 2016). Any such applicant shall provide documentation of the claimed life estate. The Program will review any documentation of the life estate to determine if the documentation is sufficient for program eligibility purposes. Remainder interest holder(s) will not be required to execute the grant agreement or co-sign the application.

2.1.3.5 Heirship

In the event the owner of the damaged property is deceased at the time of Hurricane Matthew (October 8, 2016, and the applicant who occupied the damaged property on October 8, 2016, is an heir or beneficiary as of October 8, 2016, then the applicant is a potentially eligible homeowner. If the applicant is a co-owner (e.g., the applicant is a tenant in common or joint tenant), then the applicant and other co-owners will all need to execute any Program grant agreements to be eligible for an award. Co-owners who are not occupants may execute a power of attorney to allow the owner-occupant applicant to sign all legal documents on behalf of the remaining owners. Alternatively, any co-owners who are not occupants may each convey his/her interest in the property to the occupant-applicant such that the occupant-applicant becomes the full fee simple owner of the damaged property.

An applicant who cannot establish record ownership of the damaged property on October 8, 2016, in his or her name, but who can establish that title to the damaged property was vested in an individual who has since deceased, and to whom the applicant is an heir or beneficiary, can establish an eligible form of ownership in the following ways:

1. Deceased Pre-Grant Agreement. In the event an individual who, if alive as of October 8, 2016, would have been able to establish requisite ownership and occupancy of the damaged property is deceased or dies after submitting his or her application for assistance to the Program, but prior to executing the grant agreement, the applicant’s heirs or beneficiaries who occupied the damaged property as their primary residence as of October 8, 2016, may be eligible if they can establish their legal right to succeed to the ownership rights of the deceased applicant. Each case will be reviewed and approved by NCORR legal counsel in advance of making a final eligibility determination.
Heirs or beneficiaries who did not occupy the damaged property as their primary residence as of October 8, 2016, are NOT eligible for assistance.

Deceased Post-Grant Agreement. In the event of an applicant’s death after the execution of the grant agreement, the estate representative or heir(s) can qualify to receive grant funds to complete reconstruction or rehabilitation of the damaged property. No additional occupancy test is required for the verified estate representative or heir(s). All disbursement and construction activities will be placed on hold until the Program verifies and/or completes the following: (i) receipt of the death certificate for the deceased applicant establishing the death occurred post grant agreement execution, (ii) receipt of the court order or other documentation recognizing the estate representative or heir(s) as such, and (iii) amendment of the Program application to add the estate representative or heir(s) who will then be required to sign a document ratifying and confirming the grant agreement and assuming all of the obligations thereunder.

2.1.3.6 Applicants Unable to Provide Ownership Documentation

If the applicant is unable to provide sufficient proof of ownership, the Program will:

- Conduct a search of the tax-assessor records for the county in which the damaged property is located. The tax-assessor records search shall include a search for the tax year 2016 through the then most current tax-year to ensure continuity of ownership;
- Obtain an abbreviated title report to determine current ownership in addition to ownership as of a date prior to October 8, 2016;
- Conduct any further investigation or require further information or documentation from the applicant as may be necessary to determine ownership.

2.1.3.7 Successors in Interest

For the purposes of funding assistance from the HRR, alternative methods to document ownership may be proven in the following manner:

(a) Applicants may prove ownership by providing documentation and completing a notarized affidavit that certifies one of the following circumstances applies:
   i. No other party has the right to claim ownership;
   ii. Everyone who has the right to claim ownership has agreed to participate in the program; or
   iii. A party in addition to the applicant who has the right to claim ownership could not be located (after all reasonable attempts have been made).

(b) Subject to the approval by ReBuild NC, instead of a copy of the deed, alternative documentation proving ownership may be provided, including (in order of preference):
   i. Property tax receipts;
   ii. Homeowner’s insurance policy;
   iii. Utility bills; or
   iv. Other documentation deemed to be acceptable by ReBuild NC.

The documentation must show that the applicant was the person responsible for paying for these items at the time of the disaster. The required affidavit, form, and instructions may be found in Appendix C.

2.1.4 Required Primary Residency and Occupancy Documentation for HRR

The property receiving assistance must have been occupied as at least one of the applicant’s primary residence at the time of the disaster. If the applicant is an immediate family member who has inherited the property from the owner at the time of the disaster, it must be shown that the person who was living in the home was using it as their primary residence at the time of damage.

Methods to verify primary residence must be coupled with occupancy documentation as follows:
• **Primary Residency** (one of the following);
  - 2016 tax records/bill or County Assessor’s records of ownership listing the damaged address at the time of the storm
  - Driver’s license listing the damaged dwelling address valid at the time of the storm
  - Voter registration along with valid driver’s license listing the damaged dwelling address valid at the time of the storm
  - FEMA letter showing payment received for home repairs or contents

and one of the following **Occupancy documents**:

• Copy of electric, gas, water, trash, sewage, cable or landline phone bill. The bill must confirm that service was provided in the month preceding or the month of October 2016 and must match a name and address on the program application. Bills must reflect usage of services indicative of occupancy;

• Letter from electric, gas, water, trash, sewage, cable or landline phone company. The letter must confirm that service was provided in the month preceding or month of October 2016 and must match a name and address on the Program application;

• Copy of credit card bill sent to damaged property in the month preceding or month of October 2016 and matching a name and address on the Program application;

• Copy of bank statement sent to damaged property in the month preceding or month of October 2016 and matching a name and address on the Program application;

• Other occupancy documents may be considered by the Program on a case-by-case basis.

### 2.1.4.1 Special Circumstances Related to Occupancy

The following exceptions apply under special circumstances related to occupancy:

• Active duty military personnel who own a storm-damaged home in an eligible county or zip code but are currently assigned to duty away from their home or were assigned to duty away from their home at the time of the storm are eligible to apply.

• Applicants incapacitated due to illness who own a storm damaged home in an eligible county or zip code and are currently incapacitated or were incapacitated at the time of the storm are eligible to apply. If the applicant is currently incapacitated, an authorized legal representative or next of kin must make application for the benefit of the applicant.

• Applicants with damaged property from Hurricane Matthew in an eligible county or zip code who were incarcerated at the time of the storm but are no longer incarcerated are eligible to apply for the Program. If the applicant is incarcerated at the time of application, the applicant must give someone power of attorney on his or her behalf.

• Applicants who were in a nursing home at the time of the storm but are no longer in a nursing home are eligible to apply for the Program. If the applicant is in a nursing home at the time of application, the applicant must give someone power of attorney on his or her behalf.

Regardless of the special circumstances, all eligible applicants must be able to comply with the terms of the Program Grant Agreement.
2.1.5 Documentation Required to Verify Damage for HRR

The property must have sustained damage because of the October 8, 2016 disaster. Records or documentation to demonstrate damages include:

- National Damage Insurance Program, NFIP report or documentation;
- Insurance adjuster estimate;
- Insurance claim inspector report and/or letter of denial;
- Impacted unit of local government inspector’s report;
- FEMA file describing damage and award;
- SBA letter or inspection report describing damage;
- Demolition permit;
- Photographs that physically demonstrate and describe/show the damage to the home;
- Inspection or engineer’s report at the time of the disaster from a licensed contractor; or
- Other acceptable sources that can provide reports or evidence of damage, such as local/state governments, private non-profit relief assistance, homeowners associations and program damage assessments.

2.1.6 Prioritization of Program HRR Applicants and Income Requirements

LMI households will have first priority.

To be eligible, applicants must provide a current IRS 1040 tax return for all household members over the age of 18 who are required to file a tax return. If an IRS tax return is not available, applicants may be required to disclose all sources of income and provide additional acceptable documentation to NCORR or subrecipient or contractor in accordance with Section 2.6 of this manual.

2.1.7 Maximum Award Amount

The maximum award amounts for the HRR program are:

- $70,000 for home rehabilitation
- Based upon actual reconstruction bids up to $127 per square foot for home reconstruction. Funding above the reconstruction cap may be provided for additional costs related to elevation, environmental remediation, and ADA accessibility.

To be eligible, rehabilitation or reconstruction projects must be completed in compliance with program requirements.

2.2 Manufactured Housing Repair and Replacement (MHRR)

The Manufactured Housing Repair and Replacement (MHRR) program provides assistance to applicants who owned and occupied their damaged manufactured home at the time of Hurricane Matthew. For the purposes of the Program, a manufactured or mobile home is defined as a dwelling unit composed of one or more components substantially assembled in a manufacturing plant and constructed in accordance with the standards established in the U.S. Department of Housing and Urban Development's building code for manufactured housing. This term does not include modular homes that are constructed to meet state and local building code requirements which are addressed by the HRR program.

Depending upon the level of damage and costs of repair, owners of single- or double-wide manufactured or mobile homes can receive funding for repair or replacement. Due to the fact
that it is not cost effective to repair manufactured homes that were significantly damaged, repairs to manufactured homes will only be provided in limited circumstances. Outside of the limited circumstances that manufactured home repairs will be eligible, the Program may provide either the replacement and/or relocation of an existing manufactured home as provided below:

2.2.1 Eligibility Requirements for MHRR (24 CFR 570.202)

To be eligible for MHRR assistance, the following requirements must be met:

- Manufactured home must have been damaged or destroyed by Hurricane Matthew and be located in a disaster declared county to receive CDBG-DR funding (see Table 1).
- Manufactured home must have been the primary residence for at least one of the applicants at the time of Hurricane Matthew. The damaged home must have been covered by flood insurance at the time of the storm if the home previously received federal funds requiring the maintenance of flood insurance.
- Manufactured home must have $5,000 or less in damage from Hurricane Matthew based on program damage assessment ECR report.
- Applicant must be lawfully present in the United States and, if a non-citizen, not be prohibited from receiving federal public benefits (see federal Personal Responsibility and Work Opportunity Act).
- Applicant must have ownership or legal authority to enter into a funding agreement.
- Applicant must allow access to the damaged property for all program-related staff, inspectors, or contractors.

2.2.2 Ineligible Structures for MHRR

Structures ineligible for assistance include the following:

- Manufactured homes constructed prior to the enforcement of the Manufactured Home Construction and Safety Standards, effective June 15, 1976, are not eligible for rehabilitation and must be replaced.
- Manufactured homes with less than $1,000 in damages.
- Manufactured homes with a salvage title.
- Manufactured homes with a serial number different than that on the title documentation submitted to the Program and/or on inspection report photos.
- Second homes.
- Homes seized and/or foreclosed.
- Damaged home not covered by flood insurance at the time of the storm if previously funded with federal funds requiring the maintenance of flood insurance.
- Seasonal, short-term and vacation rental properties are not eligible for assistance.
- Housing units located where federal assistance is not permitted by federal regulation, including floodways, or within runway clear zones of either a civil or military airport are not eligible.
- Garages, carports, sheds and outbuildings not attached to the main dwelling unit are not eligible for repair or replacement. Improvements must be physically attached to the house and be permanent in nature.
2.2.3 Required Ownership Documentation for MHRR

To be eligible for MHRR assistance, at least one applicant must be an owner of the damaged property prior to October 2016 through the end of the period of participation in the MHRR and must otherwise meet the requirements of Section 2.2.1. If the owner of the damaged property has died, the property may qualify for assistance if an immediate family member inherits the home and has taken ownership of the property.

2.2.3.1 Manufactured Home Titles

Applicants applying for assistance for a manufactured home must establish ownership of the manufactured home as of October 2016. Ownership of the manufactured home can be established by providing any of the following:

- A Certificate of Title from the Department of Motor Vehicles
- Tax Assessor records showing land with a manufactured home assessment in the name of an applicant
- Title from the county land records showing manufactured home ownership
- The bill of sale or other act executed by the applicant, as transferee, and the previous owner or dealer as transferor
- Proof of immobilization and attachment to real property
- Property tax bill listing immobilized manufactured home
- Manufactured home loan mortgage statement

The serial number of the manufactured home listed in documentation provided by the applicant must match the serial number on the ownership documentation above and be confirmed by photograph by the inspector during the property damage inspection.

In addition to the title of the manufactured home, MHRR applicants who own the property must also provide the Program with ownership documentation for the land.

2.2.3.2 Warranty Deeds

For the purposes of the MHRR, ownership is defined as holding fee simple title prior to October 2016. Ownership by limited liability corporations is not an eligible ownership type unless a waiver is obtained from NCORR. On a case-by-case basis, NCORR has the right to waive the requirement of a fee simple title or warranty deed in the applicant’s name if it can be proven that the applicant:

- Occupied the home at the time of the disaster,
- Was making house payments to purchase the house, and
- Has acquired title prior to assistance.

Applicants who own a manufactured home on property with multiple unattached homes on the same lot will be required to apply separately. Prior to replacing or repairing a structure, all applicable code and property restrictions must be resolved. In addition, a survey of the property will be required, and the property may need to be sub-divided. The resolution will be based on the most reasonable and cost-effective type of assistance available to the homeowners.

2.2.3.3 Contract for Deeds

Contracts for deeds are not eligible unless the applicant converts the contract to full ownership prior to receiving funding assistance from the MHRR. Evidence of purchase must prove that
an applicant was purchasing a home by:

- A fully executed purchase contract, signed by both the seller and the buyer, dated prior to October 8, 2016.
- On a case-by-case basis, the UGLG or NCORR may consider and/or require other documentation of purchase.
- Proof that a contract has been completed or title conveyed to the purchaser; or
- Evidence that the property was transferred by a warranty deed and recorded at the County Register of Deeds Office.

2.2.3.4 Trusts

Property held in trust for the benefit of natural persons can be eligible for assistance if at least one of the occupants at the time of the damage was a current beneficiary of the trust. If the property was not the primary residence for the current beneficiaries or trustee, the applicant is not eligible for assistance. The trustee’s powers must include the ability to affect the damaged property. If the trustee’s powers do not include the ability to affect the damaged property, all beneficiaries with an interest in the damaged property must sign the “closing” documents along with the trustee.

The following is required to confirm eligibility:

- The applicant must provide a copy of the trust document.
- The trust document or an abstract or extract from the trust must be recorded in the conveyance records of the State of North Carolina. This recordation in the conveyance records may occur post-damage, if necessary.

Trustee must execute the applicable agreements unless the trust distributes the property to a beneficiary, in which case the beneficiary receiving the property must execute the applicable agreement and occupy the home as a primary residence after the assistance.

2.2.3.5 Life Estates

An applicant who has or obtains a valid life estate interest in the damaged property may be eligible for program assistance provided he or she also occupied the damaged property as his or her primary residence on October 8, 2016. Any such applicant shall provide documentation of the claimed life estate. The Program will review any documentation of the life estate to determine if the documentation is sufficient for program eligibility purposes. Remainder interest holder(s) will not be required to execute the grant agreement or co-sign the application.

2.2.3.6 Heirship

In the event the owner of the damaged property is deceased as of October 8, 2016, and the applicant who occupied the damaged property on October 8, 2016, is an heir or beneficiary as of October 8, 2016, then the applicant is a potentially eligible homeowner. If the applicant is a co-owner (e.g., the applicant is a tenant in common or joint tenant), then the applicant and other co-owners will all need to execute any Program grant agreements to be eligible for an award. Co-owners who are not occupants may execute a power of attorney to allow the owner-occupant applicant to sign all legal documents on behalf of the remaining owners. Alternatively, any co-owners who are not occupants may each convey his/her interest in the property to the occupant-applicant such that the occupant-applicant becomes the full fee simple owner of the damaged property.

An applicant who cannot establish record ownership of the damaged property on October 8, 2016, in his or her name, but who can establish that title to the damaged property was vested in an individual who has since deceased, and to whom the applicant is an heir or beneficiary, can establish an eligible form of ownership in the following ways:
1. Deceased Pre-Grant Agreement. In the event an individual who, if alive as of October 8, 2016, would have been able to establish requisite ownership and occupancy of the damaged property is deceased or dies after submitting his or her application for assistance to the Program, but prior to executing the grant agreement, the applicant’s heirs or beneficiaries who occupied the damaged property as their primary residence as of October 8, 2016, may be eligible if they can establish their legal right to succeed to the ownership rights of the deceased applicant. Each case will be reviewed and approved by NCORR legal counsel in advance of making a final eligibility determination. Heirs or beneficiaries who did not occupy the damaged property as their primary residence as of October 8, 2016, are NOT eligible for assistance.

2. Deceased Post-Grant Agreement. In the event of an applicant’s death after the execution of the grant agreement, the estate representative or heir(s) can qualify to receive grant funds to complete reconstruction or rehabilitation of the damaged property. No additional occupancy test is required for the verified estate representative or heir(s). All disbursement and construction activities will be placed on hold until the Program verifies and/or completes the following: (i) receipt of the death certificate for the deceased applicant establishing the death occurred post grant agreement execution, (ii) receipt of the court order or other documentation recognizing the estate representative or heir(s) as such, and (iii) amendment of the Program application to add the estate representative or heir(s) who will then be required to sign a document ratifying and confirming the grant agreement and assuming all of the obligations thereunder.

2.2.3.7 Applicants Unable to Provide Ownership Documentation

If the applicant is unable to provide sufficient proof of ownership, the Program will:

- Conduct a search of the tax-assessor records for the county in which the damaged property is located. The tax-assessor records search shall include a search for the tax year 2016 through the then most current tax-year to ensure continuity of ownership;
- Obtain an abbreviated title report to determine current ownership in addition to ownership as of a date prior to October 8, 2016;
- Conduct any further investigation or require further information or documentation from the applicant as may be necessary to determine ownership.

2.2.3.8 Successors in Interest

For the purposes of funding assistance from the HRR, alternative methods to document ownership may be proven in the following manner:

(c) Applicants may prove ownership by providing documentation and completing a notarized affidavit that certifies one of the following circumstances applies:
   iv. No other party has the right to claim ownership;
   v. Everyone who has the right to claim ownership has agreed to participate in the program; or
   vi. A party in addition to the applicant who has the right to claim ownership could not be located (after all reasonable attempts have been made).

(d) Subject to the approval by ReBuild NC, instead of a copy of the deed, alternative documentation proving ownership may be provided, including (in order of preference):
   v. Property tax receipts;
   vi. Homeowner’s insurance policy;
   vii. Utility bills; or
   viii. Other documentation deemed to be acceptable by ReBuild NC.

The documentation must show that the applicant was the person responsible for paying for these items at
the time of the disaster. The required affidavit, form, and instructions may be found in Appendix C.

2.2.4 Required Primary Residency and Occupancy Documentation for MHRR

The manufactured home receiving assistance must have been occupied as at least one of the applicant’s primary residence at the time of the disaster. If the applicant is an immediate family member who has inherited the property from the owner of the property at the time of the disaster, it must be shown that the person who was living in the home was using it as their primary residence at the time of the damage.

Methods to verify primary residence must be coupled with occupancy documentation as follows:

- **Primary Residency** (one of the following):
  - 2016 tax records/bill or County Assessor’s records listing the damaged address at the time of the storm
  - Driver’s license listing the damaged dwelling address valid at the time of the storm
  - Voter registration along with valid driver’s license listing the damaged dwelling address valid at the time of the storm
  - FEMA letter showing payment received for home repairs or contents

and one of the following **Occupancy** documents:

- Copy of electric, gas, water, trash, sewage, cable or landline phone bill. The bill must confirm that service was provided in the month preceding or the month of October 2016 and must match a name and address on the Program application. Bills must reflect usage of services indicative of occupancy;
- Letter from electric, gas, water, trash, sewage, cable or landline phone company. The letter must confirm that service was provided in the month preceding or month of October 2016 and must match a name and address on the Program application;
- Copy of credit card bill sent to damaged property in the month preceding or month of October 2016 and matching a name and address on the Program application;
- Copy of bank statement sent to damaged property in the month preceding or month of October 2016 and matching a name and address on the Program application;
- Other occupancy documents may be considered by the Program on a case-by-case basis.

2.2.4.1 Special Circumstances Related to Occupancy

The following exceptions apply under special circumstances related to occupancy:

- Active duty military personnel who own a storm-damaged home in an eligible county or zip code but are currently assigned to duty away from their home or were assigned to duty away from their home at the time of the storm are eligible to apply.
- Applicants incapacitated due to illness who own a storm damaged home in an eligible county or zip code and are currently incapacitated or were incapacitated at the time of the storm are eligible to apply. If the applicant is currently incapacitated, an authorized legal representative or next of kin must make application for the benefit of the applicant.
- Applicants with damaged property from Hurricane Matthew in an eligible county or zip code who were incarcerated at the time of the storm but are no longer incarcerated are eligible to apply for the Program. If the applicant is incarcerated at the time of application, the applicant must give someone power of attorney on his or her behalf.
- Applicants who were in a nursing home at the time of the storm but are no longer in a nursing home are eligible to apply for the Program. If the applicant is in a nursing home
at the time of application, the applicant must give someone power of attorney on his or her behalf.

Regardless of the special circumstances, all eligible applicants must be able to comply with the terms of the Program Grant Agreement for the Program.

2.2.5 Documentation Required to Verify Damage for MHRR

The property must have sustained damage because of the October 8, 2016 disaster. Records or documentation to demonstrate damages include:

- NFIP report or documentation;
- Insurance adjuster estimate;
- Insurance claim inspector report and/or letter of denial;
- Impacted unit of local government inspector’s report;
- FEMA file describing damage and award;
- SBA letter or inspection report describing damage;
- Demolition permit;
- Salvage title for the manufactured home dated after Hurricane Matthew;
- Photographs that physically show the damage to the home;
- Inspection or engineer’s report at the time of the disaster from a licensed contractor; or
- Other acceptable sources that can provide reports or evidence of damage, such as local/state governments, private non-profit relief assistance, homeowners associations, and program damage assessment.

2.2.6 Prioritization of Program MHRR Applicants and Income Requirements

LMI households will have first priority.

To be eligible, applicants must provide a current IRS 1040 tax return for all household members over the age of 18 who are required to file a tax return. In rare cases when an IRS tax return is not available, applicants may be required to disclose all sources of income and provide additional acceptable documentation to NCORR or a subrecipient or contractor in accordance with Section 2.6 of this manual.

2.2.7 Maximum Award Amount

The maximum award amounts for the HRR program are:

- $5,000 or less for repair of manufactured homes.
- Up to $60,000 for replacement of single-wide manufactured homes and up to $90,000 for replacement of double-wide and triple-wide manufactured homes.

Additional funding may be provided if the costs related to the following exceed Program caps: demolition and/or removal of the existing manufactured home, permitting or site preparation of the new manufactured home, and/or elevation.

To be eligible, applicant repair or replacement projects must be completed in compliance with program requirements.

2.3 Home Repair Reimbursement

Applicants may be eligible for reimbursement of the cost of eligible work paid for with the applicant’s private funds. In accordance with HUD guidance for pre-award cost issued on September 15, 2015 (CPD-15-07), only eligible work performed and completed on the earlier of the date that the applicant applied for Program assistance or September 14, 2018, is eligible for
reimbursement. In addition, applicant must stop work on the damaged property on or before the date of applying for program assistance. No applicant will be eligible for any reimbursement unless and until the damaged property passes all environmental reviews and obtains all necessary clearance.

Prior to receiving any reimbursement assistance, an applicant must execute, under the penalty of perjury, a certification that all repairs subject to the reimbursement award were made within the time frame described above, were directly caused by Hurricane Matthew, and paid for with the applicant’s private funds. See Appendix I for a copy of the certification that must be completed by the applicant.

2.3.1 Eligible Applicants

To be eligible for reimbursement, applicants first must meet all the eligibility requirements pertaining to the HRR or MHRR, whichever is applicable. In addition to the eligibility requirements for their structure type, applicants must:

- Have performed work to be reimbursed prior to the date of application to the HRR or MHRR program or September 14, 2018, whichever is earliest.
- Certify, under penalty of perjury, that the repairs were completed before the application date or September 14, 2018, whichever is earliest.
- Certify, under penalty of perjury, that work on the damaged residence was stopped on or before the date of applying to the Program for assistance.
- Complete all environmental reviews and clearance as required by the Program and HUD regulations.
- Complete elevation of the home as required by the Program and HUD regulations.

2.3.2 Eligible Reimbursement Expenses

Reimbursement is limited to only those expenses determined to be eligible by the Program, as assessed on a component-by-component basis, minus any duplication of benefits. Eligible expenses will be based on Xactimate, a standardized pricing tool commonly used by the construction industry, which will be assessed during an onsite inspection. The eligible reimbursement amount may be less than the actual price paid by the applicant. Receipts will not be accepted as verification of completed work and/or justification to increase any line item in the repair estimate. All reimbursable expenses must have been reasonable and necessary to return the damaged property to a decent, safe and sanitary condition.

Based upon the damages to the applicant’s home, the following rehabilitation or repair items may be eligible for reimbursement:

- Plumbing, electrical systems, heating, ventilating, and air conditioning systems;
- Fuel systems for cooking, septic systems, water wells;
- Windows, doors, roofs, interior floors;
- Energy Star compliant stoves, refrigerators, washers, and dryers;
- Emergency access repairs;
- Elimination of health and safety hazards;
- Structural components of the damaged property;
- Blocking, leveling, and anchoring of a manufactured home and re-setting or reconnecting its sewer, water, electrical and fuel lines/tanks;
• Tool and equipment rental;
• Any allowance eligible for a repair and any allowance set forth in Section 7.2(a) below.

This list is not meant to be exhaustive, but illustrative of eligible items that may be necessary and reasonable to return the damaged property to a decent, safe, and sanitary condition.

2.3.3 Ineligible Reimbursement

The following types of repairs and expenses are not eligible for reimbursement. This is not an all-inclusive list.

• Repairs made after the date of application to the program or September 14, 2018, whichever is earliest.
• Personal property (e.g., furniture, vehicles, food, clothing, etc.)
• Repairs made to non-residential structures that are not attached to the damaged property (e.g., pools, sheds, detached garages, carports, etc.)
• Playground equipment, satellite dishes and security systems

In addition, the Program is prohibited from paying funds toward a project that does not result in the full rehabilitation of the applicant’s dwelling to include the remediation of lead-based paint and elevation, if required. As such, the Program is not allowed to reimburse applicants who have already begun to repair their manufactured or site-built home when the Program will replace the manufactured home or reconstruct the site-built home. However, applicants in these situations may reduce their duplication-of-benefits assessment. For manufactured homes that will be replaced, a duplication-of-benefits reduction is possible when the applicant provides documentation that the repairs made to a damaged manufactured home were made prior to application to the program or September 14, 2018, whichever occurred first. For other eligible structures that will be reconstructed, a duplication-of-benefits reduction is possible if the Program can assess the value of the repairs using the estimating methodology discussed above.

2.3.4 Reimbursement Options

Applicants may be eligible for reimbursement in two scenarios:

• Where all the repair work to the damaged property has been completed
• Where some repairs have been completed and some repairs remain incomplete

2.3.4.1 Reimbursement Only

Applicants who have completed all repairs or reconstruction, including elevation, if required, are eligible for reimbursement upon confirmation by the HRR or MHRR that the work has been completed and the costs for repairs are reasonable and that damaged property is in a decent, safe and sanitary condition. Completion of work includes all environmental testing and remediation as required by HUD. The applicant will be required to execute a Program-approved reimbursement grant agreement prior to receiving any reimbursement.

2.3.4.2 Reimbursement and Rehabilitation

Applicants with prospective repairs remaining to be completed may be eligible for reimbursement for completed repairs, only if the applicant signs a Reimbursement and Rehabilitation Grant Agreement allowing the HRR or MHRR to bring the property up to HUD’s Housing Quality Standards (HQS).

2.3.5 Prioritization of Applicants and Income Requirements for Reimbursement

LMI households have priority for assistance. Applicants with income between 81-120% AMI
are also eligible for reimbursement assistance.

To be eligible, applicants must provide a current IRS 1040 tax return for all household members over the age of 18 who are required to file a tax return. If an IRS tax return is not available, applicants may be required to disclose all sources of income and provide additional acceptable documentation to NCORR, a subrecipient, or contractor in accordance with Section 2.6 of this manual.

2.3.6 Maximum Award Amount
The maximum award amount for reimbursement is **$70,000**.

2.4 Temporary Relocation Assistance

Due to the voluntary nature of NCORR's Single-Family Housing Recovery Programs, it is within NCORR’s discretion whether to adopt an optional temporary relocation policy for owner-occupied units. To reduce the burden on affected homeowners, NCORR has made the decision to provide Temporary Relocation Assistance (TRA) to owner-occupants when rehabilitation, elevation, reconstruction, replacement, or environmental remediation activities require temporary relocation of the owner-occupant of the property. To carry out this activity, NCORR has adopted an Optional Relocation Policy that is included in the **NCORR URA Standard Operating Procedures and Optional Relocation Policy**. The purpose of the Optional Relocation Policy is to establish guidance for the implementation of NCORR’s TRA program for owner-occupants as outlined in the State’s Action Plan.

Tenants located in Program-assisted housing units are protected by the Uniform Relocation Act (URA) and will be relocated, if required, in accordance with the **NCORR URA Standard Operating Procedures and Optional Relocation Policy**.

2.4.1 Program Eligibility

To be eligible for TRA, applicants first must meet all the eligibility requirements pertaining to HRR or MHRR, whichever is applicable. In addition to the eligibility requirements for their structure type:

- The owner-occupant must be approved for and be eligible for assistance for HRR or MHRR as evidenced by a fully executed Grant Agreement for Rehabilitation, Reconstruction, Manufactured Home Repair, or Manufactured Home Replacement; and
- The owner-occupant must be required by the Program to temporarily relocate to complete the rehabilitation, elevation, reconstruction, replacement, or environmental remediation of the damaged structure assisted with CDBG-DR funding as evidenced by a 30-day notice.

2.4.2 Eligible Expenses

All TRA assistance must be determined to be necessary and reasonable in accordance with the approved **NCORR URA Standard Operating Procedures and Optional Relocation Policy**. Recipients of TRA assistance are responsible for providing NCORR or its Subrecipient with all documentation related to eligible expenses to include rental or storage leases, bills, paid invoices, cleared checks, etc. Undocumented expenses will not be reimbursed by NCORR or the Subrecipient. In addition, all anticipated expenses must be approved in writing in advance of the applicant incurring the expense.

Eligible expenses, up to **$12,000**, include the following:

- Moving expenses
- Monthly rent
• Hotel expenses (for short-term stays only)
• Storage

2.4.3 Prioritization of TRA Applicants and Income Requirements

Only LMI households at 80 percent AMI or below are eligible for TRA assistance. To be income eligible, applicants must provide a current IRS 1040 tax return for all household members over the age of 18 who are required to file a tax return. If an IRS tax return is not available, applicants may be required to disclose all sources of income and provide additional acceptable documentation to the sub-grantee or Subrecipient or contractor in accordance with Section 2.6 of this manual.

2.4.4 Program Cap for Assistance

The maximum amount of TRA to be provided is $12,000 for a period of 1 year, unless extended by the Program due to a delay in construction activities.

2.5 Flood Insurance Assistance (FIA)

The Flood Insurance Assistance (FIA) program provides monetary assistance to cover flood insurance premiums for a maximum of 2 years. This program is limited to LMI applicants whose damaged property is located in the 100-year floodplain. Applicants who live in the 100-year floodplain and receive any assistance under the Housing Recovery Program are required to maintain flood insurance on the damaged property for the life of the property.

2.5.1 Program Eligibility

To be eligible for FIA, applicants first must meet all the eligibility requirements pertaining to the HRR or MHRR, whichever is applicable. In addition to the eligibility requirements for Program:

• The owner-occupant must qualify as LMI;
• The damaged property must be located in the 100-year floodplain, required to have flood insurance, and insurable;
• The owner-occupant must be approved for and be eligible for assistance for the HRR or MHRR as evidenced by an Award Letter;
• The applicant must be able to purchase the full amount of his or her flood insurance premium if this amount exceeds the FIA program cap;
• The applicant must occupy the home as their primary residence for the term of the insurance premium unless they are required to temporarily relocated due to program related construction activities. Applicants who relocate to another primary residence during the term of the FIA will have to repay a pro-rated portion of the assistance back to the Program;
• In accordance with their HRR and MHRR Grant Agreement, applicants must agree to maintain flood insurance for the life of the property and notify subsequent owners of this requirement; and
• Applicants must agree to list NCORR as an “additional insured” on the flood insurance policy if the Program is required to pay the premium on behalf of the applicant. This requirement does not apply to applicants seeking reimbursement for flood insurance premiums.

If damaged property is located in a 100-year floodplain, applicants are required to provide HRR and MHRR with proof of flood insurance as a prerequisite of signing the Grant Agreement and prior to final disbursement. Flood insurance must be in effect at the time of assistance and for a period of 1 year from closeout. Potentially eligible applicants will be evaluated for FIA eligibility in Step 5 of the 8-step process. Applicants will be notified of their
eligibility during the award notification process. If the structure is uninsurable at the time of the Grant Agreement signing, proof of flood insurance must be provided prior to final disbursement.

2.5.2 Prioritization of FIA Applicants and Income Requirements

FIA assistance is limited to LMI households with income at 80 percent AMI or below.

To be income-eligible, applicants must provide a current IRS 1040 tax return for all household members over the age of 18 who are required to file a tax return. If an IRS tax return is not available, applicants may be required to disclose all sources of income and provide additional acceptable documentation to the sub-grantee or Subrecipient or contractor in accordance with Section 2.6 of this manual.

2.5.3 Eligible Expenses

To receive FIA, applicants have two options:

- If the applicant has already obtained flood insurance for the property, the applicant can provide the Program with a copy of the flood insurance premium invoice and flood insurance policy currently in effect for review by the Program. In order to be reimbursed, the policy must: 1) be current, 2) provide sufficient coverage for the damaged address, and 3) cover the program required timeframe (i.e. from grant agreement to construction completion, or from close out to 1 year after close out.).

- Applicants who do not currently have flood insurance can obtain a quote from their insurance agent which meets program requirements. In these cases, the premium will be paid directly to the insurance agent and NCORR will be named as an additional insured.

2.5.4 Program Cap

The maximum amount of FIA is $2,000 for flood insurance for a period of 2 years. This assistance must cover the lesser of (i) the full insurable value of the structure as determined by the insurer, or (ii) the maximum amount available for the structure under the National Flood Insurance Program, or successor program. Applicants with flood insurance premiums exceeding the program cap will be responsible for paying the difference.

2.6 Income Verification Procedures

To verify income eligibility for applicants of all HRPs, the Program will use the 1040 method in accordance with the Technical Guide for Determining Income and Allowances for the HOME Program (third edition, January 2005). The IRS Form 1040 method of calculating income is often referred to as the Adjusted Gross Income or AGI method.

2.6.1 Definition of 1040 Method

IRS Form 1040 Adjusted Gross Income: Citizens of the United States and resident aliens, except those with gross incomes that fall below a certain level, are required to file an income tax return with the Internal Revenue Service (IRS) each year. The tax return is officially referred to as IRS Form 1040. The definition of adjusted gross income (AGI) is based on this form, also commonly referred to as “the long form.”

AGI is listed on the 1040 tax form and is the dollar figure used to determine an applicant’s income eligibility for participation in the NCORR CDBG-DR Programs. Under HOME regulations, the 1040 EZ “short form” may not be used to determine applicant eligibility. However, CDBG Programs use the IRS definition of annual income in different ways than HOME:
• CDBG does not require use of the long form.
• CDBG allows tax returns as proof of income.
• Documentation for CDBG income qualification can be up to 12 months old.

Note: NCORR requires a 12-month re-certification of income as accepted by CDBG rather than 6 months as required by the HOME program.

2.6.2 Verifying Income

NCORR will allow and use the most current 1040, 1040A, 1040 EZ, or IRS Form 8879 to determine household income. The 2018 HUD Income Limits will be used to determine 2018 income eligibility. These income limits will remain in effect until HUD issues the 2019 Income Limits. If an applicant has already completed an income determination prior to the new HUD income limits being published, then the income determination will stand under the income year that the determination is made. If it has been 12 months since income determination was made but there has not been an award, then the income will have to be re-verified.

If an applicant is still in the process of providing documentation for an income determination but documentation is not complete and no income determination has been made at the time the income limits change, then the applicant will be qualified under the new HUD limits.

Annually, income limits will be based on the most recent HUD-published income limits. Table 3 is used when requesting the most current IRS 1040 Tax Return:

**Table 3: Schedule Requesting the Most Current Tax Return**

<table>
<thead>
<tr>
<th>Timeframe of Application Submission</th>
<th>Eligible 1040 Income Tax Documentation</th>
</tr>
</thead>
<tbody>
<tr>
<td>April 16, 2017-December 31, 2017*</td>
<td>• 2016</td>
</tr>
<tr>
<td></td>
<td>• Or, 2015 filed 1040 plus a filed extension for 2016 and signed certification (<strong>2016 extension only valid through October 15, 2017)</strong></td>
</tr>
<tr>
<td>January 1, 2018-April 15, 2018</td>
<td>• 2016</td>
</tr>
<tr>
<td></td>
<td>• Or, 2017 if early file</td>
</tr>
<tr>
<td>April 16, 2018-December 31, 2018**</td>
<td>• 2017</td>
</tr>
<tr>
<td></td>
<td>• Or, 2016 plus filed extension and signed certification (<strong>2017 extension only valid through October 15, 2018. IRS granted a further extension through January 31, 2019, for certain counties impacted by Hurricane Florence. See counties below.)</strong></td>
</tr>
<tr>
<td>January 1, 2019-April 15, 2019**</td>
<td>• 2017</td>
</tr>
<tr>
<td></td>
<td>• Or, 2016 plus filed extension and signed certification (<strong>2017 extension only valid through October 15, 2018. IRS granted a further extension through January 31, 2019, for certain counties impacted by Hurricane Florence. See counties below.</strong>*)**</td>
</tr>
<tr>
<td></td>
<td>• Or, 2018 if early file</td>
</tr>
</tbody>
</table>

***North Carolina counties given IRS 2017 filing deadline relief through January 31, 2019: Anson, Beaufort, Bertie, Bladen, Brunswick, Carteret, Chatham, Columbus, Craven, Cumberland, Dare, Duplin, Greene, Harnett, Hoke, Hyde, Johnston, Jones, Lee, Lenoir, Montgomery, Moore, New Hanover, Onslow, Pamlico, Pender, Pitt, Richmond, Robeson, Sampson, Scotland, Tyrrell, Wayne, and Wilson.
NCORR requires that persons responsible for this verification validate income at the time of application; however, additional income-verification adjustments may occur at any time because of life-changing events such as the loss of a job or death in the family.

Upon submission of the prior-year IRS 1040 Tax Return, each household will be required to certify that its current annual income is substantially similar to that reflected on the document. For the purposes of this policy, the household’s income must still be within 20 percent of income reported on the 1040 tax form. If the applicant’s income has changed by more than 20 percent from the last tax filing, the Program will follow the same process to determine household income as stated below for persons lacking 1040 documentation.

