Strategic Buyout Program Application Guide

Instructions

If completing the application in writing, please use a black or blue pen. All blanks must be completed; please complete any sections that do not apply to you with “N/A”. Owners applying on behalf of a company or a limited liability company (LLC) must be able to demonstrate ownership and authority to sign to apply.

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

Applicant

(Owner/Representative)

NOTE

• This section should be completed by the Applicant, i.e., an individual who owns the damaged property, their designated representative, or an owner applying on behalf of a company or LLC.

APPLICANT QUESTION GUIDE

1. The Applicant should provide their full legal name.

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

If there is an inconsistency between your legal name and stated name, such as a different last name listed on various pieces of documentation as the result of a marriage or divorce, you may be asked to complete the Program’s Same Name Affidavit and provide legal proof of the name change.

1a. The Applicant should provide any alternative names.

Provide all alternative names, or nicknames you use to identify yourself apart from your full legal name that may be listed on any documentation, such as a letter from FEMA, ownership documentation, or utility bill. For example, if your name is “Richard” but you go by “Rich” in some instances, please include that information here.

2. The Applicant should provide their preferred phone number. Check the “TTY” box if TTY services are needed.

Provide your current phone number if you have one. This phone number will be used by the Program to contact you throughout your participation in the Program. If you prefer to be contacted by telephone instead of by email, please check the box indicating this is your preferred method contact method. If you are hearing impaired and use a TTY telephone connection, indicate this by checking the Yes box on question 2a.

3. The Applicant should provide their preferred email address.

Provide your current email address if you have one. This email address will be used by the Program to reach you throughout your participation in the Program. If you prefer to be contacted by email instead of telephone, please check the box indicating email is your preferred contact method.

4. The Applicant should provide their mailing address.

Provide your current, preferred mailing address. Your mailing address may be different from the damaged property address. The Program is required to send you notices through the mail throughout your participation in the Program, so it is important that mail sent to this address is secure and checked regularly. If your mailing address is a P.O. box, that is sufficient.

5. The Applicant should provide an application codeword.

All applicants must create a codeword as an application security measure. To authorize discussion about your application, you, any Co-Applicant, any Communication Designee(s), and/or any Powers of Attorney must provide your codeword to the Program. Please select a codeword that is easy for you to remember, such as the model of your first car, the name of your first pet, or the name of your elementary school. The codeword must be a minimum of five letters long.

6. The Applicant should indicate if they are applying on behalf of an owning entity.

Select Yes to this question if the damaged property is owned by a Limited Liability Company (LLC), Limited Partnership (LP), Limited Liability Partnership (LLP), corporation, or other entity. If Yes is selected, you must also complete the Owning Entity section.

Continued →
APPLICANT QUESTION GUIDE (Continued)

7. The Applicant should indicate if they own multiple properties within the Buyout Zones.
Buyout Zones – also known as Disaster Risk Reduction Areas (DRRAs) – define the areas in which property owners are eligible to apply to the ReBuild NC Strategic Buyout Program. Maps of launched Buyout Zones are available online at rebuild.nc.gov/buyout for reference, and staff at 833-ASK-RBNC can help determine whether any additional properties you own are within a Buyout Zone.

If you own more than one property within the Buyout Zone(s) in addition to the damaged property that is being applied for, select Yes, and provide the number of properties. If you do not own any additional property within the Buyout Zone, select No. If you are unsure if you own additional properties within a Buyout Zone, select Unknown.

7a. The Applicant should indicate if they own any properties under any other organization(s) or name(s) in the Buyout Zones.
If you answered Yes to Question 7 and own any properties other than the property you are currently applying for, under any other organization(s) or name(s), select Yes.

If you answered No to Question 7 and do not own any properties under any other organization(s) or name(s), select No.

If you answered No to Question 7, select N/A.

7b. If the Applicant selected Yes for Question 7a, the applicant should list the organization(s) or name(s).
If you own any properties other than the property you are currently applying for, under any other organization(s) or name(s), list them here.

---

**Damaged Property Information**

**NOTE**
- Provide basic information concerning the damaged property (i.e., physical address of damaged property, and structure type and use). Only one application should be completed per damaged property.

