



THE 8-STEP HOMEOWNER RECOVERY PROCESS



STEP 1 | Application

Completing an application is the first step in the ReBuild NC Homeowner Recovery Program, and all homeowners impacted by Hurricane Florence and/or Hurricane Matthew are encouraged to apply.

If you were impacted by one of these disasters, you may complete an online application in English or Spanish. You may also download an application from the Forms and Resources section below, complete it at home, and return it to the program. If you would prefer to receive an application by mail or email, please call 833-ASK-RBNC (833-275-7262) or email ask-rbnc@rebuild.nc.gov.

To ensure your safety and protect the health of our staff, ReBuild NC Center operations are restricted. However, you are welcome to schedule an in-person curbside appointment. During these curbside appointments, available from 8:30 a.m. to 5:00 p.m., Monday through Friday, you can drop off or pick up required program forms, including paper copies of the application, and supporting documentation. To schedule a curbside appointment, call 833-ASK-RBNC (833-275-7262).

As part of a completed application, required forms and other supporting documentation must be submitted to the program. To assist you with completing all required forms and compiling supporting documentation, a number of resources are available to you, including a Required Documentation Checklist, which details all required forms and supporting documentation, as well as an Application Guide with more information about each question on the application. Additionally, if you have questions at any point during the application process, you may call 833-ASK-RBNC (833-275-7262) or be connected with an Intake Specialist who will assist you with completing the application and submitting all required forms and documents.

Required forms and copies of supporting documentation may be submitted to the program by one of the following methods:

Drop Off	<p>Drop off or pick up required forms and documents at a ReBuild NC Center during a curbside appointment.</p> <p>Call 833-ASK-RBNC (833-275-7262) to schedule your curbside appointment.</p> <p>For a complete list of ReBuild NC Centers, visit rebuild.nc.gov.</p>
Email	<p>Scan and email the documents to ask-rbnc@rebuild.nc.gov</p>
Mail	<p>ReBuild NC ATTN: Homeowner Recovery Program North Carolina Office of Recovery and Resiliency P.O. Box 110465 Durham, NC 27709</p>

Once your application, forms, and supporting documentation are submitted, we will connect you with a Case Manager, who will serve as your point of contact throughout your participation in the program. Once you are connected with your Case Manager, you may call and email them directly as you move throughout the remaining program steps, and they will reach out to you with important updates about your application.



STEP 2 | Eligibility Review

Once your application, forms, and all required supporting documentation are submitted, the program will begin reviewing your application to determine if it meets eligibility requirements. During this step, your Case Manager may reach out to you if there are questions about your application responses or if additional documentation is needed to support your application.

The eligibility criteria for the Homeowner Recovery Program include, but are not limited to, the following:

- Your home must have been damaged as a direct result of Hurricane Florence and/or Hurricane Matthew.
- You must have owned the damaged home at the time of the disaster (Hurricane Matthew on October 8, 2016, and/or Hurricane Florence on September 14, 2018), and you must still own the home.
- You must have occupied the damaged home as a primary residence at the time of the disaster.
- You must be lawfully present in the United States. Individuals prohibited from receiving federal public benefits from the Personal Responsibility and Work Opportunity Act may not receive assistance from ReBuild NC.
- Your total household income must be at or below 150 percent of the Area Median Income (AMI) limit.
- The damaged home must be an eligible structure type and located in a disaster-declared county.

For more information about these and other eligibility criteria, please view the [Homeowner Recovery Program Manual](#).



STEP 3 | Duplication Check

In Step 3, the program will review any other disaster assistance you have already received from other sources, such as FEMA, SBA, private and NFIP insurance, and/or other sources.

Federal law requires ReBuild NC to take the amount of disaster assistance homeowners receive from other sources into account when calculating the amount they may be able to receive from the Homeowner Recovery Program. Receiving assistance from other sources does not mean you are ineligible for ReBuild NC, but it may impact the amount of funding you may qualify for, as ReBuild NC must ensure there is no Duplication of Benefits (DOB).

Duplication of Benefits (DOB) is the receipt of funding from multiple sources for the same purpose. The Robert T. Stafford Disaster Assistance and Emergency Relief Act (Stafford Act) prohibits any person, business concern, or other entity from receiving financial assistance from Community Development Block Grant – Disaster Recovery (CDBG-DR) funding with respect to any part of the loss resulting from a major disaster for which they have already received financial assistance under any other program or from insurance or any other sources.

For more information about DOB and how it may affect your application, please visit our [Frequently Asked Questions \(FAQ\)](#) webpage.