2.6.3 Household Size

In determining the size of a household for the purposes of reporting income as part of this Program, HUD considers all persons who live in the same house to be household members. Household members may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share the same house. To determine income eligibility, income must be provided for each person in the household who is 18 years of age or older.

2.6.3.1 Non-household Members

Some households may include persons who are not considered as members of the household for the purposes of determining household size. The following persons should not be counted as household members when determining household size and should not be included when reporting annual household income:

- Foster children
- Foster aides
- Live-in aides and children of live-in aides
- Unborn children (not considered in household size for income eligibility calculation but considered for bedroom count)
- Children being pursued for legal custody or adoption who are not currently living in the household

A child who lives in the house at least 50 percent of the time and is named in a shared-custody agreement can be counted in the household. Applicants have the option to include permanently absent family members who can be classified as household dependents, such as children attending college or a family member in a nursing home. The head of household has the choice of either counting that person as a member of the household and including their income or determining that the person is no longer a member of the household.

2.6.4 Household Income Calculation Method

In all cases where the applicant provides or can produce a 1040 tax return, the HUD 1040 income calculator method in conjunction with Salesforce should be used to determine income. If there is not a 1040 tax form for one or all household members and all efforts are exhausted to obtain the tax return, NCORR will alternatively use the Income Certification Form to calculate income or Certificate of Zero Income Form (Appendices K and L). This form will only be used when the applicant is not required to file or in those rare occasions where the applicant is unable to file a tax return.

When the applicant says he or she has filed taxes but does not have proof, the Program may request that the applicant obtain a copy of their 1040 transcript. Persons who have filed and do not provide proof of filing may be determined ineligible for the Program.
2.6.5 CDBG-DR Priorities

Income determinations following this policy will be used by NCORR to assist with prioritizing applicants. NCORR has determined that all income will be determined following this policy and that income determinations may be used in other processes for awarding assistance to households.

2.6.6 Income Calculator

NCORR may use HUD’s online calculator to complete the 1040 Method of income determination in conjunction with Salesforce. The calculator can be found on HUD’s website at: https://www.hudexchange.info/incomecalculator

NCORR may follow the HUD manual for procedures in completing the 1040 income calculator. The manual explains the process for completing the online worksheet and can be found at https://www.hudexchange.info/resources/documents/CPDIncomeEligibilityCalculator_User_Manual.pdf. There are certain pages from the calculator to be printed out for the applicant file. These pages are noted in the calculator.

If, after making every effort to work with the applicant to obtain a 1040, it is determined that the 1040 cannot be obtained without undue hardship to the applicant, NCORR will use the alternate income calculator to determine the household income.

For those who did not file a 1040 or whose income increased more than 20%, the following documentation (when applicable) will be required from all persons living in the household who are 18 or older:

- Current and consecutive check stubs for 3 months
  - For persons paid weekly, this equals 12 consecutive paychecks.
  - For persons paid bi-weekly or bi-monthly, this equals 6 consecutive paychecks.
  - For persons paid monthly, this equals 3 consecutive paychecks.
- Pension statement showing current monthly or yearly gross amount
- Social security statement or 1099
- Unemployment statement
- Certification of Zero Income
- Complete the state alternate income calculator
DUPLICATION OF BENEFITS
3.0 Duplication of Benefit Check

In accordance with the Robert T. Stafford Disaster Relief and Emergency Assistance Act, (42 U.S.C. §§ 5121 - 5207), applicants must disclose all financial assistance awarded and/or received in response to their storm-related damage, including the following sources:

- Federal Emergency Management Agency (FEMA)
- National Flood Insurance Program (NFIP) and Increased Cost of Compliance (ICC)
- Small Business Administration (SBA)
- Private insurance
- Private or nonprofit organizations or donations
- Disaster Recovery Act (DRA) funding
- Other state, local, or federal programs

More specifically, the following are sources of funding assistance provided for structural damage and loss that are considered a duplication of benefits and, under federal law, must be deducted from any grant assistance amount.

3.1 FEMA Individual Assistance (IA)

FEMA Individual Assistance (IA) will be determined and verified by the Program through the FEMA NEMIS database. If the Program is unable to verify the FEMA IA amount through the FEMA NEMIS database, it will use the payment amount disclosed by the applicant at the time of application. If an applicant can provide documentation demonstrating that the FEMA IA amount provided by the FEMA NEMIS database includes amounts not paid to cover structural loss, the Program will use the documentation provided by the applicant to adjust the FEMA IA payout amount. The documentation provided by the applicant must come from FEMA.

3.2 FEMA National Flood Insurance Program (NFIP) and Increased Cost of Compliance (ICC)

The Program will collect NFIP flood insurance and Increased Cost of Compliance (ICC) payment information from the applicant through the application process. In addition, the Program will work directly with NFIP to verify the information provided by the applicant.

Exception: Insurance proceeds taken by a mortgage company as a forced mortgage payoff will not be counted as a duplication of benefits, as long as documentation from the mortgage company shows that the payoff was involuntary. The applicant will need to provide supporting documentation demonstrating that the mortgage payment was involuntary, and the Program will attempt to verify this information with the applicant’s mortgage company. Voluntary mortgage payoff using insurance proceeds is a duplication of benefits that will be counted against an applicant’s award.

3.3 Small Business Administration (SBA) Loans

Federal regulations deem SBA loans for repair to be a duplication of benefit for federally funded repair programs, unless a waiver request is approved in accordance with the provisions of the Disaster Recovery Reform Act (H.R. 302 signed into law in October 2018). The State of North Carolina has requested such a waiver; but unless a waiver request is approved, the Program will continue to collect SBA information provided by the applicant during the application process. In addition, the Program will obtain a data feed provided by SBA to verify all approved amounts for SBA loans. The Program will collect specific information from SBA that breaks out the approved SBA loan amounts into the different categories of assistance (e.g., real property, personal property, vehicles, etc.).
Duplication of benefit analysis for SBA loans shall follow the approved \textit{NCORR SBA Duplication of Benefits Policy} as summarized below. As part of this policy, NCORR has adopted HUD’s SBA DOB Guidance issued on November 16, 2011 for applicants who accepted all or a portion of an SBA loan and the July 25, 2013 Guidance related to applicants who declined an SBA loan.

### 3.3.1 Homeowners who Accepted SBA Loans

Homeowners who accepted SBA loans will be processed in accordance with HUD’s November 16, 2011 Guidance and the \textit{NCORR Duplication of Benefits Policy and Standard Operating Procedures} as follows:

#### Table 4: NCORR Basic Framework for Calculating CDBG-DR Awards

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Identify Applicant’s Total Need Prior to Any Assistance</td>
<td>$100,000</td>
</tr>
<tr>
<td>Identify All Potentially Duplicative Assistance</td>
<td>$35,000</td>
</tr>
<tr>
<td>Deduct Assistance Determined to be Duplicative</td>
<td>$30,000</td>
</tr>
<tr>
<td>Maximum Eligible Award (Item 1 less Item 3)</td>
<td>$70,000</td>
</tr>
<tr>
<td>Program Cap (if applicable)</td>
<td>$50,000</td>
</tr>
<tr>
<td>Final Award (lesser of Items 4 and 5)</td>
<td>$50,000</td>
</tr>
</tbody>
</table>

If the homeowner received only a portion of SBA assistance, the full amount of the approved loan must be deducted as a duplication of benefits (DOB).

### 3.3.2 Homeowners who Declined SBA Loans

HUD Guidance issued on July 25, 2013 states that grantees may assist households and businesses that have declined SBA loans but must analyze the circumstances under which the assistance was declined and demonstrate why providing CDBG-DR funds is necessary and reasonable. In order to conduct this analysis, homeowners who declined an SBA loan must complete an \textit{NCORR SBA DOB Exception Form} (see Appendix N). Submittal of this form is necessary for the applicant to explain the reason for declining the SBA loan and provide sufficient documentation for NCORR to evaluate and consider approval of an exception.

### 3.4 Private Insurance

All property or casualty insurance, including flood and settlement amounts for loss to dwellings, are deducted from the applicant’s funding assistance award. Private insurance payments for contents or other expenses are not deducted from the applicant’s award. Insurance proceeds are initially determined by the Program through applicant-provided information. Applicants must also authorize the Program to contact third-party private insurance providers to verify information provided by the applicants. Third-party re-verification will only occur if the applicant self-certifies that a claim has been filed and the applicant is unable to provide a claim summary.

**Exception:** Insurance proceeds taken by a mortgage company as a forced mortgage payoff will not be counted as a duplication of benefits, as long as the applicant provides adequate documentation. The applicant will need to provide supporting documentation demonstrating that the mortgage payment was involuntary, and the Program will attempt to verify this information with the applicant’s mortgage company. \textit{Voluntary} mortgage payoff using insurance proceeds is a duplication of benefits that will be counted against an applicant’s award.
3.5 Other Assistance

Assistance received for the same purpose of a Housing Recovery Program grant, such as funding provided by a non-profit entity to assist applicants with rebuilding their home, must be reported by applicants through the application process and must be accounted for and verified by the Program. In addition, support documentation related to other duplicative funding sources must be provided by the applicant and verified and applied as a duplication of benefits by the Program.

3.6 Non-duplicative Assistance

Funds that were received from other sources may not always be determined to be a duplication of benefit. The applicant must provide documentation to support this determination.

Examples of non-duplicative assistance are as follows:

- Funds received but used for a different eligible purpose
  - For example, temporary housing assistance or sheltering immediately after the storm would not be duplicative of temporary relocation assistance received at a future date for relocation resulting from rehabilitation or reconstruction activities (TRA).

- Funds not available to the applicant
  - For example, when insurance funds received must be used for a forced mortgage payoff based on the terms of the mortgage.

- Funds received from a private loan and not guaranteed by SBA
  - If such funds are related to the repair of the property, the lending institution may require that the loans are satisfied at the property “closing”.

- Assets or line of credit available to the applicant
  - For example, checking or savings accounts and stocks are not duplicative.

- Funds received for repair that have already been used to repair the home
  - For example, CDBG-DR reimbursement for work completed.

3.7 Duplication of Benefits Verification

To comply with the federal prohibition against the duplication of disaster benefits, the Program will:

- Verify all sources of disaster assistance received by the applicant by conducting third-party verification, as applicable;
- Determine an applicant’s unmet need before awarding assistance; and
- Ensure beneficiaries sign a subrogation agreement to repay the assistance if they later receive other disaster assistance for the same purpose.

To meet HUD requirements and verify all potentially duplicative funding, the Program will attempt to obtain the best available duplication-of-benefits information before providing assistance to an applicant. During intake, applicants will be asked to provide all documentation related to other sources of funding and the amounts of assistance provided. During this process, applicants are also required to sign the NCORR CDBG-DR Consent to Release form, which allows the Program to conduct third-party verification of applicant-provided information and documentation.

Once applicant-provided information is collected, all duplication of benefits will be verified as outlined in the approved Verification of Benefits (VOB) Standard Operating Procedures. All
duplication-of-benefits documentation will be uploaded into the Program’s system of record (Salesforce). Verified duplication-of-benefits amounts will then be used in the applicant’s award calculation.

3.8 Escrowed Funds

If it is determined that an applicant received duplicative assistance for their rehabilitation or reconstruction project that has not been used to repair the home, the applicant must provide NCORR or the Subrecipient with escrowed funds to be used toward the home project. The funds must be provided at or prior to “closing” in the form of a cashier’s check or money order and will be deposited into an account managed by the State. As the applicant’s home is repaired or reconstructed through the Program, the escrowed funds will be used to pay the construction contractor before any Program funds are paid. When the funds in the State account have been fully disbursed, the grant amount will then be disbursed.

An applicant may also be required to deposit funds in a State account if the cost of their rehabilitation, reconstruction, or replacement project exceeds the applicable Program caps. The same deposit and drawdown procedures outlined above apply to funds escrowed due to Program caps.

3.9 Subsequent Damages to Applicant Homes

HUD’s guidance issued at 76 Federal Register 71060 (November 16, 2011) recognizes that long-term recovery can be a lengthy process and an applicant’s disaster-recovery needs can change at different points of time. As a result of this dynamic, a subsequent change in an applicant’s circumstances, such as additional damages resulting from another hurricane or storm event, can affect an applicant’s unmet need and award calculations. Based on this guidance, it is possible to provide applicants with additional assistance for Hurricane Florence damages if the following conditions can be met:

- The applicant can demonstrate Hurricane Matthew damages;
- The applicant can demonstrate subsequent damages related to Hurricane Florence; and
- The subsequent damage and re-evaluation of unmet needs occurs before the initial need for which the assistance was granted has been fully met (e.g., before the damaged house is fully repaired).

To document these conditions, a damage assessor will re-inspect an applicant’s home after subsequent damage to estimate the amount of additional needs and photograph subsequent damages. An example of the application of Program policies regarding subsequent damages and duplication-of-benefits analysis follows below in Table 5:

| Table 5: Post-award Identification of Additional Unmet Need Homeowner Rehabilitation |
|------------------------------------------|------------------|
| **Step 1** | **Amount** |
| 1. Identify Applicant’s Total Need Prior to Any Assistance (e.g., rehabilitation cost estimate) | $60,000 |

<table>
<thead>
<tr>
<th><strong>Step 2</strong></th>
<th><strong>Amount</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>a. FEMA Housing Grant (assumes interim housing is eligible use).</td>
<td></td>
</tr>
<tr>
<td>i. Interim housing (e.g., rent)</td>
<td>5,000</td>
</tr>
<tr>
<td>ii. Permanent Housing (e.g., repair/rehabilitation)</td>
<td>15,000</td>
</tr>
</tbody>
</table>
b. SBA Loan 20,000

c. Insurance (Structure, not Contents) 15,000

Total 55,000

3. Deduct Assistance Determined to be Duplicative:

a. FEMA Housing Grant (assumes interim housing is eligible use)

i. Permanent Housing (e.g., repair/rehabilitation) 15,000

b. SBA Loan 20,000

c. Insurance (Structure, not Contents) 15,000

Total 50,000

4. Initial Award (Item 1 less Item 3) 10,000

5. Program Cap (if applicable) 50,000

6. Initial Final Award (lesser of Items 4 and 5) 10,000

7. Demonstrated Additional Unmet Need (e.g., one year later):

a. Actual cost ultimately greater than initially estimated cost 5,000

8. Amount Eligible for Additional Award 5,000

9. Program Cap (if applicable) 50,000

10. Additional Award (Item 8 if lesser of Items 6 + 8 and Item 9) 5,000

### 3.10 Grant Agreements

All applicants receiving assistance will be required to sign a grant agreement that includes language prohibiting the receipt of duplicative assistance. The grant agreement contains a subrogation clause that gives the Program the right to collect any duplicative payments that are received after an award is made. As part of this agreement, applicants must agree they will report receiving benefits by emailing or calling within 1 month of receipt of additional proceeds and/or benefits. If the applicant fails to report additional insurance proceeds or other disaster benefits, NCORR may require immediate repayment in full of the entire grant amount provided by NCORR.

Recipients of assistance must report any home damage-related assistance they receive for 1 year after the award of Program funds or at program closeout, whichever is sooner.

### 3.11 Subrogation-Repayment of Duplicative Assistance

All duplicative funding received must be remitted to or accounted for, regardless of when the applicant received it. If applicants receive additional funding for the same purpose as the Housing Recovery Program award (permanent repair to damaged property), even after an award is executed, the applicant is required to report the additional funding to the Program. By accepting the award, applicants agree that they will report any duplicative funds to the Program whenever received. Upon receipt of a report that benefits have been received that were not reported in the grant calculation, the Program will recalculate the applicant’s award and provide instructions as to whether such funds must be used in construction prior to additional funding by the Program, whether the applicant’s award will be reduced by such amount, or whether the applicant must remit such amounts to the Program.
3.12 DOB Due Diligence and Monitoring

Upon the closeout of a homeowner’s project, NCORR or the Subrecipient will monitor DOB compliance by contacting the various agencies noted above or listed in the original DOB calculation, and by contacting the recipient of CDBG-DR funds. The applicant must repay any assistance later received for the same purpose as those awarded through CDBG-DR funds. For more information, refer to HUD’s Duplication of Benefits Policy Guidance at 81 Federal Register 83254 (November 21, 2016) and 76 Federal Register 71060 (November 16, 2011).
INSPECTIONS AND ENVIRONMENTAL REVIEW
4.0 Inspections and Environmental Review

4.1 Damage Assessment

Once an applicant’s file is determined to be eligible and a preliminary duplication-of-benefits analysis is completed, the file will be assigned to a damage assessor to conduct an initial site inspection of the applicant’s home, followed by an environmental assessment. As a result of the initial site inspection, the damage assessor will document tie-back to Hurricane Matthew (and subsequent damage caused by Hurricane Florence, if applicable) and produce the following estimates:

- Damage Repair Verification (DRV), which verifies storm related damages and estimates the amount of repairs previously completed to the home.
- Estimated Cost of Repair (ECR) for the amount of repairs necessary to bring the home to minimum program standards.

All property improvements identified in the DRV and ECR must tie back to Hurricane Matthew (and subsequent damage from Hurricane Florence, if applicable), address code violations, include Green Building Energy Requirements, eliminate Housing Quality Standards violations, and promote mitigation/resiliency. It is important to note that damage assessors do not evaluate structural damages to a home. The Program will arrange for a licensed, structural engineer to evaluate any indications of structural damage observed or suspected by either the applicant or the damage assessor.

4.1.1 Damage Assessment Process

A summary of the Damage Assessment process is provided below:

1. A damage inspector is assigned a work order to perform a Damage Assessment.
2. The case manager and/or damage inspector contacts the applicant to schedule an inspection appointment with the applicant at the damaged property.
3. The damage inspector arrives at the damaged property with the appropriate tools to perform the damage inspection, including forms, measuring tapes, flashlights and a camera.
4. Upon arrival, the damage inspector provides identification to the applicant, identifies him or herself a representative of the ReBuild NC Program, and interviews the applicant with regard to the damaged property in general and the claimed Hurricane Matthew-caused damages.
5. An inspection of the overall condition of the structure, each room, and all other damaged areas is performed. The inspection shall include, but not be limited to, appropriate measurements and photographs documenting the extent of the damages. In addition, the inspector shall sketch the layout and dimensions of the entire damaged property. At a minimum, the Damage Assessment should include photographs of the following aspects of the damaged property:
   a. All exterior elevations
   b. Interior photos of damages
   c. Housing Quality Standards violations, if any
   d. Back and front yards
   e. Proximity of damaged property to any detached structures close to it
f. Any obvious environmental issues

6. Upon completion of the damage inspection, the inspector shall prepare a report which shall include a line-by-line itemization of the damages observed, by room or other area, along with all photographs, sketches, and an itemized and total cost of the identified damages (or completed repairs in the case of reimbursable items). The inspector shall submit that report to the Program. The report is the “Damage Assessment” as that term is used herein.

7. The Damage Assessment is subject to a QA/QC review.

4.1.2 Verifiable Damages

To be eligible, it must be demonstrated that damages to the structure were a direct result of Hurricane Matthew and if applicable, subsequent damage from Hurricane Florence. A damaged property will be considered directly impacted by Hurricane Matthew if its damages were a result of wind, rain, fire, flood, or flying and/or falling objects caused by Hurricane Matthew on October 8, 2016. Trained Program damage inspectors will verify that damages observed and reported in the Damage Assessment were caused by Hurricane Mathew, and the applicant shall certify the connection between Hurricane Matthew and the damages shown in the Damage Assessment at the time of grant agreement execution. In the event that the damage inspector is unable or unwilling to conclude that a damaged component or components of the damaged property were directly caused by Hurricane Matthew, the applicant may submit further proof of causation in the following forms:

- National Flood Insurance Program (NFIP) report or documentation
- Private insurance adjuster estimates of damages
- Insurance claim inspector’s report and/or denial letter
- Local government damage inspector’s report
- FEMA records indicating damages and award
- SBA letter or damage inspection report
- Photographic evidence that physically demonstrates the damages and that they were cause by Hurricane Matthew
- Records from a general contractor or other repair trade from a date in close proximity to October 8, 2016, describing the damages

4.1.3 Damage Assessment Photographs

Photographs taken at the initial site inspection of the applicant’s property shall include the following elements:

- Front elevation
- All other exterior elevations
- Interior photos of all accessible areas
- Interior/exterior photos of home damage
- Interior/exterior photos of Housing Quality Standards violations
- Backyard and side yards
• Proximity of dwellings to any outbuildings close to the home
• Obvious environmental issues
• Mechanical rooms and units
• Attic spaces, if accessible
• Crawlspace, if accessible

4.2 Estimated Cost of Repairs (ECR)

The Estimated Cost of Repair (ECR) prepared by the damage assessor is a documented line-item–by–line-item estimate of the damages observed during the initial site visit to the applicant’s home. The ECR also quantifies materials and labor necessary to repair observed damages. The ECR is based upon Standard Grade materials within the cost estimates. The ECR uses construction-industry software (Xactimate), which collects costs for materials, labor, and equipment in the local area, in order to arrive at an accurate estimate of repair work.

4.2.1 General ECR Requirements

General ECR requirements are as follows:

• All damages must be tied to Hurricane Matthew (or subsequent damage from Hurricane Florence, if applicable); assistance cannot be provided for deferred home maintenance.

• All improvements must be physically attached to the property and permanent in nature. Site work is eligible only if the applicant’s home also receives rehabilitation or reconstruction services, and if the improvement will correct a threat to health and safety.

• All threats to health and safety must be completed before general improvements. These include lead-based paint and asbestos remediation, building code and Housing Quality Standards violations, as well as any site work needed to stabilize the property, control erosion, correct drainage problems, and protect the home from future flooding.

• Exterior work includes roofing, foundations, paint or siding, non-public sidewalks, site grading (to control flooding), utility connections (from property line to the adjacent street), septic systems, well water systems, doors, locks, skirting, leveling, and bracing.

• Interior work includes electrical repairs or rewiring, plumbing, replacement of damaged flooring where it poses a hazard, doors, locks, painting, abatement of lead-based paint and/or asbestos, replacement of inoperable built-in appliances and the installation of damage vents in basements and crawl spaces.

• Incorporating Green Building Requirements (GBR) to include weatherization, and other energy conservation measures such as insulation, caulking, weather stripping, E-star appliances (built-in and freestanding), and repair and replacement of windows, doors, and heating systems.

• Modification of project scopes to aid the mobility of the elderly and physically disabled such as installing accessible showers, lever hardware, and ramps; retrofitting toilets to achieve adequate height; moving power points and light switches; widening doorways; and lowering sinks in kitchens and bathrooms. **State approval is required for all repairs related to accessibility exceeding $8,000 prior to modifications being included in the scope of work.**
• Structures built before 1978 must be inspected for lead-based paint hazards and must comply with the Lead Safe Housing Rule (LSHR) (24 CFR Part 35, subparts B-R). Where such hazards are detected, the homeowner(s) will be notified, and appropriate steps will be taken to mitigate dangers from lead-based paint.

• Structures built before 1982 must be inspected for asbestos-containing material as determined by the HRP.

4.2.2 Ineligible ECR Items

In general, the following items will not be included in the ECR:

• Repair or replacement of detached structures such as carports, sheds, garages, swimming pools, decks, or fences (detached garage repairs or demolition will only be included when required by local codes).

• Any repairs in excess of mid-grade materials.

• Public sidewalks, driveways, roads, and streets (unless addressing access, health, or safety).

For a more detailed list, consult the Damage Assessment Standard Operating Procedures.

4.2.3 Sources of ECR data

Prices for construction material and labor vary, often significantly, among suppliers and homebuilding contractors, both regionally and within the same city. To ensure consistency and fairness throughout the affected counties, the Program has selected Xactware’s Pricing Data Service and Xactimate Cost Estimating Software. Xactware’s Pricing Data Service reports and validates cost information based on actual prices and transactions (e.g., completed bids) that have occurred recently in an impacted area.

ECRs completed by the damage assessors use Xactimate pricing data as of June 2018 to estimate the cost of repairs. Regional pricing from the Fayetteville, North Carolina region will be applied, and local sales tax will be included based on local jurisdictional tax rates.

4.3 Environmental Review

Every project undertaken with CDBG-DR funds, including reimbursement, rehabilitation, and reconstruction, and all activities related to that project are subject to the provisions of the National Environmental Policy Act of 1969 (NEPA), as well as the HUD environmental review regulations at 24 CFR Part 58. To comply with these requirements, the Program must:

• Complete the Tier I and Tier II environmental review process prior to committing funds to an applicant’s project through a contract, grant agreement, or disbursing funds; and

• Ensure that no work is started on an applicant’s home, even if that work is completed with private funds, prior to the completion of the environmental review process.

Violations of these requirements may jeopardize federal funding to an applicant’s project and result in disallowed costs that may have to be repaid or recaptured.

In addition to completing the Tier I and Tier II environmental review process, the Program must address all environmental hazards related to lead-based paint, asbestos, mold, as well as other environmental-permitting requirements and mitigation measures as identified in the Tier II environmental review of an applicant’s project. See Environmental Review SOPs for more specific testing and abatement requirements.
It is important to note that the construction activity identified on the Tier II environmental report should match the construction activity scoped for the applicant’s project (i.e. rehabilitation, reconstruction, elevation, etc.). If a Tier II environmental review has been completed for a reconstruction scope of work, but the applicant chooses rehabilitation, the project may proceed with the existing Tier II. However, if a property received a Tier II environmental review for a rehabilitation scope of work, and the applicant chooses reconstruction or elevation, the property must be re-submitted for a Tier II environmental review re-assessment capturing the reconstruction or elevation scope of work.

4.3.1 Lead-based Paint

4.3.1.1 Lead-safe Certification

At intake, all households in occupancy (owner and tenant occupied) of a CDBG-DR-assisted home shall receive a copy of “Lead-Safe Certified Guide to Renovate Right” brochure (see Appendix O). A signed receipt will be uploaded to the file for each occupied household.

4.3.1.2 Lead-based Paint Risk Assessment

Prior to estimating the cost of the repairs, the damage assessor will make every attempt to confirm a property’s date of construction. Documentation of identified sources used to determine the age of structure will be maintained with the project file.

**Pre-1978 Homes:** A risk assessment must be performed for all pre-1978 structures by a certified risk assessor. Once complete, a copy of the completed risk assessment must be provided to all occupants residing in the structure within 15 days. A signed receipt and the risk assessment report will be uploaded to the file for each occupied household.

**Post-1978 Homes:** Properties with date of construction on or after January 1, 1978, are exempt from Title X of the Housing and Community Development Act of 1992 and all implementing regulations. A risk assessment does not have to be completed for these properties.

**Reconstructed Homes:** At the initial site inspection, if the property is determined with a high level of certainty to require reconstruction (e.g., it is destroyed or structurally unsafe to enter, or existing conditions are such that the building cannot be rehabilitated), a lead-based paint Risk Assessment will not be conducted unless the determination of reconstruction is changed to rehabilitation.

4.3.1.3 Pre-1978 Homes with Lead-Based Paint

If the Risk Assessment identifies the presence of lead-based paint, the damage assessor shall ensure that the remediation and clearance of lead-based hazards are properly incorporated into the ECR for the property.

**General Contractors to Follow EPA Rule:** All firms performing, offering, or claiming to perform renovations, repairs, or rehabilitation for compensation on damaged properties constructed pre-January 1, 1978 must comply with the Environmental Protection Agency’s (EPA) Renovation, Repair, and Painting rule and the EPA’s Lead Pre-Renovation Education rule. This means that all general contractors performing rehabilitation on Housing Recovery Program properties that are pre-1978 housing must be an EPA-certified firm or procure a North Carolina state-certified abatement firm to conduct the abatement work. A copy of the general contractor and/or lead-based paint abatement firm’s lead-based paint certifications and certifications of their lead abatement supervisor and workers will be uploaded to the applicant’s file.
In accordance with 25 CFR 35.930(c), a residential property receiving an average of more than $5,000 and up to $25,000 per unit in federal rehabilitation assistance will include a scope of work to perform interim controls of all presumed lead-based paint hazards, implement safe work practices during rehabilitation work, and repair any paint that is disturbed and is known or presumed to be lead-based paint. In accordance with 24 CFR 35.1330(d)(f)(1) and (2), soil-lead hazards and abatement interim controls will be utilized to control soil-lead hazards.

In accordance with 24 CFR 35.930(d), for residential properties receiving $25,000 or more in federal rehabilitation assistance (which includes reimbursement), the damage assessor will develop a scope of work that includes the abatement of all lead-based paint hazards identified from the lead risk assessment. All lead-based paint hazard abatement work will comply with HUD and EPA regulations.

Clearance: Because all rehabilitation projects managed by the Program are funded with federal assistance, clearance examination is required for all structures that have not been determined to be free of lead-based paint (24 CFR 35.1340). At the conclusion of all rehabilitation activities, including (if required) lead-based paint hazard abatement, the general contractor must request a clearance examination from the construction manager. The construction manager will be responsible for obtaining a third-party, licensed lead hazard assessor to perform an independent clearance examination in accordance with 24 CFR 35.1340, paragraphs (b) through (g). A copy of the lead hazard reduction or abatement report and a clearance letter or abatement report obtained from the third-party risk assessor must be provided to all occupants residing in the structure within 15 days. A signed receipt and the clearance letter or abatement report will be uploaded to the file for each occupied household.

4.3.2 Asbestos (ACM)

4.3.2.1 Asbestos Survey and Testing

Prior to estimating the cost of the repairs, the damage assessor will make every attempt to confirm a property’s date of construction to determine whether an asbestos survey and testing is necessary.

Pre-1982 Homes: An asbestos survey must be performed for all pre-January 1982 structures by a certified asbestos inspector. A copy of the asbestos inspector’s certification must be attached to the asbestos survey and must have been current at the time of inspection.

Post-1982 Homes: An asbestos survey for properties with date of construction on or after January 1, 1982 is not required.

Demolition of Pre-1982 Homes

In accordance with federal and state laws and regulations, when demolition (as defined in NESHAP, 40 CFR 61.141) is required, a qualified asbestos inspector must perform a comprehensive building asbestos survey that is based on a thorough inspection to identify the location and condition of asbestos-containing materials which may be disturbed during the demolition of all or part of the structure. If the findings of the asbestos survey include asbestos-containing-material removal and disposal, this scope of work will be incorporated into the ECR and made available for the applicant and general contractor. All asbestos surveys, licenses, and certifications must be uploaded to the applicant’s file.

The Program will be responsible for ensuring the procurement of a North Carolina state-certified asbestos supervisor(s) and providing notification to the State Health Hazards Control Unit (HHCU) before all demolition (as defined in NESHAP 40 CFR Section 61.141) work is
commenced. This notification is in addition to any other demolition permits that may be issued by other local municipal or county offices. The notification must be postmarked or received by the HHCU at least 10 working days prior to the commencement of the demolition activity. Please note that a demolition notification is required, even if no asbestos was identified by the facility/building inspection.

Renovation/Rehabilitation of Pre-1982 Homes

For all renovation/rehabilitation projects, the Program will provide a qualified asbestos inspector to conduct an asbestos survey. If the findings of the asbestos testing identify asbestos-containing material for removal and disposal, this scope of work will be incorporated into the ECR and made available for the applicant and general contractor. In addition, the general contractor must contract with an N.C.-accredited asbestos professional to rehabilitate the home following guidelines set forth from the HHCU. A copy of the firm’s license and worker certifications must be provided to the Program by the general contractor prior to commencing work on the home. All asbestos testing results, licenses, and certifications must be uploaded to the applicant’s file.

4.3.2.2 Asbestos Removal and Disposal

Asbestos-containing materials that are friable, or that will be disturbed or removed by the renovation or demolition must be removed and disposed of in accordance with federal and state regulations by firms and individuals properly licensed for the work. If asbestos-containing materials should become apparent once construction begins or additional construction scope is required, procedures aligned with state and local—as well as HUD and EPA—abatement procedures will be followed. The general contractor will be responsible for retaining a qualified asbestos inspector to assess suspected asbestos-containing materials to be disturbed and identified after commencement of the repair and/or demolition work. Costs for additional assessment and/or removal will be reimbursable as a change order to the general contractor. If the asbestos abatement cost exceeds the maximum benefit, the work will be added and included in the benefit amount for reconstruction projects only. All asbestos abatement will be done in accordance with EPA rules and regulations and the general contractor will be required to provide the Program with a copy of the disposal manifest for all asbestos-containing materials removed from the site as a condition precedent to final payment. A copy of the manifest will be uploaded to the applicant’s file.

4.3.3 Mold Assessment and Remediation

4.3.3.1 Mold Assessment and Testing

Demolition and/or Reconstruction Projects: Mold assessment and/or testing of the existing structure are not performed on reconstruction projects.

Rehabilitation Projects: All rehabilitation or repair projects require a visual assessment for mold by the damage assessor. If a visual inspection reveals the presence of mold, additional testing is not necessary unless recommended by the damage assessor. If necessary, the Program will provide a qualified professional mold remediation firm or individual to perform testing for mold. Testing services will only be provided to homeowners who have been approved for participation in the HRR or MHRR programs.

4.3.3.2 Mold Remediation

Currently, no governing standards establish acceptable levels of mold spores in the indoor air or on surfaces. Mold is present everywhere in the environment. For all projects, identified moisture sources should be eliminated prior to further remediation. Post-remediation dehumidification may be necessary to completely dry the remaining structural framing materials prior to
construction. In cases where this occurs, the damage assessor will incorporate this into the Damage Assessment and ECR. Mold will be required to be remediated by a general contractor when it is or was identified either at time of the initial inspection or during the general contractor’s walk-through or construction. Materials harboring mold will be cleaned or replaced.

4.4 Other Tier II Permitting Requirements and Mitigation Measures

Damage assessors are responsible for carefully reviewing the Tier II environmental review for each assisted property prior to finalizing the ECR or scope of work for the applicant’s project. The purpose for this review is to ensure the following:

- Tier II environmental review was properly performed and matches the construction activity scoped for the applicant’s project (i.e. rehabilitation, reconstruction, elevation, etc.). If Tier II environmental review has been completed for a reconstruction scope of work, but the applicant chooses rehabilitation, the project may proceed with the existing Tier II. However, if a property received a Tier II environmental review for a rehabilitation scope of work, and the applicant chooses reconstruction or elevation, the property must be re-submitted for a Tier II environmental review re-assessment capturing the reconstruction or elevation scope of work.

- Proper permitting and scoping of the applicant’s project to meet all environmental remediation and Section 106 requirements was completed, if applicable.

4.5 Elevation Requirements

In accordance with HUD’s Federal Register Notice governing the Housing Recovery Program, elevation requirements apply to all new construction, repair of substantial damage, or substantial improvement of structures located in an area delineated as a flood-hazard area or equivalent in FEMA’s data source identified in 24 CFR 55.2(b)(1). All structures, defined at 44 CFR 59.1, 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, as defined at 24 CFR 55.2(b)(10), must be elevated with the lowest floor, including the basement, at least two feet above the 1 percent annual floodplain elevation. Residential structures with no dwelling units and no residents below two feet above the 1 percent annual floodplain, must be elevated or floodproofed in accordance with FEMA floodproofing standards at 44 CFR 60.3(c)(3)(ii) or successor standard, up to at least two feet above the 1 percent annual floodplain. In addition, all properties located in the floodplain which are required to be elevated by local ordinance and/or the local code enforcement officials will be elevated.

4.6 Green Building Requirements

All Program-funded properties must comply with Green Building Standards as required by 81 Fed. Reg. 83254, Sec. VI, no. 28(a)–(d). To meet these requirements, NCORR has adopted the ENERGY STAR Certified Home Standard for reconstruction projects (see Appendix P for Energy Star Checklist). Rehabilitation projects must apply the HUD CPD Green Building Retrofit Checklist (see Appendix Q). Green Building Standards will be applied as described below.

4.6.1 Reconstructed Homes

Homes reconstructed by the ReBuild NC Program will be designed to meet the Energy Star Certified Home Standard (see checklist in Appendix P). As part of this process, all house plans available for selection will be reviewed and certified as compliant prior to use by the Program and all required materials, products, and labor needed to meet Green Building Standards will be properly scoped. Program inspectors will ensure that reconstructed homes meet checklist requirements by evaluating compliance with Green Building Standards at each construction draw request. A copy of the certified house plan and checklist will be uploaded to each applicant file prior to construction closeout. Contractors not adhering to these standards will be sanctioned by the program.
4.6.1.1 Rehabilitated Homes

All homes rehabilitated by the ReBuild NC Program will be scoped to meet the requirements of the HUD CPD Green Building Retrofit Checklist (see Appendix Q) which requires Contractors to meet Green Building Standards when replacing items on the checklist as scoped in Xactimate. During the course of construction, Contractors will be responsible for filling in information on the form and collecting all necessary documentation regarding materials used to rehabilitate the home in order to ensure that the Program is meeting the requirements of the HUD Green Building Retrofit Checklist. All items listed on the form that do not apply or are not being replaced should be marked as not applicable on this form. A copy of the completed checklist and documentation must be provided to the Construction Manager prior to the final inspection. As part of this process, the Contractor will be required to certify that the materials and or products installed, as itemized in their Estimated Cost of Repair (ECR) meet the Green Building Retrofit Checklist. In addition, Contractors are required to collect any material and or product specification sheets to support meeting the Green Building Standards and must submit them during the Construction Closeout Process. Contractors not adhering to these standards will be sanctioned by the program.
GRANT DETERMINATION
5.0 Grant Determination

Once it has been determined that applicants are eligible for the Program, all funding considered to be duplication of benefits is verified, and an ECR and any required environmental assessments have been completed, the Program will calculate the applicant’s award amount.

5.1 Homeowner Rehabilitation (HRR) Only

If the construction intent for the property is rehabilitation, the starting point for calculating the applicant’s rehabilitation or repair award is the Estimated Cost of Repair, which includes the gross amount of eligible prospective repairs needed to complete the rehabilitation and/or repair of the home, inclusive of any overhead and profit for the general contractor. This amount is then reduced by any funding determined to be a duplication of benefit. Program assistance is then capped at $70,000. At a minimum, the Rehabilitation Award Calculation will include information as shown in Table 6 below.

