

North Carolina Department of Crime Control & Public Safety Bryan E. Beatty, Secretary

North Carolina
Redevelopment Center

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Click:Division;Click:Redevelopment Center



The Many Roads to Recovery

Damaged Property (Applicants)

Disaster Declaration

Legislation

North Carolina Redevelopment Center

Local Government

State Agencies

Other Non-Profits

Interfaith Groups

Community Organizations

Eligible LGUs will be able to make application to the Redevelopment Center for the following programs:

- ❑ Relocation assistance to persons (homeowners and renters) whose primary residence is being acquired in a Hazard Mitigation Grant Program (HMGP) buyout called SARF for Homeowners and SARF for Renters;
- ❑ Repair and Replacement Housing Assistance for low-income homeowners;
- ❑ Grants to Successful SBA Home Loan Applicants (state implemented); and
- ❑ Aid to Local Government to hire or contract for housing counselors, additional housing inspectors and project coordinators.

SARF for Homeowners (S-1)

State Acquisition & Relocation Funds

Maximum:

*(without prior approval) **

- ❑ Grant to assist homeowners in the HMGP buy-out program as a 5-yr deferred loan.
- ❑ If FEMA assistance is inadequate to provide comparable housing outside 100 year floodplain (unless no suitable housing is available), SARF may fund difference between fair market value of home and cost of a comparable home.
 - must relocate in same geographical area
 - will be required to occupy the replacement home for 5 yrs to avoid repayment

\$50,000.00

Cost

Differential:

Example

Damaged home

= \$100,000

Replacement home

= \$155,000

CHAF SARF funds

= \$50,000*

(providing no other assistance was available)

SARF for Renters (S-2)

State Acquisition & Relocation Funds

Maximum:

(without prior approval)

- Involuntarily displaced renters whose residences will be included in an HMGP buyout.
 - must be renter's primary residence
 - must relocate in the same general geographic area (unless no suitable rental housing is available)
- The federal URA requires the State to pay benefits to those involuntarily displaced by HMGP buyout.
- Rental assistance can be provided as down payment assistance for renters to become homeowners.

\$3,000.00

Repair & Rehabilitation (R-1)

Maximum

(without prior approval)

- ❑ Only available to *low-income homeowners* whose primary residences were damaged by the hurricane and tropical storms of 2004
- ❑ Must **Not** be subject to buyout
- ❑ Must **Not** be covered by an adequate amount of insurance
- ❑ Must **Not** be eligible for an adequate amount of SBA loan assistance
- ❑ Must register with FEMA (if federally declared)
- ❑ Must seek other sources of funding (public and private)
- ❑ Low-income is 80% or below the area median
- ❑ State assistance is a 0% deferred loan for 5 yrs.

\$35,000.00

Replacement Housing

Maximum:

(without prior approval)

- Only available to *low-income homeowners* whose primary residence was damaged by one of the hurricanes and tropical storms of 2004.
- Must ***Not*** be subject to buyout
- Must ***Not*** be covered by an adequate amount of insurance
- Must ***Not be eligible for an adequate amount of SBA loan assistance.***
- Low-income is 80% or below the area median
- Must register with FEMA *(if federally declared)*
- Homeowner must seek other sources (public, private or government grants)
- State assistance is a 0% deferred loan for 10 yrs.

\$75,000.00

Grants to Successful SBA Home Loan Applicants

- ❑ Grants to homeowners who were approved for an SBA loan to help reduce the burden of additional debt or assist with unmet needs.



Grants are graduated based on age, household income and amount of real property damage:

Maximum Grant per Household:

-If Age 60 or older and damage amount is $< \$25,000 = \$5,000$

-If Age 60 or older and damage amount is $\geq \$25,000 = \$10,000$

-If under Age 60 and total income is $< \$35,000$ and damage amount is $< \$25,000 = \$5,000$

-If under Age 60 and total income is $\geq \$35,000$ and damage amount is $\geq \$25,000 = \$10,000$

-If under Age 60 and total income is $\geq \$35,000$ to $\leq \$100,000$ and damage amount is $< \$25,000 = \$2,500$

-If under Age 60 and total income is \$35,000 to \$100,000 and damage amount is \geq \$25,000 to \$50,000 = \$5,000

