



Renew NC

Workforce Housing for Ownership Program

Hurricane Helene Long Term Recovery

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commercerecovery.nc.gov



dc.housing@commerce.nc.gov



Program Overview

The **Renew NC Workforce Housing for Ownership (WHFO) Program** addresses the need for additional affordable homeownership opportunities in the HUD-designated Most Impacted and Distressed (MID) counties of western North Carolina. The program is designed to expand homeownership options for workforce households earning up to 80% of the Area Median Income (AMI), helping to retain residents in the region following Hurricane Helene while addressing longstanding shortages in the supply of affordable housing.

GOAL: By increasing housing production, the WHFO Program supports community recovery, workforce retention, and long-term housing stability across western North Carolina.



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Eligible Applicants

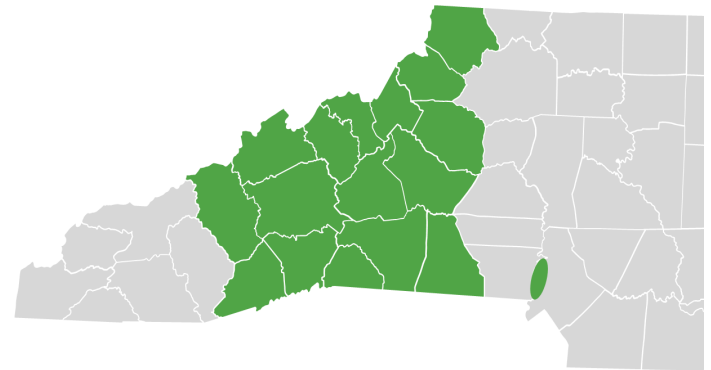
Eligible applicants for the WHFO Program include:

- For-profit housing developers
- Non-profit housing developers (CHDO & CBDO)
- Community Land Trusts (CLT)
- Public housing authorities
- Local governments
- Joint ventures among any eligible entities that demonstrate sufficient development capacity and financial management

Eligible Areas

The following counties are located in the HUD-designated MID areas:

- Ashe
- Avery
- Buncombe
- Burke
- Caldwell
- Cleveland
- Haywood
- Henderson
- Madison
- McDowell
- Mitchell
- Polk
- Rutherford
- Transylvania
- Watauga
- Yancey
- ZIP code 28214 in Mecklenburg County



The **Renew NC WHFO Program** is funded through a CDBG-DR grant from the U.S. Department of Housing and Urban Development. Renew NC is North Carolina's long term disaster recovery effort, committed to rebuilding impacted communities stronger so they are more resilient to future storms.



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Eligible Properties & Sites

All projects must be tied to Helene recovery and meet HUD and other federal program requirements.

Eligible property types under the WHFO Program 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 North Carolina law, including being permanently affixed to land and transferable by deed.
- Meet requirements for flood zone construction:
 - No MHUs or manufactured homes in the FFRMS, 100- or 500-year flood zones, floodways or non-encroachment areas
 - Other properties in the FFRMS, 100- or 500-year flood zone are permitted as long as they meet other HUD, state, or local floodplain requirement

Site Requirements

To be eligible for the Program, sites must be:

- Suitable for residential development and meet all environmental, legal, and zoning requirements prior to award or project initiation.
- Zoned for residential use or show a clear and feasible path to rezoning approval within 90 days of a conditional award.



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Eligible Activities

In accordance with Title I of the Housing and Community Development Act of 1974 and 2025 Revised Universal Notice, the following eligible activities may be funded, subject to approval by DCR:

- Acquisition
- Code Enforcement
- Clearance, Rehabilitation, Reconstruction and Construction of Buildings, including housing
- Removal of Architectural Barriers
- Disposition
- Public Services
- Administrative Costs
- Assistance to Non-Profit Entities
- Assistance to Neighborhood-Based Organizations
- Housing Services
- Direct Assistance for Homeownership Activities
- Tornado Shelters
- Lead-Based Paint Hazard Evaluation and Reduction
- Revised Universal Notice - New Housing Construction - Section III.D.5.a.