Table 6: Housing Rehabilitation Only Award Calculation

<table>
<thead>
<tr>
<th>Award Calculation Table</th>
<th>Future Rehabilitation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross ECR Amount</td>
<td></td>
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<tr>
<td></td>
<td><strong>Duplication of Benefit (DOB) Detail</strong></td>
</tr>
<tr>
<td>FEMA</td>
<td></td>
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<tr>
<td>SBA</td>
<td></td>
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<tr>
<td>NFIP</td>
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<tr>
<td>Private Flood Insurance</td>
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<tr>
<td>Homeowner’s Insurance</td>
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<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td><strong>DUPLICATION OF BENEFIT TOTAL</strong></td>
<td></td>
</tr>
<tr>
<td>Net Award (Gross ECR Amount - DOB Total)</td>
<td></td>
</tr>
<tr>
<td>(Cap Reduction, if applicable)</td>
<td></td>
</tr>
<tr>
<td><strong>FINAL REHABILITATION AWARD</strong></td>
<td></td>
</tr>
<tr>
<td>If applicable, Homeowner Escrow Required (Excess DOB)</td>
<td></td>
</tr>
</tbody>
</table>

The Applicant’s Award Calculation Table (Table 6) are incorporated into and made a part of all Rehabilitation Grant Agreements executed by the applicant in connection with the application for program assistance.

5.1.1.1 Required Escrow for Rehabilitation Awards

If it is determined that an applicant received duplicative assistance for their rehabilitation project that has not been used to repair the home or the repairs needed exceed the grant cap, the applicant must provide NCORR or the Subrecipient with escrowed funds prior to or during “closing”, equal to the duplicative assistance or repair costs that exceed the grant cap, to be used toward the project. These funds will be held in a State account. Any progress payments made in connection with satisfactory completion of any portion of the scope of work will first be drawn out of funds being held in the State account. Once escrowed funds are depleted, progress and/or final progress payments will then be made from CDBG-DR program funds. In the event that any progress payment requires use of both escrowed DOB funds and CDBG-DR...
funds, the use of both is acceptable as long as progress payment results in depletion of the escrowed excess DOB funds or costs that exceed the grant cap prior to the expenditure of any CDBG-DR funds.

5.2 Homeowner Rehabilitation (HRR) and Other Assistance (FIA and/or TRA)

Table 7 shows the basic award calculation table for applicants who receive funding for rehabilitation and other assistance related to flood insurance (FIA) and temporary relocation (TRA).

Table 7: Housing Rehabilitation (HRR) and Other Assistance (FIA and TRA) Award Calculation

<table>
<thead>
<tr>
<th>Award Calculation Table</th>
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<tbody>
<tr>
<td>Future Rehabilitation</td>
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<tr>
<td>Gross ECR Amount</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Duplication of Benefit (DOB) Detail</th>
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<tbody>
<tr>
<td>FEMA</td>
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<tr>
<td>SBA</td>
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<tr>
<td>NFIP</td>
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<tr>
<td>Private Flood Insurance</td>
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<tr>
<td>Homeowner’s Insurance</td>
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<tr>
<td>Other</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Duplication of Benefit Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Award (Gross ECR Amount - DOB Total)</td>
</tr>
<tr>
<td>(Cap Reduction, if applicable)</td>
</tr>
<tr>
<td>If applicable, Homeowner Escrow Required (Excess DOB)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other HRR Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flood Insurance Assistance</td>
</tr>
<tr>
<td>Temporary Rental Assistance</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Duplication of Benefit Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Award (Gross FIA and/or TRA Amount (s) - DOB Total)</td>
</tr>
<tr>
<td>(Cap Reduction, if applicable)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Gross Other Assistance</th>
</tr>
</thead>
</table>

TOTAL AVAILABLE HRR ASSISTANCE

It is important to note that a separate DOB calculation must be conducted for other applicant assistance that is considered duplicative of the FIA and/or TRA programs. Funding considered a duplication of FIA and TRA will reduce the amount of the applicant’s assistance for these activities. Applicants who have a DOB amount exceeding the amount of the FIA and/or TRA assistance will be ineligible for Program funding for these activities.

Note: See Section 5.8 for HRR Reimbursement, Rehabilitation, and Other Assistance Award Calculation.
5.2.1 Required Escrow for HRR Rehabilitation Award Amounts

In the event that a rehabilitation-eligible applicant received any DOB that was not used to
repair the home or the repair costs exceed the grant cap, the applicant is required, as a
condition of the grant award, to deliver certified funds payable to NCORR or Subrecipient in
amount equal to the excess DOB or repair costs that exceed grant cap prior to or during
“closing”; these funds will be held in a State account pending commencement of the
prospective repair work set forth in the ECR. Any progress payments made in connection with
satisfactory completion of any portion of the scope of work in the Damage Assessment will be
first drawn out of funds being held in the State account as a result of the DOB calculation.
Once escrowed DOB funds are depleted, progress and/or final progress payments will then
be made from eligible CDBG-DR funds. In the event that any progress payment requires use
of both escrowed DOB funds and CDBG-DR funds, use of both is acceptable as long as
progress payment results in depletion of the escrowed excess DOB funds or costs that
exceed the grant cap prior to expenditure of any CDBG-DR funds.

5.3 Manufactured Home Repair (MHRR) Only Award

If damages to the applicant’s post-1976 manufactured home are $5,000 or less, the starting
point for calculating the applicant’s repair award is the Estimated Cost of Repair, which includes
the gross amount of eligible prospective repairs needed to complete the repair of the home,
inclusive of any overhead and profit for the general contractor. This amount is then reduced by
any funding determined to be a DOB. Program assistance is then capped at $5,000.
Manufactured homes that pre-date June 15, 1976, and/or need repairs exceeding $5,000 are
not eligible for repair and will be replaced by the Program. At a minimum, the MHRR Repair
Only Award Calculation Table will include the following as shown in Table 8.

Table 8: Manufactured Home Repair (MHRR) Only Award Calculation

<table>
<thead>
<tr>
<th>Award Calculation Table</th>
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</thead>
<tbody>
<tr>
<td>Future Repairs</td>
</tr>
<tr>
<td>Gross ECR Amount</td>
</tr>
<tr>
<td>Duplication of Benefit (DOB) Detail</td>
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<tr>
<td>FEMA</td>
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<td>SBA</td>
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<tr>
<td>NFIP</td>
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<tr>
<td>Private Flood Insurance</td>
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<td>Homeowner’s Insurance</td>
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<tr>
<td>Other</td>
</tr>
<tr>
<td>Duplication of Benefit Total</td>
</tr>
<tr>
<td>Net Award (Gross ECR Amount - DOB Total)</td>
</tr>
<tr>
<td>(Cap Reduction, if applicable)</td>
</tr>
<tr>
<td>Final Repair Award</td>
</tr>
<tr>
<td>Award Calculation Table</td>
</tr>
<tr>
<td>If applicable, Homeowner Escrow Required (Excess DOB)</td>
</tr>
</tbody>
</table>
5.3.1.1 Required Escrow for MHRR Repair-Only Awards

If it is determined that an applicant received duplicative assistance for their manufactured home repair project that has not been used to repair the home, the applicant must provide NCCORR or the Subrecipient with escrowed funds, equal to the duplicative assistance, to be used toward the project prior to or during “closing” with the program. These funds will be held in a State account. Any progress payments made in connection with satisfactory completion of any portion of the scope of work will first be drawn out of funds being held in the State account. Once escrowed funds are depleted, progress and/or final progress payments will then be made from CDBG-DR program funds. In the event that any progress payment requires use of both escrowed DOB funds and CDBG-DR funds, the use of both is acceptable as long as progress payment results in depletion of the escrowed excess DOB funds prior to the expenditure of any CDBG-DR funds.

5.4 Manufactured Home Repair (MHRR) and Other Assistance (FIA and TRA)

Table 9 illustrates the basic award calculation table for applicants who receive funding for MHRR Repair and other assistance related to flood insurance (FIA) and temporary relocation (TRA).

Table 9: Manufactured Home Repair (MHRR) and Other Assistance (FIA and TRA) Award Calculation

<table>
<thead>
<tr>
<th>Award Calculation Table</th>
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<tbody>
<tr>
<td>Future Rehabilitation</td>
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<tr>
<td></td>
</tr>
<tr>
<td>Gross ECR Amount</td>
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<tr>
<td></td>
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<tr>
<td>Duplication of Benefit (DOB) Detail</td>
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<tr>
<td>FEMA</td>
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<td>SBA</td>
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<td>NFIP</td>
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<td>Private Flood Insurance</td>
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<td>Homeowner’s Insurance</td>
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<td>Other</td>
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<tr>
<td></td>
</tr>
<tr>
<td>Duplication of Benefit Total</td>
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<tr>
<td>Net Award (Gross ECR Amount - DOB Total)</td>
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<tr>
<td>(Cap Reduction, if applicable)</td>
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<tr>
<td></td>
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<tr>
<td>Final Repair Award</td>
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<tr>
<td>If applicable, Homeowner Escrow Required (Excess DOB)</td>
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<td></td>
</tr>
<tr>
<td>Other MHRR Assistance</td>
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<tr>
<td>Flood Insurance Assistance</td>
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<tr>
<td>Temporary Rental Assistance</td>
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<tr>
<td></td>
</tr>
<tr>
<td>Duplication of Benefit Total</td>
</tr>
<tr>
<td>Net Award (Gross FIA and/or TRA Amount(s) - DOB Total)</td>
</tr>
<tr>
<td>(Cap Reduction, if applicable)</td>
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<tr>
<td></td>
</tr>
<tr>
<td>Gross Other Assistance</td>
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<tr>
<td></td>
</tr>
<tr>
<td>TOTAL AVAILABLE MHRR ASSISTANCE</td>
</tr>
</tbody>
</table>
It is important to note that a separate DOB calculation must be conducted for other applicant assistance that is considered duplicative to the FIA and/or TRA programs. Funding considered duplicative of FIA and TRA will reduce the amount of the applicant’s assistance. Applicants who have a DOB amount exceeding the amount of the FIA and/or TRA assistance will be ineligible for Program funding for these activities.

Note: See Section 5.8 For MHRR Reimbursement, Rehabilitation, and Other Assistance Award Calculation.

5.4.1.1 Required Escrow for MHRR Repair Awards

If it is determined that an applicant received duplicative assistance for their manufactured home repair project that has not been used to repair the home, the applicant must provide NCORR or the Subrecipient with escrowed funds, equal to the duplicative assistance, to be used toward the project prior to or during “closing” with the program. These funds will be held in a State account. Any progress payments made in connection with satisfactory completion of any portion of the scope of work will first be drawn out of funds being held in the State account. Once escrowed funds are depleted, progress and/or final progress payments will then be made from CDBG-DR program funds. In the event that any progress payment requires use of both escrowed DOB funds and CDBG-DR funds, the use of both is acceptable as long as progress payment results in depletion of the escrowed excess DOB funds prior to the expenditure of any CDBG-DR funds.

5.5 Homeowner Reconstruction (HRR) Awards

If damages to the applicant’s home are equal to or more than 80 percent of pre-storm value, the beginning point of the applicant’s award calculation is the Reconstruction Estimate, which is calculated using the methodology in Section 5.3.1 below. Applicants who have damage between 50%-79% of pre-storm value may select either substantial rehabilitation or reconstruction of their home if determined feasible by the program.

5.5.1 Reconstruction Estimate

Reconstruction estimates are based on the total area of eligible rooms of the home under a common roof, including attached garages but excluding breezeways, unattached structures, carports, and porches. If the carport has two or more ridged walls it is counted in the square footage of the home. Carports with only one wall is not counted in the square footage of the home. The total eligible reconstruction square footage is derived from the Xactimate drawing of the home developed during the damage assessment. The total eligible reconstruction square footage is then multiplied by a $127-per-square-foot cost factor to establish a maximum replacement allowance for the home plus a separate cost for elevation, if required. It should be noted that reconstruction costs are based upon actual bids not to exceed $127 per square-foot.

The $127-per-square-foot maximum allowance includes the following reconstruction costs:
- Demolition of the existing structure and foundation
- Dumpsters for debris
- Excavation
- Temporary power
- Fencing
- Temporary toilets
- Sidewalks and/or pathways to the home
• Hydroseeding the lot

The following costs are not included in the $127-per-square-foot allowance:

• Driveways
• Septic systems
• Environmental abatement
• ADA lifts and/or ramps
• Elevation

Reconstruction costs are based upon actual reconstruction bids that cannot exceed $127 per square foot. However, additional costs related to elevation, asbestos abatement, and accessibility (e.g., ADA lifts, ramps) may be added to the reconstruction costs, based upon the applicant’s need and actual costs to install these additional improvements. These additional costs are not included in the $127 per square foot maximum.

Reconstruction estimates are performed on all homes and are the only type of estimate performed when a home is unsafe to enter or has been demolished or partially demolished.

• Unsafe Conditions: Unsafe conditions include structures whose load-bearing walls, columns, or other support components have been compromised; structures that have strong industrial or chemical odors or vapors emanating from the home; or structures that have been marked by the local county or fire authority as being unsafe to enter. If any of these conditions or similar conditions exist, the damage assessor can, upon consultation with a supervisor and documentation in photos and a written description, limit the assessment to a reconstruction estimate. The files are required to be verified by the Program prior to a final award calculation.

• Demolished structures: If a structure has been demolished or partially demolished, the damage assessor can conduct a reconstruction estimate only. The damage assessor takes photos to document the condition and measures the footprint and area eligible for reconstruction.

If the area eligible for reconstruction cannot be established by the damage assessor (for example a 100% destroyed home with a cleared foundation), the Program will work with the applicant to obtain the missing information from the following:

• Pre-flood appraisal or real estate sales documents
• County tax assessor information
• Insurance estimates
• Photographs
• Aerial photographs

The Program may use other approved methods to establish eligible reconstruction area and the reconstruction estimate when documentation from onsite inspection is unavailable.

Information collected to verify square footage of homes from sources other than the home estimate must be provided to the Program. Collection of the documentation is primarily the applicant’s responsibility.

5.5.2 Reconstruction Plans and Specifications

General contractors assigned to an applicant’s reconstruction project may provide applicants with architectural drawings or renderings and a set of floor plans for reconstruction to rebuild a
comparable dwelling in substantially the same footprint of the damaged home. Floor plans include two-, three-, and four-bedroom single-family units for review and consideration by the applicant.

All drawings and specifications provided to homeowners were procured by the state and designed in accordance with state and local building codes. In addition, all designs and plans will meet HUD’s Green Building Requirements.

### 5.5.3 Homeowner Reconstruction (HRR) Award Calculation

The beginning point of the Reconstruction Calculation is the Reconstruction Estimate as determined in Section 5.3.1. This amount is then reduced by any funding determined to be a duplication of benefit. At a minimum, the Reconstruction Award Calculation Table includes the following as shown in Table 10.

**Table 10: Housing Reconstruction (HRR) Only Award Calculation**

<table>
<thead>
<tr>
<th>Award Calculation Table</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Reconstruction Amount</strong></td>
</tr>
<tr>
<td>Gross Reconstruction Amount</td>
</tr>
<tr>
<td><strong>Duplication of Benefit (DOB) Detail</strong></td>
</tr>
<tr>
<td>FEMA</td>
</tr>
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<td>SBA</td>
</tr>
<tr>
<td>NFIP</td>
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<tr>
<td>Private Flood Insurance</td>
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<tr>
<td>Homeowner’s Insurance</td>
</tr>
<tr>
<td>Other</td>
</tr>
<tr>
<td><strong>Duplication of Benefit Total</strong></td>
</tr>
<tr>
<td>Net Award (Gross Reconstruction Amount - DOB Total)</td>
</tr>
<tr>
<td>(Cap Reduction, if applicable)</td>
</tr>
<tr>
<td><strong>Final Reconstruction Award</strong></td>
</tr>
<tr>
<td>If applicable, Homeowner Escrow Required (Excess DOB)</td>
</tr>
</tbody>
</table>

### 5.5.4 HRR Reconstruction Escrow Required

In the event that an applicant received duplicative assistance for their reconstruction project that has not been used to repair the home or the reconstruction costs exceed the grant cap, the applicant must provide NCORR or the Subrecipient with escrowed funds, equal to the duplicative assistance or costs that exceed the grant cap, to be used toward the project prior to or during “closing” with the program. These funds will be held in a State account. Any progress payments made in connection with satisfactory completion of any portion of the scope of work will first be drawn out of funds being held in the State account. Once escrowed funds are depleted, progress and/or final progress payments will then be made from CDBG-DR program funds. In the event that any progress payment requires use of both escrowed DOB funds and CDBG-DR funds, the use of both is acceptable as long as progress payment results in depletion of the escrowed excess DOB or costs that exceed the grant cap funds prior to the expenditure of any CDBG-DR funds.
5.5.5 Reconstruction and Other Assistance (FIA and TRA)

At a minimum, the basic award calculation table for applicants who receive funding for HRR Reconstruction and other assistance related to flood insurance (FIA) and temporary relocation (TRA) is as follows (Table 11):

Table 11: Housing Reconstruction (HRR) and Other Assistance (FIA and TRA) Award Calculation

<table>
<thead>
<tr>
<th>Award Calculation Table</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Reconstruction Amount</strong></td>
</tr>
<tr>
<td>Gross Reconstruction Amount</td>
</tr>
<tr>
<td><strong>Duplication of Benefit (DOB) Detail</strong></td>
</tr>
<tr>
<td>FEMA</td>
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<td>SBA</td>
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<tr>
<td>NFIP</td>
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<tr>
<td>Private Flood Insurance</td>
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<tr>
<td>Homeowner’s Insurance</td>
</tr>
<tr>
<td>Other</td>
</tr>
<tr>
<td><strong>Duplication of Benefit Total</strong></td>
</tr>
<tr>
<td>Net Award (Gross Reconstruction Amount - DOB Total)</td>
</tr>
<tr>
<td>(Cap Reduction, if applicable)</td>
</tr>
<tr>
<td><strong>Final Reconstruction Award</strong></td>
</tr>
<tr>
<td>If applicable, Homeowner Escrow Required (Excess DOB)</td>
</tr>
<tr>
<td><strong>Other HRR Assistance</strong></td>
</tr>
<tr>
<td>Flood Insurance Assistance</td>
</tr>
<tr>
<td>Temporary Rental Assistance</td>
</tr>
<tr>
<td><strong>Duplication of Benefit Total</strong></td>
</tr>
<tr>
<td>Net Award (Gross FIA and/or TRA Amount(s) - DOB Total)</td>
</tr>
<tr>
<td>(Cap Reduction, if applicable)</td>
</tr>
<tr>
<td><strong>Gross Other Assistance</strong></td>
</tr>
<tr>
<td><strong>Award Calculation Table</strong></td>
</tr>
<tr>
<td>TOTAL AVAILABLE HRR ASSISTANCE</td>
</tr>
</tbody>
</table>

It is important to note that a separate DOB calculation must be conducted for other applicant assistance that is considered duplicative to the FIA and/or TRA programs. Funding considered a duplicative of FIA and TRA will reduce the amount of the applicant’s assistance for these activities. Applicants who have a DOB amount exceeding the amount of the FIA and/or TRA assistance will be ineligible for Program funding for these activities.

5.6 Manufactured Home Replacement (MHRR) Award

Manufactured homes with more than $5,000 in repairs and/or manufactured homes constructed before enforcement of Manufactured Home Construction and Safety Standards (effective June 15, 1976), are eligible to be replaced. Applicants have an option to replace such homes with a manufactured, modular, or stick-built home. However, the applicant must be able to replace the damaged manufactured home within the current caps established by the
Program and/or place the difference in a State account prior to executing the applicable grant agreement.

Activities inelligible for funding:

- Replacement of manufactured homes located in the 100-year floodplain unless the manufactured home can meet elevation and local permitting requirements, or the replacement unit is relocated to another lot outside of the floodplain
- Reimbursement for repairs made to the damaged home to be replaced in excess of the total DOB received toward repairs for the property

### 5.6.1 Replacement of Manufactured Home with a Manufactured Home

If an applicant replaces their damaged manufactured home with a new manufactured home, the maximum Program allowance is $60,000 for single-wide and $90,000 for double-wide or triple-wide manufactured homes. Funding considered to be a duplication of benefits (DOB) will be deducted from the actual costs of purchasing the replacement home up to the program cap for assistance. Costs associated with the removal/disposal of the damaged manufactured home, and permitting, inspection, and set up of the replacement home may be provided addition to the program cap for assistance, if necessary.

#### 5.6.1.1 Replacement Manufactured Home

The replacement manufactured home will be a standard model that is comparable in size to the applicant’s damaged manufactured home (single-wide, double-wide, number of rooms, etc.). Additional requirements are as follows:

- Only standard-grade materials and fixtures will be allowed under the Program. However, some additional options may be allowed if the price does not exceed the maximum Program allowance.
- No special orders are allowed unless approved by NCORR on a case-by-case basis, subject to the maximum Program allowance. Options that may be considered are gutters, whole-house air conditioning, handicap modifications, and weatherization associated with Energy Star items such as windows and doors.
- The base purchase price of the replacement manufactured home must be equal to or less than the National Automobile Dealers Association (NADA) retail value. The Program will maintain a copy of the NADA valuation report in each applicant’s file.
- The replacement home must be decent, safe and sanitary, functionally equivalent to the damaged home, and adequate in size and layout to meet HUD Housing Quality Standards.

#### 5.6.1.2 Damaged Manufactured Home Demolished Prior to Damage Inspection

If the damaged manufactured home has already been removed or demolished but has not yet been replaced at the time of the damage inspection, the eligible assistance will be the replacement of the damaged manufactured home. In this scenario, the applicant will be required to prove that the home was on the property as of October 8, 2016. Such documentation may include such items as a FEMA damage assessment, utility bill at time of storm, original bill of sale, lot rental payments (if owner rented land), or property tax records (if manufactured home owner owned the underlying land), applicant photographs, and/or demolition or salvage bill for haul-off and destruction of the flooded manufactured home. This list is not comprehensive, but it is intended to illustrate the types of information that would substantiate the applicant’s claim that the home was present on the property during the required time period.

Program damage inspectors will observe site conditions to document any indication that a manufactured home previously occupied the footprint indicated by the applicant. Program
staff members may seek to obtain aerial imagery from Google Earth or similar services to identify whether a unit existed at the time of the hurricane. If additional verification is needed, applicants are responsible for providing all necessary proof that the original structure was present prior to October 8, 2016, that it was damaged by Hurricane Matthew, and that the structure was removed. The applicant must prove ownership and occupancy of the original damaged structure at the time of the hurricane.

5.6.1.3 Purchase Process for Replacement Manufactured Home

The Program has pre-qualified prime contractors to demolish damaged manufactured homes, prepare the site for new manufactured home, and installation of the new manufactured home. Services provided include replacement of single and double wide MHUs (2BR/2BA, 3BR/2BA, 4BR/2BA) standard units as well as (2BR/2BA, 3BR/2BA, 4BR/2BA) units meeting ADA compliance requirements. The scope of work for each repaired structure will vary and may include the following:

- POD delivery, pickup, and management
- Move out coordination with the property owner;
- Utility disconnection and deactivation;
- Demolition of existing structure;
- Americans with Disabilities Act (ADA) compliance where required;
- Servicing or repairing Wells and Septic systems
- Debris removal in accordance with all Federal, State and local requirements, including the disposal of potential asbestos containing materials;
- Site preparation;
- Replacement and installation of MHU in accordance with all applicable local and state codes and standards; and
- Survey/Elevation certificate requirements.

Applicants interested in a replacement manufactured home must submit a Manufactured Home Replacement Form (see Appendix R) and agree to sign a contract with a Program assigned, pre-qualified contractor. A template for the contract can be found on the ReBuild NC website.

5.6.1.4 Reimbursement Funding for Replacement Manufactured Home

The Program may reimburse for either a new or used habitable manufactured home up to the maximum Program allowance if the unit was purchased prior to the Program damage inspection (note: demolition costs are not reimbursable). The Program may issue a single-party check to the applicant who has replaced the damaged manufactured home prior to damage inspection. Payment will be made upon inspection of the manufactured home verifying purchase and completion of installation. Replacement manufactured homes that do not meet HUD Housing Quality Standards, or those homes manufactured prior to June 15, 1976, are not eligible for reimbursement funding.

5.6.1.5 Replacement with a Stick-Built Home

If an applicant chooses to replace the damaged manufactured home with a new stick-built single-family home on the same site as the damaged manufactured home or property outside of a Special Flood Hazard Area (SFHA), the maximum Program allowance for replacement of the manufactured home is up to $60,000 for a single-wide or $90,000 for a double-wide or triple-wide home. An applicant’s actual award will be adjusted to the lesser of the actual cost of the replacement stick-built single-family structure in lieu of a manufactured home or the applicant’s eligible award, less any duplication of benefit.
5.6.1.6 Elevation and Relocation of Manufactured Homes

**Elevation:** The Program will provide additional funds in excess of the maximum manufactured home replacement allowance for home elevation, if required by the local jurisdiction or if elevation is otherwise required. The Program will provide the lesser of the actual cost of elevation or the Program elevation cap of $50,000, based on actual elevation costs. Manufactured home elevation will be provided using CMU blocks, pilings, or other approved construction methods, but the Program will not pay for elevation by fill. Applicants who have purchased a replacement manufactured home within a Special Flood Hazard Area (SFHA) and have not elevated the home to the requirement of 2 feet above the base flood elevation can qualify for Program elevation assistance to include elevation funding.

**Relocation:** Program assistance is available to relocate a repaired or replaced manufactured home outside of the floodway and floodplain. Applicants whose damaged home is located on owned and non-owned land, including leased land, will be permitted to relocate. The applicant will need to provide proof of ownership or other rights to occupy and install the home at the relocation site. In addition, an environmental review will need to be completed on the original home site and new site.

5.6.1.7 Manufactured Home Replacement (MHRR) Only Award Calculation

An applicant’s actual award will be adjusted to the lesser of the actual cost of the replacing the manufactured home or the applicant’s eligible award, less any DOB. The cost of removal and disposal of the damaged manufactured home is an eligible cost but will be included in the award calculation applied toward the maximum Program allowance. Program assistance is then capped at $60,000 for single-wide homes and $90,000 for double-wide and triple-wide homes. At a minimum, the Manufactured Home Award Calculation Table includes the following as shown below (Table 12).

**Table 12: Manufactured Home Replacement (MHRR) Only Award Calculation**

<table>
<thead>
<tr>
<th>Award Calculation Table</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Replacement Amount</strong></td>
</tr>
<tr>
<td>Gross Replacement Amount</td>
</tr>
<tr>
<td><strong>Duplication of Benefit (DOB) Detail</strong></td>
</tr>
<tr>
<td>FEMA</td>
</tr>
<tr>
<td>SBA</td>
</tr>
<tr>
<td>NFIP</td>
</tr>
<tr>
<td>Private Flood Insurance</td>
</tr>
<tr>
<td>Homeowner's Insurance</td>
</tr>
<tr>
<td>Other</td>
</tr>
<tr>
<td><strong>Duplication of Benefit Total</strong></td>
</tr>
<tr>
<td>Net Award (Gross Replacement Amount - DOB Total)</td>
</tr>
<tr>
<td>(Cap Reduction, if applicable)</td>
</tr>
<tr>
<td><strong>Final Repair Award</strong></td>
</tr>
<tr>
<td>If applicable, Homeowner Escrow Required (Excess DOB)</td>
</tr>
</tbody>
</table>
5.6.1.8 Required Escrow for MHRR Replacement Awards

In the event that an applicant received duplicative assistance for their home replacement project that has not been used to replace the home or the replacement costs exceed the grant cap, the applicant must provide NCORR or the Subrecipient with escrowed funds, equal to the duplicative assistance or excess replacement costs above the grant cap, to be used toward the project. These funds will be provided by the applicant prior to or during “closing” and held in a State account. Any progress payments made in connection with satisfactory completion of any portion of the scope of work will first be drawn out of funds being held in the State account. Once escrowed funds are depleted, progress and/or final progress payments will then be made from CDBG-DR program funds. In the event that any progress payment requires use of both escrowed DOB funds and CDBG-DR funds, the use of both is acceptable as long as progress payment results in depletion of the escrowed excess DOB or costs exceeding grant cap funds prior to the expenditure of any CDBG-DR funds.

5.6.1.9 Manufactured Home Replacement (MHRR) Award and Other Assistance (FIA and TRA)

At a minimum, the basic award calculation table for applicants who receive funding for manufactured home replacement and other assistance for flood insurance (FIA) and temporary relocation (TRA) is as follows (Table 13):

Table 13: Manufactured Home Replacement (MHRR) and Other Assistance (FIA and TRA) Award Calculation

<table>
<thead>
<tr>
<th>Award Calculation Table</th>
</tr>
</thead>
<tbody>
<tr>
<td>Replacement Amount</td>
</tr>
<tr>
<td>Gross Replacement Amount</td>
</tr>
<tr>
<td><strong>Duplication of Benefit (DOB) Detail</strong></td>
</tr>
<tr>
<td>FEMA</td>
</tr>
<tr>
<td>SBA</td>
</tr>
<tr>
<td>NFIP</td>
</tr>
<tr>
<td>Private Flood Insurance</td>
</tr>
<tr>
<td>Homeowner’s Insurance</td>
</tr>
<tr>
<td>Other</td>
</tr>
<tr>
<td><strong>Duplication of Benefit Total</strong></td>
</tr>
<tr>
<td>Net Award (Gross Replacement Amount - DOB Total)</td>
</tr>
<tr>
<td>(Cap Reduction, if applicable)</td>
</tr>
<tr>
<td><strong>Final Replacement Award</strong></td>
</tr>
<tr>
<td>If applicable, Homeowner Escrow Required (Excess DOB)</td>
</tr>
<tr>
<td><strong>Other MHRR Assistance</strong></td>
</tr>
<tr>
<td>Flood Insurance Assistance</td>
</tr>
<tr>
<td>Temporary Rental Assistance</td>
</tr>
<tr>
<td><strong>Duplication of Benefit Total</strong></td>
</tr>
<tr>
<td>Net Award (Gross FIA and/or TRA Amount(s) - DOB Total)</td>
</tr>
<tr>
<td>(Cap Reduction, if applicable)</td>
</tr>
</tbody>
</table>
It is important to note that a separate DOB calculation must be conducted for other applicant assistance that is considered duplicative to the FIA and/or TRA programs. Funding considered a DOB for FIA and TRA will reduce the amount of the applicant’s assistance for these activities. Applicants who have a DOB amount exceeding the amount of the FIA and/or TRA assistance will be ineligible for Program funding for these activities.

5.7 Reimbursement-Only Awards

To assess and quantify the amount of reimbursement assistance for which an applicant may be eligible, the Program will create a Damage Assessment on homes with partial or full repairs completed as of the date of application submission. Damage Assessments for reimbursements are similar to Damage Assessments for repairs in that they are both a component-by-component assessment of the damaged property. Both reports comprise the full damage assessment completed by the Program. However, unlike a repair estimate, a reimbursement estimate is an assessment of the value of completed repairs rather than an assessment of damages remaining. Both are produced through the use of Xactimate assessment tools and software. Reimbursement estimates are generated by Xactimate software based on information collected by the damage inspector assigned by the Program.

Reimbursement estimates are reviewed for correctness and completeness prior to being used as a basis for calculating the amount of any Program assistance an Applicant may be eligible for.

- The “correctness” review ensures that the applicant information (name, address, Program Identification Number, etc.), structure type, total living area, and completed repairs are listed.
- The “completeness” review includes checks to ensure that all field data is included in the applicant’s file, including reimbursement-estimate photographs, GPS coordinates, and site sketches.

The beginning point for an applicant’s reimbursement-only award is the amount of eligible, completed repairs identified and documented by the damage assessor in the Damage Assessment, which includes the gross amount of documented repairs. This amount is then reduced by any funding determined to be a duplication of benefit (DOB). Program assistance is then capped at $70,000. At a minimum, the Reimbursement Only Calculation Table includes the following as shown in Table 14.

Table 14: Reimbursement Only Award

<table>
<thead>
<tr>
<th>Award Calculation Table</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Completed Repairs</strong></td>
<td></td>
</tr>
<tr>
<td>Gross Reimbursable Expenses</td>
<td></td>
</tr>
<tr>
<td>Duplication of Benefit (DOB) Detail</td>
<td></td>
</tr>
<tr>
<td>FEMA</td>
<td></td>
</tr>
<tr>
<td>SBA</td>
<td></td>
</tr>
<tr>
<td>NFIP</td>
<td></td>
</tr>
</tbody>
</table>
Some applicants may be eligible to receive assistance in connection with Program benefits available for reimbursement and either or all of repair and/or rehabilitation, FIA, or TRA. If an applicant is eligible for multiple disbursements, the Program will calculate the amount of the applicant's reimbursement assistance first by reducing the amount of eligible completed repairs by any funding determined to be a duplication of benefit (DOB) which totals the “Net Reimbursement Amount” due to the applicant. The “Net Reimbursement Amount” will then be added to the Estimated Cost of Repair (ECR) amount, FIA amount and/or TRA amount, and the sum thereof shall be the total amount of assistance that the applicant is eligible to receive. If there is DOB in excess of this amount, then the applicant will not be entitled to receive reimbursement assistance. Furthermore, the excess DOB shall then be deducted from the gross ECR Amount, FIA amount, and/or TRA amount, and the difference shall be the total amount of assistance that the applicant is eligible to receive. The maximum amount of award available shall not exceed any applicable award caps for each individual program. At a minimum, the Reimbursement, Repair/Rehabilitation Only, and Other Program Awards Table includes the following as shown in Table 15.

### Table 15: Reimbursement, Repair/Rehabilitation Only and Other Program Awards

<table>
<thead>
<tr>
<th>Completed Repairs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Reimbursement Amount</td>
</tr>
<tr>
<td><strong>Duplication of Benefit (DOB) Detail</strong></td>
</tr>
<tr>
<td>FEMA</td>
</tr>
<tr>
<td>SBA</td>
</tr>
<tr>
<td>NFIP</td>
</tr>
<tr>
<td>Private Flood Insurance</td>
</tr>
<tr>
<td>Homeowner’s Insurance</td>
</tr>
<tr>
<td>Other</td>
</tr>
<tr>
<td><strong>Duplication of Benefit Total</strong></td>
</tr>
<tr>
<td>Net Reimbursement Award (Reimbursable Expenses-DOB Total)</td>
</tr>
<tr>
<td>(Cap Reduction, if applicable. Only apply if no Excess DOB)</td>
</tr>
<tr>
<td><strong>Final Reimbursement Award</strong></td>
</tr>
<tr>
<td><strong>Award Calculation Table</strong></td>
</tr>
<tr>
<td>Excess DOB</td>
</tr>
</tbody>
</table>
### Future Repairs

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross ECR Amount</td>
<td></td>
</tr>
<tr>
<td><strong>Gross Cost of Future Repairs</strong> (Cap Reduction, if applicable)</td>
<td></td>
</tr>
<tr>
<td>Final Repair Award</td>
<td></td>
</tr>
</tbody>
</table>

### Other HRP Assistance

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Flood Insurance Assistance</td>
<td></td>
</tr>
<tr>
<td>Temporary Rental Assistance</td>
<td></td>
</tr>
<tr>
<td><strong>Gross Other Assistance</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Total Available HRP Assistance</strong></td>
<td></td>
</tr>
<tr>
<td>(Excess DOB)</td>
<td></td>
</tr>
<tr>
<td>Homeowner Escrow Required (Excess DOB)</td>
<td></td>
</tr>
</tbody>
</table>

#### 5.9 Elevation

Applicant(s) may be eligible for elevation assistance if, in addition to meeting all other Program eligibility requirements, the damaged property is located within the 100-year floodplain and the total cost to repair the damaged property would constitute a “substantial improvement” under the NFIP rule promulgated at 44 CFR 59.1. Substantial improvement occurs when any reconstruction, rehabilitation, addition, or other improvements are made to a structure, the total cost of which equals or exceeds 50 percent of the market value of the structure before the start of construction of the improvement. The total project cost for the purposes of determining whether a project would result in a substantial improvement is determined by the damage assessment and resulting ECR. In addition, the market value of the damaged property is measured as the pre-disaster value and is limited to the structure itself, affording no value to the land upon which the improvements sit. Market value will be equal to the property values used for tax-assessment purposes prior to October 8, 2016. If an applicant is deemed eligible for elevation assistance, the applicant is required to elevate to participate in the Housing Recovery Program, and the applicant’s commitment to elevate will be a condition to the receipt of any other Program grant award. In addition, all properties located in the floodplain which are required to be elevated by local ordinance and/or the local code enforcement officials will be elevated.

#### 5.9.1 Eligible and Excluded Elevation Costs

Eligible costs for elevating homes must result in the elevation of the damaged address and associated components to 2 feet above the base flood elevation and to bring the structure into compliance with applicable codes, ordinances, and standards as needed.

##### 5.9.1.1 Eligible Elevation Costs

Eligible activities and costs related to home elevation include the following:

- Disconnection of all utilities
- Installation and removal of beams for lifting the home
- Cribbing for a raised house while the foundation is being built
- Building the foundation so that the lowest floor is 2 feet above the 100-year base flood elevation; financial assistance will also be provided for work to bring the housing into compliance with applicable codes, ordinances, and standards as needed
- Lowering the house onto the foundation
- Seismic retrofitting of the elevated foundation, including attachment of the home to the
foundation

- Reconnecting utilities, including extending lines and pipes if necessary, elevating all utilities and service equipment (hot water heater, furnace, outlets for electricity, etc.)
-Providing meter-reader access if necessary
-Permanently fixing improvements

Additions to the habitable space of the structure may be eligible for assistance only in the following instances:

- Construction of a utility room above base flood elevation where utilities cannot be stored in the house or there is no other cost-effective way to elevate the utilities. If space must be constructed, it should not be greater than 100 square feet.
- Elevation of an existing deck, porch, or stairs or construction of a new set of steps per minimum code requirements.
-Where a homeowner or members of the family are physically disabled, a physician-written confirmation is required before special access is included in the elevation. Multiple special access points are eligible for funding where necessary to meet compliance with code. Where ramps are used to provide access, they should be designed to meet federal standards for slope and width.

