



DISASTER RECOVERY PROGRAM COMPARISON

For prescreening information,
application deadlines, and
program resources, visit
CommerceRecovery.NC.gov.



Hurricane Helene Steps to Recovery

Single-Family Housing Program

Small Rental Rehabilitation Program

Community Infrastructure Program

OVERVIEW	This program provides reconstruction, replacement, and rehabilitation of owner-occupied, single-family homes across counties covered by the HUD-Identified Most Impacted and Distressed (MID) designation.	This program can help eligible rental property owners (landlords) repair, reconstruct, or replace small rental properties (1–4 units) damaged by Hurricane Helene.	A competitive grant program that provides funding for infrastructure projects, linked to Helene's impacts or mitigation set-asides, to help impacted communities in western North Carolina become more resilient to current and future natural hazards.
WHO IS ELIGIBLE?	Homeowners who owned and occupied the property during Helene and still own the property.	Landlords with 1-4 rental units with damage caused by Helene.	Local governments
ELIGIBLE AREAS	Locations within HUD- and State-identified Most Impacted and Distressed (MID) areas: 28 counties and 28214 ZIP code in Mecklenburg County.	Locations within HUD- and State-identified Most Impacted and Distressed (MID) areas: 28 counties and 28214 ZIP code in Mecklenburg County.	Locations within HUD- and State-identified Most Impacted and Distressed (MID) areas: 28 counties and 28214 ZIP code in Mecklenburg County.
REQUIREMENTS	- You owned the damaged property at the time of Helene (Sept. 27, 2024) - Currently own the damaged property - Property was your primary residence at the time of Helene (you lived at the property for the majority of the calendar year) - The damaged property is in HUD- and State-identified Most Impacted and Distressed areas	- Your property has 1–4 rental units and sustained unrepaired damage from Helene (Sept. 27, 2024). - Property is in a HUD- or State-designated Most Impacted and Distressed county. - Units are VACANT at the time of application (no evictions to qualify). - You owned the property at the time of the storm and still own it (priority). - Current on property taxes or on an approved payment plan, and loans, including mortgages, are current. - You agree to lease assisted units to income-eligible households at restricted rents for 10 years.	- Comply with all program requirements and cross-cutting federal laws; - Develop and implement policies, procedures, and processes to deliver and maintain projects; - Undertake construction in accordance with approved plans, codes, and timelines; - Maintain documentation of compliance and submit required reports to DCR; - Must be located in or serving a HUD- or State-identified MID area; - Active SAM.gov registration
FUNDING	\$807 million (federal funding) \$40 million (state funding for temporary relocation assistance)	\$57.4 million	\$55 million (first round of funding) Total: \$193 million
AWARD CAPS	Varies per construction type Maximum of \$450,000 for reconstruction	\$450,000 - \$1.5 million per project	\$500,000 - \$15 million per project



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Commercial District Revitalization Program



Multi-Family Construction & Repair Program: Non-LIHTC



Workforce Housing for Ownership Program

OVERVIEW

This program can help eligible local governments and nonprofit organizations in western North Carolina to revitalize designated commercial districts damaged by Hurricane Helene.

This program can serve multi-family rental properties with five or more rental units, to include the repair or development and construction of new rental housing stock.

This competitive grant program will fund development of workforce housing units for ownership. "Workforce," as used under this program, refers to households up to 80% of AMI.

WHO IS ELIGIBLE?

Local governments and nonprofits with demonstrated capacity to carry out revitalization projects and in partnership with local government

For-profit and non-profit developers, public housing authorities, local governments, and joint ventures

For-profit and non-profit developers, public housing authorities, community land trusts, local governments, and joint ventures

ELIGIBLE AREAS

Locations within HUD- and State-identified Most Impacted and Distressed (MID) areas: 28 counties and 28214 ZIP code in Mecklenburg County

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Locations within HUD-identified MID areas:
Ashe, Avery, Buncombe, Burke, Caldwell, Cleveland, Haywood, Henderson, Madison, McDowell, Mitchell, Polk, Rutherford, Transylvania, Watauga, and Yancey counties

REQUIREMENTS

- Must be located in or serving a HUD- or State-identified MID area;
- A nonprofit organization must have an IRS determination letter, articles of incorporation, and an active SAM.gov registration;
- A nonprofit organization must have a signed partnership agreement or Memorandum of Understanding with a local government prior to execution of the subrecipient agreement with DCR; and
- Must not be debarred, suspended, or otherwise excluded from participation in federal programs

- Demonstrate site control, financial feasibility, and past similar development experience & capacity;
- Comply with program requirements and cross-cutting federal laws;
- Construction in accordance with approved plans, codes & timelines;
- Ensure timely contribution of any leveraged financial resources consistent with approved application;
- Provide all invoice and cost info to DCR to enable timely payment of CDBG-DR funds to cover project expenses;
- Document compliance and submitting required reports to DCR
- Market available housing to targeted eligibles and maintain waiting list;
- Ensure income eligibility, tenant selection, and lease-up comply with program rules.

- Projects must be tied to Helene recovery and meet HUD and other federal program requirements.
- Projects must meet one of HUD's national objectives.
- Properties must:
 - Be designed for for-sale residential use
 - Meet all applicable program construction, accessibility, environmental, zoning, broadband, and energy efficiency requirements.
 - Qualify as real property under N.C. law
 - Comply with Federal Flood Risk Management Standard requirements. Sites located in the 100-year floodplain, 500-year floodplain, floodway, or non-encroachment areas are ineligible unless the project meets HUD floodplain management requirements. MHUs in any flood zone are not permitted.
- Sites must be suitable for residential development and must meet all environmental, legal, and zoning requirements prior to award or project initiation.
- Sites must be zoned for residential use or show clear and feasible path to rezoning approval within 90 days of a conditional award.

FUNDING

\$40 million (first round of funding)
Total: \$111 million

\$70 million

\$53 million

AWARD CAPS

\$500,000 - \$10 million per project

\$500,000 - \$15 million per project

\$2 million - \$5 million per project