**DAMAGED PROPERTY INFORMATION QUESTION GUIDE**

1. Provide the address of the property damaged by the disaster.
2. Select whether the damaged property could be identified by an alternative address. If Yes, please provide the other address(es).
   For example, the damaged property might be identified by a different address due to re-zoning by the local municipality. This question is being asked to ensure that program staff can correctly match the information included in this application with other local, state, and federal records as the application is processed.
3. Select the damaged property’s structure type.
   Refer to the following definitions:
   - **Single Family Home**: A dwelling unit composed of a single living unit that is surrounded by permanent open space. This could be a stick built or a modular home.
   - **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. For the purposes of the Strategic Buyout Program, mobile home and manufactured home are used interchangeably.
   - **Multi-Family Home**: Two or more units in one attached structure or building. A multi-family home could be an apartment, duplex, triplex, condo, townhome, or co-op. Please make sure to note how many total units are in the building.
   - **Partially or Fully Demolished Structure**: For properties where there was a residential structure at the time of either Hurricane Matthew and Hurricane Florence has since been partially or fully demolished.

---

Continued →
DAMAGED PROPERTY INFORMATION QUESTION GUIDE (Continued)

- Vacant Land: Land that is unoccupied and unused, or used for agricultural purposes and has no structures on it.
- Religious/House of Worship: A building owned by a religious institution which is used for worship services and related functions.
- Commercial Property: Any property formerly or currently used primarily for business, retail, governmental or professional purposes.
- Mixed Use: A property is used for a variety of purposes, including retail, office, residential, hotel, recreation or other functions.
- Other: If used for other reasons that are not listed, please explain.

3a. If the structure is a manufactured home, please indicate if you own or lease the land.
Select whether you own or lease the land the manufactured home is currently located. If you do not own or lease the land, select Neither. If Neither is selected, the Program may ask for additional documentation or information.

3b. Indicate if the property is larger than five acres.
If the size of the property is not known, select “Unknown.”

3c. Indicate if the damaged property is a part of a Homeowners Association or is subject to other similar restrictions.
A Homeowners Association (HOA) is an organization in a residential area that makes and enforces rules for properties and its residents. Some HOAs have regulations and guidelines that could impact the eligibility of the damaged property.

4. Indicate how the property is currently being used.
Refer to the following definitions:

- Primary Residence: The Applicant’s primary residence, or main residence is the dwelling where they usually live, typically a house or an apartment.
- Second Home: A home that is not lived in full-time but whose primary purpose is not as a rental property.
- Rental Property: A property that is used solely as leased or rented property for residential purposes.
- Agricultural Land: Land primarily devoted to the commercial production of horticultural, viticultural, floricultural, dairy, apiary, vegetable, or animal products or of berries, grain, hay, straw, turf, seeds, and more.
- Commercial: A property that is used for non-profit activities, commercial/industrial purposes, or where the property is used to generate income from activities that are not primarily for providing permanent residential housing.
- Religious: A building where congregations gather for prayer or any sort of worship or religion-based meetings.
- Mixed Use: Real estate property that is used for both commercial AND residential spaces.
- Vacant Land: Vacant land is any land that presently has no structure in place. This land may have been built on in the past.
- Other: If used for other reasons that are not listed, please explain.

4a. Select whether the damaged property was used for a different purpose at the time of the storm.

4b. If you answered Yes to 4a, indicate the previous property use.

5. Select whether the damaged property ever received federal assistance for a disaster other than Hurricane Matthew or Hurricane Florence.
Federal assistance includes any funds received for the damaged property as a result of a previous disaster event, e.g., FEMA Individual Assistance following a hurricane.

6. Select whether the property owner was required to maintain flood insurance on the damaged property.
Some federal disaster assistance requires that the property obtain and maintain a continuous flood insurance policy to protect it from future damages. If the damaged property has such a requirement on it, please select Yes.

