

What counties do you work in?

New Hanover, Pender and Duplin

Can I apply if I am single home owner with no dependents?

Yes. Cape Fear Habitat for Humanity defines family as a household of 1 person or more.

Can I apply for REBUILD if I am renting?

No. However, you may be interested in applying for our New Homeowner program. If your rental property or apartment was damaged during Hurricane Florence your application for a new home will be fast tracked.

Are manufactured homes or trailers eligible for REBUILD?

Modular, manufactured or mobile homes do not qualify for this program. If you need housing due to a total loss of a modular, manufactured or mobile home, inquire about our home ownership program or we can direct you to the Long Term Recovery Group in your county.

Is this free assistance or a loan to be paid back?

The homeowner(s) must be willing to share in the costs to REBUILD. This payment is not intended to be a burden to the family, but rather to signify a willingness to partner. Any repayment plan over and above monies received from outside sources (FEMA, Insurance or other rebuild assistance) will be calculated on a sliding scale based on percentage of area median income.

Do you help with mold and mildew issues?

Habitat does not help with mold remediation. That would need to be dealt with prior to our starting renovations on your home. We can help you get connected with a Long Term Recovery Group in your county.

What if I lost some of my documents in the hurricane?

Submit your application and we will work with you on getting the remainder of your documents together.

Can I apply if I don't have insurance on my home or didn't have insurance on my home during the storm?

Yes, you may apply. However you will be required to carry home owner's insurance once the repairs are made.

Can I apply if I was denied by FEMA?

Yes

Can I apply if I already received money from FEMA or Insurance?

Yes, however any monies received from homeowner's insurance, FEMA, and/or other outside sources will be submitted as reimbursement for REBUILD costs. FEMA or insurance money given for personal items or food are not required to be given to us.

Is Sweat Equity required for this program?

Yes we like our home owners to partner with us by volunteering 1-3 hours per day that we are on site at you home. At the discretion of Habitat, Sweat Equity may be completed at your home site, at other Habitat houses, a ReStore, or at the Habitat Administrative offices. Homeowner's extended family and friends may contribute up to one third (1/3) of the required Sweat Equity required hours.

Is there a minimum or maximum income requirement for the program?

The homeowner(s) must be unable to afford and/or perform the REBUILD themselves. Total household income must fall below 80% of the median household income of New Hanover, Pender, and Duplin Counties households of the same size. However you would need to be able to afford property tax and insurance as that is a requirement for the program.