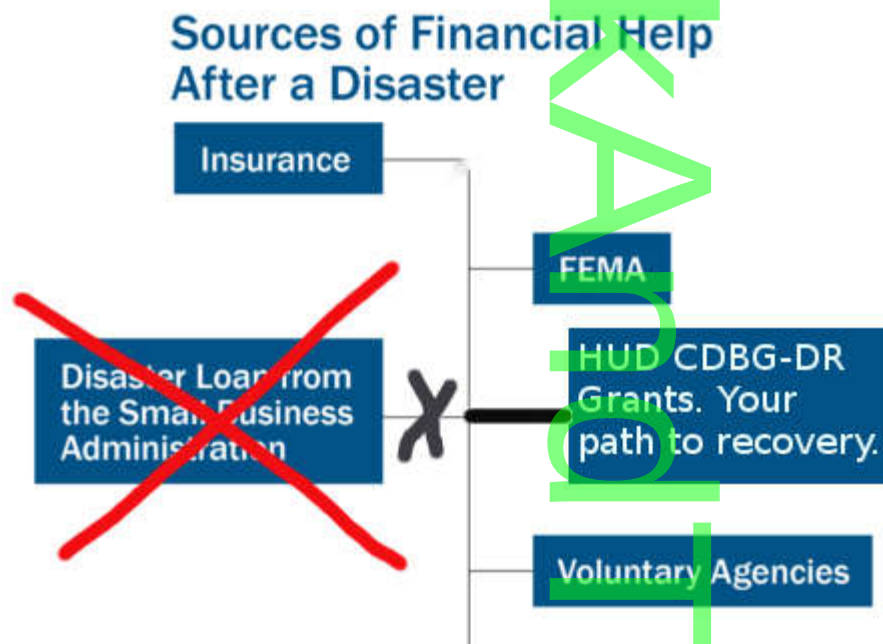


North Carolina identify your AMI percentage before taking your first step with FEMA for IA or IHP assistance.



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Our experience tells us to identify 2 factors before applying to FEMA for any type of grant award. You MUST apply to FEMA if you plan on asking or using any federal assistance or non profit groups. Applying to be issued an FEMA Disaster Account ID.

Background: Our experience might not match your 100% but it doesn't have to match. We are only sharing our 20/20 hindsight with you so you can make a better recovery plan that ours. It's also important that you read our financial information, many of us lost 10's of thousands in contents, vehicles, clothing, furniture, etc. You need to know up front that there are NO GRANTS that you will qualify that allow you to purchase a Vehicle or clothes. FEMA will tell you that you may qualify for ONA (Other Needs Assistance) which includes Vehicles and Contents. If you have any type of measurable income this will never happen. We have even had people referred back from the SBA (which I will cover) to apply for ONA and FEMA has denied them. But the sales pitch you will hear is "If you don't apply for an SBA Disaster Loan you are not eligible for ONA Grants. Take it from victims that followed what FEMA told us to do and are now suffering 100 fold for thinking we would get \$7, 000 or maybe \$10,000 in Grants to help purchase a new vehicle since over 220,000 vehicles were damaged in the flood that effected 120,000 homeowners.

End if background.

We need for you to get all your finances in order and create a budget.

We have a spreadsheet called "Living on Percentages" that can help you budget and create a true Income to Expense monthly report. [Click here to download our "Living on Percentages" spreadsheet.](#)

Check List:

1. Look up your NET combined household income using the previous years tax returns. This includes everyone that was living in your household under your roof over the age of 15 that had an income. Calculate your total household income then identify your AMI % using HUD AMI documents or the chart that is on this page for FY 2018.
 - [HUD USER: FY 2018 Median Family Income Documentation System](#)
Examples are below 80% AMI chart.
 - [HUD Exchange CDBG Income Limits](#): (The chart below was created with this dataset)

2018 HUD MEDIAN INCOME LIMITS (80%) for North Carolina (NC) ([Resource Link to HUD CDBG AMI Limits](#))

TOTAL # OF PERSONS IN HOUSEHOLD (MINORS INCLUDED)

County, State, Number of persons in household, select the row with your county name then select the column with the total number of persons living in your house at the time of the disaster.