7. Select whether you lived in the damaged property as your primary residence at the time of the disaster.
HUD defines primary residence a residence that is occupied for the majority of the calendar year and is maintained as a permanent residence. If you select Yes to this question, this means you occupied the damaged property for at least six months of the calendar year. Please note that an individual may have only one primary residence, and you will be required to submit documentation proving this property was your primary residence. Reminder, proof of primary residence is only required to receive incentives, but will not impact your overall eligibility for the Strategic Buyout Program.

7a. Select whether you live in the damaged property as your primary residence currently.
8. Select whether any back taxes are owed on the damaged property.
   If property tax payments for the damaged real property are not up to date, select No when answering this question. If you are unable to answer this question, select Unknown. If you own a manufactured home but not the land it sits on, select Unknown.

9. Indicate whether there are any mortgage(s) or other lien(s) on the damaged property. List any mortgage and/or lien holders, including name and contact information; select mortgage, lien, or judgment; and select whether payments are current. Select Yes, No, or Unknown as appropriate:
   For any mortgage or lien holder you are in contract with, please provide the following information:
   • Mortgage or lien holding entity name
   • Contact number for the mortgage or lien holding entity
   • Whether you have a mortgage, lien, or judgment with the entity
     • Selecting Mortgage indicates that there is one or more mortgage(s) on the home. Please note: if you have only a mortgage, do not also select “Lien.”
     • Selecting Lien indicates that a state or federal government has issued a statement regarding your damaged property and placed a lien on it.
     • Selecting Judgment indicates that a court has issued a judgement against your damaged property.
   • Whether you are current on your payments

---

**Owning Entity**

*(If Applicable)*

**NOTE**

- This section should only be completed if you indicated that you are applying on behalf of an owning entity in Applicant Section, Question 6. If you are not applying on behalf of an owning entity, please select Check if this section does not apply and proceed to the next section.

---

**OWNING ENTITY QUESTION GUIDE**

1. **Provide the full name of the owning entity.**
   Provide the full name, including business abbreviations (such as “Corp.”, “Inc.”, “LLC”, etc), of the owning entity as it appears on any official business filings or legal records. If you are applying as a sole proprietor, enter your name in this field.

2. **Provide the preferred phone number of the owning entity.**
   Provide a current phone number for the owning entity. This phone number will be used by the Program to contact you throughout your participation in the Program. If you prefer to be contacted by telephone instead of email, please check the box indicating this is the preferred contact method.

3. **Provide the preferred email address of the owning entity.**
   Provide a current email address for the owning entity. This email address will be used by the Program to reach you throughout your participation in the Program. If you prefer to be contacted by email instead of telephone, please check the box indicating email is the preferred contact method.

4. **Provide the mailing address of the owning entity.**
   Provide a current mailing address for the owning entity. The mailing address may be different from the damaged property address. The Program is required to send notices through the mail throughout the application’s participation in the Program, so it is important that mail sent to this address is secure and checked regularly. If the mailing address is a P.O. box, that is sufficient.

5. **Indicate your relationship to the entity.**
   Indicate your relationship with the entity. The relationship between an Applicant and an owning entity may be one of multiple owners as an individual owner; a partner, along with someone else; a part of the coordinated staff of the owning entity as a managing member; or by themselves as a sole proprietor. If none of the options provided reflect your relationship with the owning entity, select other and specify the relationship.
Co-Applicant

(Must be an Owner of the Damaged Property)

NOTE

• A Co-Applicant must be a legal owner of the damaged property for which you are applying. This section should be completed by the Co-Applicant if one exists. Adding a Co-Applicant to the application is optional, and only one Co-Applicant may be listed. Further, the Program requires that both the Applicant and Co-Applicant execute all documentation together throughout the life of the Program if a Co-Applicant is listed on the application. If there is no Co-Applicant, please select Check if this section does not apply.

CO-APPLICANT QUESTION GUIDE

1. The Co-Applicant should provide their full legal name.

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

If there is an inconsistency between the Co-Applicant’s legal name and stated name, such as a different last name listed on various pieces of documentation as the result of a marriage or divorce, they may be asked to complete the Program’s Same Name Affidavit and provide legal proof of the name change.

