

Renew NC

Small Rental Rehabilitation Program



Hurricane Helene Long Term Recovery

Last revised: December 10, 2025



Visit a Renew NC Location



Call 888-791-0207



www.RenewNC.org



Program Overview

The Renew NC Small Rental Rehabilitation Program helps eligible rental property owners (landlords) repair, reconstruct, or replace small rental properties (1–4 units) damaged by Hurricane Helene. The program is funded by HUD Community Development Block Grant–Disaster Recovery (CDBG-DR) funds and administered by the North Carolina Department of Commerce, Division of Community Revitalization (DCR). Assistance is provided as a grant with a 10 year affordability period. The Small Rental Rehabilitation Program is part of the larger, over-arching Multi-Family Housing Program framework.

GOAL: Restore storm-damaged small rental housing while increasing the supply of affordable units for households earning at or below 80% of Area Median Income (AMI).



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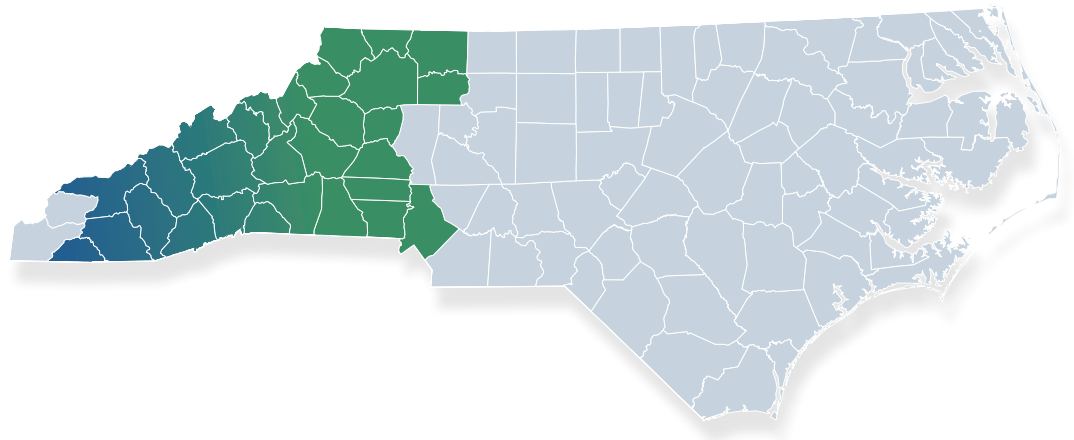
Do You Qualify?

You may qualify if:

- Your property has 1–4 rental units and sustained unrepaired damage from Hurricane Helene (Sept. 27, 2024).
- The property is located in a HUD- or State-designated Most Impacted and Distressed (MID) 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).
- You are current on property taxes or on an approved payment plan, and loan obligations, including mortgages, are current.
- You agree to lease assisted units to income-eligible households at restricted rents for 10 years.

Eligible Areas

Alexander, Alleghany, Ashe, Avery, Buncombe, Burke, Caldwell, Catawba, Clay, Cleveland, Gaston, Haywood, Henderson, Jackson, Lincoln, Macon, Madison, McDowell, Mecklenburg (zip code 28214), Mitchell, Polk, Rutherford, Surry, Swain, Transylvania, Watauga, Wilkes, Yadkin, and Yancey.



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Prioritization

Applications are prioritized by location (HUD/State MID), ownership at time of storm, and floodplain status.

| Phase | Priority | MID Status | Owned at Time of Storm? | Outside 100-year Floodplain? |
|---------|----------|------------|-------------------------|------------------------------|
| Phase 1 | 1 | HUD MID | Yes | Yes |
| Phase 1 | 2 | HUD MID | Yes | No |
| Phase 2 | 1 | State MID | Yes | Yes |
| Phase 2 | 2 | State MID | Yes | No |
| Phase 3 | 1 | HUD MID | No | Yes |
| Phase 3 | 2 | HUD MID | No | No |
| Phase 4 | 1 | State MID | No | Yes |
| Phase 4 | 2 | State MID | No | No |



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Steps to Recovery

STEP 1

Application Submission and Eligibility Review

Property owner submits application; Program reviews eligibility and duplication of benefits (DOB).

STEP 2

Site Eligibility & Assessments

Damage assessment (ECR/DRV), environmental review (24 CFR Part 58), and feasibility analysis.

STEP 3

Award & Grant Agreement

Owner receives award determination and signs grant and affordability documents.

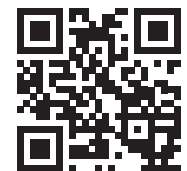
STEP 4

Preconstruction & Construction

Program assigns contractor; permitting; required inspections; construction to completion.