Other eligible assistance will be provided to replace, restore, or repair the structure in the following instances:

- Repair to the foundation where it is necessary for the safe elevation of the structure
- Replacement of termite-damaged or dry-rotted wood framing when associated with elevation or if required for recommended seismic bolting or bracing
- Minimum costs of exterior sheathing associated with materials damaged or removed during the elevation process only (exterior finish must meet standards for NFIP damage-resistant materials and local code)
- Insulation for pipes when required by local codes and standards
- Seismic upgrades per local and/or state codes as required, including bolting structure to foundation and crippling walls
- Rough grade of yard and seeding of grass if damaged by equipment during the elevation process or where the elevation action affects slopes
- Miscellaneous items such as sidewalks and driveways

5.9.1.2 Ineligible Elevation Costs

Ineligible improvements and costs include the following:

- Structures not considered the primary residence (e.g., detached garages, sheds, and/or barns)
- Additions, expansions, or elevations of appurtenances, except as noted above
- Rehabilitation deemed as damaging to the historical character or value of a structure by the State Historic Preservation Officer
- Repair or replacement of non-essential or luxury items, such as swimming pools or Jacuzzis
- Secondary residences (e.g., summer homes and guest cottages not used as permanent, year-round dwellings)
• Properties located in the regulatory floodway or on federal leased land
• Elevation of a masonry chimney.
  ▪ If a fireplace is the sole source of heating, funds will be used to purchase and install an adequate heating system that meets the minimum local building code requirements.
• Expansion or increase in size and capacity of HVAC systems unless the owner pays for costs beyond the necessary capacity to service the square footage of the original pre-disaster structure
• Additional costs to repair existing underground utility lines that have deteriorated or do not meet code requirements
• An elevation that has begun or been completed prior to completion of an environmental review and prior to an applicant’s receipt of written approval of the project for funding
• A new structure replacing a structure damaged by the hurricane
• Costs to elevate higher than the standard 2 feet above base flood elevation unless part of a local government building code or ordinance and approved by the state with receipt of documentation describing the rationale
  ▪ The rationale and approval are included as part of the applicant file.
• Landscaping costs except as noted above
• Elevations within an acquisition area designated by the state
• Construction of decks or porches, regardless if they existed prior to the damage or elevation, except those that must be removed to complete the elevation properly or as noted above
• Costs to make improvements in cases where existing floor systems have been inadequately designed or constructed with undersized materials
• Costs for replacement of utility service components that are undersized, have inadequate capacity, or are unsafe, unless directly related to the action of elevating (e.g., wells, pumps)
• New furnaces except as noted above

5.9.1.3 Elevation Cap
When elevation is required, a homeowner may receive up to $50,000 toward eligible elevation costs in addition to any other assistance for rehabilitation or reconstruction for which the applicant may otherwise be eligible.

5.10 Award Notification
Once an applicant’s award has been calculated, the Program shall notify the applicant in writing of the award calculation and provide notice that the calculation resulted, based on information available to and provided to the Program, a zero-award determination or a positive award determination. The Program will then offer the applicant the options to either:
• Accept the award as calculated;
• Seek consultation from the Program for further explanation of the award calculation;
• Appeal the award calculation; or
• Reject the award.

5.10.1 Method of Notification
The notice of award, whether notice of a zero-award or a positive award, shall be in substantially similar form and substance as the “Notice of Eligibility and Award Calculation” (see Appendix M [the “Award Notice”]). The Award Notice may be provided to the email address provided by the applicant in the Program application, if any. In the absence of a valid email address provided by any applicant, the Program may provide the Award Notice via any nationally recognized courier service, standard ground delivery to the mailing address provided by any applicant in connection with his or her Program application.

5.11 “Closing” Document Execution

5.11.1 General

Applicants will be offered the option to execute all “closing” documents either via electronic execution, in person at a NCORR facility available for “closing” document execution, or by a mail-away “closing”. Applicants will execute separate grant agreements with the Housing Recovery Program for each qualifying program at the time of grant execution. Grant agreements require applicants to comply with Program requirements. If there are multiple owners, only owner-occupants must execute “closing” documents. In the event of a reconstruction project, all owners must provide consent for demolishing the damaged structure prior to execution of the grant agreement. The Program will accept properly executed power of attorney documents to assist owner-occupants who cannot attend to execute the “closing” documents via one of the available “Closing” Document execution options. Sample grant agreements are available on www.rebuild.nc.gov.

5.11.1.1 Mandatory Conditions Precedent

No later than at the time of “closing” document execution, applicants must:

- Self-certify that they still own the damaged property and that they have not received notices of default or seizure related to taxes, mortgage, or title;
- Resolve all appeals issues, if any, as there are no appeal rights after execution of the “closing” documents; and
- Provide a copy of current flood insurance declaration page or declination letter, if required.
- Execute other program documents as necessary.

For applicants participating in a combination of programs described in this Manual, a separate grant agreement may be executed for each program. All self-certified information may be investigated by the Program or by HUD at a later date. Applicants are under an obligation to comply with any Program request for verifying documentation that supports a self-certification, even after awards have been granted and the applicant’s file has been closed. Applicants whose property is located within the special flood hazard area are required to obtain and maintain flood insurance on their property as a condition precedent to executing “closing” documents. Failure to maintain flood insurance on the property will result in the damaged property being disqualified from receiving any future federal disaster recovery assistance.

5.11.1.2 Subrogation – Repayment of Duplicative Assistance

All duplicative funding received must be remitted to or accounted for, regardless of when it is received by the applicant. If applicants receive additional funding for the same purpose as the Program award (e.g., permanent repair to damaged property) even after and the award is executed, the applicant is required to report the additional funding to the Program. By accepting the award, applicants agree that they will report any duplicative funds to the Program whenever received.

Upon receipt of a report that benefits have been received that were not reported in the grant calculation, the Program will recalculate the applicant’s award and provide instructions as to whether such funds must be used in construction prior to additional funding by the Program, whether the applicant’s award will be reduced by such amount, or whether the applicant must
remit such amounts to the Program.

5.12 Funds Disbursement

5.12.1 HRR and MHRR Repair/Rehabilitation Awards

Once all required program agreements and contracts are fully executed, HRR and MHRR disbursements for rehabilitation and repair work will be made by NCORR or the Subrecipient directly to the general contractor. Payments will be made in prescribed draw intervals as construction on the applicant’s project is completed and inspected.

5.12.2 Reimbursement Awards

Reimbursement grant awards shall be paid directly by NCORR or a Subrecipient to the applicant after execution of all Program “closing” documents. NCORR or a Subrecipient will either draw a check payable to the applicant and transmit the check per check-delivery instructions provided by applicant at grant “closing”, or electronically deliver all net grant proceeds to an account of the applicant’s choosing via ACH transfer. All ACH-transfer instructions will need to be signed by the applicant.

5.12.3 Flood Insurance Assistance (FIA)

5.12.3.1 New Policy Coverage

Applicants eligible for flood insurance assistance (FIA) will be required to obtain a quote for policy coverage from the carrier of their choice and submit the policy quote to the Program. The Program will evaluate the quote for sufficiency of coverage. If it is determined that the quote does not meet the FIA guidelines, the Program will advise the applicant that the requested policy coverage does not meet Program guidelines. In addition, they will be provided with instructions to obtain the required amount and timeframe for coverage.

Once it has been confirmed that the requested coverage meets FIA guidelines, the Program will make the flood insurance premium payment directly to the carrier underwriting the policy. Upon purchase of the insurance, the applicant is responsible for providing the Program with (i) proof of flood insurance for the required amount and timeframe, and (ii) proof that NCORR or the Subrecipient is listed as an “additional insured” on the property. A Grant Agreement and/or Final Disbursement for the applicant’s project cannot be issued until the applicant has submitted this documentation.

5.12.3.2 Reimbursement for Purchased Insurance

Applicants who are eligible for reimbursement for flood insurance previously purchased must submit evidence documenting the proof of purchase of flood insurance for the FIA required amount and duration of coverage. If it is determined that the quote provided does not meet the FIA guidelines, the Program will advise the applicant that the requested policy coverage does not meet Program guidelines. In addition, they will be provided with instructions to obtain the required amount and timeframe for coverage.

Applicants who previously purchased flood insurance but who must purchase supplemental coverage to cover the dwelling and/or required duration will follow the process listed above for “New Policy Coverage.” Applicants who previously purchased flood insurance that was in effect at the time of grant agreement execution will be eligible for reimbursement of the existing policy premium using a pro-rata calculation and also a supplemental payment to cover flood insurance premiums meeting FIA requirements. Upon purchase of the insurance, the applicant is responsible for providing the Program with (i) proof of flood insurance for the required amount and timeframe, and (ii) proof that NCORR or the Subrecipient is listed as an “additional insured” on the property. A Grant Agreement and/or Final Disbursement for the applicant’s project will not be issued until the applicant has submitted this documentation.
5.12.3.3 Timing

For properties in the 100-year floodplain, evidence that the damaged home is covered by flood insurance must be provided at grant agreement execution and confirmed before the final disbursement of grant funding for all cases where rehabilitation work is being performed. If flood coverage is required, but not available due to the disrepair of the damaged home, the applicant must submit proof that insurance coverage was denied from the insurer at the grant agreement execution. In the event the damaged home must be reconstructed, or a manufactured home must be replaced, evidence of flood insurance shall only be required prior to final disbursement of grant funding once the new home construction or new manufactured home installation has been completed. A declaration sheet or ACORD form describing the coverage, or an application for flood insurance along with a paid receipt from the applicant’s insurance company, will be sufficient evidence to satisfy this requirement.

The following table defines the precise timing of the requirement to provide proof of flood insurance:

<table>
<thead>
<tr>
<th>Construction Type(s)</th>
<th>Activity Description</th>
<th>Document Type and Timing</th>
<th>Consequence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reimbursement Only</td>
<td>Reimbursement towards work completed.</td>
<td>Proof of Flood Insurance at Grant “Closing”</td>
<td>Cannot receive grant award and conduct Program closeout without proof of flood insurance uploaded to SalesForce.</td>
</tr>
<tr>
<td>Rehabilitation Only</td>
<td>Program-managed repairs to the home for prospective work identified at time of assessment.</td>
<td>Proof of flood insurance or declination letter at grant agreement execution and confirmation prior to final disbursement of grant funding. If declination letter provided, proof of flood insurance prior to final payment.</td>
<td>Notice to Proceed to construction may not be issued without either the flood insurance or declination letter uploaded to the applicant file. Cannot move forward to payment without proof of flood insurance uploaded to SalesForce.</td>
</tr>
<tr>
<td>Rehabilitation + Reimbursement</td>
<td>Program-managed repairs to the home for prospective work identified at time of assessment, plus reimbursement towards work completed.</td>
<td>Proof of flood insurance or declination letter at grant agreement execution and confirmation prior to final disbursement of grant funding. If declination letter provided, proof of flood insurance prior to final payment.</td>
<td>Notice to Proceed to construction may not be issued without either the flood insurance or declination letter uploaded to the applicant file. Cannot move forward to payment without proof of flood insurance uploaded to SalesForce.</td>
</tr>
<tr>
<td>Reconstruction</td>
<td>Program-managed repairs and reconstruction activities for homes determined to have 50% or greater damage per Program calculation, or for which the home was already demolished, condemned, or noted unsafe to enter.</td>
<td>Proof of flood insurance prior to final payment.</td>
<td>Cannot conduct Program closeout without proof of flood insurance uploaded to SalesForce.</td>
</tr>
</tbody>
</table>

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5.12.3.4 Payment Process

The following table outlines the methods for making payments towards eligible flood insurance assistance:

<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Activity Description</th>
<th>Calculation</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Policy Coverage Not Expected to Meet Program Cap</td>
<td>New policy not previously paid for by homeowner, for which the expected two years of flood insurance assistance is calculated to fall under the Program-defined cap of $2,000.</td>
<td>Insurance Payment made directly to carrier.</td>
</tr>
<tr>
<td>New Policy Coverage Expected to Exceed Program Cap</td>
<td>New policy not previously paid for by homeowner, for which the expected two years of flood insurance assistance is calculated to exceed the Program-defined cap of $2,000.</td>
<td>Insurance Payment made directly to carrier. Homeowner will have option on how to divide payment across two years using Flood Insurance Assistance Selection Form.</td>
</tr>
<tr>
<td>Existing Policy Coverage Not Expected to Meet Program Cap</td>
<td>Insurance policy already purchased by homeowner, for which the expected two years of flood insurance assistance is calculated to fall under the Program-defined cap of $2,000.</td>
<td>Reimbursement using pro rata calculation (yearly premium divided by days of premium remaining on policy from the time of grant agreement execution) made directly to homeowner.</td>
</tr>
<tr>
<td>Existing Policy Coverage Expected to Exceed Program Cap</td>
<td>Insurance policy already purchased by homeowner, for which the expected two years of flood insurance assistance is calculated to exceed the Program-defined cap of $2,000.</td>
<td>Reimbursement using pro rata calculation (yearly premium divided by days of premium remaining on policy from the time of grant agreement execution) made directly to homeowner. Homeowner will have option on how to divide payment across two years using Flood Insurance Assistance Selection Form.</td>
</tr>
</tbody>
</table>

Homeowners expected to exceed the Program-defined cap of $2,000 for flood insurance assistance will have the option of how to divide the payment over the course of the two years, either as a bulk payment towards year one or as an equally divided payment over the course of two years.

5.12.4 Temporary Relocation Assistance

Temporary Relocation Assistance will be paid in accordance with the NCORR URA Standard Operating Procedures and Optional Relocation Policy.
CONTRACTOR SELECTION
6.0 Contractor Selection

The Program has contracted with one or more construction management firms ("construction managers") that will manage a pre-qualified pool of general contractors to complete construction on applicant homes. The construction manager is responsible for the following:

- Reviewing general contractor qualifications, capacity, and performance
- Assigning applicant projects under $30,000 to pre-qualified general contractors. A mini-bid process will be used for applicant projects exceeding $30,000.
- Acting as a construction manager for all applicant assigned projects
- Coordinating Program inspections at intervals during the construction process
- Reviewing payment requests and change orders submitted by the general contractor
- Conducting final inspection reports to ensure the scope of work is complete and complies with Program requirements

6.1 Contractor Awards

Applicants participating in the Homeowner Rehabilitation and Reconstruction (HRR) program and the Manufactured Home Repair (MHRR) program are required to use the general contractor assigned to them. General contractors will be assigned to applicants by the construction manager based upon the type of construction required, geographic location, capacity, and past performance.

6.2 Construction Contract

The applicant and the general contractor will sign a construction contract for work on the applicant’s home once the contractor is selected, design plans are complete, and the scope of work has been finalized. The contract outlines obligations of the contractor and applicant under the contract (e.g., start date of construction, construction costs, estimated completion date, etc.). In addition, the ECR Scope of Work to be completed on the home will be attached and incorporated into the contract for review and reference by the applicant. The construction contract is provided by the Program and may not be amended to change the terms of performance or to expand the construction scope beyond that which has been authorized by the Program. Any changes to the scope of work or construction timeframes must be approved by the Program through the Change Order process as outlined in Section 7.4 of this manual.

6.3 Pre-Construction Meeting

After issuance of the Notice to Proceed and prior to commencement of any construction work, the construction manager will schedule a pre-construction meeting (or "walkthrough") with the applicant and general contractor. The purpose of this meeting is to review all construction activities that will be undertaken, review all finishing selections, and discuss temporary relocation of applicants and tenants, if applicable.

6.4 General Contractor Responsibilities

The general contractor will be responsible for the following:

- Meeting insurance and bonding requirements
- Furnishing all necessary labor, materials, equipment, and other services needed to complete the scope of work on the applicant’s home in accordance with standards, quality and state building code requirements
- Obtaining all required permits and inspections required by the local building department
- Coordinating progress inspections with the construction manager
• Completing and submitting all required closeout documentation to the Program
• Ensuring that all materials, equipment furnished, completed systems, and work performed is free from defects due to faulty materials or workmanship for a period of 1 year and that any structural work is similarly guaranteed for a period of 10 years from the date of final inspection

6.5 Applicant Responsibilities

The Construction Contract between the applicant and the general contractor requires the applicant to meet the following requirements:
• Acknowledgement of the contractor’s right to access the property and home during construction
• Timely removal of all personal property, fixtures, and appliances as necessary to complete construction
• Release of the contractor from liability for damages for disposing of any remaining personal property, fixtures, and appliances in the areas subject to repair and/or rehabilitation
• Compliance with program safety protocols (which may include refraining from being on site during periods of construction work, as determined by the general contractor and construction manager)
• Notice of defects within 60 days of discovery
• Provide permission to the contractor to secure doors, change locks, temporarily partition areas and/or rooms of the home, or otherwise limit access in the home for areas and/or rooms under construction
• Provide permission for the Construction Manager, the general contractor, and the Program Inspector to take photos and/or videos of construction as it progresses

6.6 Contractor-Applicant Disputes

Applicants wishing to file a construction grievance as provided for in this section must do so prior to sign-off of final construction payment and completion certification. To be valid, the applicant must:
• File the grievance in writing;
• Provide details relevant to the approved scope of work;
• Submit detailed explanation of the grievance and its basis; and
• Include supporting documentation, if possible (e.g., photographs, inspection reports, etc.)

The grievance should be submitted to the construction manager, who will work with the applicant to resolve the dispute. All grievances will be addressed in writing within 15 days of receipt by the construction manager.

If an applicant disagrees with the payment request of the general contractor for completed work, a third-party inspection performed by the Program’s QA/QC contractor may be conducted at the direction of NCORR. Should the QA/QC contractor find that the quality of the work is consistent with Program standards, the Program may issue payment to the general contractor. Determinations made by the QA/QC contractor are final and will be communicated to the applicant accordingly.

Construction grievances can be submitted in one of the following ways:
• Calling the Program hotline at 2-1-1 to receive assistance from a customer service representative
• Mailing the grievance by U.S. mail to the following address: Rebuild NC Applicant Relations Department, NC Division of Emergency Management, 4236 Mail Service Center, Raleigh, NC 27699, ATTN: NCORR CDBG-DR

6.7 General Contractor Performance Review

The construction manager will evaluate each general contractor at the conclusion of an applicant’s project to assess the general contractor’s performance. These assessments will factor into assignment of the general contractor to future projects. A copy of the Performance Review Matrix can be found in Appendix S.

6.8 Construction Warranties

General contractors are responsible for providing a warranty that all materials, equipment furnished, completed systems, and work performed shall be free from defects due to faulty materials or workmanship for a period of 1 year, and any structural work is similarly guaranteed for a period of 10 years from the date of final inspection. General contractors must provide all manufacturer’s warranties prior to the inspector signing a final inspection form.

The construction manager must notify the applicant in writing regarding the date when the warranty for construction work begins and ends. As part of the final inspection process, photographs of construction work will be taken for documentation purposes and placed in the applicant’s file. The general contractor will provide the applicant any instruction booklets and a warranty information binder with an acknowledgement form that the applicant has reviewed it with the general contractor.

The applicant must receive another written warranty notice 6 months and 1 month prior to the expiration of the warranty. NCORR or the Subrecipient is responsible for verification that written warranty notices have been sent to applicants, and all warranty items have been completed by the expiration date of the one-year warranty.

Additional details regarding the Contractor Selection Process can be found in the approved NCORR Construction Management Standard Operating Procedures.
CONSTRUCTION
7.0 Construction

The construction manager is responsible for monitoring the general contractor, construction progress, and compliance with Program standards during construction activities at the applicant’s home. In addition, the construction manager is responsible for assisting Program applicants with any disputes that they may have with the general contractor.

7.1 Notice to Proceed (NTP)

The primary purpose of a notice to proceed (NTP) is to control the timing of construction activities and avoid initiation of construction without proper permits or authorization by the Program. Upon notification by the Program that the applicant is eligible and has signed the grant agreement, the construction manager will issue an NTP to the general contractor. At a minimum, the NTP will include date of issuance, date to initiate construction, timeframe or date to complete construction, and contact information for the construction manager and progress inspector (see Appendix T for Change Order Template). In addition, the approved ECR scope of work (memorialized as an attachment to the grant agreement) will also be attached to the NTP.

Changes to the construction start and end dates requested by the general contractor will be memorialized in a change order and coordinated with the applicant.

General contractors will be paid on a draw schedule agreed to by the general contractor and construction manager before the start of construction, with the final payment occurring after completion and issuance of a certificate of completion by the construction manager. Construction progress and quality will be monitored throughout each project, and payment of each progress draw is contingent upon successful inspection by the Program. In the event that an applicant disagrees with the payment to a Program-assigned general contractor for completed work, the Program reserves the right to have a third-party inspection performed by a QA/QC contractor. Should the QA/QC contractor find that the quality of the work is consistent with Program standards, the Program may issue the general contractor the payment regardless of applicant approval.

7.2 Construction Monitoring

During construction, a Program progress inspector is responsible for the following:

- Working with the construction manager to monitor applicant construction contracts and change orders.
- Complying with and monitoring Green Building Requirements (GBR), Program labor standards and equal opportunity requirements.
- Conducting periodic inspection and evaluation of the contractor’s work for quality and compliance with the agreed-upon scope, Program specifications, and construction drawings as applicable.

7.3 Progress Payments

Each request for progress payment submitted by a general contractor must contain the following:

- A Progress Report from the progress inspectors that certifies that all necessary inspections have been made and that work has been satisfactorily performed in accordance with state and local building codes.
• The signature of the progress inspector evidencing his or her approval of the work for which payment is requested
• Lien waivers from all identified subcontractors and the general contractor for all work and materials

7.4 Change Orders

7.4.1 Contractor Initiated Change Orders

Change orders are issued when the initial agreed-upon pricing or scope of work to be completed requires modification for repairs not identified during the initial damage assessment. First, the general contractor must complete a Change Order Request Form, included as Appendix T. This form and supporting documentation must be delivered to the progress inspector for review. Each change order must have a cost analysis using the approved bid book for the Program.

If the Program approves the change order, it is returned to the general contractor for execution. In addition, the general contractor will be required to obtain a signature from the applicant. Change orders are invoiced on the final draw only and categorized as “change order.” The amount listed on the invoice must match the previously approved amount and must be cost-reasonable. The construction manager is responsible for verifying cost reasonableness and that the work to be completed under the change order could not have been identified by non-invasive sight-only inspection by the damage inspector at the initial inspection. Verification and documentation of cost reasonableness is attached to the change order.

At closeout, the applicant’s grant agreement will need to be amended to account for any change to the award amount resulting from change orders.

7.4.2 Applicant-Initiated Change Orders

An applicant-initiated change order is defined as a specific addition or deletion to the ECR-identified scope of work requested by the applicant. Applicant scope changes do not include changes that are the result of unforeseen conditions or discrepancies in contract documents (specifications or drawings). In general, applicant change orders are not allowable unless related to an accessibility issue that has developed since the issuance of the NTP. All applicant-initiated change orders must be approved in writing by the progress inspector and meet all required criteria.

7.5 Progress Inspector Responsibilities

During the change order process, the progress inspector is responsible for ensuring the following:

• The reason for the change order and dollar amount(s) of the change order have supporting documentation and are necessary and reasonable.
• All required signatures are on the change order form.
• All change order work is completed prior to final inspection.
• A change order for compensation of time or cost is only issued in writing after final inspection.
• The amount of the change order must be approved by the applicant and will be added to an amended grant agreement upon completion of construction.
7.6 Open Permits

Applicants who have open permits must either close out existing open permits or execute a scope affidavit that relinquishes liability for items that cannot be inspected by the local government prior to execution of the grant agreement. The Program will not issue any reimbursement payments or any NTP for construction activities if the applicant fails to close the permits or execute the affidavit. Failure to perform at least one of these actions will result in the applicant’s file being placed on hold.

Additional details regarding the Construction Process can be found in the approved *NCORR Construction Management Standard Operating Procedures*. 
COMPLETION AND CLOSEOUT
8.0 Completion and Closeout

8.1 Construction Closeout

Once construction is complete, the general contractor will request a final site visit to validate that all work outlined in the ECR has been satisfactorily completed according to the appropriate state and local codes and the home meets Housing Quality Standards (HQS). The final site visit confirms that all work has been completed and accepted by the local building inspector along with any required certificate of occupancy. The homeowner, the general contractor, and the Program progress inspector will complete and sign a final inspection form and place it in the project file.

In addition to the final site visit to verify completion of the applicant's scope of work as outlined in the approved ECR, the general contractor will be required to submit a Construction Closeout packet to the construction manager. At a minimum, the Construction Closeout packet will include the following as shown on the NCORR Construction Closeout Checklist (see Appendix U):

- All required permits and building inspection reports
- Final Program inspection
- Release of claims or liens from subcontractors and suppliers
- Certificate of occupancy or equivalent
- Completed green building checklist
- Lead-based paint clearance report, if applicable
- Asbestos disposal manifest, if applicable
- Elevation certificate, if applicable
- Homeowner warranties
- DMV title-recording instructions (for replacement manufactured homes)

Additional details regarding the Construction Closeout can be found in the approved NCORR Construction Management Standard Operating Procedures.

8.2 Project Closeout

In addition to the Construction Closeout packet submitted by the general contractor, Intake Specialists will work with program applicants to collect all closeout documentation for their file in accordance with the NCORR Applicant Closeout Checklist (see Appendix V). At a minimum, applicant closeout documentation must include the following:

- Documentation of ownership and occupancy at the time of closeout
- Updated duplication-of-benefits certification
- Proof of homeowner's insurance at the time of closeout
- Proof of flood insurance for a period of one-year, if applicable.

Applicant files will be closed out in the Program once all documentation is received and approved by the Program. A final closeout file review will be required to ensure that all
documentation required in each step of the process is complete and compliant. This review checklist will be included in the Quality Control (QC) Plan for program.

8.3 Flood Insurance Requirements

If the applicant’s damaged home, reconstructed home, or replacement home is located in a Special Flood Hazard Area, any insurable structure on any part of the property will, at all times, be insured under a policy of flood insurance in the amount of the lesser of the following:

- The full insurable value of the structure as determined by the applicable property insurer
- The maximum amount available for the structure under the National Flood Insurance Program or a successor program

Failure to maintain insurance may result in an applicant being ineligible for future disaster relief. Upon sale or transfer of the property, the applicant will, on or before the date of such transfer and as part of the documents evidencing such transfer, notify all transferees in writing of the continuing obligation to maintain flood insurance on the property. In the event that the applicant fails to provide such notice, the applicant may be liable to the United States for future disaster assistance related to the property.

Evidence that the damaged home (or reconstructed home) is covered by flood insurance must be provided at the grant agreement execution and again before closeout, if flood insurance is required. A declaration sheet or ACORD form describing coverage from the applicant insurance company will be sufficient evidence to satisfy this requirement. If flood coverage is required but not available due to the disrepair of the damaged home, the applicant must submit a declination letter from the insurer at the Grant Agreement Execution. The applicant must also provide proof that he or she obtained flood insurance once construction has been completed and prior to final payment of grant dollars.

8.3.1 Flood Insurance Verification

The Program will collect initial flood insurance information from the applicant through the application process and assess whether the damaged residence has previously received federal assistance requiring flood insurance. In addition, the Program will work directly with NFIP to verify the information provided by the applicant. Applicants who are required to maintain flood insurance but do not meet this requirement will be determined to be non-compliant and may have to repay all or a portion of assistance provided by the Program.

8.3.2 Flood Insurance Monitoring and Compliance

Flood insurance monitoring will require the applicant to submit documentation meeting the compliance requirements of Section 102(a) of the Flood Disaster Protection Act of 1973. The standard documentation for compliance with Section 102(a) is either a paid receipt for the current annual flood insurance premium and a copy of the application for flood insurance or a copy of the current Policy Declarations form issued by the NFIP or issued by any property insurance company offering coverage under the NFIP. Applicants who cannot meet these requirements will be determined to be non-compliant and may have to repay all or a portion of assistance provided by the Program.

To monitor for compliance with all flood insurance requirements, the Program will verify and document the following:
• **Section 102(a)** compliance through the upload of either a paid receipt for the current annual flood insurance premium and a copy of the application for flood insurance, or a copy of the current Policy Declarations form for every assisted SFHA building or personal property in accordance with the coverage prescribed by Section 102(a) of the Act.

• **Section 582(a)** compliance through verification that HUD disaster assistance was not made available in a special flood hazard area to a person for repair, replacement or restoration for flood damage to any personal, residential, or commercial property if: (1) the person had previously received federal flood disaster assistance conditioned on obtaining and maintaining flood insurance; and (2) the person failed to obtain and maintain flood insurance.

• **Verifying Duration and Dollar Amount of Coverage.** The Program will verify compliance with the statutorily prescribed period and dollar amount of flood insurance coverage by:

  o **Duration of Flood Insurance Coverage.** Obtaining documentation of policy coverage prior to the signing of the Grant Agreement and final disbursement of Program funding. The statutory period for flood insurance coverage may extend beyond project completion. For grants and other forms of financial assistance, the requirement for maintaining flood insurance shall apply during the life of the building as long as it remains in the 100-year floodplain, regardless of transfer of ownership of such building or personal property.

  o **Dollar Amount of Flood Insurance Coverage.** For grants and other forms of financial assistance, the amount of flood insurance coverage must be at least equal to the development or project cost (less estimated land cost) or to the maximum limit of coverage made available by the NFIP with respect to the particular type of building involved, whichever is less. The total cost (federal and non-federal) of the federally assisted project for acquiring, constructing, reconstructing, repairing, or improving the building is used to determine the dollar amount of flood insurance coverage.

### 8.4 Grant Recovery

During the course of implementing and monitoring the Program, applicant files may be identified for potential grant recovery during one of several reviews by program staff or auditors. Files identified as potential grant recovery shall be placed in a grant recovery status in Salesforce and a hold placed on the file until a full review of the file is conducted in accordance with the NCORR or Subrecipient Recapture Policies and Procedures.

As a result of this review, an applicant may be required to repay all, or a portion of funds received by the Program. Reasons for recapture of program funding include the following:

- An applicant is determined to have provided false or misleading information to the Program.
- An applicant withdraws from the Program prior to completion of the project.
- An applicant does not complete construction or environmental remediation activities.
• An applicant does not report receipt of additional insurance, SBA, FEMA, or other duplicative assistance.

Applicants identified for recapture of program funding will not be closed out of the Program until all funds have been repaid to the Program.
North Carolina Housing Recovery Program Application

North Carolina Hurricane Matthew
CDBG-DR Housing Recovery Programs Application

Traducción al español está disponible a petición/
Spanish translation is available upon request.

Instructions for Application

General Instructions
- Read the instructions for this application.
- Please type or use Blue or Black ink. Do not use pencil. All blanks must be completed or have N/A written in.
- Please fill out this entire application. Submit copies of required documents for all household members, at the time of the first interview with the Case Manager. Incomplete applications and those missing documentation cannot be fully processed until all required paperwork has been submitted. Please refer to the attached Required Document Checklist for a list of all required paperwork.
- The Applicant (Head of Household) and if applicable, Co-Applicant must sign and date this application. Submit the application with copies of all required documents for all household members to the Case Manager during the first scheduled session:

Processing Your Application:
The application review process will take some time after you complete and submit this application. The application will be reviewed during your interview with a Case Manager who will verify your documentation. Completing this application does not guarantee that you will be eligible for or will receive funding from the Housing Recovery Program. All applicants will be notified in writing of their eligibility.

Income Calculation: IRS Form 1040 Adjusted Gross Income
Citizens of the United States and resident aliens, except those with gross incomes that fall below a certain level, are required to file an income tax return with the Department of Treasury’s Internal Revenue Service (IRS) each year. The tax return is officially referred to as IRS Form 1040. The definition of adjusted gross income is based on this form, also commonly referred to as “the long form.”

The Adjusted Gross Income (AGI) is listed on the 1040 tax form and is the dollar figure used to determine an applicant’s income eligibility for participation in the Housing Recovery Program. Households must certify that their current income has not increased more than 20% over the reported adjusted gross income on their most recent Form 1040. If a household’s income has increased more over 20% of the reported Adjusted Gross Income, the household must submit current income verification for their eligibility to be determined. A list of documents to be submitted is included in this application.

For households who are not required to file federal taxes because their gross income falls below a certain level, the Case Manager will calculate income based on the current income received by the household. A list of documents required to be submitted is also included in this application.
**Please note**

- **Priority for assistance** will be given to households who are/were living in manufactured housing (mobile home units, elderly, disabled and low-to-moderate income household. The Housing Recovery Program is for *owner-occupied or renter-occupied homes at the time of the October 8, 2016 disaster*. To be considered a “homeowner”, at least one person listed on the warranty deed or title to the home must have been living in the home at the time of the disaster. To be considered a “renter”, the tenant must be named on a lease that was valid and in effect at the time of the disaster (i.e., lease was not in default and/or an eviction notice had not been issued). Whether a homeowner or renter, all persons living in the unit as their primary residence are considered “household” member whether or not they are related. Exceptions apply for permanently absent household members and rental units.

### Applicant Information

**Instructions:** Please complete this entire application and submit with copies of required documents.

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<table>
<thead>
<tr>
<th>Section A: ELIGIBILITY INFORMATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>A1 - Was the unit damaged or destroyed by Hurricane Matthew (October 8, 2016)?</td>
</tr>
<tr>
<td>A2 - Was the unit a single-family residence (A single family residence 1-4 units and includes manufactured housing units)?</td>
</tr>
<tr>
<td>A3 - At the time of Hurricane Matthew (October 8, 2016) did you own or rent this residence?</td>
</tr>
<tr>
<td>A3.1 - If you are a renter, are you living in Public Housing?</td>
</tr>
<tr>
<td>A4 - Are you currently displaced?</td>
</tr>
<tr>
<td>A5 - At the time of Hurricane Matthew (October 8, 2016) did you own this as a rental property?</td>
</tr>
<tr>
<td>A5.1 - If Yes, what is the # of units on the rental property?</td>
</tr>
<tr>
<td>A6 - Was the unit the primary residence of the applicant on the date of the disaster (October 8, 2016)?</td>
</tr>
<tr>
<td>A7 - Did you occupy the property at the time of the disaster (October 8, 2016)?</td>
</tr>
<tr>
<td>A8 - Did you register with FEMA for disaster related assistance related to Hurricane Matthew (October 8, 2016)?</td>
</tr>
<tr>
<td>A9 - Did you apply to the HMGP(Hazard Mitigation Grant Program) for disaster related assistance related to Hurricane Matthew (October 8, 2016)?</td>
</tr>
<tr>
<td>A10 - Are you Lawfully Present in the United States?</td>
</tr>
<tr>
<td>A11 - Are you currently receiving subsidized housing assistance? (Section 8, Housing Choice Voucher, or any other subsidized housing)</td>
</tr>
<tr>
<td>A11.1 - If Yes, please explain.</td>
</tr>
</tbody>
</table>
**North Carolina Housing Recovery Program Application**

**Section B: 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).

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td><strong>B1.1</strong> - Damaged Property Address:</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>B1.2</strong> - Damaged Property Address Line 2:</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>B1.3</strong> - City:</td>
<td><strong>B1.4</strong> - County:</td>
<td><strong>B1.6</strong> - Zip:</td>
</tr>
<tr>
<td>□ Single Family House □ Mobile Home □ Modular □ Apartment □ Other (<strong>B2.1</strong> Describe):</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>B2</strong> - What type of structure is the property? (Select One)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>B3</strong> - Year Built:</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>B3.1</strong> - Is Year Built Unknown?</td>
<td>□ Yes □ No</td>
<td></td>
</tr>
<tr>
<td><strong>B4</strong> - Are you currently living in the property?</td>
<td>□ Yes □ No</td>
<td></td>
</tr>
<tr>
<td><strong>B4.1</strong> - If no, explain your current living situation:</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>B5</strong> - Is this a second home (i.e., not primary residence or rental property)</td>
<td>□ Yes □ No □ Don't Know</td>
<td></td>
</tr>
<tr>
<td><strong>B6</strong> - Is the damaged property in a Flood Plain?</td>
<td>□ Yes □ No □ Don't Know</td>
<td></td>
</tr>
<tr>
<td><strong>B7</strong> - Do you own the land?</td>
<td>□ Yes □ No □ Don't Know</td>
<td></td>
</tr>
<tr>
<td><strong>B8</strong> - Are you renting the land?</td>
<td>□ Yes □ No □ Don't Know</td>
<td></td>
</tr>
<tr>
<td><strong>B9</strong> - Do you have a deed or lease on the damaged property?</td>
<td>□ Yes □ No □ Don't Know</td>
<td></td>
</tr>
<tr>
<td><strong>B10</strong> - Are there any other names on the deed or lease for the damaged property?</td>
<td>□ Yes □ No □ N/A</td>
<td></td>
</tr>
<tr>
<td><strong>B10.1</strong> - If yes, describe what deed or lease information you have on the damaged property (including any entity, for example, a Trust):</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## North Carolina Housing Recovery Program Application

**B11** - Please describe any specific issues with the ownership of the property that you are aware of and believe may be important for the Program to know:

---

**B12** - Were you renting any portion of your damaged property to another person at the time of the flood?

- [ ] Yes  
- [ ] No

**B12.1** - If yes, Is the renter(s) still living on the damaged property?

- [ ] Yes  
- [ ] No

**B12.2** - If the renters have moved please provide the name and contact information here:

---

**B13** - Was any portion of the home used as a business?

- [ ] Yes  
- [ ] No

**B14.1** - If Yes, Please Explain

---

**B14** – Is there a Mortgage or any other Liens on the property?  
(Please list all that apply below)

- [ ] Yes  
- [ ] No (if No, Skip to Next Page)

**B14.11** - Name of Mortgage / Lien Holder 1

**B14.12** – Are you current on your payments for Mortgage / Lien 1

- [ ] Yes  
- [ ] No

---

**B14.2** – Please provide any information that you are aware of and believe may be important for the Program to know regarding Mortgage / Lien 1

---

**B14.21** - Name of Mortgage / Lien Holder 2
(if necessary)

**B14.22** – Are you current on your payments for Mortgage / Lien 2

- [ ] Yes  
- [ ] No

---

**B14.23** – Please provide any information that you are aware of and believe may be important for the Program to know regarding Mortgage / Lien 2

---

**B14.3** – Is there a Mortgage or any other Liens on the property?  
(Please list all that apply below)

- [ ] Yes  
- [ ] No (if No, Skip to Next Page)

**B14.31** - Name of Mortgage / Lien Holder 3
(if necessary)

**B14.32** – Are you current on your payments for Mortgage / Lien 3

- [ ] Yes  
- [ ] No

---

**B14.33** – Please provide any information that you are aware of and believe may be important for the Program to know regarding Mortgage / Lien 3

---

**B14.4** - Please provide any additional information that you are aware of and believe may be important for the Program to know regarding any other Mortgages or Liens:
## Section C: REMAINING AND COMPLETED REPAIRS TO DAMAGED PROPERTY

<table>
<thead>
<tr>
<th>Component</th>
<th>Code</th>
<th>Selections</th>
<th>Instructions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Roof</td>
<td>C1.1</td>
<td>□ Repairs Needed&lt;br&gt;□ No Repairs Needed&lt;br&gt;□ Repairs Completed&lt;br&gt;□ Do Not Know</td>
<td>C1.2 - Explain any work completed or remaining repairs needed.</td>
</tr>
<tr>
<td>Electric</td>
<td>C2.1</td>
<td>□ Repairs Needed&lt;br&gt;□ No Repairs Needed&lt;br&gt;□ Repairs Completed</td>
<td>C2.2 - Explain any work completed or remaining repairs needed.</td>
</tr>
<tr>
<td>Plumbing</td>
<td>C3.1</td>
<td>□ Repairs Needed&lt;br&gt;□ No Repairs Needed&lt;br&gt;□ Repairs Completed</td>
<td>C3.2 - Explain any work completed or remaining repairs needed.</td>
</tr>
<tr>
<td>Heating</td>
<td>C4.1</td>
<td>□ Repairs Needed&lt;br&gt;□ No Repairs Needed&lt;br&gt;□ Repairs Completed</td>
<td>C4.2 - Explain any work completed or remaining repairs needed.</td>
</tr>
<tr>
<td>Flooring</td>
<td>C5.1</td>
<td>□ Repairs Needed&lt;br&gt;□ No Repairs Needed&lt;br&gt;□ Repairs Completed</td>
<td>C5.2 - Explain any work completed or remaining repairs needed.</td>
</tr>
<tr>
<td>Structural</td>
<td>C6.1</td>
<td>□ Repairs Needed&lt;br&gt;□ No Repairs Needed&lt;br&gt;□ Repairs Completed&lt;br&gt;□ Do Not Know</td>
<td>C6.2 - Explain any work completed or remaining repairs needed.</td>
</tr>
<tr>
<td>Bathroom</td>
<td>C7.1</td>
<td>□ Repairs Needed&lt;br&gt;□ No Repairs Needed&lt;br&gt;□ Repairs Completed</td>
<td>C7.2 - Explain any work completed or remaining repairs needed.</td>
</tr>
<tr>
<td>Septic System</td>
<td>C8.1</td>
<td>□ Repairs Needed&lt;br&gt;□ No Repairs Needed&lt;br&gt;□ Repairs Completed</td>
<td>C8.2 - Explain any work completed or remaining repairs needed.</td>
</tr>
<tr>
<td>Walls/Drywall</td>
<td>C9.1</td>
<td>□ Repairs Needed&lt;br&gt;□ No Repairs Needed&lt;br&gt;□ Repairs Completed</td>
<td>C9.2 - Explain any work completed or remaining repairs needed.</td>
</tr>
<tr>
<td>Foundation</td>
<td>C10.1</td>
<td>□ Repairs Needed&lt;br&gt;□ No Repairs Needed&lt;br&gt;□ Repairs Completed&lt;br&gt;□ Do Not Know</td>
<td>C10.2 - Explain any work completed or remaining repairs needed.</td>
</tr>
</tbody>
</table>
## Section C: REMAINING AND COMPLETED REPAIRS TO DAMAGED PROPERTY - CONTINUED

<table>
<thead>
<tr>
<th>Section C</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Drainage</td>
<td>C11.1 (Select One)</td>
</tr>
<tr>
<td></td>
<td>□ Repairs Needed</td>
</tr>
<tr>
<td></td>
<td>□ No Repairs Needed</td>
</tr>
<tr>
<td></td>
<td>□ Repairs Completed</td>
</tr>
<tr>
<td></td>
<td>C11.2 - Explain any work completed or remaining repairs needed.</td>
</tr>
<tr>
<td>Attached Deck</td>
<td>C12.1 (Select One)</td>
</tr>
<tr>
<td></td>
<td>□ Repairs Needed</td>
</tr>
<tr>
<td></td>
<td>□ No Repairs Needed</td>
</tr>
<tr>
<td></td>
<td>□ Repairs Completed</td>
</tr>
<tr>
<td></td>
<td>C12.2 - Explain any work completed or remaining repairs needed.</td>
</tr>
<tr>
<td>Basement</td>
<td>C13.1 (Select One)</td>
</tr>
<tr>
<td></td>
<td>□ Repairs Needed</td>
</tr>
<tr>
<td></td>
<td>□ No Repairs Needed</td>
</tr>
<tr>
<td></td>
<td>□ Repairs Completed</td>
</tr>
<tr>
<td></td>
<td>C13.2 - Explain any work completed or remaining repairs needed.</td>
</tr>
<tr>
<td>Other Repairs</td>
<td>C14 - Explain any other work completed or remaining repairs needed.</td>
</tr>
<tr>
<td>C15 - Are you currently under contract with a contractor for repairs to items noted in Section C: REPAIRS TO DAMAGED PROPERTY?</td>
<td>□ Yes □ No</td>
</tr>
<tr>
<td>C15.1 - If yes, explain:</td>
<td></td>
</tr>
</tbody>
</table>
**North Carolina Housing Recovery Program Application**

**Form 2 – Reimbursement**

**Section D: HOMEOWNERS REQUESTING REIMBURSEMENT FOR HOME REPAIRS ALREADY COMPLETED** - If your home was damaged by the flood and you paid for the repairs with your own funds (e.g., savings, credit cards, home equity line of credit, withdrawals from retirement accounts) please complete the following information. The Housing Recovery Program will only reimburse homeowners for eligible repairs completed within one year of the October 8, 2016 disaster.