STEP 4 | Inspections & Environmental Review

After your application is reviewed for eligibility and other disaster recovery funds received, you will be contacted by program inspectors to schedule inspections of your damaged property. These inspections will be used to confirm there are no environmental risks, verify damage received, and determine the estimated cost of remaining repairs. Additionally, all homes are required to receive an asbestos building survey, and homes constructed before 1978 are required to complete a lead-based paint assessment. Without completed inspections, the program is unable to calculate your award, and you are unable to move forward in the program.

DAMAGE INSPECTION

During the damage inspection, a program representative will perform a detailed inspection of the interior and exterior of your home to determine what work remains, as well as what repairs have already been completed. All previously completed repairs will be documented in the Damage Repair Verification (DRV). As part of the damage inspection, the inspector will determine whether an additional structural inspection is needed. For properties located in a Special Flood Hazard Area (SFHA), the inspector will also assess the elevation of the property and whether your home is elevated appropriately – to at least two feet above the Base Flood Elevation (BFE) and/or the highest water mark, whichever is higher. The damage inspector will also create an itemized report of all remaining repair items, called the Estimated Cost of Repairs (ECR). The ECR is based on economy/standard-grade materials. Both the DRV and the ECR will be provided to you at the time of your award determination.

LEAD-BASED PAINT ASSESSMENT

All homes constructed before 1978 are federally required to receive a lead-based paint risk assessment. If your home was built before 1978, the program's lead-based paint inspector will test your paint, take samples of the soil outside, and sample the dust on floors and windowsills inside. The assessor will need to inspect both the interior and exterior of the home.

ASBESTOS BUILDING SURVEY

All homes must receive an asbestos building survey, which is required by federal law to ensure that damaged properties are free of hazardous, asbestos-containing materials that could affect the health of the people who occupy your home. During the asbestos building survey, the program's asbestos inspector will inspect your property and take samples to determine whether hazardous materials are present, as well as determine any needs for their disposal.

ENVIRONMENTAL REVIEW

An environmental review is the process of reviewing a construction project to ensure it does not result in adverse impacts to the environment or cultural heritage, while also ensuring there will be no adverse environmental impacts on the project. This review process ensures the construction project complies with federal environmental and historic preservation laws, statutes, and executive orders. As part of this review, an environmental site inspection is performed. An appointment will be made for the inspection. While an environmental inspector will require access to your property, they do not typically require entrance into your home unless structural access is specifically requested when the appointment is made.



STEP 5 | Award Determination

Once your eligibility has been determined, all funding considered to be a Duplication of Benefits (DOB) is verified, and inspections are complete, the program will calculate your award.

Awards are calculated by taking into account the amount of funds needed to repair a home, as well as the amount of funding already received from other sources for that purpose. During the damage inspection, a program representative will perform a detailed inspection of your home to determine a dollar amount (based on economy/standard-grade materials) for the work already completed and the work that remains. The program will also review any disaster assistance you received from other sources, such as FEMA, SBA, or insurance. Because federal law requires the accounting of other benefits in calculating the award, the amount of other disaster assistance received for the relevant disaster event will be subtracted from the dollar amount determined through the damage inspection. These amounts will be considered against maximum potential program award amounts.

If your award is for the reconstruction of your home, program staff will provide you with information about [floorplan options](#) you may be eligible to receive at the time of your award determination.

Once your award is determined, the program will send you a letter notifying you of your eligibility and award. You are encouraged to schedule an award consultation with a program representative to better understand your award. Once you review your award, you should complete your Selections and Confirmations Form, enclosed with your award notification, to notify the program whether you have selected to accept, reject, or appeal the program decision.

After your Case Manager receives your completed Selections and Confirmations Form, they will contact you to schedule a meeting for you to sign your Homeowner Grant Agreement and all other required grant signing documents.

If your award documentation lists “Escrow Funds Owed,” you must deposit the required escrow amount with the program at the time of your grant signing, or, if completing your grant signing electronically via email or DocuSign, you should mail your escrow check after signing and returning your grant agreement documents.

Escrow funds must be paid as cashier’s checks or money orders made out to the North Carolina Office of Recovery and Resiliency (NCORR). Personal checks will not be accepted. Checks should be mailed to:

NCORR, CDBG-DR Program
Attn: North Carolina Office of Recovery & Resiliency
P.O. Box 110465
Durham, NC 27709



STEP 6 | Contractor Selection

After the grant signing, you will move into Step 6. During this step, you will be assigned to a Construction Liaison who will be your point of contact for any questions related to your construction project, and the program will coordinate with you regarding all necessary preparations before construction can begin.

If your award is for the replacement of your mobile home, program staff will provide you with information about floorplan options you may be eligible to receive at this time.

If your grant agreement includes a repair or reconstruction award, the program will either assign a general contractor to complete construction on your home or bid out the project through a competitive procurement to a list of prequalified general contractors. You will not receive any funds directly and will not do business directly with the general contractor. The program manages and completes the construction process on your behalf.