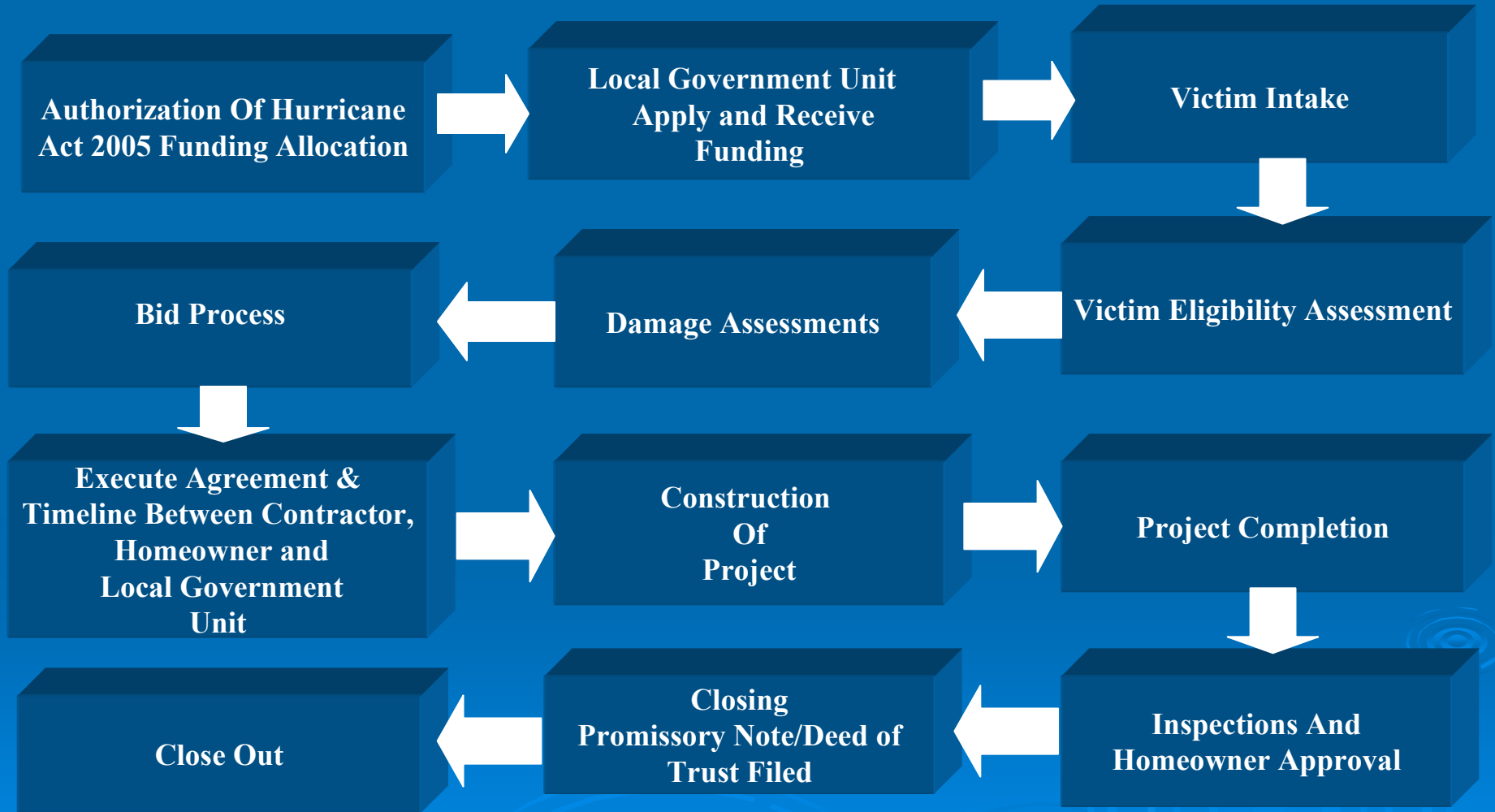
-If under Age 60 and total income is \$35,000 to \$100,000 and damage amount is \geq \$50,000 = \$10,000

-If under Age 60 and total income is \geq \$100,000 = **NOT ELIGIBLE**



2005 CHAF PROGRAM

Grant Process



*Resource: [CHAF Guidelines For Hurricane Recovery Act Of 2005](#)

VICTIM