<table>
<thead>
<tr>
<th><strong>D1</strong> - Is the homeowner seeking reimbursement for repairs with your own funds?</th>
<th>☐ Yes ☐ No (if No, Skip to Next Page)</th>
</tr>
</thead>
</table>

**D1** - Please describe the repair work that was done and provide the cost for each repair.

**D2** - Who completed the repairs?

**D3** - How were the costs for the repairs covered? (e.g., credit card or loan from retirement account)

**D4** - What was the total amount for completed repairs? $______________

**To be considered for reimbursement, verification must be for work that has been completed and paid for in full. Verification includes:**

- ☐ Copies of receipts showing the cost of each repair and/or of materials purchased and a written description of the work done with photos of before and after repairs (if possible)
- ☐ Copies of cancelled checks for invoices showing work completed.
### Section E: Primary Applicant (Head of Household) - Complete the following section for the Primary Applicant

| E1 - Name |  |
| E2 - Date of Birth | E3 - Gender |
| __________ / __________ / __________ |  |
| E4 – Phone | E5 - Email |
| (____)________-____________ |  |

**E6.1 - Mailing Address:**

**E6.2 - Mailing Address Line 2:**

| E6.3 - City: | E6.4 - State: | E6.3 – Zip: |
|  |  |  |

**E7 - Is this person disabled? (Disability will be documented by the receipt of Social Security Disability Income or a form completed by a licensed medical professional)**

| □ Yes | □ No |

**E8 - Is the person over the age of 60?**

| □ Yes | □ No |

**E9 - Is the person a full-time student?**

| □ Yes | □ No |

**E10 - Is the person currently in the Military or a Veteran?**

| □ Yes | □ No |

**E11 - Is the person currently employed?**

| □ Yes | □ No |

**E11.1 - If yes, who is the Employer:**

**E11.2 - If yes, what is this person’s Occupation:**

**E12 - What is this person’s total monthly income from all sources?**

**E12.1 – Does this person receive any other income?**

| □ Yes | □ No |

**E12.2 - If yes, please list all sources of income:**

---

This information is being collected to ensure compliance with federal Fair Housing and Equal Opportunity regulations.

**E16 - RACE AND ETHNICITY FOR HEAD of HOUSEHOLD (Check one):**

- □ White
- □ Asian
- □ Black/African American
- □ American
- □ American Indian/Alaskan Native
- □ Native Hawaiian/Other Pacific Islander
- □ Asian and White
- □ American Indian/Alaskan Native and White
- □ Black/African American and White
- □ American Indian/Alaskan Native and Black
- □ Other multi-racial

**E17 - ETHNICITY FOR HEAD of HOUSEHOLD (Check one):**

- □ Hispanic or Latino - A person of Cuban, Mexican, Puerto Rican, South or Central American or other Spanish culture or origin, regardless of race. The term, “Spanish origin,” can be used in addition to “Hispanic or Latino.”
- □ Non-Hispanic or Latino - A person not of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race.

**E18 - Is the Head of Household female?**

| □ Yes | □ No |
### Form 4 - Other Adult Household Member who Occupies the Property

**Section E: Other Adult Household Member** - Complete the following section for all household members age 18 or older who occupy the property as their primary residence. Make copies, if necessary, for any additional household members.

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>E1</td>
<td>Name</td>
</tr>
<tr>
<td>E2</td>
<td>Date of Birth</td>
</tr>
<tr>
<td>E3</td>
<td>Gender</td>
</tr>
<tr>
<td>E4</td>
<td>Phone</td>
</tr>
<tr>
<td>E5</td>
<td>Email</td>
</tr>
<tr>
<td>E7</td>
<td>Is this person disabled? (Disability will be documented by the receipt of Social Security Disability Income or a form completed by a licensed medical professional)</td>
</tr>
<tr>
<td>E8</td>
<td>Is the person over the age of 60?</td>
</tr>
<tr>
<td>E9</td>
<td>Is the person a full-time student?</td>
</tr>
<tr>
<td>E10</td>
<td>Is the person currently in the Military or a Veteran?</td>
</tr>
<tr>
<td>E11</td>
<td>Is the person currently employed?</td>
</tr>
<tr>
<td>E11.1</td>
<td>If yes, who is the Employer:</td>
</tr>
<tr>
<td>E11.2</td>
<td>If yes, what is this person’s Occupation:</td>
</tr>
<tr>
<td>E12</td>
<td>What is this person’s total monthly income from all sources?</td>
</tr>
<tr>
<td>E12.1</td>
<td>If yes, please list all sources of income:</td>
</tr>
<tr>
<td>E13</td>
<td>Does the applicant have a Power of Attorney for this person?</td>
</tr>
</tbody>
</table>

This information is being collected to ensure compliance with federal Fair Housing and Equal Opportunity regulations.

**E16 - RACE AND ETHNICITY FOR OTHER ADULT HOUSEHOLD MEMBER (Check one):**

- [ ] White
- [ ] Asian and White
- [ ] Black/African American
- [ ] American Indian/Alaskan Native and White
- [ ] Asian
- [ ] Black/African American and White
- [ ] American Indian/Alaskan Native
- [ ] American Indian/Alaskan Native and Black
- [ ] Native Hawaiian/Other Pacific Islander
- [ ] Other multi-racial

**E17 - ETHNICITY FOR OTHER ADULT HOUSEHOLD MEMBER (Check one):**

- [ ] Hispanic or Latino - A person of Cuban, Mexican, Puerto Rican, South or Central American or other Spanish culture or origin, regardless of race. The term, “Spanish origin,” can be used in addition to “Hispanic or Latino.”
- [ ] Non-Hispanic or Latino - A person not of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race.
### Section E: Other Adult Household Member

- **Complete the following section for all household members age 18 or older who occupy the property as their primary residence. Make copies, if necessary, for any additional household members.**

<table>
<thead>
<tr>
<th>E1</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>E2</td>
<td>Date of Birth</td>
</tr>
<tr>
<td></td>
<td>_______ / _________ / _______</td>
</tr>
<tr>
<td>E3</td>
<td>Gender</td>
</tr>
<tr>
<td>E4</td>
<td>Phone</td>
</tr>
<tr>
<td></td>
<td>(____)____<strong><strong>-</strong></strong>________</td>
</tr>
<tr>
<td>E5</td>
<td>Email</td>
</tr>
<tr>
<td>E6</td>
<td>Race and Ethnicity for Other Adult Household Member (Check one):</td>
</tr>
<tr>
<td></td>
<td>☐ White</td>
</tr>
<tr>
<td></td>
<td>☐ Black/African American</td>
</tr>
<tr>
<td></td>
<td>☐ Asian</td>
</tr>
<tr>
<td></td>
<td>☐ American Indian/Alaskan Native</td>
</tr>
<tr>
<td></td>
<td>☐ Native Hawaiian/Other Pacific Islander</td>
</tr>
<tr>
<td>E7</td>
<td>Is this person disabled? (Disability will be documented by the receipt of Social Security Disability Income or a form completed by a licensed medical professional)</td>
</tr>
<tr>
<td></td>
<td>□ Yes □ No</td>
</tr>
<tr>
<td>E8</td>
<td>Is the person over the age of 60?</td>
</tr>
<tr>
<td></td>
<td>□ Yes □ No</td>
</tr>
<tr>
<td>E9</td>
<td>Is the person a full-time student?</td>
</tr>
<tr>
<td></td>
<td>□ Yes □ No</td>
</tr>
<tr>
<td>E10</td>
<td>Is the person currently in the Military or a Veteran?</td>
</tr>
<tr>
<td></td>
<td>□ Yes □ No</td>
</tr>
<tr>
<td>E11</td>
<td>Is the person currently employed?</td>
</tr>
<tr>
<td></td>
<td>□ Yes □ No</td>
</tr>
<tr>
<td>E11.1</td>
<td>If yes, who is the Employer:</td>
</tr>
<tr>
<td>E11.2</td>
<td>If yes, what is this person’s Occupation:</td>
</tr>
<tr>
<td>E12</td>
<td>What is this person’s total monthly income from all sources?</td>
</tr>
<tr>
<td>E12.1</td>
<td>If yes, please list all sources of income:</td>
</tr>
<tr>
<td>E13</td>
<td>Does the applicant have a Power of Attorney for this person?</td>
</tr>
<tr>
<td></td>
<td>□ Yes □ No</td>
</tr>
<tr>
<td>E14</td>
<td>Ethnicity for Other Adult Household Member (Check one):</td>
</tr>
<tr>
<td></td>
<td>☐ Hispanic or Latino - A person of Cuban, Mexican, Puerto Rican, South or Central American or other Spanish culture or origin, regardless of race. The term, “Spanish origin,” can be used in addition to “Hispanic or Latino.”</td>
</tr>
<tr>
<td></td>
<td>☐ Non-Hispanic or Latino - A person not of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race.</td>
</tr>
</tbody>
</table>

This information is being collected to ensure compliance with federal Fair Housing and Equal Opportunity regulations.
Form 5 - Other Child Household Member Who Occupies the Property

### Section E: Other Child Household Member

- For household members 17 years old and younger, please complete the information. Make copies, if necessary, for any additional household members.

<table>
<thead>
<tr>
<th>E1 - Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>E2 - Date of Birth / /</td>
</tr>
<tr>
<td>E3 - Gender</td>
</tr>
</tbody>
</table>

| E7 - Is this person disabled? (Disability will be documented by the receipt of Social Security Disability Income or a form completed by a licensed medical professional) |
| □ Yes □ No |

| E14 - Number of months during the year the child lives in the Household? |

This information is being collected to ensure compliance with federal Fair Housing and Equal Opportunity regulations.

### E16 - RACE AND ETHNICITY FOR OTHER CHILD HOUSEHOLD MEMBER (Check one):

- □ White
- □ Black/African American
- □ Asian
- □ American Indian/Alaskan Native
- □ Native Hawaiian/Other Pacific Islander
- □ Other multi-racial
- □ Asian and White
- □ American Indian/Alaskan Native and White
- □ Black/African American and White
- □ American Indian/Alaskan Native and Black

### E17 - ETHNICITY FOR OTHER CHILD HOUSEHOLD MEMBER (Check one):

- □ Hispanic or Latino - A person of Cuban, Mexican, Puerto Rican, South or Central American or other Spanish culture or origin, regardless of race. The term, “Spanish origin,” can be used in addition to “Hispanic or Latino.”
- □ Non-Hispanic or Latino - A person not of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race.
### Section E: Other Child Household Member

For household members 17 years old and younger, please complete the information. Make copies, if necessary, for any additional household members.

<table>
<thead>
<tr>
<th>E1</th>
<th>Name</th>
</tr>
</thead>
</table>
| E2 | Date of Birth  
________ / __________ / ________ |
| E3 | Gender |
| E7 | Is this person disabled? (Disability will be documented by the receipt of Social Security Disability Income or a form completed by a licensed medical professional)  
□ Yes  □ No |
| E13 | Number of months during the year the child lives in the Household? |

---

This information is being collected to ensure compliance with federal Fair Housing and Equal Opportunity regulations.

<table>
<thead>
<tr>
<th>E14</th>
<th>RACE AND ETHNICITY FOR OTHER CHILD HOUSEHOLD MEMBER (Check one):</th>
</tr>
</thead>
<tbody>
<tr>
<td>□</td>
<td>White</td>
</tr>
<tr>
<td>□</td>
<td>Asian and White</td>
</tr>
<tr>
<td>□</td>
<td>Black/African American</td>
</tr>
<tr>
<td>□</td>
<td>American Indian/Alaskan Native and White</td>
</tr>
<tr>
<td>□</td>
<td>Asian</td>
</tr>
<tr>
<td>□</td>
<td>Black/African American and White</td>
</tr>
<tr>
<td>□</td>
<td>American Indian/Alaskan Native</td>
</tr>
<tr>
<td>□</td>
<td>American Indian/Alaskan Native and Black</td>
</tr>
<tr>
<td>□</td>
<td>Native Hawaiian/Other Pacific Islander</td>
</tr>
<tr>
<td>□</td>
<td>Other multi-racial</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>E15</th>
<th>ETHNICITY FOR OTHER CHILD HOUSEHOLD MEMBER (Check one):</th>
</tr>
</thead>
<tbody>
<tr>
<td>□</td>
<td>Hispanic or Latino - A person of Cuban, Mexican, Puerto Rican, South or Central American or other Spanish culture or origin, regardless of race. The term, “Spanish origin,” can be used in addition to “Hispanic or Latino.”</td>
</tr>
<tr>
<td>□</td>
<td>Non-Hispanic or Latino - A person not of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race.</td>
</tr>
</tbody>
</table>
Section E: Damaged Property Owners Not Occupying the Property - For other people with any ownership interest in the damaged property who do not occupy the property. Make copies, if necessary, for any additional property owners.

<table>
<thead>
<tr>
<th>E1 - Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>E4 – Phone</td>
</tr>
<tr>
<td>(__<strong>)</strong>_______ – ______________</td>
</tr>
<tr>
<td>E5 - Email</td>
</tr>
<tr>
<td>E6.1 - Mailing Address:</td>
</tr>
<tr>
<td>E6.2 - Mailing Address Line 2:</td>
</tr>
<tr>
<td>E6.3 - City:</td>
</tr>
<tr>
<td>E6.4 - State:</td>
</tr>
<tr>
<td>E6.3 – Zip:</td>
</tr>
<tr>
<td>E13 - Does the applicant have a Power of Attorney for this property owner?</td>
</tr>
<tr>
<td>□ Yes □ No</td>
</tr>
<tr>
<td>E15 - Is this property owner deceased?</td>
</tr>
<tr>
<td>□ Yes □ No</td>
</tr>
</tbody>
</table>
**Section E: Alternate Contacts** - This information is being collected to assist in locating you in the event that you move or are living temporarily in another location. You may also list a contact that is helping you through this process.

<table>
<thead>
<tr>
<th>Alternate Contact 1</th>
<th>Alternate Contact 2 (Optional)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>E1</strong> - Name</td>
<td><strong>E1</strong> – Name</td>
</tr>
<tr>
<td><strong>E4</strong> - Phone</td>
<td><strong>E4</strong> – Phone</td>
</tr>
<tr>
<td>(<em><strong>)</strong></em>___________</td>
<td>(<em><strong>)</strong></em>___________</td>
</tr>
<tr>
<td><strong>E5</strong> - Email</td>
<td><strong>E5</strong> - Email</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>E6.1</strong> - Mailing Address:</td>
<td><strong>E6.1</strong> - Mailing Address:</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>E6.2</strong> - Mailing Address Line 2:</td>
<td><strong>E6.2</strong> - Mailing Address Line 2:</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>E6.3</strong> - City:</td>
<td><strong>E6.3</strong> - City:</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>E6.4</strong> - State:</td>
<td><strong>E6.4</strong> - State:</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>E6.3 – Zip:</strong></td>
<td><strong>E6.3 – Zip:</strong></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Section F: Homeowners Insurance

- **F1.1** - Was there an active Homeowner's Insurance for the Damaged Property at time of Hurricane Matthew (October 8, 2016)? □ Yes □ No (if No, Skip to Next Page)

- **F2** - If yes, who was this insurance company: 

- **F3** - If yes, what was the Policy #: 

- **F4** - If yes, what is the contact number for this insurance company: (____)_________ - ____________

- **F5** - Is this insurance policy currently in effect? □ Yes □ No

- **F5.1** - If Yes, what date does this policy expire? _______ / _______ / ____________

- **F6** - Was a claim filed with this insurance company for damages associated with Hurricane Matthew (October 8, 2016)? □ Yes □ No

- **F6.1** - If yes, was the claim approved? □ Yes □ No

- **F6.2** - If yes, what was the claim amount received? $_____________________

- **F6.3** - If yes, what was the claim for?

- **F7** - Are you involved in an appeal or a lawsuit against this insurance company for damages associated with Hurricane Matthew (October 8, 2016)? □ Yes □ No

- **F7.1** - If yes, what is the status of your insurance appeal/lawsuit?
<table>
<thead>
<tr>
<th>Section F: Flood Insurance</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>F1.2</strong> - Was there an active Flood Insurance for the Damaged Property at time of Hurricane Matthew (October 8, 2016)?</td>
<td>□ Yes □ No (if No, Skip to Next Page)</td>
</tr>
<tr>
<td><strong>F2</strong> - If yes, who was this insurance company:</td>
<td><strong>F3</strong> - If yes, what was the Policy #:</td>
</tr>
<tr>
<td><strong>F4</strong> - If yes, what is the contact number for this insurance company:</td>
<td>(____)________ - ____________</td>
</tr>
<tr>
<td><strong>F5</strong> - Is this insurance policy currently in effect?</td>
<td>□ Yes □ No</td>
</tr>
<tr>
<td><strong>F5.1</strong> - If Yes, what date does this policy expire?</td>
<td>______ / ______ / ____________</td>
</tr>
<tr>
<td><strong>F6</strong> - Was a claim filed with this insurance company for damages associated with Hurricane Matthew (October 8, 2016)?</td>
<td>□ Yes □ No</td>
</tr>
<tr>
<td><strong>F6.1</strong> - If yes, was the claim approved?</td>
<td>□ Yes □ No</td>
</tr>
<tr>
<td><strong>F6.2</strong> - If yes, what was the claim amount received?</td>
<td>$_______________________</td>
</tr>
<tr>
<td><strong>F6.3</strong> - If yes, what was the claim for?</td>
<td></td>
</tr>
<tr>
<td><strong>F7</strong> - Are you involved in an appeal or a lawsuit against this insurance company for damages associated with Hurricane Matthew (October 8, 2016)?</td>
<td>□ Yes □ No</td>
</tr>
<tr>
<td><strong>F7.1</strong> - If yes, what is the status of your insurance appeal/lawsuit?</td>
<td></td>
</tr>
</tbody>
</table>
**Section F: Other Insurance** – List all insurance companies currently covering your real property on date of disaster. If necessary, make copies for any additional insurance policies.

<table>
<thead>
<tr>
<th>Question</th>
<th>Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>F1.3 - Was there any other insurance policies for the Damaged Property at time of Hurricane Matthew (October 8, 2016)?</td>
<td>□ Yes □ No (if No, Skip to Next Page)</td>
</tr>
<tr>
<td>F1.4 - If yes, What type of other insurance</td>
<td></td>
</tr>
<tr>
<td>F2 - If yes, who was this insurance company:</td>
<td>F3 - If yes, what was the Policy #:</td>
</tr>
<tr>
<td>F4 - If yes, what is the contact number for this insurance company:</td>
<td></td>
</tr>
<tr>
<td>F5 - Is this insurance policy currently in effect?</td>
<td>□ Yes □ No</td>
</tr>
<tr>
<td>F5.1 - If Yes, what date does this policy expire?</td>
<td></td>
</tr>
<tr>
<td>F6 - Was a claim filed with this insurance company for damages associated with Hurricane Matthew (October 8, 2016)?</td>
<td>□ Yes □ No</td>
</tr>
<tr>
<td>F6.1 - If yes, was the claim approved?</td>
<td>□ Yes □ No</td>
</tr>
<tr>
<td>F6.2 - If yes, what was the claim amount received?</td>
<td>$_______________________</td>
</tr>
<tr>
<td>F6.3 - If yes, what was the claim for?</td>
<td></td>
</tr>
<tr>
<td>F7 - Are you involved in an appeal or a lawsuit against this insurance company for damages associated with Hurricane Matthew (October 8, 2016)?</td>
<td>□ Yes □ No</td>
</tr>
<tr>
<td>F7.1 - If yes, what is the status of your insurance appeal/lawsuit?</td>
<td></td>
</tr>
</tbody>
</table>
# North Carolina Housing Recovery Program Application

**Form 11 – Other Disaster Assistance Sources - FEMA**

## Section G: Other Disaster Assistance Sources - List all other sources of financial or housing assistance received (local, state, federal, and private sources).

<table>
<thead>
<tr>
<th>G1 – Have you applied for any Hurricane Matthew (October 8, 2016) related assistance for damage to your home from any source (local, state, federal, private)?</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ Yes □ No (if No, Skip Section G)</td>
</tr>
</tbody>
</table>

### Section G: FEMA

<table>
<thead>
<tr>
<th>G2.1 - Have you applied for any Hurricane Matthew (October 8, 2016) related assistance for damage to your home from FEMA?</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ Yes □ No</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>G3 - Please list all FEMA Registration Number(s) related to the damaged property.</th>
</tr>
</thead>
<tbody>
<tr>
<td>G3.1 - FEMA Registration # 1</td>
</tr>
<tr>
<td>G3.2 - FEMA Registration # 2</td>
</tr>
<tr>
<td>G3.3 - FEMA Registration # 3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>G4 – Were you approved for any Hurricane Matthew (October 8, 2016) related assistance from FEMA for structural damage to your home?</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ Yes □ No</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>G4.1 – If yes, how much were you approved for?</th>
</tr>
</thead>
<tbody>
<tr>
<td>$____________________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>G4.2 – If yes, how much have you received to date?</th>
</tr>
</thead>
<tbody>
<tr>
<td>$____________________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>G5 – Were you approved for any Hurricane Matthew (October 8, 2016) related assistance from FEMA temporary rental assistance?</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ Yes □ No</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>G5.1 – If yes, how much were you approved for?</th>
</tr>
</thead>
<tbody>
<tr>
<td>$____________________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>G5.2 – If yes, how much have you received to date?</th>
</tr>
</thead>
<tbody>
<tr>
<td>$____________________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>G6 – Were you approved for any other Hurricane Matthew (October 8, 2016) related assistance from FEMA assistance?</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ Yes □ No</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>G6.1 – If yes, what was the purpose of this assistance?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>G6.2 – If yes, how much were you approved for?</th>
</tr>
</thead>
<tbody>
<tr>
<td>$____________________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>G6.3 – If yes, how much have you received to date?</th>
</tr>
</thead>
<tbody>
<tr>
<td>$____________________</td>
</tr>
</tbody>
</table>
### Section G: SBA

<table>
<thead>
<tr>
<th>G2.2</th>
<th>Have you applied for any Hurricane Matthew (October 8, 2016) related assistance for damage to your home from SBA?</th>
<th>□ Yes □ No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>G3</strong> - Please list all SBA Application Number(s) related to the damaged property.</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>G3.1</strong> - SBA Application # 1</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>G3.2</strong> - SBA Application # 2</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>G3.2</strong> - SBA Application # 3</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>G4</strong> - Please list all SBA Loan Number(s) related to the damaged property.</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>G4.1</strong> - SBA Loan # 1</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>G4.2</strong> - SBA Loan # 2</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>G4.2</strong> - SBA Loan # 3</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>G5</strong> – Were you approved for any Hurricane Matthew (October 8, 2016) related loans from SBA?</td>
<td>□ Yes □ No</td>
</tr>
<tr>
<td></td>
<td><strong>G5.1</strong> – If yes, what was the purpose of the loans?</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>G5.2</strong> – If yes, how much were you approved for?</td>
<td>$__________</td>
</tr>
<tr>
<td></td>
<td><strong>G5.3</strong> – If yes, how much have you received to date?</td>
<td>$__________</td>
</tr>
</tbody>
</table>

### Section G: Other Sources

<table>
<thead>
<tr>
<th>G2.3</th>
<th>Were you approved for any other Hurricane Matthew (October 8, 2016) related disaster assistance?</th>
<th>□ Yes □ No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>G3.1</strong> – If yes, explain the type of assistance you received e.g. Red Cross, United Way, previous CDBG Home repair, etc</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>G3.2</strong> – If yes, what was the purpose of this assistance e.g. Home Repair or Rental Assistance?</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>G3.3</strong> – If yes, how much have you received for Housing Repair?</td>
<td>$__________</td>
</tr>
<tr>
<td></td>
<td><strong>G3.4</strong> – If yes, how much have you received for Rental Assistance?</td>
<td>$__________</td>
</tr>
<tr>
<td></td>
<td><strong>G3.5</strong> – If yes, how much have you received for any other purpose?</td>
<td>$__________</td>
</tr>
</tbody>
</table>
## DECLARATION OF LAWFUL PRESENCE

In order to be eligible to receive the housing assistance you seek, you, as an applicant or current recipient of housing assistance must be lawfully within the United States. Please read this Declaration carefully. Please feel free to consult with an immigration lawyer or other expert of your choosing.

I, ______________________________________________________________________, swear or affirm under penalty of perjury that (check one):

____ I am a United States citizen, or

____ I am a non-citizen national of the United States, or

____ I have an immigration status that makes me a "qualified alien"

I hereby agree to provide any documentation which may be required pursuant to Federal law, Interim Guidelines published by the United States Department of Justice (62 FR 61344) or, if applicable, North Carolina laws and regulations, if the North Carolina laws are not inconsistent with Federal law.

I acknowledge that making a false, fictitious, or fraudulent statement or representation in this Declaration is punishable under the criminal laws of North Carolina as perjury in the second degree under North Carolina Revised Statute 18-8-503 and shall constitute a separate criminal offense each time a public benefit is fraudulently received.

_________________________________________  ____________________
Signature                                                                                Date

_________________________________________
Name (Please Print)
North Carolina Housing Recovery Program Application

**Applicant's Authorization:**
I authorize the State, Unit of General Local Government, or Contractor to obtain information about me and my household that is pertinent to determining my eligibility for participation in the Program. I acknowledge that:

1. A photocopy of this form is as valid as the original; AND
2. I have the right to review information received using this form; AND
3. I have the right to a copy of information provided to the Subrecipient and to request correction of any information I believe to be inaccurate; AND
4. All adult household members will sign this form and cooperate with the Subrecipient in the eligibility verification process.

**WARNING:** Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government.

**Signatures:**

<table>
<thead>
<tr>
<th>Signature-Head of Household</th>
<th>Print Name</th>
<th>Date</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Other Adult Household Member</th>
<th>Print Name</th>
<th>Date</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Other Adult Household Member</th>
<th>Print Name</th>
<th>Date</th>
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</thead>
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<th>Other Adult Household Member</th>
<th>Print Name</th>
<th>Date</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Other Adult Household Member</th>
<th>Print Name</th>
<th>Date</th>
</tr>
</thead>
</table>

**Equal Opportunity:** In accordance with the provisions of the Equal Opportunity Act and the NC Housing Recovery Program (HRP) policies, there will be no discrimination against an applicant for these benefits on the basis of age, source of income, sex, race, marital status, sexual orientation, national origin, religion or handicap. If you or a member of your household is an individual with a disability, you have the right to request reasonable accommodation for that disability. The Housing Recovery Program Grantees and subcontractors are committed to assuring that each individual has an equal opportunity to the use and enjoyment of the benefits of this program.

**Confidentiality:** In order to process an application, the Housing Recovery Program may supply and receive information as detailed in the “Consent to Release” clause that you will execute. Information may also be released to comply with the auditing requirements of program funders. With these two exceptions, all personal and identifying information on an application remains fully confidential.
CERTIFICATION OF APPLICANT(S)

It is the policy of the Division of Emergency Management (NCEM) that all information contained in this application will be verified by the Unit of General Local Government (UGLG) Grantee. Please read the following carefully and in acknowledgement of this policy, please sign your name(s) and date where indicated.

I/We certify the following:

• All the information contained and submitted in support of this application is true and complete to the best of my/our knowledge and belief.

• I/We are aware that any misrepresentation will result in the forfeiture of my/our right to participate in the North Carolina (NC) Housing Recovery Program (HRP) and may result in legal action against me/us.

• I/We understand that completion of this application does not guarantee that my/our eligibility for the Housing Recovery Program.

• I/We certify that the property damaged by the October 8, 2016 disaster and for which I/we am/are applying for repair assistance, is my/our primary residence. If the property is presently uninhabitable, I/we certify that I/we will occupy the home as my/our primary residence once repair work has been completed and/or replacement housing has been provided.

• I/We will accept the contractor(s) that submit the lowest qualified responsive bid for the work to be performed on my property or the contractor(s) assigned by the NC HRP Grantee to perform the work.

• I/We accept the services of the HRP and authorize the NC HRP Grantee to act as a technical assistant and advisor in connection with repair, remodeling, or rehabilitation services on my/our property. I/We further agree to hold harmless the employees, members and officers of the HRP Grantee in connection with acts performed by them which would be associated with consultation, technical advice, financial counseling, loan processing, property inspection, and other related activities.

• I/We give permission and right of access to NC HRP and NC HRP Grantees, and any other of their agents, representatives, or contractors to enter the property to conduct any physical inspections or surveys (included but not limited to, performing an environmental assessment) required by the program(s) for which I am applying or by Municipal, State, or Federal law.

• I/We authorize the staff of the HRP Grantee to obtain specific reports, such as personal income reports, property title and tax searches, inspection reports, repair specifications, cost estimates, contractor bids, and such other reports which said staff deems necessary to perform its functions. I/We understand that information in this application may be shared with funders for the purpose of 3rd Party verification and funding compliance.

• My/Our signature below indicates that I/we have read, understood, and agree to all statements on this application. I/We agree to allow the HRP Grantee and its subcontractors to enter my/our home as needed to perform rehabilitation inspections and work at mutually agreeable times. I/We also agree, on behalf of all who stand in my/our stead that the HRP Grantee will not be held liable for any injury or expense incurred by me/us while participating in this Program. Upon completion of the work, I/we will permit the HRP Grantee and its subcontractors to inspect said work at mutually agreed times.

Applicant Signature/Date          Co-Applicant Signature/Date
North Carolina Housing Recovery Program Application

**Required Document Checklist for Disaster Recovery Rehabilitation Program**

Copies of the following documentation must be turned in with the completed application.

- Completed application, signed and dated.
- Verification of ownership (copy of recorded deed of trust or title) of damaged property.
- Recent mortgage statement for all deeds on the property showing current principal loan balance and that homeowner is current on loan payments.
- Verification that property taxes are current and up-to-date (stick built and mobile homes).
- Homeowner insurance approval or denial letter for repairs due to the flood.
- Copy of current Homeowner’s Insurance policy. If you do not currently have a policy, complete the Affidavit of No Insurance at the initial meeting with case manager. This affidavit is required to be notarized by a public notary. You may schedule a time with the case manager to have this affidavit notarized.
- A completed Declaration of Section 214 Status. The Program is required to document the lawful presence of one owner applicant household member, who resided in the damage home at the time of the October 8, 2016 disaster.

**Lawful Presence Acceptable Documentation:** Requires a photocopy of an approved residency document(s). Acceptable documentation includes, but is not limited to, the following:

I. Requires that one item from the list below is provided by one owner/applicant who resided in the home at the time of the October 8, 2016 disaster:

   - US Birth Certificate or US Passport, or US Citizen Identification Card (I-197) or Certificate of Naturalization (N-550 or N-570) or Certificate of Citizenship (N-560 or N-561) or

II. If the owner/applicant cannot provide one of the above documents, then submit a document from both 1 and 2 below:

   - 1) Copy of Driver’s License or State issued issued photo ID; **AND**
   - 2) Social Security card

- Copy of the most recent federal tax returns for all household members, including any amended returns. For applications received between 04/16/2017 until 12/31/2017 the 2016 tax return is required. If a household has filed for an extension, the 2015 taxes plus a copy of the IRS’s approval for an extension is required.

- Verification that the federal tax returns have been filed and accepted by the IRS. Verification can include:
  - 1040 transcript of tax return.
  - proof of refund received that matches the 1040
  - proof of taxes paid that match the 1040

  **For household members not required to not file federal taxes or for households with income that has increased more than 20% over the most recent adjusted gross income:**

- 6 current and consecutive check stubs unless paid monthly, then only 3 concurrent consecutive stubs required.
- Pension statement showing current monthly or yearly gross amount received.
- Social Security Statement or most recent Form 1099.
- Unemployment benefits statement.
- Affidavit of Zero Income if the household member does not have any income. Supplied at intake.

- Signed and completed Income Self-Certification.
- Signed the Confirmation Receipt of “Protect Your Family from Lead in Your Home” pamphlet.
- Signed and completed Duplication of Benefits Certification.
- Signed and completed Consent to Release Form.
- Signed and completed Guidance to Property Owners.
North Carolina Housing Recovery Program Application

☐ Signed and completed Affidavit of Zero Income (if applicable).
☐ Signed and completed N. C. Income Tax Affidavit Form (if applicable).
☐ Signed and completed Right of Entry Permit.
☐ Signed and completed Acknowledgement of Limited Availability of Funding.
☐ Affidavit of No Insurance.
☐ A printout of your FEMA account. Instructions for creating your online account are included below. You must also provide documentation that ties your name to your FEMA registration number (e.g., copy of FEMA application or correspondence to you from FEMA).
☐ Documentation showing any repair work completed and paid for with FEMA, SBA, homeowner insurance, or any other financial assistance for repairs to the home damaged by the October 8, 2016 disaster.
☐ If requesting reimbursement for repairs paid for by your funds, provide documentation of the cost of the repairs and that the work has been paid in-full.

How do I create an account to access my FEMA registration online?

For applicants applying to the North Carolina Housing Recovery Programs

To create an online account:

1. Visit www.DisasterAssistance.gov

2. On the left side of the Home page, you will see an area that says Check Your Status
   - Click the button at the bottom of the page that says Create account
     1. A form will appear to confirm your identity before allowing you to access your FEMA information online.
     1. You will need to provide your birthday and social security number. You do not need to provide your FEMA account number

3. You will then take a short security quiz with 4 questions. This ensures your personal information is secure. Click Submit when completed.

4. After completing the security quiz, you will be asked to create a User ID and Password and provide a valid email address.
   - You will be emailed a temporary PIN number to the e-mail address provided at the time of the request. You should receive your temporary PIN within 24 hours of the request for a PIN.

5. It may take up to 24 hours after receiving your temporary PIN via e-mail before you are allowed to access your personal account. When you first login using your temporary PIN, you will be asked to change the temporary PIN to one of your choosing.
   - It is required you have your User ID, Password and PIN to access your application. Once you login with your temporary PIN, you will be prompted to change this PIN. Type these exactly as shown as they are case sensitive.
   - Please keep your new PIN safe.
   - When you login with your new PIN, the system will access your registration.
     1. Print out the page that says Your Application Status, which will list the assistance requested, the assistance type, the status and the amount of assistance.