During Step 6, prior to the start of any construction work, the program's construction manager will schedule a pre-construction meeting (or "walkthrough") with you to review all planned construction activities.

If you are unable to occupy your damaged home due to program-related construction or environmental remediation, temporary relocation assistance may be available.

Please note that Step 6 preparations include pulling permits from your local permit office for the construction activities included in your grant agreement. In order for the program to pull permits and begin construction in Step 7, your property taxes as well as all utility bills (i.e., water, electricity, gas, and waste) for the damaged property must be paid in full. If you are unsure about the status of your property taxes, please contact your local permit office or your program Case Manager. If your property taxes and utility bills are not paid in full, the construction process must be paused until paid.



STEP 7 | Construction

During Step 7, your program-selected contractor will be issued a Notice to Proceed (NTP), allowing construction-related activities to begin. The contractor will perform construction activities – either rehabilitation or reconstruction – as outlined in your Estimated Cost of Repairs (ECR) and grant agreement, including the scope of work and standard-grade construction materials that will be used for your home.

As a reminder: Homeowner Recovery Program construction activities address the structure of your home only; the program is not able to repair or replace items like garages, carports, sheds, fences, and driveways that are not attached to the structure of your home.

If you received funding from other sources (such as FEMA or SBA) to repair your damaged home, federal law requires those funds to be used for their intended purpose – home repair – before the program may provide additional dollars in the form of a grant. If, during the damage inspection, the program can not verify that funds you previously received from other sources were used to repair your damaged home, you may owe escrow funds to the program. Escrow must be paid at or before the time you sign your grant agreement. Once you enter Step 7, those escrow funds are matched with your grant funds to ensure your construction project is fully funded.

Your grant agreement, which is accepted and executed during Step 5, details the terms of your Homeowner Recovery Program grant, including the scope of construction activities and the type of materials that will be used to rehabilitate or reconstruct

your damaged home. Please note that your grant agreement may not be partially accepted; in other words, if you have a reimbursement and rehabilitation grant agreement, you may not only accept the reimbursement portion. All repairs in the damage inspection reports must be complete and have passed all local inspections before a reimbursement check can be mailed. All repairs must be completed before the reimbursement check can be sent.

All program construction activities detailed in your grant agreement are conducted in compliance with Green Building Standards – meaning that all construction is environmentally responsible and resource-efficient – and using standard-grade materials to bring homes up to federal Housing Quality Standards (HQS).

Please note the use of standard-grade materials is required by federal law and therefore not negotiable. Standard-grade materials will be used even if you may have had higher-grade materials in your home at the time of the flood event; the program's use of standard-grade materials allows the program to serve as many homeowners as possible while also ensuring that all homes are treated equitably, with all homes receiving the same standard materials for the same repair items.

The program will manage the construction process on your behalf; you will not receive any funds directly and or do business directly with the contractor, although as the homeowner you must adhere to the homeowner responsibilities outlined within your grant agreement.

Homeowner responsibilities during construction include:

- Acknowledging the contractor's right to access the property and home during construction.
- Removing all personal property, fixtures, and appliances as necessary to complete construction in a timely manner.
- Agreeing to release 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.
- Maintaining 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).
- Providing notice of defects within thirty (30) days of discovery.
- Providing 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.
- Providing permission for the construction manager, the general contractor, and the program inspector to take photos and/or videos of construction as it progresses.

In addition to the responsibilities above, you will be notified as progress is made and will be required to review and sign inspection forms, as needed, and as outlined in your grant agreement.

If you have any questions during the construction process, please contact your Construction Liaison, who is your best point of contact regarding construction-related activities. Your Case Manager will also remain a resource for you during this time.

If your grant agreement is for a reconstruction, more information can be found on the reconstruction webpage.



STEP 8 | Completion

Step 8 includes closeout and completion of your construction project, as well as other necessary program processes. Once construction is complete, the general contractor (or, if applicable, manufactured home dealer) will conduct a final inspection with you and a ReBuild NC inspector to ensure all work outlined in your grant agreement is complete and that all codes and standards are met.

The program will also conduct a closeout review of your file to re-verify all assistance you have received and confirm that you are compliant with ownership and occupancy requirements. During this review, the program will reconcile all true costs of construction and provided assistance in an amended Homeowner Grant Agreement (HOGA), which you will be required to sign before your application is closed out of the program. Please keep in mind that you are required to maintain ownership of your home and occupy your home as your primary residence until you are closed out of the Homeowner Recovery Program. These requirements are also outlined in your Homeowner Grant Agreement (HOGA).

In addition, the program will confirm that homeowners who live in a Special Flood Hazard Area (SFHA) have provided proof of flood insurance for a period of at least one year from the time of program completion.