2. The Co-Applicant should provide their preferred phone number. Please check the “Yes” box on question 2a if TTY services are needed.

Provide the Co-Applicant’s current phone number if they have one. This phone number will be used by the Program to contact them throughout their participation in the Program. If they prefer to be contacted by telephone instead of by email, please check the box indicating this is their preferred contact method. If they are hearing impaired and use a TTY telephone connection, indicate this by checking the Yes box to question 2a.

3. The Co-Applicant should provide their preferred email address.

Provide the Co-Applicant's current email address if they have one. This email address will be used by the Program to reach them throughout their participation in the Program. If they prefer to be contacted by email instead of by telephone, please check the box indicating this email is their preferred contact method.

4. The Co-Applicant should provide their mailing address.

Provide the Co-Applicant’s current, preferred mailing address. Their mailing address may be different from the damaged property address. The Program is required to send them notices through the mail throughout their participation in the Program, so it is important that mail sent to this address is secure and checked regularly. If their mailing address is a P.O. box, that is sufficient.

Alternate Contact

NOTE

• The Program will reach out to your alternate contact in the event that multiple unsuccessful attempts have been made to reach you and a Co-Applicant, if a Co-Applicant is listed on the application. Please note that your application will not be discussed with the alternate contact unless you have given the Program permission to do so by completing a Communication Designee Form.

ALTERNATE CONTACT QUESTION GUIDE

1. Provide the name of the alternate contact.

Provide the full name of your alternate contact. The alternate contact should be a different person from the Co-Applicant in case the Program is also unable to reach them. Please provide your alternate contact’s full legal name and not a nickname.

2. Provide the phone number of the alternate contact. Please check the “Yes” box if TTY services are needed.

Provide a phone number the Program can use to reach your alternate contact in the event that you and any Co-Applicant can’t be reached after several attempts. If your alternate contact is hearing impaired and uses a TTY telephone connection, indicate this by checking the Yes box.

3. Provide the email address of the alternate contact.

Provide a current, preferred email address the Program can use to reach your alternate contact in the event that you and any Co-Applicant can’t be reached after several attempts.
Power of Attorney (POA)

POA QUESTION GUIDE
1. Select whether the Applicant or the Co-Applicant have a Power of Attorney (POA).
   This question asks whether you or a Co-Applicant are legally able to act on behalf of another owner of the damaged property, or have designated another individual legally able to act on your behalf, due to having executed a Power of Attorney in front of a notary.
   Please select one of the following:
   - Applicant or Co-Applicant has POA for another owner:
     - Select if you or a Co-Applicant has POA for another owner of the damaged property, meaning that you are able to legally act on their behalf.
   - Another individual has POA for Applicant or Co-Applicant.
     - Select if another individual (who may or may not be an owner of the damaged property) holds POA and can legally act on behalf of you or a Co-Applicant.
   - No POA
     - Select if there is no POA held either by or for you and a Co-Applicant.

1a. Select whether you will be exercising your POA for this application.
   This question asks whether you will be using your POA to act on your behalf while completing this application. If you select “Yes”, you will be required to submit the POA documentation to the Program.

Eligibility Information

ELIGIBILITY INFORMATION QUESTION GUIDE
1. Select which of the disaster events damaged the property.
   Options include Hurricane Matthew, Hurricane Florence, Both Hurricane Matthew and Florence, or another disaster. If another disaster, specify which one. Other disasters may include but are not limited to Hurricane Dorian and Tropical Storm Michael.

2. Select whether you owned the property at the time of Hurricane Matthew and/or Hurricane Florence.
   To be eligible for Phase I of the ReBuild NC Strategic Buyout Program, you must have owned the damaged property at the time of Hurricane Matthew or Hurricane Florence, depending on which storm impacted your area. If you select Yes, Matthew, Yes, Florence, or Yes, Matthew and Florence when responding to this question, indicating that you owned the damaged property at the time of the disaster, you will also need to provide proof of ownership. You can determine whether you owned the damaged property by reviewing the property deed or, if the structure is a mobile home, the title, to see if it lists your name and the damaged property address. If you are impacted by an heirship situation, you should also review available legal documentation.