Please ensure that the date the page was printed is listed on the bottom right-hand corner of the page.
**Completing the ReBUILD NC Application**

**Required Document Checklist**

<table>
<thead>
<tr>
<th>Category</th>
<th>Required Documentation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Completed application</strong></td>
<td>Signed and dated</td>
</tr>
<tr>
<td><strong>Verification of identity</strong></td>
<td>Driver’s license, military ID, state-issued ID, or U.S. passport</td>
</tr>
<tr>
<td><strong>Verification of ownership</strong></td>
<td>Single-family and modular homes:</td>
</tr>
<tr>
<td></td>
<td>- 2016 property tax card</td>
</tr>
<tr>
<td></td>
<td>- Warranty deed</td>
</tr>
<tr>
<td></td>
<td>- Deed of trust</td>
</tr>
<tr>
<td></td>
<td>- Deed of gift (if recorded)</td>
</tr>
<tr>
<td></td>
<td>- Proof of mortgage</td>
</tr>
<tr>
<td>Mobile homes*</td>
<td>- Documents must list VIN number</td>
</tr>
<tr>
<td></td>
<td>- DMV title</td>
</tr>
<tr>
<td></td>
<td>- DMV registration from time of storm</td>
</tr>
<tr>
<td></td>
<td>- Notarized bill of sale</td>
</tr>
<tr>
<td></td>
<td>- Purchase agreement</td>
</tr>
<tr>
<td></td>
<td>- Manufactured home mortgage/loan statement</td>
</tr>
<tr>
<td></td>
<td>- 2016 property tax card (if landowner)</td>
</tr>
<tr>
<td><strong>Proof of primary residency/occupancy</strong></td>
<td>All records must be dated between September 2016 and October 2016.</td>
</tr>
<tr>
<td></td>
<td>Additionally, the listed names and property addresses must match the name and damaged property address on the submitted application.</td>
</tr>
<tr>
<td></td>
<td>- Utility (i.e., electric, gas, water, gas) statements (damaged property address must be listed as mailing and service addresses)</td>
</tr>
<tr>
<td></td>
<td>- Letter from utility (i.e., electric, gas, water, gas) company</td>
</tr>
<tr>
<td></td>
<td>- Insurance (fire, land, flood, or homeowner’s insurance) declaration page</td>
</tr>
<tr>
<td></td>
<td>- Must state occupancy (primary/owner or secondary)</td>
</tr>
<tr>
<td></td>
<td>- Must show that policy was in effect at time of storm</td>
</tr>
<tr>
<td></td>
<td>- 2015 tax returns with damaged property address</td>
</tr>
<tr>
<td></td>
<td>- TANF documentation</td>
</tr>
<tr>
<td></td>
<td>- Medicare documentation</td>
</tr>
<tr>
<td></td>
<td>- North Carolina WIC documentation</td>
</tr>
<tr>
<td></td>
<td>- Copy of SBA letter showing loan received or denied</td>
</tr>
<tr>
<td><strong>Copy of 2017 federal tax returns</strong></td>
<td>(i.e., signed and dated complete 1040 form) for all household members over the age of 18, including any amended returns</td>
</tr>
<tr>
<td></td>
<td>2016 tax returns will be acceptable for households located in one of the following counties through January 31, 2019: Anson, Beaufort, Bertie, Bladen, Brunswick, Carteret, Chatham, Columbus, Craven, Cumberland, Dare, Duplin, Greene, Harnett, Hoke, Hyde, Johnston, Jones, Lee, Lenoir, Montgomery, Moore, New Hanover, Onslow, Pamlico, Pender, Pitt, Richmond, Robeson, Sampson, Scotland, Tyrrell, Wayne, and Wilson</td>
</tr>
<tr>
<td><strong>SIGNED AND COMPLETED FORMS</strong></td>
<td></td>
</tr>
<tr>
<td>Income Certification Form</td>
<td>in the event a Form 1040 tax return was not provided for each household member over the age of 18 (each income-attesting household member signature required)</td>
</tr>
<tr>
<td></td>
<td>For household members that did not file a 1040 tax return with the IRS, one (1) of the following:</td>
</tr>
<tr>
<td></td>
<td>- Required pay stubs by frequency of pay</td>
</tr>
<tr>
<td></td>
<td>- Persons getting paid weekly = 12 consecutive paychecks</td>
</tr>
<tr>
<td></td>
<td>- Persons getting paid bi-weekly = six consecutive paychecks</td>
</tr>
<tr>
<td></td>
<td>- Persons getting paid monthly = three consecutive paychecks</td>
</tr>
<tr>
<td></td>
<td>- Pension statement showing current monthly or yearly gross amount received</td>
</tr>
<tr>
<td></td>
<td>- Social Security statement showing current monthly or yearly gross amount received</td>
</tr>
<tr>
<td></td>
<td>- Unemployment benefits statement for current 3-month period</td>
</tr>
<tr>
<td></td>
<td>- Welfare benefit letter demonstrating 3 consecutive months</td>
</tr>
<tr>
<td></td>
<td>- Payroll summary report covering 3 consecutive months</td>
</tr>
<tr>
<td></td>
<td>- Letter from employer stating annual or monthly income of employee</td>
</tr>
<tr>
<td></td>
<td>- Any additional supplemental monthly or yearly gross amount received</td>
</tr>
<tr>
<td><strong>Receipt of the Lead-Safe Certified Guide to Renovate Right form</strong></td>
<td>Only one Owner-Occupant signature required</td>
</tr>
<tr>
<td><strong>Consent to Release form</strong></td>
<td>Only the holder of the insurance policy is required to sign. If the holders of insurance policies differ, all policy holders’ signatures are required</td>
</tr>
<tr>
<td><strong>Right of Entry permit</strong></td>
<td>Only one Owner-Occupant signature required</td>
</tr>
</tbody>
</table>

*Information subject to change. Last revised: November 27, 2018*
APPENDIX C

AFFIDAVIT OF OWNERSHIP
## North Carolina Office of Recovery & Resiliency (NCORR)
### Community Development Block Grant – Disaster Recovery
## Affidavit of Ownership

### Sworn Statement – Notary Required

<table>
<thead>
<tr>
<th>Applicant Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Applicant ID #:</strong></td>
</tr>
<tr>
<td><strong>Applicant Name:</strong></td>
</tr>
<tr>
<td><strong>Damaged Address:</strong></td>
</tr>
<tr>
<td><strong>City:</strong></td>
</tr>
</tbody>
</table>

### Statement of Facts

In the absence of a valid deed of trust, warranty deed, or certificate of title, by completing this Affidavit, I/we affirm the facts presented below are true and complete: (Select One)

- [ ] There is no other person entitled to claim any ownership interest in the property at the damaged address listed above; or
- [ ] Each person who may be entitled to claim an ownership interest in the property at the damaged address listed above has given consent to the application or was not located after a reasonable effort. (Supporting documentation of consent and/or reasonable effort required).

### Signatures (Notarization Required)

Under penalty of perjury, I/we certify that the information presented in this Affidavit is true and accurate to the best of my/our knowledge and belief. I/We further understand that providing false representations herein constitutes an act of fraud. False, misleading, or incomplete information may result in my/our ineligibility to participate in this program or any other programs that will accept this Affidavit. Title 18, Section 1001 of the U.S. Code states that a person is guilty of a FELONY if he/she knowingly and willfully makes a false statement to any department of the United States Government.

| **Applicant Signature:** | **Co-Applicant Signature:** |

### NOTARY SECTION

The foregoing statement was sworn to or affirmed and subscribed before me this day by ___________________________.

| **Date:** |          |

**Signature of Notary Public**

**Printed Name of Notary Public**

**NOTARY'S SEAL**

**My commission expires:** ______________
### Purpose

The purpose of the Affidavit is to provide alternative options for applicants to document proof of ownership of a property that may be assisted by ReBuild NC in the CDBG-DR program.

The recommended method of proving ownership is to provide the traditional proof of title (copy of a valid deed of trust or warranty deed recorded in the county records); however, if the traditional method is not available, other documents and/or methods can be utilized at the discretion of ReBuild NC.

### Applicant Information

This section asks for the owner(s) information; to include complete address of the property to be repaired and/or rebuilt.

### Statement of Facts

**You are not required to complete the affidavit if:** Your name is listed on the deed of the property, and that deed was properly recorded in the county records at the time of disaster. A copy of the deed will be sufficient.

If you are not listed on the deed of the property; you may still qualify for assistance as the “successor in interest.” This means that the home has been passed to you, but for certain reasons, the traditional legal steps to transfer ownership have not been taken.

For the purposes of participating in the program, and this program only, you may still be able to prove ownership of the property by providing alternative documentation (see below) **AND** by swearing that either:

- There are no other individuals that have the right to claim ownership;

  **OR**

- Individuals that can claim ownership have agreed to participate in the program and/or could not be located (after reasonable effort to locate them).

Alternative documentation that can be provided in lieu of a copy of the deed includes (in order of preference): property tax receipts, homeowner’s insurance policy, utility bill or letter of credit from utility company; or other documentation deemed to be acceptable by ReBuild NC.

### Signatures

Before you sign the Affidavit, PLEASE ensure that you are clear in what you are signing; and that the information provided is valid and true. Signing an untrue Affidavit can put you at risk of criminal penalties and disqualification from the program.

Do not sign the form without a Notary present. Take the completed and unsigned form to a Notary Public (who is authorized by the State of North Carolina AND whose commission has not expired) to complete the process. The Notary will sign and date the form attesting that you swore to be honest and that you are the person who signed the form.
STATE OF NORTH CAROLINA  
COUNTY OF _________________

LIMITED POWER OF ATTORNEY

I, ________________________________, the undersigned, hereby appoint ________________________________ (hereinafter referred to as “Agent”) whose physical address is _____________________________, to be my true and lawful attorney-in-fact, to do for me anything of any character which I might do if I were personally present and acting, with respect to the execution of any documents required by the State of North Carolina’s Office of Recovery and Resiliency (“NCORR”), in connection with any grant or forgivable loan (“Award”) awarded to me under the ReBuild NC Homeowner Recovery Program for Hurricane Matthew (the “Program”), relating to a parcel of real property located at _____________________________, City of __________, North Carolina.

The Agent’s authority is restricted to the execution of documents required by NCORR in connection with the Program, but DOES NOT INCLUDE the negotiation or execution of checks payable to me as part of an Award under the Program. Documents required by the Program may include, but are not limited to, the following:

1. Application to the ReBuild NC Program  
2. Grant Agreement and Grant Agreement Amendments  
3. Flood Insurance Covenant, if required  
4. Deed Restriction, if required  
5. Subrogation/Assignment Agreement  
6. Right of Entry  
7. Acceptance, Modification, or Appeal Letter  
8. Consent and Release of Personal Information  
9. Construction Agreement  
10. Change Order(s)  
11. Certification of Income  
12. Notice of Right to Cancel and Waiver

I grant the Agent the power to appoint someone else to act as my attorney-in-fact, subject to the limitations herein, and the power to revoke such appointment.
This Limited Power of Attorney is executed pursuant to the North Carolina Uniform Power of Attorney Act, Chapter 32C of the General Statutes. It is my intention that this Power of Attorney remain in effect, notwithstanding my subsequent incapacity or mental incompetence; and my attorney-in-fact shall keep full and accurate records of all transactions for me as my Agent. It is my intention that my attorney-in-fact not be required to render inventories or accounts to the Clerk of Superior Court or any other public official.

This Limited Power of Attorney is effective immediately and shall expire on ______________________, 201__. Any person, including my Agent, may rely upon the validity of this Limited Power of Attorney or a copy of it unless that person knows it has terminated or is invalid.

The law of the State of North Carolina shall for all purposes determine the meaning and effect of this Limited Power of Attorney.

SIGNATURE AND ACKNOWLEDGMENT

___________________________________   _______________________
Signature (Principal)       Date

__________________________________
Printed Name

State of North Carolina, County of _______________

I certify that ___________________________ personally appeared before me this day, acknowledging to me that he or she signed the foregoing Limited Power of Attorney.

Date: ___________________________   _____________________________
Signature of Notary Public

(Official Seal)   ____________________, Notary Public
Printed or Typed Name

My commission expires: _____________
APPENDIX E

COMMUNICATION DESIGNEE FORM
I hereby certify and affirm that I, ________________________________, am the applicant homeowner of the damaged property located at: ___________________________________________.

My daytime phone number is __________________________. I do hereby authorize ________________________________ to be my Communication Designee in connection with the ReBuild NC Applicant ID number __________________________. In addition to providing the Account ID, the following code word will be used to ensure the identity of the Communication Designee: ________________________________. My Communication Designee’s address is: ___________________________________________, and daytime phone number is ___________________________.

This Communication Designee assignment will be valid until __________________________ but in no instance, shall be longer than one year from the date of my signature below.

__________________________________________________________
Applicant Signature

__________________________________________________________
Communication Designee Signature

__________________________________________________________
Applicant Printed Name

Signed ____ day of __________, 20__.

__________________________________________________________
Communication Designee Printed Name

Signed ____ day of __________, 20__.
APPENDIX F

APPEALS PROCESS AND FORM
APPEAL PROCEDURES

Grounds

You have the right to appeal any decision of the Project Manager and/or the North Carolina Office of Recovery and Resiliency (NCORR) concerning the implementation of the North Carolina Homeowner Recovery Program.

Methods and Time Limits for Initiating an Appeal

A written appeal must be submitted to the Project Manager within thirty (30) days of the program determination using the attached “Request for Appeal” Form. The Project Manager has fifteen (15) calendar days from the receipt of the written appeal to provide a written response. If the appeal is legitimate given the federal regulations and Housing Manual Policies and Procedures, the Project Manager will work to resolve the situation. All appeals (except for Robeson County residents) should be submitted in writing to:

ReBuild NC Appeals Team
North Carolina Office of Recovery and Resiliency (NCORR)
4236 Mail Service Center
Raleigh, NC 27699-4236
ATTN: NCORR CDBG-DR APPEALS
Email: appeals@rebuild.nc.gov

* Robeson County residents should appeal at:
ReBuild NC Robeson Appeals Process
405 Dunn Road
Lumberton, NC 28358
Appeal to the North Carolina Office of Recovery and Resiliency (NCORR)

If you are not satisfied with the written response from the Project Manager, a second written appeal can be made to NCORR at:

CDBG-DR Housing Manager  
North Carolina Office of Resiliency and Recovery  
(NCORR)  
4238 Mail Service Center  
Raleigh, NC 27699-4236  
ATTN: NCORR CDBG-DR APPEALS

This second written appeal must be made within **thirty (30)** days after you receive the written response from the Project Manager. NCORR as **fifteen (15)** calendar days from the receipt of the written appeal to respond.

If, in the unlikely event, the appeal cannot be resolved at the state level, the Owner or Contractor may choose to file a third and final, appeal within **thirty-days (30)** of the second appeal determination. The final program appeal may be submitted to the Secretary of the Department of Public Safety at the following address:

Secretary of Public Safety  
North Carolina Department of Public Safety  
4201 Mail Service Center  
Raleigh, NC 27699-4201  
ATTN: NCORR CDBG-DR APPEALS
Request for Appeal Form

Applicant ID #

Property Owner Name

Damaged Property Street Address

City, State, Zip Code

Mailing Address (if Different)

City, State, Zip Code

Phone Number

Email Address

Appeal Request:

Please accept my request for appeal to the ReBuild NC Homeowner Recovery Program. I would like the Project Manager to review my case regarding the following:

- Denial of my application based on eligibility requirements
- Denial of my application based on my structure type
- The amount of my award for reimbursement, rehabilitation, elevation, or reconstruction of my home
- Requirement to rebuild my home
- Other

Attached are the following documents (if applicable):

Homeowner/Participant Printed Name

Homeowner/Participant Signature

Date
I, ___________________________(Last, First Name), certify that I have received a copy of the ReBuild NC Homeowner Recovery Program Appeal Procedures related to the reimbursement, rehabilitation, elevation, or reconstruction of my home located at ____________________________ (List Address).

| Applicant Name (Printed Last, First) | Homeowner Signature |
|____________________________________|____________________|
| _________________________________ | ____________________|

_________________________  ________________________
Date  Homeowner Signature
APPENDIX G

APPEALS EXTENSION FORM
ReBuild NC Homeowner Recovery Program
Applicant Request for Extension Form

<table>
<thead>
<tr>
<th>Applicant ID #</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Owner Name</td>
<td></td>
</tr>
<tr>
<td>Damaged Property Street Address</td>
<td></td>
</tr>
<tr>
<td>City, State, Zip Code</td>
<td></td>
</tr>
<tr>
<td>Mailing Address (if Different)</td>
<td></td>
</tr>
<tr>
<td>City, State, Zip Code</td>
<td></td>
</tr>
<tr>
<td>Phone Number</td>
<td></td>
</tr>
<tr>
<td>Email Address</td>
<td></td>
</tr>
</tbody>
</table>

I, __________________________ whose damaged property is located

**Property Owner’s Name**

at ________________________________________, hereby request an extension, not to exceed

**Damaged Address**

(30) days, to respond to the Notification of Eligibility and Award Calculation letter, issued to me by ReBuild NC.

**Reason for Extension (Please attach additional pages and documentation as necessary):**

______________________________________________________________________________

______________________________________________________________________________
awarded by the CDBG-DR Program, U.S. Department of HUD
ReBuild NC Homeowner Recovery Program
Attorney Request for Extension Form

<table>
<thead>
<tr>
<th>Applicant ID #</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Owner Name</td>
<td></td>
</tr>
<tr>
<td>Damaged Property Street Address</td>
<td></td>
</tr>
<tr>
<td>City, State, Zip Code</td>
<td></td>
</tr>
<tr>
<td>Mailing Address (if Different)</td>
<td></td>
</tr>
<tr>
<td>City, State, Zip Code</td>
<td></td>
</tr>
<tr>
<td>Phone Number</td>
<td></td>
</tr>
<tr>
<td>Email Address</td>
<td></td>
</tr>
</tbody>
</table>

I, ______________________, acting on behalf of client applicant __________________, 
Attorney’s Name Applicant’s Name
whose damaged property is located at ___________________________ hereby
Applicant’s Damaged Address 
request an extension, not to exceed (30) days, to respond to the Notification of Eligibility and
Award Calculation letter, issued to the applicant by the ReBuild NC Homeowner Recovery
Program.

Reason for Extension:
______________________________________________
______________________________________________
______________________________________________
Attachment: Communication Designee Form
A fully executed Communication Designee Form must be submitted with the Request for Extension Form.

For NCORR Use Only: Date: ______________________

☐ Approved Extension Date: ______________________

☐ Approved with Conditions Extension Date: ______________________

☐ Denied

                      Notes: ________________________________

NCORR Printed Name
NCORR Signature

NCORR Title
This project was supported by Award No. B016-DL-37-001 awarded by the CDBG-DR Program, U.S. Department of HUD
Procedural Clarification Memorandum

Re: <Insert summarizing title explaining clarification below>
Date: <Insert date emailed to NCORR Housing Manager>
Memo #: <Insert # form>

Clarification #-

Current Procedure (if applicable)

<Insert text explaining current procedures>

Proposed Procedure:

<Insert text explaining procedural clarification requested and proposed procedure>

Decision: 
Date:

NCORR Signature indicating approval: _________________________________

Printed Name of NCORR Representative: _________________________________

Date: _____________________________
Applicant Exceptions and Eligibility

Applicant ID #:  
Applicant Name:  
Co-applicant Name:  
Damaged Address:

ReBuild NC POC:  
Supervisors Name:

Is there supporting documentation attached?  ☐ Yes  ☐ No

If yes, what supporting documentation is attached?

Housing Program:

Grant Amount:  
List Grant Type/Amount:  $ 0.00
List Grant Type/Amount:  $ 0.00
Total:  $ 0.00

Program Status:  
Appeals Process:  ☐ Yes  ☐ No

Summary of applicant request for an exception or eligibility issue

NCORR: Check the box indicating decision for application file.

☐ Application is eligible for (fill in reason for exception or eligibility determination here)

☐ Application is ineligible

Rationale for Decision:
Describe the thought process and reason for the panel’s decision.

NCORR Representative’s Signature: ____________________________________________

Printed Name of NCORR Representative: ____________________________________________

Date: __________________________
APPENDIX I

REIMBURSEMENT CERTIFICATION
The following, Rebuild NC Program applicant(s)______________________________________, residents of ________________________, North Carolina, hereby submitting to laws of the federal government and state of North Carolina, certifies under the penalty of perjury the following:

1. I (we), have applied for reimbursement assistance to the Rebuild NC Housing Recovery Program for repairs made to the damaged property located at the address above.
2. I (we) certify that I (we) own the property located at the address above.
3. I (we) certify that these repairs were made prior to application date or September 14, 2018, whichever occurred first. Additionally, these repairs were made with my (our) own funds, except if I (we) received other assistance. If I (we) received any other assistance, the amount of that assistance has been subtracted from my award.
4. I (we) have attached a copy of the Damage Repair Verification Estimate, and I (we) certify that this document includes all eligible repairs that were made prior to our application to the program or September 14, 2018, whichever occurred first. (Please attach a copy of the Damage Repair Verification Estimate or provide a list that includes all repairs).
5. I (we) certify that work on the damaged property located at the addressed above was stopped on or before the date of applying to North Carolina Housing Recovery Program for assistance.
6. I (we) certify that all information provided in my application for reimbursement and documentation of completed repairs are true and correct.

"Warning: Any person who knowingly makes a false claim or statement to HUD may be subject to civil or criminal penalties under 18 U.S.C. 287, 1001 and 31 U.S.C. 3729."

This the ___ day of ____________________, 2019.

__________________________________________
PRINTED NAME
__________________________________________
APPLICANT SIGNATURE

__________________________________________
PRINTED NAME
__________________________________________
APPLICANT SIGNATURE
APPENDIX J

CHANGE CONTROL BOARD FORM
# REBUILD NC
## CHANGE CONTROL BOARD (CCB) FORM

<table>
<thead>
<tr>
<th>Date: 00/00/00</th>
<th>Initiated by: □ NCORR □ DOC □ County □ Vendor: ____________________</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tracking No.:</td>
<td>Name of Initiator: _____________</td>
</tr>
<tr>
<td>□ Homeowner</td>
<td>Team/Dept: _____________</td>
</tr>
<tr>
<td>□ SRRP</td>
<td>Email: _____________</td>
</tr>
<tr>
<td>□ Multi-Family</td>
<td>Category: _____________</td>
</tr>
<tr>
<td>□ Public Housing</td>
<td></td>
</tr>
<tr>
<td>□ All</td>
<td></td>
</tr>
</tbody>
</table>

**Title of Proposed Change:**

**Description** *(High level summary)*:

**Reason(s) for Change Proposal:**

**Program and Budget Impact:**

**HUD Compliance:**

**Risks (as applicable) and Issues:**

**This change requires** *(Check all categories that apply)*:

- □ Substantial Action Plan Amendment
- □ Non-Substantial Action Plan Amendment
- □ NCORR Policy Manual Changes - □ MAJOR or □ MINOR
- □ SOP/Job Aid Modifications
- □ _________________ (Other)

**CCB Action:**

Date Initiated: _____________ Date Reviewed by Policy Team: _____________

Policy Team Recommendation: □ Approve □ Reject □ Recommend Changes □ _____________ (Other)

**CCB Notes/Recommended Changes (as applicable)**

**Background/Current Policy**
**REBUILD NC**

**CHANGE CONTROL BOARD (CCB) FORM**

**Proposed Policy**

**Implementation:** *(All teams identified below to review and take appropriate actions. Any problems should be brought back to CCB for discussion and further guidance.)*

<table>
<thead>
<tr>
<th>Impacted Team(s)</th>
<th>Action(s)</th>
<th>Date Distributed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administration &amp; Finance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Call Center/Communications</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salesforce/IT</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community Outreach/Case Managers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Compliance &amp; Monitoring</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Damage Assessment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Construction Team</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fraud Prevention</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Eligibility/Benefits Team</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Environmental</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HUD Compliance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inspectors</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Construction Contractors</td>
<td></td>
<td></td>
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<tr>
<td>Logistics / Facility / Security</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Program Vendors</td>
<td></td>
<td></td>
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<tr>
<td>Policy</td>
<td></td>
<td></td>
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<tr>
<td>QA / QC</td>
<td></td>
<td></td>
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<tr>
<td>Special Needs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Training</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**NCORR Decision:** Date: ____________  
[ ] Approve  [ ] Reject  [ ] Make Revisions

<table>
<thead>
<tr>
<th>NCORR Representative</th>
<th>Signature</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name/Title</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name/Title</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
APPENDIX K

INCOME CERTIFICATION FORM
ReBUILD NC Hurricane Matthew Recovery Program

Income Certification Form

This form is required in the event a Form 1040 Tax Return was not provided for each household member over the age of 18.

The Rebuild North Carolina Housing Recovery Program requires that income sources be verified and documented. Please read and complete the certification statement below. Upon completion, submit this form along with the appropriate income documentation.

Information provided in this section must include all members of the household over the age of 18 that did not provide a Form 1040 Tax Return. If a household member does not have any income sources, write “Zero Income” under Income Source(s) and “$0” under Estimated Total Annual Income below. All household members attesting to income on this form must sign.

<table>
<thead>
<tr>
<th>Name</th>
<th>Relationship to Applicant</th>
<th>Date of Birth</th>
<th>Full-Time Student?</th>
<th>Income Source(s)</th>
<th>Estimated Total Annual Income</th>
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NOTE: If you are a U.S. Citizen or resident alien, you must file a return if your gross income for the year was at least the amount required by the IRS. If you are a non-resident alien at any time during the year, the filing requirements that apply to you may be different from those that apply to U.S. citizens. If you need assistance to determine if you need to file a federal income tax return for the current tax year, go to www.IRS.gov.

1 Please list the sources of income here (e.g., paystubs, social security benefit statements, etc.) If you have no reportable income, please enter “Zero Income”.

2 Please make sure to calculate the income sources as necessary to determine annual income (e.g., monthly statements should be multiplied by a factor of 12). If you have no reportable income, please enter “$0”.
ACKNOWLEDGEMENT AND ATTESTATION: The undersigned expressly acknowledge that the information provided on this form by myself/us is subject to verification by HUD, the State of North Carolina and/or the Rebuild NC Program at any time. Further, If/I we acknowledge that Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony and Program eligibility can be terminated if If/I we knowingly and willingly make a false or fraudulent statement in connection with the representations made above or in connection with any other information provided to the Rebuild NC Program in connection with the application for assistance funded by the Community Development Block Grant allocated to the State of North Carolina.

NOW, in light of the acknowledgements made above, If/I we knowingly affix our signature below; and by doing so, expressly certify and attest, under penalty of the law recited above or otherwise applicable, that all of the information provided in this form is true and correct according to my/our best knowledge and belief. Should If/I we become, or be made, aware of the untruthfulness or inaccuracy of any of the information or the representations or information provided above, If/I we will immediately notify the Rebuild NC Program and acknowledge that failure to do so may result in institution of any criminal and/or civil remedies available by law.

__________________________________________________________
Household Member or Applicant Signature

Date

__________________________________________________________
Household Member or Applicant Signature

Date

__________________________________________________________
Household Member or Applicant Signature

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Household Member or Applicant Signature

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Household Member or Applicant Signature

Date

__________________________________________________________
Household Member or Applicant Signature

Date

Version 3: 11/8/18
This project was supported by Award No. B-16-DL-37-001 awarded by the CDBG-DR Program, U.S. Department of HUD
APPENDIX L

CERTIFICATE OF ZERO INCOME
ReBuild NC Hurricane Matthew Recovery Program
Certification of Zero Income

I, ________________________, residing at ________________________________

Household Member Damaged Property Address

I do not currently receive income from any of the following sources:
   a) Wages from employment (including commissions, tips, bonuses, fees, etc.)
   b) Income from operation of a business
   c) Rental income from real or personal property
   d) Interest or dividends from assets
   e) Social Security payments, annuities, insurance policies, retirement funds, pensions, or death benefits
   f) Unemployment or disability payments
   g) Periodic allowances such as alimony or gifts received from persons living in my household
   h) Regular pay, special pay and allowances of a head of household or spouse who is a member of the Armed Forces (whether or not living in the dwelling)
   i) Regular monetary gifts from family, friend(s) and/or other(s)
   j) Any other source not named above

_________________________________________  _______________________
Household Member’s Signature                  Date
APPENDIX M

AWARD NOTIFICATION LETTER
NOTIFICATION OF ELIGIBILITY AND AWARD CALCULATION

Applicant Name: [NAME]  Application Number: [NUMBER]

The State of North Carolina is pleased to inform you that your application has been processed, and you are eligible for assistance under the ReBUILD NC Homeowner Recovery Program. This determination is based on the information you provided in connection with your application. The award calculation is set forth in detail on Attachment “A” included with this letter.

Please make sure you review and understand current Program Policies which can be viewed at https://www.rebuild.nc.gov. Once you have accepted your award by completing and returning this letter, you will be ready to review and sign your Grant Agreement and related documents. You may make a closing appointment to do so by contacting the Award and Closing Team at:

(919) 909-0795
(919) 909-2936
(919) 909-1612
ReBuildNC@teamtitlelc.com

Please note that you may have an attorney review your award and grant documents. If you would like an attorney provided to you, Legal Aid is prepared to assist you free of charge. To request a Legal Aid attorney, please advise the Award and Closing Team.

APPLICABLE PROGRAM SOLUTION

You have been deemed eligible for assistance under the following Assistance Program(s): [GRANT TYPE]. If your Award Calculation Table shows that there is “Homeowner Escrow Required,” you will need to deposit these required escrow funds in a State-managed account at or prior to your scheduled closing appointment. **YOU WILL NOT BE ELIGIBLE FOR PROGRAM ASSISTANCE UNLESS AND UNTIL THESE FUNDS ARE DEPOSITED IN THE PROGRAM ESCROW ACCOUNT OR DELIVERED TO A PROGRAM REPRESENTATIVE AT THE TIME OF CLOSING.**

REIMBURSEMENT & REPAIR ESTIMATES

In connection with the calculation of your award, Program representatives have done a thorough inspection of your home and have compiled a detailed list of damages that have either been fixed, are eligible for reimbursement, and/or are eligible for rehabilitation. It is important that you take the time to review the
Reimbursement Estimate and/or the Estimated Cost of Repairs. Please contact the Award and Closing Team to obtain copies of these documents.

RIGHT TO APPEAL

If you disagree with how the Program has calculated your award, or with anything contained in the Reimbursement or Repair Estimate, you may appeal within **30 days from the date of this Notification, or before your closing appointment, WHICHEVER OCCURS FIRST**. Instructions on how to appeal your award determination can be found at https://www.rebuild.nc.gov/.

YOUR SELECTIONS & CONFIRMATIONS

Please check the appropriate box below that reflects your decision. After checking the box below and signing the award letter please either scan, take a mobile photo or photocopy this document and email the document to Awards@rebuild.nc.gov

<table>
<thead>
<tr>
<th>ACCEPTANCE</th>
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<tbody>
<tr>
<td>☐ I accept the award as calculated above. I have had the opportunity to review Program Policies and the Reimbursement Estimates and/or Estimated Cost of Repairs that the Program has provided. I acknowledge that if I sign my Grant Agreement(s) at my closing appointment, I will no longer be able to appeal my award calculation.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>AWARD CONSULTATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ I wish to have a Program representative contact me and consult with me regarding my award, prior to making a final decision. Additionally, I understand I have the right to have legal counsel review award documentation prior to making a final decision on this award.</td>
</tr>
</tbody>
</table>

<table>
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<tr>
<th>REJECTION</th>
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<tbody>
<tr>
<td>☐ After review of my award calculation, I no longer wish to participate in the Program. I withdraw my application for assistance and reject the award as offered.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>APPEAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ I disagree with my award calculation, repair or reimbursement estimate, or some or all of the determinations made by the Program. As a result, I am electing to refuse the award above and exercise my right to appeal. By selecting this option, I am initiating the first step in the appeal process and will follow the Program appeals policy.</td>
</tr>
</tbody>
</table>

By signing below, you acknowledge receipt and understanding of this Award Letter, in addition to the ReBuild NC Know Before You Close, Appeals Policy, and Damage Assessment reports.

On behalf of the entire ReBuild NC administration team, we look forward to helping you as you continue forward with you rebuilding efforts.
APPENDIX N

SBA DOB EXCEPTION REQUEST
SBA DOB HARDSHIP EXCEPTION FORM

<table>
<thead>
<tr>
<th>Applicant ID #</th>
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<tbody>
<tr>
<td>Homeowner Name</td>
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<tr>
<td>Damaged Property Street Address</td>
<td></td>
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<tr>
<td>City, State, Zip Code</td>
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<tr>
<td>Mailing Address (if Different)</td>
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<tr>
<td>City, State, Zip Code</td>
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<tr>
<td>Phone Number</td>
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<tr>
<td>Email Address</td>
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SBA DOB Exception Request:

Please accept my SBA DOB Hardship Exception Request for the North Carolina Homeowner Recovery Program. Information related to my SBA loan is as follows:

I applied for an SBA Loan to repair or rebuild the damaged property? Yes _____ No _____

The SBA loan was approved on (month/day/year): _____/_____/_____

The SBA ID/application number is: ___________________________

Attached is a copy of my SBA Loan Approval Letter: Yes _____ No _____

Amount of the SBA Loan Approved: $ ___________________

I declined SBA assistance for the following reason (s) (check all the apply):

- Loss of Employment
- Reduction in Income
- Over 30% of gross income spent on housing
- Substantial increase in debt since SBA qualification
☐ Other _______________________________________ Describe the reason for the request in detail:

_________________________________________________________________________________
_________________________________________________________________________________
_________________________________________________________________________________
_________________________________________________________________________________
_________________________________________________________________________________
_________________________________________________________________________________

I need assistance for the rehabilitation or reconstruction of my home for the following reasons:
_________________________________________________________________________________
_________________________________________________________________________________
_________________________________________________________________________________
_________________________________________________________________________________
_________________________________________________________________________________

Attached are the following documents to support my claim (if applicable):
- List Document:
- List Document:
- List Document:
- List Document:
- List Document:
- List Document:

__________________________________ Homeowner/Participant Printed Name

__________________________________ Homeowner/Participant Signature

________________________ Date
NCORR has reviewed the attached request, including all information provided by the applicant in support of the request. Based upon that review, NCORR has determined that a hardship exception to the SBA DOB policy is:

- [ ] Necessary and reasonable
- [ ] Not necessary and reasonable

The justification for this decision is as follows:

___________________________________________________________________________________________________________________________________
___________________________________________________________________________________________________________________________________
___________________________________________________________________________________________________________________________________
___________________________________________________________________________________________________________________________________
___________________________________________________________________________________________________________________________________
___________________________________________________________________________________________________________________________________
___________________________________________________________________________________________________________________________________

NCORR Representative Signature ............................................................... Date  

NCORR Representative Printed Name and Title
IT’S THE LAW!

Federal law requires contractors that disturb painted surfaces in homes, child care facilities and schools built before 1978 to be certified and follow specific work practices to prevent lead contamination. Always ask to see your contractor’s certification.

Federal law requires that individuals receive certain information before renovating more than six square feet of painted surfaces in a room for interior projects or more than twenty square feet of painted surfaces for exterior projects or window replacement or demolition in housing, child care facilities and schools built before 1978.

- Homeowners and tenants: renovators must give you this pamphlet before starting work.
- Child care facilities, including preschools and kindergarten classrooms, and the families of children under six years of age that attend those facilities: renovators must provide a copy of this pamphlet to child care facilities and general renovation information to families whose children attend those facilities.
WHO SHOULD READ THIS PAMPHLET?

This pamphlet is for you if you:

• Reside in a home built before 1978.
• Own or operate a child care facility, including preschools and kindergarten classrooms, built before 1978, or
• Have a child under six years of age who attends a child care facility built before 1978.

You will learn:

• Basic facts about lead and your health.
• How to choose a contractor, if you are a property owner.
• What tenants, and parents/guardians of a child in a child care facility or school should consider.
• How to prepare for the renovation or repair job.
• What to look for during the job and after the job is done.
• Where to get more information about lead.

This pamphlet is not for:

• Abatement projects. Abatement is a set of activities aimed specifically at eliminating lead or lead hazards. EPA has regulations for certification and training of abatement professionals. If your goal is to eliminate lead or lead hazards, contact the National Lead Information Center at 1-800-424-LEAD (5323) for more information.

• “Do-it-yourself” projects. If you plan to do renovation work yourself, this document is a good start, but you will need more information to complete the work safely. Call the National Lead Information Center at 1-800-424-LEAD (5323) and ask for more information on how to work safely in a home with lead-based paint.

• Contractor education. Contractors who want information about working safely with lead should contact the National Lead Information Center at 1-800-424-LEAD (5323) for information about courses and resources on lead-safe work practices.
RENOVATING, REPAIRING, OR PAINTING?

- Is your home, your building, or the child care facility or school your children attend being renovated, repaired, or painted?
- Was your home, your building, or the child care facility or school where your children under six years of age attend built before 1978?

If the answer to these questions is YES, there are a few important things you need to know about lead-based paint.

This pamphlet provides basic facts about lead and information about lead safety when work is being done in your home, your building or the child care facility or school your children attend.

The Facts About Lead

- Lead can affect children's brains and developing nervous systems, causing reduced IQ, learning disabilities, and behavioral problems. Lead is also harmful to adults.
- Lead in dust is the most common way people are exposed to lead. People can also get lead in their bodies from lead in soil or paint chips. Lead dust is often invisible.
- Lead-based paint was used in more than 38 million homes until it was banned for residential use in 1978.
- Projects that disturb painted surfaces can create dust and endanger you and your family. Don't let this happen to you. Follow the practices described in this pamphlet to protect you and your family.

LEAD AND YOUR HEALTH

Lead is especially dangerous to children under six years of age.

Lead can affect children's brains and developing nervous systems, causing:
- Reduced IQ and learning disabilities.
- Behavior problems.

Even children who appear healthy can have dangerous levels of lead in their bodies.

Lead is also harmful to adults. In adults, low levels of lead can pose many dangers, including:
- High blood pressure and hypertension.
- Pregnant women exposed to lead can transfer lead to their fetuses. Lead gets into the body when it is swallowed or inhaled.
- People, especially children, can swallow lead dust as they eat, play, and do other normal hand-to-mouth activities.
- People may also breathe in lead dust or fumes if they disturb lead-based paint. People who sand, scrape, burn, brush, blast or otherwise disturb lead-based paint risk unsafe exposure to lead.

What should I do if I am concerned about my family's exposure to lead?

- A blood test is the only way to find out if you or a family member already has lead poisoning. Call your doctor or local health department to arrange for a blood test.
- Call your local health department for advice on reducing and eliminating exposures to lead inside and outside your home, child care facility or school.
- Always use lead-safe work practices when renovation or repair will disturb painted surfaces.

For more information about the health effects of exposure to lead, visit the EPA lead website at epa.gov/lead/pubs/leadinfo or call 1-800-424-LEAD (5323).

There are other things you can do to protect your family every day.