Ineligible Activities

The following are examples of ineligible costs and activities; this list is not exhaustive:

- Costs incurred prior to environmental clearance
- Luxury improvements not essential to health and safety (e.g., swimming pools, high-end finishes, etc.)
- Commercial improvements within mixed-use developments unless costs are clearly separated and allocated to non-WHFO funding sources;
- Political, lobbying, or legal fees unrelated to program delivery;
- Costs more than the allowable per-unit subsidy limits, as established by DCR
- Development in ineligible areas, based on best available data



Prescreening

The prescreening process – optional but *highly recommended* – aims to help DCR evaluate unmet needs and assist potential applicants in determining whether a proposed project is likely to:

- Meet the HUD threshold requirements.
- Have the organizational capacity and experience to manage funds.
- Coordinate the funding of assistance to prevent duplication of benefits.
- Access project readiness, including (design, affordability, feasibility, and community impact).

To sign up for prescreening, please visit the **commercerecovery.nc.gov** website to access the Renew NC Grant Portal. After signing up, you will receive a confirmation email, and a grant manager will be assigned to you.

During prescreening, a potential applicant will work directly with a grant manager to assess their readiness to apply.

Prescreening will remain open and can be used before, during, and after the application window opens.



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Steps to Recovery

STEP 1

Precreening and application submission

Applicant submits optional prescreening.

STEP 2

Application Review, Scoring & Ranking

Threshold review followed by scoring and ranking and environmental review.

STEP 3

Award & Grant Agreement

Applicant receives award determination and signs grant.

STEP 4

Preconstruction & Construction

Once fully awarded, subrecipient will begin approved project preconstruction and construction activities.

Funding & Allocation

Total Funding: A total of \$53.38 million in CDBD-DR funding has been allocated to the Renew NC Workforce Housing for Ownership Program, with \$44,066,150 for housing activities and \$9,313,850 for mitigation activities.

Award Size: Grants generally range from \$2 million to \$5 million, depending on project scope, eligibility, and available funding.

Competitive Process: Awards will be made through a competitive application process administered by DCR.

See the **Program Policies & Procedures** manual at commercerecovery.nc.gov for more information.



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Federal & State Requirements

All projects must comply with all applicable federal and State laws, rules, regulations, and policies regarding nondiscrimination, accessibility, labor standards, environmental protections, relocation, and privacy.

This includes adherence to the following:

- Civil Rights Compliance
- Americans with Disabilities Act
- Section 504 Accessibility and Compliance
- Davis-Bacon and Related Acts
- Section 3
- Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA)
- Environmental Review

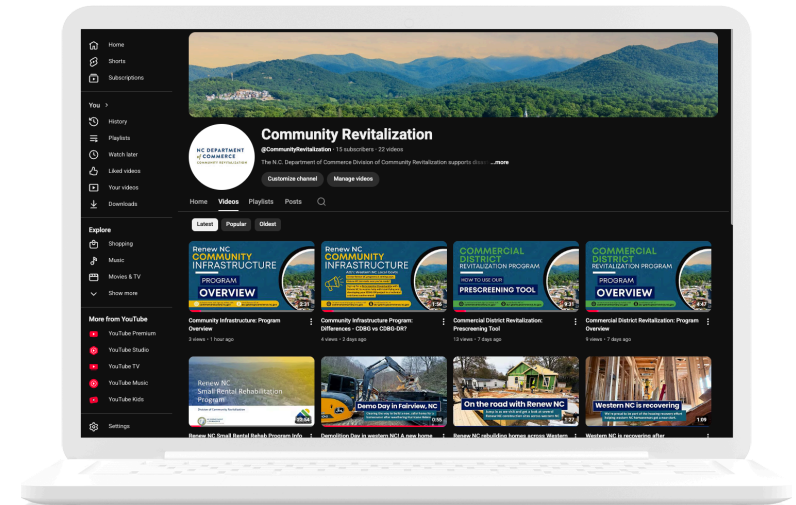


Resources

Video

Visit the **Division of Community Revitalization channel on YouTube** to view program-related videos with key insights into various topics related to Renew NC and CDBG-DR projects.

- youtube.com/@CommunityRevitalization



Glossary of terms

Visit the **commercerecovery.nc.gov** website for a link to a list of commonly used terms in the Renew NC Workforce Housing for Ownership Program – and their meanings.

Additional help

Visit the **commercerecovery.nc.gov** website for a link to a list of online resources with program-related information, including:

- Program Policies and Procedures manual
- Criteria for National Objectives
- CDBG Low- and Moderate-Income Data

QUESTIONS?

Contact the Renew NC Multi-Family Housing Program at dcr.housing@commerce.nc.gov.



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