3. Indicate if you have maintained ownership of the damaged property since the time of the disaster(s) selected in Question 1.
   If you have maintained ownership of the damaged property since the time of the disaster, select Yes. If there has been any transfer of ownership from you to another person or entity from the time of the disaster until now, select No and explain the situation on the next line. The Program will review situations on a case-by-case basis.
Owner-occupied Household Member(s)

NOTE

- This section must be completed if the property is an owner-occupied household. For owner-occupied properties, complete the following section for all household members who occupy the property as their primary residence, including rental tenants. Make copies, if necessary, for any additional household members. If the property is not an owner-occupied residence, then select Check if this section does not apply and skip to the next section.

- The Applicant and Co-Applicant must be included in this section if they currently reside in the damaged property as their primary residence.

- The Applicant or Co-Applicant does NOT need to be the Head of Household listed within this section. “Head of Household” is an individual who is responsible for the majority of household expenses and is not a dependent; whoever meets this description within the household should be listed as the “Head of Household”. This does not change who the Applicant is.

- ALL household members should be included here, regardless of their relationship to one another; this may include both related and unrelated persons, as well as multiple families.

- Household members 18-years-old or older will also be required to complete the Program’s Income Certification and Disclosure Form.

- If your household includes more than six individuals, make additional copies of this page to provide information on all household members.

OWNER-OCCUPIED HOUSEHOLD MEMBER QUESTION GUIDE

- For each individual who occupies the damaged property as a primary residence, provide the following information:
  - Full legal name
  - Date of birth
  - Whether the individual is a rental tenant of the damaged property
  - Whether the individual has a disability
  - For an individual(s) 17 years of age or younger ONLY, provide the number of months out of one year that the individual(s) currently lives in the household

Fair Housing and Equal Opportunities

FAIR HOUSING AND EQUAL OPPORTUNITIES QUESTION GUIDE

- Race of Applicant
  Select the Applicant’s race (check one). If you do not wish to answer, please select that box.

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

- Ethnicity of Applicant
  Select the Applicant’s ethnicity (check one). If you do not wish to answer, please select that box.

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

- Gender of Applicant
  Select the Applicant’s gender (check one). If you do not wish to answer, please select that box.

  This information is being collected to ensure compliance with federal Fair Housing and Equal Opportunity regulations.
Rental Tenant Contact Info
(For Rental Properties Only)

**NOTE**
- If the damaged property is a rental property, complete the following section on behalf of each separate Head of Household who occupies the property as their primary residence and/or each entity that occupies the property. This information will be used to contact tenants about potential rental assistance from the Program. Make copies, for any additional households/entities if necessary. If the property is not a rental property, or there are no current tenants, select Check if this section does not apply.

**RENTAL TENANT CONTACT INFO QUESTION GUIDE**
- For each tenant who occupies the damaged property, provide the following information:
  - Full legal name of Head of Household for residential properties, or representative of Entity for commercial properties
  - Contact phone number
  - Number of the unit occupied on the property
  - Whether the individual used the property for residential or commercial purposes

Disaster Assistance Sources

**DISASTER ASSISTANCE SOURCES QUESTION GUIDE**

1. **Select whether you have applied for any Federal Emergency Management Agency (FEMA) assistance for the damaged property.**
   - If you or another owner applied for FEMA assistance for the damaged property, regardless of what the assistance was for, select **Yes**. If you or other owners did not apply for FEMA assistance, select **No**.
   
   1a. If yes, select whether FEMA assistance was received for the damaged property because of Hurricane Matthew or Hurricane Florence.
   - If you or another owner received FEMA assistance for the damaged property, regardless of what the assistance was for, select **Yes, Matthew** and/or **Yes, Florence**. If you or other owners of the damaged property applied for but did not receive, FEMA assistance, select **No**. If you are unsure if FEMA assistance was received for the damaged property, select **Unknown**.