- Regularly clean floors, window sills, and other surfaces.
- Wash children’s hands, bottles, pacifiers, and toys often.
- Make sure children eat a healthy, nutritious diet consistent with the USDA's dietary guidelines, that helps protect children from the effects of lead.
- Wipe off shoes before entering the house.
WHERE DOES THE LEAD COME FROM?

Dust is the main problem.
The most common way to get lead in the body is from dust. Lead dust comes from deteriorating lead-based paint and lead-contaminated soil that gets tracked into your home. This dust may accumulate to unsafe levels. Then, normal hand-to-mouth activities, like playing and eating (especially in young children), move that dust from surfaces like floors and window sills into the body.

Home renovation creates dust.
Common renovation activities like sanding, cutting, and demolition can create hazardous lead dust and chips.

Proper work practices protect you from the dust.
The key to protecting yourself and your family during a renovation, repair or painting job is to use lead-safe work practices such as containing dust inside the work area, using dust-minimizing work methods, and conducting a careful cleanup, as described in this pamphlet.

Other sources of lead.
Remember, lead can also come from outside soil, your water, or household items (such as lead-glazed pottery and lead crystal). Contact the National Lead Information Center at 1-800-424-LEAD (5323) for more information on these sources.

CHECKING YOUR HOME FOR LEAD-BASED PAINT

Older homes, child care facilities, and schools are more likely to contain lead-based paint.
Homes may be single-family homes or apartments. They may be private, government-assisted, or public housing. Schools are preschools and kindergarten classrooms. They may be urban, suburban, or rural.

You have the following options:
You may decide to assume your home, child care facility, or school contains lead. Especially in older homes and buildings, you may simply want to assume lead-based paint is present and follow the lead-safe work practices described in this brochure during the renovation, repair, or painting job.

You can hire a certified professional to check for lead-based paint. These professionals are certified risk assessors or inspectors, and can determine if your home has lead or lead hazards.

• A certified inspector or risk assessor can conduct an inspection telling you whether your home, or a portion of your home, has lead-based paint and where it is located. This will tell you the areas in your home where lead-safe work practices are needed.

• A certified risk assessor can conduct a risk assessment telling you if your home currently has any lead hazards from lead in paint, dust, or soil. The risk assessor can also tell you what actions to take to address any hazards.

• For help finding a certified risk assessor or inspector, call the National Lead Information Center at 1-800-424-LEAD (5323).

You may also have a certified renovator test the surfaces or components being disturbed for lead by using a lead test kit or by taking paint chip samples and sending them to an EPA-recognized testing laboratory. Test kits must be EPA-recognized and are available at hardware stores. They include detailed instructions for their use.
FOR PROPERTY OWNERS

You have the ultimate responsibility for the safety of your family, tenants, or children in your care.
This means properly preparing for the renovation and keeping persons out of the work area (see p. 8). It also means ensuring the contractor uses lead-safe work practices.
Federal law requires that contractors performing renovation, repair and painting projects that disturb painted surfaces in homes, child care facilities, and schools built before 1978 be certified and follow specific work practices to prevent lead contamination.

Make sure your contractor is certified, and can explain clearly the details of the job and how the contractor will minimize lead hazards during the work.

- You can verify that a contractor is certified by checking EPA’s website at epa.gov/getleadsafe or by calling the National Lead Information Center at 1-800-424-LEAD (5323). You can also ask to see a copy of the contractor’s firm certification.
- Ask if the contractor is trained to perform lead-safe work practices and to see a copy of their training certificate.
- Ask them what lead-safe methods they will use to set up and perform the job in your home, child care facility or school.
- Ask for references from at least three recent jobs involving homes built before 1978, and speak to each personally.

Always make sure the contract is clear about how the work will be set up, performed, and cleaned.

- Share the results of any previous lead tests with the contractor.
- You should specify in the contract that they follow the work practices described on pages 9 and 10 of this brochure.
- The contract should specify which parts of your home are part of the work area and specify which lead-safe work practices will be used in those areas. Remember, your contractor should confine dust and debris to the work area and should minimize spreading that dust to other areas of the home.
- The contract should also specify that the contractor will clean the work area, verify that it was cleaned adequately, and re-clean it if necessary.

If you think a worker is not doing what he is supposed to do or is doing something that is unsafe, you should:

- Contact your landlord.
- Call your local health or building department, or
- Call EPA’s hotline 1-800-424-LEAD (5323).

If your property receives housing assistance from HUD (or a state or local agency that uses HUD funds), you must follow the requirements of HUD’s Lead-Safe Housing Rule and the ones described in this pamphlet.

FOR TENANTS AND FAMILIES OF CHILDREN UNDER SIX YEARS OF AGE IN CHILD CARE FACILITIES AND SCHOOLS

You play an important role ensuring the ultimate safety of your family.
This means properly preparing for the renovation and staying out of the work area (see p. 8).

Federal law requires that contractors performing renovation, repair and painting projects that disturb painted surfaces in homes built before 1978 and in child care facilities and schools built before 1978, that a child under six years of age visits regularly, to be certified and follow specific work practices to prevent lead contamination.

The law requires anyone hired to renovate, repair, or do painting preparation work on a property built before 1978 to follow the steps described on pages 9 and 10 unless the area where the work will be done contains no lead-based paint.

If you think a worker is not doing what he is supposed to do or is doing something that is unsafe, you should:

- Contact your landlord.
- Call your local health or building department, or
- Call EPA’s hotline 1-800-424-LEAD (5323).

If you are concerned about lead hazards left behind after the job is over, you can check the work yourself (see page 10).
PREPARING FOR A RENOVATION

The work areas should not be accessible to occupants while the work occurs.

The rooms or areas where work is being done may need to be blocked off or sealed with plastic sheeting to contain any dust that is generated. Therefore, the contained area may not be available to you until the work in that room or area is complete, cleaned thoroughly, and the containment has been removed. Because you may not have access to some areas during the renovation, you should plan accordingly.

You may need:
• Alternative bedroom, bathroom, and kitchen arrangements if work is occurring in those areas of your home.
• A safe place for pets because they too can be poisoned by lead and can track lead dust into other areas of the home.
• A separate pathway for the contractor from the work area to the outside in order to bring materials in and out of the home. Ideally, it should not be through the same entrance that your family uses.
• A place to store your furniture. All furniture and belongings may have to be moved from the work area while the work is being done. Items that can’t be moved, such as cabinets, should be wrapped in plastic.
• To turn off forced-air heating and air conditioning systems while the work is being done. This prevents dust from spreading through vents from the work area to the rest of your home. Consider how this may affect your living arrangements.

You may even want to move out of your home temporarily while all or part of the work is being done.

Child care facilities and schools may want to consider alternative accommodations for children and access to necessary facilities.

DURING THE WORK

Federal law requires contractors that are hired to perform renovation, repair and painting projects in homes, child care facilities, and schools built before 1978 that disturb painted surfaces to be certified and follow specific work practices to prevent lead contamination.

The work practices the contractor must follow include these three simple procedures, described below:

1. Contain the work area. The area must be contained so that dust and debris do not escape from that area. Warning signs must be put up and plastic or other impermeable material and tape must be used as appropriate to:
   • Cover the floors and any furniture that cannot be moved.
   • Seal off doors and heating and cooling system vents.
   • For exterior renovations, cover the ground and, in some instances, erect vertical containment or equivalent extra precautions in containing the work area.

These work practices will help prevent dust or debris from getting outside the work area.

2. Avoid renovation methods that generate large amounts of lead-contaminated dust. Some methods generate so much lead-contaminated dust that their use is prohibited. They are:
   • Open flame burning or torching.
   • Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment.
   • Using a heat gun at temperatures greater than 1100°F.

There is no way to eliminate dust, but some renovation methods make less dust than others. Contractors may choose to use various methods to minimize dust generation, including using water to mist areas before sanding or scraping; scoring paint before separating components; and prying and pulling apart components instead of breaking them.

3. Clean up thoroughly. The work area should be cleaned up daily to keep it as clean as possible. When all the work is done, the area must be cleaned up using special cleaning methods before taking down any plastic that isolates the work area from the rest of the home. The special cleaning methods should include:
   • Using a HEPA vacuum to clean up dust and debris on all surfaces, followed by
   • Wet wiping and wet mopping with plenty of rinse water.

When the final cleaning is done, look around. There should be no dust, paint chips, or debris in the work area. If you see any dust, paint chips, or debris, the area must be re-cleaned.
FOR PROPERTY OWNERS: AFTER THE WORK IS DONE

When all the work is finished, you will want to know if your home, child care facility, or school where children under six attend has been cleaned up properly.

EPA Requires Cleaning Verification.
In addition to using allowable work practices and working in a lead-safe manner, EPA’s RRP rule requires contractors to follow a specific cleaning protocol. The protocol requires the contractor to use disposable cleaning cloths to wipe the floor and other surfaces of the work area and compare these cloths to an EPA-provided cleaning verification card to determine if the work area was adequately cleaned. EPA research has shown that following the use of lead-safe work practices with the cleaning verification protocol will effectively reduce lead-dust hazards.

Lead-Dust Testing.
EPA believes that if you use a certified and trained renovation contractor who follows the LRRP rule by using lead-safe work practices and the cleaning protocol after the job is finished, lead-dust hazards will be effectively reduced. If, however, you are interested in having lead-dust testing done at the completion of your job, outlined below is some helpful information.

What is a lead-dust test?
• Lead-dust tests are wipe samples sent to a laboratory for analysis. You will get a report specifying the levels of lead found after your specific job.

How and when should I ask my contractor about lead-dust testing?
• Contractors are not required by EPA to conduct lead-dust testing. However, if you want testing, EPA recommends testing be conducted by a lead professional.
  To locate a lead professional who will perform an evaluation near you, visit EPA’s website at epa.gov/lead/pubs/locate or contact the National Lead Information Center at 1-800-424-LEAD (5323).

• If you decide that you want lead-dust testing, it is a good idea to specify in your contract, before the start of the job, that a lead-dust test is to be done for your job and who will do the testing, as well as whether re-cleaning will be required based on the results of the test.

• You may do the testing yourself. If you choose to do the testing, some EPA-recognized lead laboratories will send you a kit that allows you to collect samples and send them back to the laboratory for analysis. Contact the National Lead Information Center for lists of EPA-recognized testing laboratories.

FOR ADDITIONAL INFORMATION

You may need additional information on how to protect yourself and your children while a job is going on in your home, your building, or child care facility.

The National Lead Information Center at 1-800-424-LEAD (5323) or epa.gov/lead/nlic can tell you how to contact your state, local, and/or tribal programs or get general information about lead poisoning prevention.

• State and tribal lead poisoning prevention or environmental protection programs can provide information about lead regulations and potential sources of financial aid for reducing lead hazards. If your state or local government has requirements more stringent than those described in this pamphlet, you must follow those requirements.

• Local building code officials can tell you the regulations that apply to the renovation work that you are planning.

• State, county, and local health departments can provide information about local programs, including assistance for lead-poisoned children and advice on ways to get your home checked for lead.

The National Lead Information Center can also provide a variety of resource materials, including the following guides to lead-safe work practices. Many of these materials are also available at epa.gov/lead/pubs/brochure

• Steps to Lead Safe Renovation, Repair and Painting.
• Protect Your Family from Lead in Your Home
• Lead in Your Home: A Parent’s Reference Guide

For the hearing impaired, call the Federal Information Relay Service at 1-800-877-8339 to access any of the phone numbers in this brochure.
EPA CONTACTS

EPA Regional Offices
EPA addresses residential lead hazards through several different regulations. EPA requires training and certification for conducting abatement and renovations, education about hazards associated with renovations, disclosure about known lead paint and lead hazards in housing, and sets lead-paint hazard standards.

Your Regional EPA Office can provide further information regarding lead safety and lead protection programs at epa.gov/lead.

Region 1
(Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)
Regional Lead Contact
U.S. EPA Region 1
Suite 1100
One Congress Street
Boston, MA 02114-2023
(888) 372-7341

Region 2
(New Jersey, New York, Puerto Rico, Virgin Islands)
Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 205, Mail Stop 225
Edison, NJ 08837-3679
(732) 321-3671

Region 3
(Delaware, Maryland, Pennsylvania, Virginia, Washington, DC, West Virginia)
Regional Lead Contact
U.S. EPA Region 3
1650 Arch Street
Philadelphia, PA 19103-2029
(215) 814-5000

Region 4
(Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)
Regional Lead Contact
U.S. EPA Region 4
61 Forsyth Street, SW
Atlanta, GA 30303-8960
(404) 562-9900

Region 5
(Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)
Regional Lead Contact
U.S. EPA Region 5
77 West Jackson Boulevard
Chicago, IL 60604-3507
(312) 866-6003

Region 6
(Arkansas, Louisiana, New Mexico, Oklahoma, Texas)
Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue, 12th Floor
Dallas, TX 75202-2733
(214) 665-7577

Region 7
(Iowa, Kansas, Missouri, Nebraska)
Regional Lead Contact
U.S. EPA Region 7
901 N. 5th Street
Kansas City, KS 66101
(913) 551-7003

Region 8
(Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)
Regional Lead Contact
U.S. EPA Region 8
1595 Wynkoop Street
Denver, CO 80202
(303) 312-6312

Region 9
(Arizona, California, Hawaii, Nevada)
Regional Lead Contact
U.S. EPA Region 9
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-8021

Region 10
(Alaska, Idaho, Oregon, Washington)
Regional Lead Contact
U.S. EPA Region 10
1200 Sixth Avenue
Seattle, WA 98101-1128
(206) 553-1200

OTHER FEDERAL AGENCIES

CPSC
The Consumer Product Safety Commission (CPSC) protects the public from the unreasonable risk of injury or death from 15,000 types of consumer products under the agency’s jurisdiction. CPSC warns the public and private sectors to reduce exposure to lead and increase consumer awareness. Contact CPSC for further information regarding regulations and consumer product safety.

CPSC
4330 East West Highway
Bethesda, MD 20814
Hotline 1-(800) 638-2772
cpsc.gov

CDC Childhood Lead Poisoning Prevention Branch
The Centers for Disease Control and Prevention (CDC) assists state and local childhood lead poisoning prevention programs to provide a scientific basis for policy decisions, and to ensure that health issues are addressed in decisions about housing and the environment. Contact CDC Childhood Lead Poisoning Prevention Program for additional materials and links on the topic of lead.

CDC Childhood Lead Poisoning Prevention Branch
4770 Buford Highway, MS F-40
Atlanta, GA 30341
(770) 488-3300
cdc.gov/nceh/lead

HUD Office of Healthy Homes and Lead Hazard Control
The Department of Housing and Urban Development (HUD) provides funds to state and local governments to develop cost-effective ways to reduce lead-based paint hazards in America’s privately-owned low-income housing. In addition, the office enforces the rule on disclosure of known lead paint and lead hazards in housing, and HUD’s lead safety regulations in HUD-assisted housing, provides public outreach and technical assistance, and conducts technical studies to help protect children and their families from health and safety hazards in the home. Contact the HUD Office of Healthy Homes and Lead Hazard Control for information on lead regulations, outreach efforts, and lead hazard control research and outreach grant programs.

U.S. Department of Housing and Urban Development
Office of Healthy Homes and Lead Hazard Control
451 Seventh Street, SW, Room 8236
Washington, DC 20410-3000
HUD’s Lead Regulations Hotline
(202) 402-7698
hud.gov/offices/lead/
PRE-RENOVATION FORM
This form may be used by renovation firms to document compliance with the Federal pre-renovation education and renovation, repair, and painting regulations.

**Occupant Confirmation**

Pamphlet Receipt
- I have received a copy of the lead hazard information pamphlet informing me of the potential risk of the lead hazard exposure from renovation activity to be performed in my dwelling unit. I received this pamphlet before the work began.

<table>
<thead>
<tr>
<th>Printed Name of Owner-occupant</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Signature of Owner-occupant</td>
<td>Signature Date</td>
</tr>
</tbody>
</table>

**Renovator’s Self Certification Option (for tenant-occupied dwellings only)**

Instructions to Renovator: If the lead hazard information pamphlet was delivered but a tenant signature was not obtainable, you may check the appropriate box below.

- **Declined** – I certify that I have made a good faith effort to deliver the lead hazard information pamphlet to the rental dwelling unit listed below at the date and time indicated and that the occupant declined to sign the confirmation of receipt. I further certify that I have left a copy of the pamphlet at the unit with the occupant.

- **Unavailable for signature** – I certify that I have made a good faith effort to deliver the lead hazard information pamphlet to the rental dwelling unit listed below and that the occupant was unavailable to sign the confirmation of receipt. I further certify that I have left a copy of the pamphlet at the unit by sliding it under the door or by (fill in how pamphlet was left).

<table>
<thead>
<tr>
<th>Printed Name of Person Certifying Delivery</th>
<th>Attempted Delivery Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Signature of Person Certifying Lead Pamphlet Delivery</td>
<td></td>
</tr>
</tbody>
</table>

**Note Regarding Mailing Option** — As an alternative to delivery in person, you may mail the lead hazard information pamphlet to the owner and/or tenant. Pamphlet must be mailed at least seven days before renovation. Mailing must be documented by a certificate of mailing from the post office.

<table>
<thead>
<tr>
<th>Unit Address</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Signature of Person Certifying Lead Pamphlet Delivery</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Unit Address</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Signature of Person Certifying Lead Pamphlet Delivery</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Unit Address</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Signature of Person Certifying Lead Pamphlet Delivery</td>
<td></td>
</tr>
</tbody>
</table>
APPENDIX P

ENERGY STAR CERTIFIED HOME
STANDARD CHECKLIST (FOR
RECONSTRUCTION PROJECTS)
Designed to Earn the ENERGY STAR
Version 3.0 Plan Review Checklist

Home plans that are Designed to Earn the ENERGY STAR Version 3.0 explicitly specify energy efficiency features and construction details, including mechanical equipment efficiencies and air barrier installation details, for particular climate locations. State, local, and regional codes, as well as regional ENERGY STAR program requirements, supersede the items specified in this Checklist.

Attach the completed Checklist and the documents specified below to the final home plan.

<table>
<thead>
<tr>
<th>Architect/Designer:</th>
<th>Model Name:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Verification Organization:&lt;br&gt;Review Method:</td>
<td>&lt;br&gt;☑ Projected Rating&lt;sup&gt;2,3&lt;/sup&gt;</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Reviewer Name:</td>
<td>Date of Review:</td>
</tr>
<tr>
<td>Reviewer Signature:</td>
<td>☐ Passes ☐ Corrections Needed</td>
</tr>
<tr>
<td>Review Guidelines</td>
<td>Passes</td>
</tr>
<tr>
<td>Attached Documents</td>
<td></td>
</tr>
<tr>
<td>1.1 Projected HERS Rating report or appropriate Prescriptive Path&lt;sup&gt;1&lt;/sup&gt;</td>
<td>☐</td>
</tr>
<tr>
<td>1.2 Thermal Enclosure Checklist with all N/A items checked.</td>
<td>☐</td>
</tr>
<tr>
<td>1.3 HVAC Contractor Checklist with all N/A items checked&lt;sup&gt;6&lt;/sup&gt;.</td>
<td>☐</td>
</tr>
<tr>
<td>1.4 HVAC Rater Checklist with all N/A items checked.</td>
<td>☐</td>
</tr>
<tr>
<td>1.5 Water Management System Checklist with all N/A items checked.</td>
<td>☐</td>
</tr>
<tr>
<td>1.6 Any required details or specifications below not included directly on the plans</td>
<td>☐</td>
</tr>
<tr>
<td>Details and Specifications on Plans</td>
<td></td>
</tr>
<tr>
<td>2.1 Inclusion of the following required text:&lt;br&gt;Note: This house must be field inspected by a Rater to be labeled as ENERGY STAR&lt;sup&gt;2&lt;/sup&gt;.</td>
<td>☐</td>
</tr>
<tr>
<td>2.2 Inclusion of the following required text:&lt;br&gt;Note: HVAC sizing calculations for the heating and cooling equipment must be provided and verified for this home to be labeled as ENERGY STAR.&lt;sup&gt;11&lt;/sup&gt;</td>
<td>☐</td>
</tr>
<tr>
<td>2.3 Inclusion of one of the following required text:&lt;br&gt;• Note: This house was rated using the size adjustment factor including the basement area.</td>
<td>☐</td>
</tr>
<tr>
<td>• Note: This house was rated using the size adjustment factor excluding the basement area.</td>
<td>☐</td>
</tr>
<tr>
<td>2.4 Inclusion of climate zones that this plan can be built for ENERGY STAR qualification.</td>
<td>☐</td>
</tr>
<tr>
<td>2.5 Wall sections delineating complete thermal boundary of home</td>
<td>☐</td>
</tr>
<tr>
<td>2.6 High-Performance Window specifications including window and door SHGC and U-value(s)&lt;sup&gt;5&lt;/sup&gt;</td>
<td>☐</td>
</tr>
<tr>
<td>2.7 Quality-Installed Insulation specifications including R-value of insulation assemblies and proper installation details&lt;sup&gt;8, 10&lt;/sup&gt;</td>
<td>☐</td>
</tr>
<tr>
<td>2.8 Reduced Thermal Bridging specifications and the details intended to achieve them.&lt;sup&gt;11&lt;/sup&gt;</td>
<td>☐</td>
</tr>
<tr>
<td>2.9 Air Sealing performance specifications and the details intended to achieve them&lt;sup&gt;7, 9&lt;/sup&gt;</td>
<td>☐</td>
</tr>
<tr>
<td>2.10 Fuel type of HVAC equipment and hot water systems</td>
<td>☐</td>
</tr>
<tr>
<td>Review Guidelines</td>
<td>Passes</td>
</tr>
<tr>
<td>----------------------------------------------------------------------------------</td>
<td>--------</td>
</tr>
<tr>
<td>2.11 Water heater capacity (gallons), fuel type, and minimum energy efficiency rating</td>
<td>☐</td>
</tr>
<tr>
<td>2.12 HVAC equipment capacity (tons or kbtu/h), fuel type, and minimum energy efficiency rating</td>
<td>☐</td>
</tr>
<tr>
<td>2.13 Duct insulation and leakage performance specifications (or layout for ductwork and air handlers within the thermal and pressure boundary) and the details intended to achieve them, including those in the HVAC Contractor/Rater checklists.</td>
<td>☐</td>
</tr>
<tr>
<td>2.14 Water Management Checklist details and specifications regarding foundation and site, wall assembly, and roof assembly.</td>
<td>☐</td>
</tr>
<tr>
<td>2.15 Where using the prescriptive path or required under the performance path, specifications requiring, ENERGY STAR qualified products, such as: • Heating or cooling equipment; • Windows; • Appliances; • Ventilation Fans; • Ceiling Fans; and • 80% of lighting fixtures (% might vary with performance path) and installation locations, ceiling fans equipped with lighting fixtures, or ventilation fans</td>
<td>☐</td>
</tr>
</tbody>
</table>
1. This Plan Review Checklist must be completed by an accredited HERS rater, or other EPA-approved verifier.

2. If the plan will be reviewed under the Performance Path, list the software and weather file used to evaluate the plans.

3. Where specific orientation and available options are not completely identified, the plan review must assume worst case orientation and options (e.g., maximum glazing area, conditioned floor area).

4. If the planned house is greater in size than the ENERGY STAR benchmark home, it must be qualified using the performance path and size adjustment factor.

5. If the plan will be reviewed under the Performance Path, attach the full rating report for the Projected Rating, not only the HERS Index. Evaluate the home in its worst-case orientation, unless the orientation is specified in the plans, and with the worst-case combination of elevations and options. If the plan is being reviewed under the Prescriptive Path attach the county-level BOP or national BOP.

6. In order for the built home to earn the ENERGY STAR, all heating and cooling equipment must be sized according to the latest editions of ACCA Manuals J and S, ASHRAE Handbook of Fundamentals, or an equivalent computation procedure. Maximum oversizing limit for air conditioners and heat pumps is 15% (but 25% for heat pumps in Climate Zones 5 - 8). Inputs used in the sizing calculations will be verified by the HERS rater or other EPA-approved including:

   a. The appropriate climate location shall be selected from the ASHRAE Handbook of Fundamentals.
   b. Outdoor temperatures shall be the 99.0% design temperatures as published in the ASHRAE Handbook of Fundamentals for the home’s location or most representative city for which design temperature data are available. Note that a higher outdoor air design temperature may be used if it represents prevailing local practice by the HVAC industry and reflects extreme climate conditions that can be documented with recorded weather data.
   c. Indoor temperatures shall be 75°F for cooling.
   d. The infiltration rate shall be selected as “tight” or the equivalent term.

7. Air Sealing performance specifications shall consist of a verifiable value for whole-house infiltration (e.g., air changes per hour at 50 Pa) based either on the maximum allowable infiltration determined by the Projected Rating or the climate zones requirement listed in the Version 3.0 National Program Requirements ENERGY STAR Reference Design House. Air Sealing details shall comply with the 'Air Sealing’ section of the Thermal Enclosure Checklist.

8. Quality Installed Insulation performance specifications shall consist of specifying appropriate R-value of each construction assembly and necessary details to achieve RESNET Grade I standards (Grade II allowed for walls with rigid insulation sheathing) required for the specific climate zone. Consult www.resnet.us for protocols on how to visually verify insulation grading.

9. Tight duct performance specifications shall consist of verifiable values (e.g., CFM of leakage to the outside per 100 square feet of conditioned floor area at 25 Pa). For plans being reviewed under the Performance Path, the duct performance specifications shall be determined either by the mandatory requirements of the National Performance Path specification or by the maximum allowable duct leakage determined by the Projected Rating, whichever is more rigorous. For plans being reviewed under the prescriptive path, the duct leakage performance specification shall be determined by the ENERGY STAR Reference Design House. Duct installation details shall comply with the ‘Duct Quality Installation’ section of the HVAC System Quality Installation Rater Checklist.

10. Reduced thermal bridging requires Standard Details shall comply with the ‘Reduced Thermal Bridging’ section of the Thermal Enclosure Checklist including but not limited to:

   a. Reduced thermal bridging at walls (rigid insulation sheathing, structural insulated panels, insulated concrete forms, double wall framing, or advanced framing);
   b. Raised Heel Trusses or equivalent framing method;
   c. Attic platforms to allow full depth insulation; and
   d. Slab edge insulation.

11. The term "Rater” refers to the person completing the third-party inspections required for qualification. This party may be a certified Home Energy Rater, BOP Inspector, or an equivalent designation as determined by a Verification Oversight Organization such as RESNET.

12. It is recommended to provide critical plans and trade details in languages appropriate to the prevailing trade labor pool.
APPENDIX Q

HUD CPD GREEN BUILDING RETROFIT CHECKLIST (FOR REHABILITATION PROJECTS)
Contractors HUD Green Building Retrofit Checklist Certification
FOR REHABILITATION PROJECTS

General Information

<table>
<thead>
<tr>
<th>Homeowner Name:</th>
<th>Homeowner Address:</th>
<th>Applicant ID #:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Contractor Name:</th>
<th>Contractor Address:</th>
<th>Construction Manager:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>

**PURPOSE:** To provide the Program with documentation that Contractors complied with ReBuild NC Program’s HUD Green Building Retrofit Checklist requirements during the rehabilitation process on applicant’s homes. Applicant and Contractor certification on the form is required as part of the Construction Closeout Process.

**INSTRUCTIONS:** Contractors should complete fill in all necessary information as construction work progresses to ensure that the Program is meeting the requirements of the HUD Green Building Retrofit Checklist. All items that do not apply or are not being replaced should be marked as *not applicable* on this form.

Contractors will be required to provide a signed copy of the HUD Green Building Retrofit Checklist to the ReBuild NC Construction Manager prior to the final inspection.

Contractor will be required to certify that the materials and or products installed, as itemized in their Estimated Cost of Repair (ECR) meet the Green Building Retrofit Checklist.

Contractors are required to collect any material and or product specification sheets, to support meeting the Green Building Standards and must submit them during the Construction Closeout Process.

*The Contractor’s and Applicant’s signature below certifies that all items itemized in his/her ECR have been repaired or replaced, at the damaged property, according to the requirements of the attached HUD Green Building Retrofit Checklist.*

<table>
<thead>
<tr>
<th>Contractor Name:</th>
<th>Signature:</th>
<th>Date:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Applicant Name:</th>
<th>Signature:</th>
<th>Date:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## HUD Green Building Retrofit Checklist

**Water and Energy Conservation Measures**

<table>
<thead>
<tr>
<th></th>
<th><strong>Water-Conserving Fixtures.</strong> (Install or retrofit water conserving fixtures in any unit and common facility, use the following specifications: Toilets-- 1.28 gpf; Urinals-- 0.5 gpf; Showerheads-- 2.0 gpm; Kitchen faucets—2.0 gpm; and Bathroom faucets-- 1.5gpm. [gpf = gallons per flush; gpm = gallons per minute)</th>
<th>□ Yes □ No □ N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td><strong>ENERGY STAR Appliances.</strong> Install ENERGY STAR-labeled clothes washers, dishwashers, and refrigerators, if these appliance categories are provided in units or common areas. (Dishwashers are an upgrade, not paid for by the Program).</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td><strong>Air Sealing: Building Envelope.</strong> Seal all accessible gaps and penetrations in the building envelope. If applicable, use low VOC caulk or foam.</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td><strong>Insulation: Attic.</strong> (If applicable to building type). For attics with closed floor cavities directly above the conditioned space, blow in insulation per manufacturer's specifications to a minimum density of 3.5 Lbs. per cubic foot (CF). For attics with open floor cavities directly above the conditioned space, install insulation to meet or exceed IECC levels.</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td><strong>Insulation: Flooring.</strong> (If applicable to building type). Install ≥ R-19 insulation in contact with the subfloor in buildings with floor systems over vented crawl spaces. Install a 6-mil vapor barrier in contact with 100% of the floor of the crawl space (the ground), overlapping seams and piers at least 6 inches.</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td><strong>Duct Sealing.</strong> In buildings with ducted forced-air heating and cooling systems, seal all penetrations of the air distribution system to reduce leakage in order to meet or exceed ENERGY STAR for Homes' duct leakage standard.</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td><strong>Air Barrier System.</strong> Ensure continuous unbroken air barrier surrounding all Conditioned space and dwelling units. Align insulation completely and continuously with the air barrier.</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td><strong>Radiant Barriers: Roofing.</strong> When replacing or making a substantial repair to the roof, use radiant barrier sheathing or other radiant barrier material; if economically feasible, also use cool roofing materials.</td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td><strong>Energy Star Rated Windows.</strong> When replacing windows, install geographically appropriate ENERGY STAR RATED windows.</td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td><strong>Sizing of Heating and Cooling Equipment.</strong> Replaced in accordance with Air Conditioning Contractors of America (ACCA) Manuals, Parts J and S.</td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td><strong>Domestic Hot Water Systems.</strong> Ensure the system(s) meet or exceed the efficiency requirements of ENERGY STAR for Homes' Reference Design. Insulate pipes by at least R-4.</td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td><strong>Efficient Lighting: Interior Units.</strong> Follow the guidance appropriate for the project type: install the ENERGY STAR Advanced Lighting Package (ALP); OR follow the ENERGY STAR MFHR program guidelines, which require that 80% of installed lighting fixtures within units must be ENERGY STAR-qualified or have ENERGY STAR-qualified lamps installed;</td>
<td></td>
</tr>
</tbody>
</table>
13. **Efficient Lighting: Common Areas and Emergency Lighting** (if applicable to building type). Follow the guidance appropriate for the project type: use ENERGY STAR-labeled fixtures or any equivalent high-performance lighting fixtures and bulbs in all common areas; **OR** when replacing, new common space and emergency lighting fixtures must meet or exceed ENERGY STAR efficiency levels. For emergency lighting, if installing new or replacing, all existing signs shall meet or exceed LED efficiency levels and conform to local building codes.

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>N/A</th>
</tr>
</thead>
</table>

14. **Efficient Lighting: Exterior.** Follow the guidance appropriate for the project type: install ENERGY STAR-qualified fixtures or LEDs with a minimum efficacy of 45 lumens /watt; **OR** follow the ENERGY STAR MFHR program guidelines, which require that 80% of outdoor lighting fixtures must be ENERGY STAR -qualified or have ENERGY STAR-qualified lamps installed; **OR** when replacing, install ENERGY STAR.

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>N/A</th>
</tr>
</thead>
</table>

### In-Door Air Quality Measures

1. **Air Ventilation: Single Family and Multifamily.** (three stories or fewer) Install an in-unit ventilation system capable of providing adequate fresh air per ASHRAE 62.2 requirements.

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>N/A</th>
</tr>
</thead>
</table>

2. **Composite Wood Products that Emit Low/No-Formaldehyde.** Composite wood products must be certified compliant with California 93120. If using a composite wood product that does not comply with California 93120, all exposed edges and sides must be sealed with low-VOC sealants.

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>N/A</th>
</tr>
</thead>
</table>

3. **Environmentally Preferable Flooring.** When replacing flooring, use environmentally preferable flooring, including the Floor Score certification. Any carpet products used must meet the Carpet and Rug Institute's Green Label or Green Label Plus certification for carpet, pad, and carpet adhesives.

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>N/A</th>
</tr>
</thead>
</table>

4. **Low/No VOC Paints and Primers.** All interior paints and primers must be less than or equal to the following VOC levels: Flats--50 g/L; Non-flats--50 g/L; Floor- 100 g/L. [g/L = grams per liter; levels are based on a combination of the Master Painters Institute (MPI) and GreenSeal standards.]

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>N/A</th>
</tr>
</thead>
</table>

5. **Low/No VOC Adhesives and Sealants.** All adhesives must comply with Rule 1168 of the South Coast Air Quality Management District. All caulks and sealants must comply with regulation 8, rule 51, of the Bay Area Air Quality Management District.

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>N/A</th>
</tr>
</thead>
</table>

6. **Clothes Dryer Exhaust.** Vent clothes dryer directly to the outdoors using rigid-type duct work.

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>N/A</th>
</tr>
</thead>
</table>

7. **Combustion Equipment.** When installing new space and water-heating equipment, specify power-vented or direct vent combustion equipment.

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>No.</td>
<td>Item Description</td>
<td>Checklist</td>
</tr>
<tr>
<td>-----</td>
<td>---------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>-----------</td>
</tr>
<tr>
<td>8.</td>
<td><strong>Mold Prevention: Water Heaters.</strong> Provide adequate drainage for water heaters that include drains or catch pans with drains piped to the exterior of the dwelling.</td>
<td>Yes/No/N/A</td>
</tr>
<tr>
<td>9.</td>
<td><strong>Mold Prevention: Surfaces.</strong> When replacing or repairing bathrooms, kitchens, and laundry rooms, use materials that have durable, cleanable surfaces.</td>
<td>Yes/No/N/A</td>
</tr>
<tr>
<td>10.</td>
<td><strong>Mold Prevention: Tub and Shower Enclosures.</strong> When replacing or repairing tub and/or shower enclosures, use non-paper-faced backing materials such as cement board, fiber cement board, or equivalent in bathrooms.</td>
<td>Yes/No/N/A</td>
</tr>
<tr>
<td>11.</td>
<td><strong>Integrated Pest Management.</strong> Seal all wall, floor, and joint penetrations with low-VOC caulking or other appropriate sealing methods to prevent pest entry. Unless needed for RREM/LRRP Twin projects.</td>
<td>Yes/No/N/A</td>
</tr>
<tr>
<td>12.</td>
<td><strong>Lead-Safe Work Practice.</strong> For properties built before 1978, if the project will involve disturbing painted surfaces or cleaning up lead contaminated dust or soil, be certified renovation or lead abatement contractors and workers using lead-safe work practices and clearance examinations consistent with the more stringent of EPA’s Renovation, Repair, and Painting Rule and HUD’s Lead Safe Housing Rule.</td>
<td>Yes/No/N/A</td>
</tr>
<tr>
<td>13.</td>
<td><strong>Radon Testing and Mitigation.</strong> (if applicable based on building location) For buildings in EPA Radon Zone 1 or 2, test for radon using the current edition of American Associations of Radon Scientists and Technologists (ARRST)’s Protocol for Radon Measurements in Homes Standards for Single-Family Housing or Duplexes, or ARRST’s Protocol for Conducting Radon and Radon Decay Product Measurements in Multifamily Buildings. To install radon mitigation systems in buildings with radon level of 4 pCi/L or more, use ASTM E 2121 for single-family housing or duplexes, or AARST’s Radon Mitigation Standards for Multifamily Buildings. For new construction, use AARST’s Reducing Radon in New Construction of 1 &amp; 2 Family Dwellings and Townhouses, or ASTM E 1465.</td>
<td>Yes/No/N/A</td>
</tr>
<tr>
<td>14.</td>
<td><strong>Mold Remediation.</strong> Inspect the interior and exterior of the building for evidence of moisture problems. Document the extent and location of the problems, and implement the proposed repairs according to the Moisture section of the EPA Healthy Indoor Environment protocols for Home Energy Upgrades</td>
<td>Yes/No/N/A</td>
</tr>
</tbody>
</table>
APPENDIX R

MANUFACTURED HOME REPLACEMENT FORM
**Manufactured Home Replacement Form**  
Single-Family Homeowner Program

<table>
<thead>
<tr>
<th>Applicant Name</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>ReBuild NC ID#</td>
<td></td>
</tr>
<tr>
<td>Damaged Address</td>
<td></td>
</tr>
</tbody>
</table>
| **Type of Manufactured Home** | ☐ Single-wide Manufactured Home  
☐ Double-wide Manufactured Home  
☐ Other: __________________________ |
| **Year of Manufacture** |  |
| **Approximate Square Footage** |  |
| **Number of Bedrooms** |  |
| **Number of Rooms of Furniture** |  |

**Instructions:** This form is to be completed by Applicants in order to select the replacement option for their manufactured home.

Applicants should return this form within **30 days** to the address or email listed below.

ReBuild NC Manufactured Home Replacement Team  
North Carolina Office of Recovery and Resiliency (NCORR)  
4236 Mail Service Center  
Raleigh, NC 27699-4236

Or emailed to:  
MHreplacement@rebuild.nc.gov

### I. Applicant Acknowledgments

<table>
<thead>
<tr>
<th>Applicant Response</th>
<th>Applicant Initials</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. <em>I/we have been notified of the award available for assistance through the ReBuild NC Single-Family Housing Recovery Program to replacement my/our manufactured home.</em></td>
<td>☐ Yes ☐ No</td>
</tr>
<tr>
<td>b. <em>I/we understand that my/our manufactured home can be replacement with one of the following options: Manufactured Home, Modular Home, or a Stick-Built Home. I understand that if I select a modular or stick built home that I must own the land.</em></td>
<td>☐ Yes ☐ No</td>
</tr>
<tr>
<td>c. <em>I/we agree to replace the damaged manufactured home within the current caps established by the Program and/or place the difference in an escrow account prior to executing the applicable grant agreement. Furthermore, I/we understand that my/our actual award will be adjusted to the lesser of the actual cost of the</em></td>
<td>☐ Yes ☐ No</td>
</tr>
</tbody>
</table>
replacement home or my/our eligible award, less any duplication of benefit.

d. I/we acknowledge that the scope of work to be completed will be made in accordance with program standards and I/we will adhere to the selections or options or options provided to replace my/our manufactured home.