Award Caps (Per Structure)

| Award Type | Unit Count | Program Cap |
|----------------|------------|-------------|
| Reconstruction | 1 | \$450,000 |
| Reconstruction | 2 | \$750,000 |
| Reconstruction | 3 | \$1,200,000 |
| Reconstruction | 4 | \$1,500,000 |



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Application Documents Checklist

- ☐ Valid Photo ID for individual owners OR business registration (NC Secretary of State) for entities.
- ☐ Proof of ownership (recorded deed, mortgage statement, probated will, court order; MHU title/bill of sale).
- ☐ Property tax documentation (current or payment plan).
- ☐ Insurance claims (homeowners/flood) and FEMA/SBA letters, if applicable.
- ☐ Vacancy certification (affirm units are vacant and will remain vacant through construction).
- ☐ Proof of Hurricane Helene damage (e.g: inspection photos/report, FEMA/SBA/insurance tie-back, or alternative evidence).

Inspection Requirements

- ☐ Initial damage inspection and environmental review (owner presence required).
- ☐ Lead-based paint (pre-1978), asbestos, radon testing as applicable.
- ☐ Progress inspections at key milestones; final inspection requires code sign-offs and program standards.



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Affordability & Compliance (10 Years)

- Lease assisted units to tenants with household income \leq 80% AMI.
- Rents may not exceed HUD High HOME Rent Limits; annual recertification required.
- Maintain flood insurance in perpetuity if located in a Special Flood Hazard Area (SFHA).
- Submit annual rent rolls, tenant income certifications, and copies of leases with program addendum to verify occupancy.



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Frequently Asked Questions

Q: Can I choose my contractor?

A: No. The Program assigns qualified contractors and manages construction.

Q: Do units need to be vacant to apply?

A: Yes. Units must be vacant at application and remain vacant until construction is complete. Evictions to qualify are prohibited.

Q: Is assistance a loan or a grant?

A: Assistance is provided as a grant with a 10 year affordability period and recorded use restrictions. Repayment may be required if you violate affordability terms.

Q: What about rent limits?

A: Rents must be at or below HUD High HOME Rent Limits and affordable to LMI tenants.

Q: Will you reimburse prior repairs?

A: The Program may consider verified eligible repairs completed before application during DOB analysis but does not guarantee reimbursement.



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How to Apply & Contact

- **Apply online:** www.RenewNC.org
- **Call:** 888-791-0207
- **In-person Intake Centers:**

Asheville

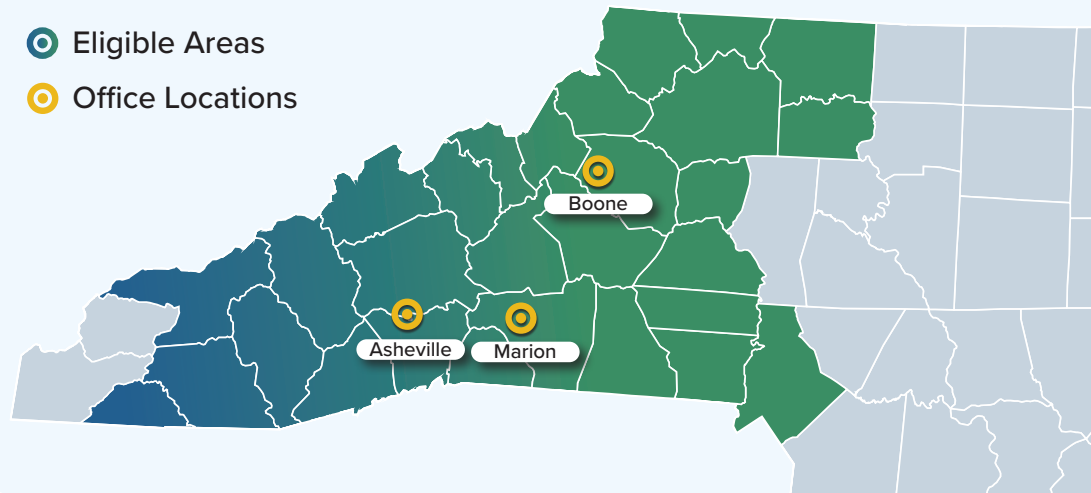
128 Bingham Rd., Suite 875,
Asheville, NC 28806

Boone

379 New Market Blvd, Suite 1,
Boone, NC 28607

Marion

364 US Hwy 70, Suite 3,
Marion, NC 28752



Important Notices

- Do not begin non-emergency repairs before environmental review is complete; doing so may affect eligibility.
- Properties in floodplains must meet elevation standards: lowest floor at least 2 feet above Base Flood Elevation (BFE), or higher if local code requires.
- All work uses standard, durable materials (no luxury upgrades).



Para ver las instrucciones en español, visite www.RenewNC.org



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