2. **Select whether you have applied for any Small Business Administration (SBA) assistance for the damaged property.**
   - If insurance and funding from FEMA did not fully cover your funding needs following the disaster, SBA offered disaster assistance in the form of low-interest loans to homeowners located in regions affected by declared disasters; these loans could have been provided for multiple purposes. If you applied for an SBA loan, select **Yes**. If you or other owners of the damaged property did not apply for an SBA loan, select **No**.

   2a. If yes, select whether an SBA loan was received for the damaged property because of Hurricane Matthew or Hurricane Florence.
   - If you received an SBA loan, select **Yes, Matthew** and/or **Yes, Florence**. If you or other owners of the damaged property applied for but did not receive, an SBA loan, select **No**. If you are unsure if an SBA loan was received for the damaged property, select **Unknown**.

   2b. Select whether an SBA loan was accepted, declined, canceled, or received a portion of the loan.
   - If you accepted your SBA loan, select **Accepted**. If you declined your SBA loan, select **Declined**. If you canceled your SBA loan, select **Canceled**. If you received a partial amount of your SBA loan, select **Received partial loan amount**. If you did not apply for or receive an SBA loan, select **N/A**.
DISASTER ASSISTANCE SOURCES QUESTION GUIDE (Continued)

3. Select whether you have applied for Hazard Mitigation Assistance (HMA) since 2016. This includes programs such as the Hazard Mitigation Grant Program (HMGP), Flood Mitigation Assistance (FMA) or Pre-Disaster Mitigation (PDM).

Select Yes – Elevation, Yes – Acquisition, or Yes – Reconstruction if you applied for assistance through HMA whether or not you have received notification that you were approved for assistance. Select No if you did not apply for HMA assistance. If you are unsure if you applied for or have been approved for HMA, select Unknown.

3a. Select whether you have withdrawn from the HMA program that you applied for.

If you selected Yes for Question 3, indicate if you are still in a Hazard Mitigation Assistance Program or have since exited, or withdrawn from, the Program.

4. Select whether the damaged property was approved for disaster assistance through the Disaster Recovery Act (DRA).

If the damaged property was approved for assistance through the Disaster Recovery Act (DRA), select Yes.

4a. Select whether you have withdrawn from receiving disaster recovery assistance through the DRA.

If you selected Yes for Question 4, indicate if you are still receiving assistance through the DRA or have since exited, or withdrawn from, the Program.

Declaration of Citizenship Status

NOTE

• The Declaration of Citizenship Status asks Applicants and Co-Applicants to attest that they are a citizen, non-citizen national or qualified alien of the United States, or that they are the parent or guardian of a minor child who resides with them that is a citizen, non-citizen national or qualified alien of the United States. To be eligible for benefits from the ReBuild NC Strategic Buyout Program, either an Applicant, Co-Applicant or their minor child/ward must be a citizen, non-citizen national, or qualified alien of the United States. If this status is not met, the application may not be eligible for assistance.

• This declaration must be completed by the Applicant or Co-Applicant, either declaring their own citizenship status or declaring the citizenship status of the minor child. The Applicant or Co-Applicant should write their name, select which citizen status applies to them, sign and print their name, and date the declaration. If filling out this form on behalf of a minor child, the Applicant or Co-Applicant should provide the minor child’s full name and date of birth where instructed.

Applicant Authorization

NOTE

• The Applicant Authorization permits the State of North Carolina, its agents, assigns, and contractors to obtain information about the Applicant and Co-Applicant that is necessary in determining their eligibility for participation in the Program.

• This authorization should be completed by the Applicant and Co-Applicant if there is a Co-Applicant for the application. The Applicant and Co-Applicant should sign and date the authorization.

Applicant Certifications

NOTE

• Applicant Certifications should be read carefully and acknowledged by the Applicant and Co-Applicant by initialing in all designated locations.

• The Applicant and Co-Applicant, if there is a Co-Applicant for the application, should sign and date the last certification, which states that they have read, understood and agree to all statements within the application and, under penalty of perjury, affirm that all information included within the application is true and accurate to the best of their knowledge. This certification also includes that they will hold harmless the ReBuild NC Strategic Buyout Program, its employees, agents, and assigns from liability for any damages that may arise as a result of participation in the Program.