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>☐</td>
<td>Yes</td>
</tr>
</tbody>
</table>

e. I/we understand that a pre-qualified general contractor will be assigned to my/our project for the purposes of replacing my/our manufactured home. Furthermore, I/we understand that a construction contract will need to be fully executed after the contractor is assigned and prior to commencement of any construction work or activity.

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>☐</td>
<td>Yes</td>
</tr>
</tbody>
</table>

f. I/we consent to utilize the assigned general contractor to perform the selected manufactured home replacement activity below.

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>☐</td>
<td>Yes</td>
</tr>
</tbody>
</table>

g. I/we consent to have our existing manufactured home demolished and removed from our property.

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>☐</td>
<td>Yes</td>
</tr>
</tbody>
</table>

If “no” to any of the questions above, please provide an explanation:

II. Replacement Home Selection

<table>
<thead>
<tr>
<th>Applicant Response</th>
<th>Applicant Initials</th>
</tr>
</thead>
</table>
| a. The replacement option that I have selected is (check box):

| ☐ | Manufactured Home |
| ☐ | Modular |
| ☐ | Stick-Built Home |

b. Do you or a household member require modifications to the home to make it accessible due to a disability? (Ramp, Grab Bars, Bathroom Accessibility, Kitchen Accessibility)

| ☐ | Yes | ☐ | No |

c. If yes, check all that apply:

| ☐ | Ramp Entrance |
| ☐ | Grab Bars |
| ☐ | Bathroom Accessibility |
| ☐ | Full Bathroom Accessibility |
| ☐ | Full Kitchen Accessibility |
| ☐ | Other* |

* Other: ________
By signing this form, the applicant is hereby notified that intentionally or knowingly making a materially false or misleading written statement relating to the Program could result in ineligibility for benefits, an action to recover any Program benefits paid to or on behalf of applicant, and/or a referral to criminal enforcement. In addition, the applicant represent that they have received, read, and understand this notice of penalties for making a materially false or misleading written statement to obtain Program benefits. In any proceeding to enforce this Agreement, NCORR shall be entitled to recover all costs of enforcement, including actual attorney’s fees.

Printed Name of Applicant

Applicant Signature

Date
# Contractor Performance Evaluation

<table>
<thead>
<tr>
<th>Item</th>
<th>Weight</th>
<th>Score</th>
<th>Criteria</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>0</td>
<td>Did the project commence by the contractually obligated date or agreed/revised start date?</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>3</td>
<td>0</td>
<td>Was an acceptable baseline schedule (inclusive of key tasks, activities, subs, etc.) provided at the pre-construction meeting, notice to proceed, (NTP), or within the agreed upon timeframe?</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>2</td>
<td>0</td>
<td>Did the Contractor maintain comprehensive schedule and provide updates as required?</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>2</td>
<td>0</td>
<td>Did the Contractor meet the project milestones by the contractually obligated date or any other agreed-upon dates?</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>2</td>
<td>0</td>
<td>Did the Contractor provide timely notifications?</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>2</td>
<td>0</td>
<td>Did the Contractor submit the required shop drawings and submittals on-time and in the proper format?</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>3</td>
<td>0</td>
<td>Did the Contractor submit invoicing in a timely manner in the correct format?</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>3</td>
<td>0</td>
<td>Did the Contractor submit Change Orders in a timely manner</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>2</td>
<td>0</td>
<td>Did the Contractor submit reasonable and justified time extensions in a timely manner?</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>3</td>
<td>0</td>
<td>Did the Contractor comply with all permitting requirements?</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>3</td>
<td>0</td>
<td>Did the Contractor comply with all federal, state and local code requirements?</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>3</td>
<td>0</td>
<td>Did the Contractor comply environmental requirements?</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>2</td>
<td>0</td>
<td>Did the Contractor cause any damage to existing facilities, properties and or the site?</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>2</td>
<td>0</td>
<td>Did the Contractor comply with the allowable working hours as specified in the Contract or as approved by the Program?</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>2</td>
<td>0</td>
<td>Was the equipment utilized by the Contractor for the completion of the work appropriate for the required work?</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>4</td>
<td>0</td>
<td>Did the materials (including equipment to be installed) supplied by the Contractor meet the Contract specifications, Program guidelines and Minimum Property Standards, (MPS)?</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>2</td>
<td>0</td>
<td>Did the Contractor stage/ store the materials in an appropriate manner to achieve the Contract requirements?</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>2</td>
<td>0</td>
<td>Did the Contractor supply the appropriate staff for the required work and / or did the staff have the appropriate skills, training and licenses required to complete the work while meeting all federal, State and local requirements?</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>2</td>
<td>0</td>
<td>Did the Contractor effectively coordinate with other Contractors, Consultants, Sub-Contractors and Suppliers as applicable?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>20</td>
<td>2</td>
<td>0</td>
<td>Did the Contractor resolve deficiencies identified during the construction inspections in a timely manner and to the satisfaction of the Program?</td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>2</td>
<td>0</td>
<td>Did the Contractor pass all the required testing requirements?</td>
<td></td>
</tr>
<tr>
<td>23</td>
<td>0</td>
<td></td>
<td>Safety</td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>3</td>
<td>0</td>
<td>Did the Contractor submit a Safety Plan in a timely manner and follow the written guidelines from the plan?</td>
<td></td>
</tr>
<tr>
<td>23</td>
<td>2</td>
<td>0</td>
<td>Did the Contractor keep a copy of the Safety Plan, Scope of Work, Architectural and Engineering Plans and any other site specific documents on-site for the Contract duration?</td>
<td></td>
</tr>
<tr>
<td>24</td>
<td>2</td>
<td>0</td>
<td>Did the Contractor keep the site and access to the property reasonably clean and free of debris?</td>
<td></td>
</tr>
<tr>
<td>25</td>
<td>2</td>
<td>0</td>
<td>Did the Contractor follow all the OSHA requirements?</td>
<td></td>
</tr>
<tr>
<td>26</td>
<td>2</td>
<td>0</td>
<td>Did the Contractor have a well stocked first aid kit on-site?</td>
<td></td>
</tr>
<tr>
<td>27</td>
<td>2</td>
<td>0</td>
<td>Did the Contractor and Sub-Contractors wear the proper PPE at all times?</td>
<td></td>
</tr>
<tr>
<td>28</td>
<td>2</td>
<td>0</td>
<td>Did the contractor maintain proper routes for public access?</td>
<td></td>
</tr>
<tr>
<td>29</td>
<td>2</td>
<td>0</td>
<td>Did the Contractor take immediate action for safety issues, if any?</td>
<td></td>
</tr>
<tr>
<td>30</td>
<td>2</td>
<td>0</td>
<td>Did the Contractor deal with incidents/accidents with the public and report to the Program in a timely manner?</td>
<td></td>
</tr>
<tr>
<td>31</td>
<td>2</td>
<td>0</td>
<td>Was the Contractor issued a Stop Work Order, if so for what?</td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>2</td>
<td>0</td>
<td>Was the Contractor issued a Notice of Non-Conformance, if so for what?</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>0</td>
<td></td>
<td>Contract Management and Supervision</td>
<td></td>
</tr>
<tr>
<td>33</td>
<td>2</td>
<td>0</td>
<td>Did the Contractor submit an unjustifiable number of invalid change order requests, if so for what?</td>
<td></td>
</tr>
<tr>
<td>34</td>
<td>3</td>
<td>0</td>
<td>Did the Contractor submit reasonable and competitive Non Unit Priced Items, (NUPIs) for items not in the Bid Book, in a timely manner?</td>
<td></td>
</tr>
<tr>
<td>35</td>
<td>2</td>
<td>0</td>
<td>Did the Contractor follow the contractual claims procedure?</td>
<td></td>
</tr>
<tr>
<td>36</td>
<td>2</td>
<td>0</td>
<td>Did the Contractor comply with any written notices by the Program in a timely manner (i.e. site instructions, change directives, etc.)?</td>
<td></td>
</tr>
<tr>
<td>37</td>
<td>3</td>
<td>0</td>
<td>Did the Contractor submit payment requests accurately in the correct format?</td>
<td></td>
</tr>
<tr>
<td>38</td>
<td>2</td>
<td>0</td>
<td>Did the Contractor have the appropriate authority on site to make decisions and provide continuous on-site supervision to workers?</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>0</td>
<td></td>
<td>Client and Public Relations</td>
<td></td>
</tr>
<tr>
<td>39</td>
<td>2</td>
<td>0</td>
<td>Did the Contractor respond appropriately to service delivery issues (i.e. General, Homeowner and neighbor complaints, inquiries, third party claims, etc.)?</td>
<td></td>
</tr>
<tr>
<td>40</td>
<td>2</td>
<td>0</td>
<td>Was the Contractor fair and unbiased?</td>
<td></td>
</tr>
<tr>
<td>41</td>
<td>2</td>
<td>0</td>
<td>Did the Contractor conduct themselves with common courtesy and appropriate business manner when dealing with the Homeowners, General Public, Program staff / and its representatives, and own employees, including; properly identifying themselves to the Public and Program staff as required?</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>0</td>
<td></td>
<td>Project Completion</td>
<td></td>
</tr>
<tr>
<td>42</td>
<td>3</td>
<td>0</td>
<td>Did the Contractor fin the work on time?</td>
<td></td>
</tr>
<tr>
<td>43</td>
<td>2</td>
<td>0</td>
<td>Did the Contractor submit upon Substantial Completion a complete set of Operations and Maintenance Manuals as well as accurate and / or complete record Construction Documents and drawings?</td>
<td></td>
</tr>
<tr>
<td>44</td>
<td>2</td>
<td>0</td>
<td>Did the Contractor meet the Substantial Performance by the contractually obligated date or revised agreed-upon date?</td>
<td></td>
</tr>
<tr>
<td>Total Percentage:</td>
<td>100</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>---------------------------</td>
<td>-----</td>
<td>---</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contractor Rating:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Approval</th>
</tr>
</thead>
<tbody>
<tr>
<td>Construction Manager Name:</td>
</tr>
<tr>
<td>Title:</td>
</tr>
<tr>
<td>Date:</td>
</tr>
<tr>
<td>Program Manager Name:</td>
</tr>
<tr>
<td>Title:</td>
</tr>
<tr>
<td>Date:</td>
</tr>
</tbody>
</table>
APPENDIX T

CHANGE ORDER TEMPLATE
# CHANGE ORDER REQUEST & APPROVAL FORM

## Change Order Information
- **Application ID**
- **Applicant Last Name**
- **Damaged Address**
- **Change Order Number**
- **Submitted Date**
- **Title/Brief Description**

### Time Extension Requested
- **Yes** or **No**
  - **Number of days:**
  - **New Completion Date:**

### Contractor Justification
- **Contractor’s Comments**
- **Reason for Time Extension**

### Scope Change Requested
- **Yes** or **No**

### Contractor Justification
- **Contractor’s Comments**
- **Reason for Scope Adjustment**

<table>
<thead>
<tr>
<th></th>
<th>Contractor Proposed Amount (NUPI Only)</th>
<th>Construction Manager Approved Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Original Contract Amount</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Sum of Previous Changes</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Sum of this Change Order (Add/Deduct)</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>New Contract Amount</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

All documentation justifying the change request and costs must be attached to the Change Order Form for review by the construction manager and NCORR. By signing this form, you are certifying that all information on the form and attached documentation is true and correct.

### Company Name
- **Name of Requestor**
- **Title**

### Construction Manager Review
- **Date**
  - **Field Verification**
    - **Reason if No Field Verification:**

### Change Order Verification
- **Documentation Provided**
  - (Check All That Apply)
  - **If Other, List Document(s):**

### Change Order Recommendation
- **Review Date**
- **Construction Manager Recommendation**
  - **Construction Manager Signature**

### Change Order Approval
- **Review Date**
- **NCORR Approval**
  - **NCORR Signature**

### Applicant Approval
- **Applicant Name**
- **Date of Approval**
  - **Applicant Signature**
APPENDIX U

CONSTRUCTION CLOSE OUT CHECKLIST
### Applicant Name

---

### ReBuild NC ID

---

### General Contractor

---

### Structure Type

- Detached Stick-Built
- Modular Home
- Manufactured Home
- Duplex
- Condominium

### Type of Construction

- Rehabilitation
- MH Repairs
- Reconstruction
- MH Replacement

### Elevation

- Yes
- No

### Grant Award Type

- Rehabilitation Only
- Rehabilitation/Repairs + Reimbursement
- Reconstruction

---

**Instructions:** This form is to be completed by the ReBuild NC Construction Manager in the section marked "Construction Manager." The Construction Manager should confirm that the following documents are the most current version, complete, and uploaded into Salesforce. In addition, the Construction Manager should explain all “not applicable” selections in the Comments section. An answer of “Yes” means the documentation has been uploaded into Salesforce.

---

### I. Final Costs and Grant Amendments (All Projects)

<table>
<thead>
<tr>
<th>Document Type</th>
<th>Construction Manager</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Copies of all executed Change Orders</td>
<td>□ Yes □ N/A</td>
<td></td>
</tr>
<tr>
<td>b. Final ECR (inclusive of all Change Orders)</td>
<td>□ Yes □ N/A</td>
<td></td>
</tr>
<tr>
<td>c. Final Construction Cost Summary (signed by applicant)</td>
<td>□ Yes □ N/A</td>
<td></td>
</tr>
</tbody>
</table>

---

**Notes:**

---

### II. Lead-Based Paint (pre-1978 Rehabilitation Projects)

<table>
<thead>
<tr>
<th>Document Type</th>
<th>Construction Manager</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Applicant (and tenant, if applicable) receipt for the “Lead Safe Certified Guide to Renovate Right”</td>
<td>□ Yes □ N/A</td>
<td></td>
</tr>
<tr>
<td>b. Lead-Based Paint Risk Assessment Report</td>
<td>□ Yes □ N/A</td>
<td></td>
</tr>
<tr>
<td>c. Evidence of Lead Risk Assessor Certification</td>
<td>□ Yes □ N/A</td>
<td>Must be current at the time the Risk Assessment was conducted</td>
</tr>
<tr>
<td>d. Lead-Based Paint Risk Assessment Receipt (s)</td>
<td>□ Yes □ N/A</td>
<td>Must be dated NO LATER THAN 15 days after the report was provided to the Program</td>
</tr>
<tr>
<td>e. Evidence of Lead Abatement Contractor Certification*</td>
<td>□ Yes □ N/A</td>
<td>Must be current at the time of Abatement</td>
</tr>
<tr>
<td>f. Lead-Based Paint Clearance Report/Certificate</td>
<td>□ Yes □ N/A</td>
<td></td>
</tr>
<tr>
<td>g. Lead-Based Paint Notice of Lead Hazard Reduction</td>
<td>□ Yes □ N/A</td>
<td></td>
</tr>
</tbody>
</table>
h. Notice of Lead Hazard Reduction Receipt

| ☐ Yes | ☐ N/A | Must be dated NO LATER THAN 15 days after the report was provided to the Program |

*If yes, please include the name and license number of the lead abatement contractor in Notes below.

Notes:

III. Asbestos (pre-1982 Rehabilitation Projects and Reconstruction Projects requiring demolition)

<table>
<thead>
<tr>
<th>Document Type</th>
<th>Construction Manager</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Asbestos Inspection Report</td>
<td>☐ Yes</td>
<td>☐ N/A</td>
</tr>
<tr>
<td>b. Evidence of Asbestos Inspector Certification</td>
<td>☐ Yes</td>
<td>☐ N/A</td>
</tr>
<tr>
<td><em>c. Asbestos Disposal Manifest</em></td>
<td>☐ Yes</td>
<td>☐ N/A</td>
</tr>
<tr>
<td>d. Evidence of Asbestos Abatement Firm Certification</td>
<td>☐ Yes</td>
<td>☐ N/A</td>
</tr>
</tbody>
</table>

*Must be current at the time of the inspection

*Must be current at the time of abatement

Notes:

IV. Building Standards (Rehabilitation and Reconstruction)

<table>
<thead>
<tr>
<th>Document Type</th>
<th>Construction Manager</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Energy Star Checklist* (only for reconstruction)</td>
<td>☐ Yes</td>
<td>☐ N/A</td>
</tr>
<tr>
<td>b. HUD Green Building Retrofit Checklist – Applicant Certification* (only for rehabilitation)</td>
<td>☐ Yes</td>
<td>☐ N/A</td>
</tr>
</tbody>
</table>

Notes:

V. Contractor Documentation (All Projects)

<table>
<thead>
<tr>
<th>Document Type</th>
<th>Construction Manager</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. List of all Subcontractors and Suppliers</td>
<td>☐ Yes</td>
<td>☐ N/A</td>
</tr>
<tr>
<td>b. Evidence of Debarment Check prior to issuance of a Notice to Proceed</td>
<td>☐ Yes</td>
<td>☐ N/A</td>
</tr>
<tr>
<td>c. Evidence of Contractor License</td>
<td>☐ Yes</td>
<td>☐ N/A</td>
</tr>
<tr>
<td>d. Upload of required insurance and bonding for the project</td>
<td>☐ Yes</td>
<td>☐ N/A</td>
</tr>
<tr>
<td>e. Construction Contract</td>
<td>☐ Yes</td>
<td>☐ N/A</td>
</tr>
<tr>
<td>f. Notice to Proceed (with approved SOW attached)</td>
<td>☐ Yes</td>
<td>☐ N/A</td>
</tr>
</tbody>
</table>
### g. All draw requests for payment
- [ ] Yes
- [ ] N/A

### h. Release of liens for each draw request
- [ ] Yes
- [ ] N/A

### i. Inspection reports corresponding to each draw request
- [ ] Yes
- [ ] N/A

### j. Warranty Packet provided to Applicant (signed receipt)
- [ ] Yes
- [ ] N/A

### k. DMV title recording instructions (replacement manufactured homes only)
- [ ] Yes
- [ ] N/A

---

**VI. Closeout Documents (All Projects)**

<table>
<thead>
<tr>
<th>Document Type</th>
<th>Project Manager</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. All required permits</td>
<td>[ ] Yes</td>
<td>[ ] N/A</td>
</tr>
<tr>
<td>b. Final Payment Request Form</td>
<td>[ ] Yes</td>
<td>[ ] N/A</td>
</tr>
<tr>
<td>c. Final Program Inspection Report</td>
<td>[ ] Yes</td>
<td>[ ] N/A</td>
</tr>
<tr>
<td>d. Certificate of Occupancy [COO] or equivalent</td>
<td>[ ] Yes</td>
<td>[ ] N/A</td>
</tr>
<tr>
<td>e. Certificate of Elevation, if applicable</td>
<td>[ ] Yes</td>
<td>[ ] N/A</td>
</tr>
<tr>
<td>f. Final Contractor Release of Liens</td>
<td>[ ] Yes</td>
<td>[ ] N/A</td>
</tr>
<tr>
<td>g. Final Subcontractor Release of Liens, if applicable</td>
<td>[ ] Yes</td>
<td>[ ] N/A</td>
</tr>
<tr>
<td>h. Final Supplier Release of Liens</td>
<td>[ ] Yes</td>
<td>[ ] N/A</td>
</tr>
<tr>
<td>i. Homeowner Signed Acceptance of Work</td>
<td>[ ] Yes</td>
<td>[ ] N/A</td>
</tr>
<tr>
<td>j. One-Year Warranty Notification</td>
<td>[ ] Yes</td>
<td>[ ] N/A</td>
</tr>
<tr>
<td>k. Signed Receipt for One-Year Warranty Notification</td>
<td>[ ] Yes</td>
<td>[ ] N/A</td>
</tr>
</tbody>
</table>

---

Notes:

---

Printed Name of Construction Manager ____________________________

Company ____________________________

Construction Manager Signature ____________________________

Date ____________________________
### Applicant Closeout Checklist

**Single-Family Homeowner Program**

<table>
<thead>
<tr>
<th>Applicant Name</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>ReBuild NC ID</td>
<td></td>
</tr>
</tbody>
</table>

**Damaged Address**

<table>
<thead>
<tr>
<th>Structure Type</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ Detached Stick-Built</td>
<td>☐ Modular Home</td>
</tr>
<tr>
<td>☐ Manufactured Home</td>
<td>☐ Duplex</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type of Construction</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ Rehabilitation</td>
<td>☐ MH Repairs</td>
</tr>
<tr>
<td>☐ Reconstruction</td>
<td>☐ MH Replacement</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Grant Award Type(s)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ Reimbursement Only</td>
<td>☐ Rehabilitation Only</td>
</tr>
<tr>
<td>☐ Rehabilitation/Repairs + Reimbursement</td>
<td>☐ Reconstruction</td>
</tr>
<tr>
<td>☐ Flood Insurance Assistance (FIA)</td>
<td>☐ Temporary Relocation Assistance (TRA)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Elevation Required</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ Yes</td>
<td>☐ No</td>
</tr>
</tbody>
</table>

**Date Construction Completed:**

**Instructions:** This form is to be completed by Applicants in order to “close out” with the ReBuild NC Program at the time that construction is completed on their home. Once completed, this form should be signed with all required documentation attached. Applicants should provide an explanation for all “no” answers selected on the checklist. Within **30 days** of completing construction, the close out form and documentation should be submitted to:

ReBuild NC Closeout Team  
North Carolina Division of Emergency Management  
4236 Mail Service Center  
Raleigh, NC 27699-4236  
ATTN: NCEM ReBuild NC Closeout

Or emailed to:  
closeout@rebuild.nc.gov

### I. Ownership

<table>
<thead>
<tr>
<th>Applicant Response</th>
<th>Required Documentation</th>
</tr>
</thead>
</table>
| ☐ Yes ☐ No*         | ☐ A copy of your most recent property tax bill **OR**  
|                    | ☐ A copy of your most recent mortgage statement **OR**  
|                    | ☐ A copy of your driver’s license **IF ISSUED WITHIN THE LAST 6 MONTHS** |

a. **Do you currently own the property at the address listed above (Damaged Address)?**  
   ☐ Yes ☐ No*
b. *Is the home your primary residence?* ☐ Yes ☐ No* See above.

If “no”, please provide an explanation:

### II. Occupancy

<table>
<thead>
<tr>
<th>Applicant Response</th>
<th>Required Documentation</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ Yes ☐ No*</td>
<td>☐ A copy of your most recent utility or cable bill (usage must be recorded)</td>
</tr>
</tbody>
</table>

If “no”, please provide an explanation:

Physical Address:

Mailing Address (if different):

Phone Number:

Email:

### III. Insurance

<table>
<thead>
<tr>
<th>Applicant Response</th>
<th>Required Documentation</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ Yes ☐ No</td>
<td>☐ A copy of your most recent declaration page</td>
</tr>
</tbody>
</table>

If “no”, please provide an explanation:

### IV. Flood Insurance (if home is located in a flood zone and/or elevation assistance was received)

<table>
<thead>
<tr>
<th>Applicant Response</th>
<th>Required Documentation</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ Yes ☐ No</td>
<td>☐ A copy of your most recent declaration page</td>
</tr>
</tbody>
</table>

If “no”, please provide an explanation:
By signing this form, the applicant is hereby notified that intentionally or knowingly making a materially false or misleading written statement relating to the Program could result in ineligibility for benefits, an action to recover any Program benefits paid to or on behalf of applicant, and/or a referral to criminal enforcement. In addition, the applicant represents that they have received, read, and understand this notice of penalties for making a materially false or misleading written statement to obtain Program benefits. In any proceeding to enforce this Agreement, NCORR shall be entitled to recover all costs of enforcement, including actual attorney’s fees.

_________________________
Printed Name of Applicant

_________________________  _______________________
Applicant Signature   Date
APPENDIX W
URA GENERAL INFORMATION NOTICE (GIN)
Re: ReBuild NC – General Information Notice

Dear [TENANT NAME]:

The ReBuild NC Program is providing assistance to support the rehabilitation or reconstruction of the property you currently occupy as a tenant at [damaged property address]. The purpose of this Program is to enable rental housing providers to rehabilitate or reconstruct their residential properties in the wake of damage resulting from Hurricane Matthew. Funding for this Program is provided by the U.S. Department of Housing and Urban Development (HUD) and must comply with the Uniform Relocation Assistance and Real Property Acquisition Act (URA) of 1970, as amended.

The purpose of this notice is to inform you that you may be temporarily relocated as a result of the proposed project. This notice also serves to inform you of your potential rights as a displaced person under a federal law known as the Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA). You may be eligible for relocation assistance and payments under the URA if the proposed project receives HUD funding assistance and if you are become permanently displaced as a result of acquisition, rehabilitation off the property.

- This is not a notice to vacate the premises.
- This is not a notice of relocation eligibility.

In the event you are required to temporarily (or permanently) relocate to complete Program activities, a Relocation Specialist will be assigned to you to determine your eligibility and provide the following assistance:
• Relocation advisory services.
• Rental Assistance or Replacement Housing Payments
• Payment for moving and other out-of-pocket expenses to include transportation costs, packing/unpacking of household goods, disconnecting and reconnecting household appliances or services, and storage of household goods.

You will not be required to relocate without at least thirty (30) days advance written notice of the date you will be required to move. In addition, you also have the right to appeal the Program’s determination regarding relocation assistance.

Please be advised that you should continue to pay your rent and meet any other obligations as specified in your rental/lease agreement. Failure to do so may be cause for eviction. If you choose to move or if you are evicted prior to receiving a formal notice of relocation eligibility you will not be eligible to receive relocation assistance. It is important for you to contact us before making any moving plans.

Again, this is not a notice to vacate the premises and does not establish your eligibility for relocation payments or assistance at this time. If you are required to vacate the premises in the future, you will be informed in writing. In the event the proposed project does not proceed or if you are determined not to be displaced, you will also be notified in writing.

You will be contacted soon so that we can collect your household information and provide you with more information about the status of the project. If you have any questions about this notice or the proposed project, please contact [LIST NAME] at (000) 000-0000 or email [LIST EMAIL].

Thank You,

ReBuild NC
ATTACHMENT FOR YOURE INFORMATION IS A SAMPLE COPY OF THE GENERAL INFORMATION NOTICE (GIN) MAILED TO ALL KNOWN TENANT(S) RESIDING IN UNITS AT THE PROPERTY REFERENCED ABOVE AT THE TIME OF YOUR APPLICATION TO THE REBUILD NC PROGRAM. THIS GIN NOTICE IS REQUIRED TO COMPLY WITH THE RULES OF THE UNIFORM RELOCATION ASSISTANCE AND REAL PROPERTY ACQUISITION ACT OF 1970 (URA), AS AMENDED. AS YOU ARE AWARE, ALL PROGRAM APPICANTS MUST COMPLY WITH URA REGULATIONS TO PARTICIPATE IN THE PROGRAM WITH THE GOAL OF MINIMIZING THE DISPLACEMENT OF TENANTS.

In the event temporary (or permanent) relocation of tenants is required to complete program activities, a Relocation Specialist will be assigned to your tenant(s) to determine their eligibility and provide the following assistance:

- Relocation advisory services.
- Rental or Replacement Housing Payments
- Payment for moving and other out of pocket expenses to include transportation costs, packing/unpacking of household goods, disconnecting and reconnecting household appliances or services, and storage of household goods.

If you have any questions regarding this notice or the requirements of URA, please call the [LIST NAME] at (000) 000-0000 or email [LIST EMAIL]

Thank You,
ReBuild NC
APPENDIX X

URA “MOVE-IN” NOTICE TO PROSPECTIVE TENANTS AND RECEIPT
URA MOVE-IN NOTICE

[Date] 
VIA Hand Delivery with Signed Receipt or Certified Mail

[Prospective Tenant First Name] [Prospective Tenant Last Name]
Mailing Address
[City], [State] [Zip]

URA MOVE-IN NOTICE:
[Prospective Tenant First Name] [Prospective Tenant Last Name]
APP ID
[Damaged Property Address]
[City], [State] [Zip]

Dear Tenant:

On [Date], [Applicant Name] submitted an application to ReBuild NC for financial assistance to [Acquire] [Rehabilitate] [Demolish] [Reconstruct] the rental unit located at [address]. Because Federal funds are being used in this project, the Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA) of 1970, as amended, applies for tenants in residence at the time of application. However, as a prospective (new) tenant, you will not be eligible for relocation benefits under the URA.

This notice is to inform you of the following information before you enter into any lease agreement and occupy a unit at the above address:

- You may be displaced by the project.
- You may be required to relocate temporarily.
- You may be subject to a rent increase.
- You will not be entitled to any relocation benefits provided under the URA. If you have to move or your rent is increased as a result of the above project, you will not be reimbursed for any such rent increase or for any costs or expenses incurred by you in connection with a move as a result of the project.

Please read this notification carefully prior to signing a rental agreement and moving into the rental unit.

If you should have any questions about this notice, please contact [Relocation Specialist] at [(XXX) XXX-XXXX].
Once you have read and understood this notice, please sign the statement below if you still desire to lease the unit.

This letter is important to you and should be retained. If you have any questions, please contact [Relocation Specialist] at [(XXX) XXX-XXXX].

Sincerely,

ReBuild NC
I/We certify that, I/we must comply with all *Uniform Relocation and Real Property Acquisition Act of 1970, as amended* (URA) requirements in order to participate in the ReBuild NC program. In addition, I understand and acknowledge the following:

- **ReBuild NC program requirements** stipulate that all rental units that are vacant at the time of application to the program MUST remain vacant through the completion of construction activities. Failure to maintain the units as vacant will result in disqualification from the program.

- **I must notify the program** of all rental units that may become vacant after application to the program so that tenants occupying the rental units may be provided with relocation advisory services and all required URA notifications. In the event a rental unit becomes vacant, I am also required to notify the program and cannot rent the unit to a new tenant UNLESS a “Move-In” Notice is provided to the prospective tenant IN ADVANCE OF THEM SIGNING A LEASE for the vacant unit.

- **I have been provided with a sample copy** of the “Move-In” Notice that is required for any prospective tenants considering rental of a unit for which I have applied for assistance.

I/we understand that if I/we do not comply with these requirements I/we will be ineligible for assistance and may be subject to repayment of ReBuild NC funding, if already received.
“Warning: Any person who knowingly makes a false claim or statement to HUD may be subject to civil or criminal penalties under 18 U.S.C. 287, 1001 and 31 U.S.C. 3729.”

_____________________________________________
Applicant or Authorized Representative Printed Name

_____________________________________________
Applicant or Authorized Representative Signature  Date

_____________________________________________
Co-Applicant or Authorized Representative Printed Name

_____________________________________________
Co-Applicant or Authorized Representative Signature  Date
APPENDIX Y

URA CERTIFICATION OF LANDLORD AND TENANT RESPONSIBILITIES
For Agency Use Only:
Program Registration ID #:
Applicant ID#:
Applicant Last Name:
Damaged Property Address:
Unit#

Applicant/Authorized Representative Contact Information:
First Name:  Last Name:  Middle Initial:

Current Mailing Address:
City:  State:  Zip Code:

Cell Phone Number:  Daytime Phone:  Evening Phone:

Email:

Tenant Contact Information:
First Name:  Last Name:  Middle Initial:

Current Mailing Address:
City:  State:  Zip Code:

Cell Phone Number:  Daytime Phone:  Evening Phone:

Email:

For Applicants and tenants receiving assistance from the ReBuild NC Program pursuant to the Uniform Relocation Act:
I. The applicant and tenant self-certify that they have been provided with and understand the Program’s General Information Notice (GIN) for rental property located at _________________________________________ (APP#________________) (UNIT#__________________)  

[TENANT INITIALS: ___   APPLICANT INITIALS: ___ ]

II. The applicant will not require or otherwise cause the tenant to move out of the unit until the Program has provided the tenant with a Notice of Non-Displacement-Temporary Relocation Required and/or Notice of Eligibility for Relocation Assistance and a 30-Day Move Notice. The applicant acknowledges that any tenant violation with the terms of their lease must be reported to the Program prior to taking legal action against the tenant. Tenants must notify the program if they want to relocate from the rental unit or if they do not intend to return to the rental unit.  

[TENANT INITIALS: ___   APPLICANT INITIALS: ___ ]

III. The applicant and tenant understand that rental payments to the applicant will be suspended during the period of temporary displacement (if applicable) but will resume upon the tenant’s re-occupancy of the rental unit.  

[TENANT INITIALS: ___   APPLICANT INITIALS: ___ ]

IV. The applicant will provide the Program and tenant with a minimum of thirty (30) days notice prior to commencement of program construction activities.  

[TENANT INITIALS: ___   APPLICANT INITIALS: ___ ]

V. The applicant will notify the Program if construction activities or unforeseen circumstances will cause the permanent displacement of the tenant prior to initiating construction, if possible (i.e. removal of all or a portion of the rental unit).  

[TENANT INITIALS: ___   APPLICANT INITIALS: ___ ]

VI. The applicant will complete all construction on the home in less than twelve (12) months as stipulated in the grant agreement with the Program so that the tenant does not become permanently displaced. In addition, the applicant will coordinate construction activities with the Program and tenant to minimize the length of time that the tenant is temporarily relocated, if applicable.  

[TENANT INITIALS: ___   APPLICANT INITIALS: ___ ]

VII. The applicant and the tenant self-certify that the rent of the pre-relocation unit is $___________ at the time of temporary displacement. In addition, the applicant and tenant self-certify that the tenant will return to the rental unit once construction is complete. The post-relocation rent of the unit will be $___________ with the same lease conditions applying at the time of the tenant’s displacement. The applicant and tenant will be responsible for providing the Program with a post-relocation lease within ten (10) days of the tenants return to the unit.  

[TENANT INITIALS: ___   APPLICANT INITIALS: ___ ]
VIII. The applicant and tenant self-certify that they are fully aware that violations of URA requirements and Applicant and Tenant URA Certifications may result in Program sanctions to include a determination of ineligibility for program assistance, repayment of all or a portion of ReBuild NC funding, or reimbursement to the program for temporary and/or permanent relocation benefits. Tenants who do not intend to return to the rental unit should notify the program prior to receiving temporary relocation assistance. Tenant failure to notify the program may result in the repayment of a portion or all of the temporary relocation assistance.

[TENANT INITIALS: ____   APPLICANT INITIALS: ____ ]

IX. In the event of a conflict between the terms of these Certifications and the terms of the Lease Agreement, the provisions of these Certifications will take precedence.

[TENANT INITIALS: ____   APPLICANT INITIALS: ____ ]

Your signature below indicates that you have read, initialed, and understand the terms above.

_________________________________________  ______________________________________
(Applicant’s Signature)                          (Tenant’s Signature)

_________________________________________
(Date)                                          (Date)
APPENDIX Z
URA RECEIPT FORMS FOR TENANTS AND LANDLORDS
Tenant Acknowledgement of ReBuild NC Program Notifications

For Agency Use Only:
Program Registration ID #:
Applicant ID#:
Applicant Last Name:
Damaged Property Address:
Unit#

Tenant Name:  First Name    Last Name    Middle Initial

Current Mailing Address:
City:    State:    Zip Code:

Cell Phone Number:    Daytime Phone:    Evening Phone:

Email

I/We, __________________________ , certify that I/we are currently residing at the following damaged address:  _______________________________________________, Unit __________ and acknowledge the receipt of the following:

Initials

________  HUD Brochure “The Lead Safe Certified Guide to Renovate Right”

________  NCORR Appeals/Grievance Procedures

________  General Information Notice (GIN)

________  Landlord and Tenant Responsibilities Certification

________________   __________________
Signature   Signature

________________   __________________
Date   Date
Applicant/Landlord Acknowledgement of ReBuild NC Program Notifications

For Agency Use Only:
Program Registration ID #:
Applicant ID#:
Applicant Last Name:
Damaged Property Address:
Unit#

Applicant Name: First Name Last Name Middle Initial

Current Mailing Address:
City: State: Zip Code:

Cell Phone Number: Daytime Phone: Evening Phone:

Email

I/We, __________________________, certify that we have tenants currently residing at the following damaged address: _______________________________________________, Unit _________
and acknowledge the receipt of the following:

Initials

_______ HUD Brochure “The Lead Safe Certified Guide to Renovate Right”

_______ NCORR Appeals/Grievance Procedures

_______ General Information Notice (GIN)

_______ Landlord and Tenant Responsibilities Certification

________________________________ ________________________________
Signature Signature

_______________ _________________
Date Date
APPENDIX AA
CONSTRUCTION (STOP WORK)
NOTICE AND RECEIPT
HUD rules and regulations that govern the environmental review process can be found at **24 CFR Part 58**. The provisions of the National Environmental Policy Act (NEPA) and the Council on Environmental Quality (CEQ) regulations in 40 CFR Parts 1500 through 1508, as well as other state and federal laws and regulations (some of which are enforced by state agencies) also may apply depending upon the type of project and the level of review required.

In order to be compliant with 24 CFR Part 58, activities that have physical impacts or which limit the choice of project alternatives **cannot be undertaken, even with an applicant’s own funds**, prior to obtaining environmental clearance. If prohibited activities are undertaken after submission of an application but prior to receiving approval from ReBuild NC, the applicant is at risk for the denial of CDBG assistance. The reason is that these actions interfere with the state and Program’s ability to comply with NEPA and Part 58.

In order to be eligible for ReBuild NC, Applicants must:

- **Stop all on-going construction activities at the time of application to the ReBuild NC Program.**
- **Wait until the environmental clearance is obtained prior to initiating program approved work on the property.**

Applicants who do not comply with these requirements will be ineligible for assistance and may be subject to repayment of ReBuild NC funding, if already received.
Applicant Information

<table>
<thead>
<tr>
<th>Applicant ID #</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applicant Name</td>
<td>Co-Applicant Name</td>
</tr>
<tr>
<td>Damaged Address</td>
<td></td>
</tr>
</tbody>
</table>

| City | State: North Carolina | Zip Code |

I/We certify that, I/we have received the ReBuild Construction Notice and that I/we must:

- **Stop all on-going construction activities since the date of application to the ReBuild NC Program.**
- **Wait until the environmental clearance is obtained prior to initiating program approved work on the property.**

I/we understand that if I/we do not comply with these requirements I/we will be ineligible for assistance and may be subject to repayment of ReBuild NC funding, if already received.

_____________________________________________
Applicant or Authorized Representative Printed Name

_____________________________________________
Applicant or Authorized Representative Signature  
Date

_____________________________________________
Co-Applicant or Authorized Representative Printed Name

_____________________________________________
Co-Applicant or Authorized Representative Signature  
Date