County	1	2	3	4	5	6	7	8
Beaufort County	30,350	34,650	39,000	43,300	46,800	50,250	53,700	57,200
Bladen County	39,300	33,500	37,700	41,850	45,200	48,550	51,900	55,250
Brunswick County	35,800	40,900	46,000	51,100	55,200	59,300	63,400	67,500
Carteret County	38,550	44,050	49,550	55,050	59,500	63,900	68,300	72,700
Columbus County	39,300	33,500	37,700	41,850	45,200	48,550	51,900	55,250
Craven County	33,700	38,500	43,300	48,100	51,950	55,800	59,650	63,500
Cumberland (Fayetteville)	30,000	34,250	38,550	42,800	46,250	49,650	53,100	56,500
Duplin County	29,300	33,500	37,700	41,850	45,200	48,550	51,900	55,250
Wayne (Greensboro-High Point)	33,900	38,750	43,600	48,400	52,300	56,150	60,050	63,900
Harnett County	32,700	37,400	42,050	46,700	50,450	54,200	57,950	61,650
Jones County	29,300	33,500	37,700	41,850	45,200	48,550	51,900	55,250
Lenoir County	29,300	33,500	37,700	41,850	45,200	48,550	51,900	55,250
New Hanover (Wilmington)	40,450	46,200	52,000	57,750	62,400	67,000	71,650	76,250
Onslow (Jacksonville)	29,700	33,950	38,200	42,400	45,800	49,200	52,600	56,000
Pamlico County	32,500	37,150	41,800	46,400	50,150	53,850	57,550	61,250

Pender County	33,250	38,000	42,750	47,450	51,250	55,050	58,850	62,650
Robeson County	29,300	33,500	37,700	41,850	45,200	48,550	51,900	55,250
Sampson County	29,300	33,500	37,700	41,850	45,200	48,550	51,900	55,250

Example: IRS Reported Income tax NET for year 2017 is \$33,956 you have a family of 3 which includes all minors and you live in Onslow County you are at or below 80% AMI based on HUD calculations which allows you into the HUD CDBG-DR Grant program that will offer you several different ways of rebuilding, replacing or reconstruction to include elevating your home above the Base Flood Elevation Plus 2 feet.

If your total income to household members places you on this list it is of our Experience in Louisiana from the 2016 floods to DECLINE to APPLY for any SBA Disaster Loans. DO NOT APPLY even if FEMA tells you that you may qualify for additional grants. Let our experience spell it out. You will be following the same HUD policy as we have. It's important to understand that HUD Policy is something you can not fight against so you have to work the system to make HUD grants work for you. [HUD Guidance published Nov. 16, 2011](#)

Key is to remember, the US Government, Congress to be more accurate uses words that are important to learn, Federal Secured Loan = SBA, Federal Assistance = SBA, Duplication of Benefits after SBA is collected by the SBA, HUD CDBG-DR (Community Development Block Grants Disaster Recovery) will count your SBA Loan as Duplication of Benefits because it is a Federally Secured Loan as Disaster Assistance. (Don't even try the argument of "A loan is a Loan and has to be repaid". thousands before you have tried and failed.)

If you apply and then sign and accept the SBA Loan every dollar you borrow that has to be paid back will be counted against you for any future grant awards.

So if you sign an SBA Loan for \$25,000 and next year this month HUD CDBG-DR starts processing grants you will be penalized the \$25,000 and it will be used as a Duplication of Benefits because it's a federally secured loan.

If you need to borrow money, use private lenders, family, friends, any bank in the world but NEVER USE SBA if you are in the list above. Private loans are not counted against you when Grants are available to you next year.

[Read what a 35 year retired OCD director has to say about the SBA loans.](#) She wouldn't allow her own daughter to apply for the SBA Disaster Loans because she knew that her daughter would qualify for HUD Grants the following year.

Example: Here in Louisiana HUD pays \$45,000 to replace a single wide manufactured home and \$65,000 for a double wide. If you borrow from the SBA \$10,000 because you just can't wait that \$10,000 will be deducted from your \$45,000 grant award or your \$65,000 grant award. This is how the system that FEMA and the SBA created works. So learn it fast, it's this week you start seeing these offers and they will sound very nice.

We were offered \$120,000 from the SBA. That would have been counted against the \$90,000 in grants we are receiving from the HUD CDBG-DR Grant program. That would have canceled out or disqualified us for any grant money and we would be paying for 30 years the new loan of \$120,000. If we would have waited,

between what FEMA gave for IHP (\$30,000) which you do not want to spend until you actually start your rebuilding or reconstruction. But we would have had our \$120,000 in total Grants which would not have to be paid back if we did everything on this page as it is written.

Do your research on me, this site and our group members listed below. We are the ones that can help you save 10's of thousands without given us your name or address. We want nothing in return from you. We want your recovery after the disaster to be better than ours was and the next declared disaster we'll send them notice and include issues you all report to us as well. Eventually we will have a disaster recovery process for the victims by the victims of disasters that doesn't have some special interests in the weather other than if it's sunny or not.

Resources:

- [Restore LA Program Info Exchange](#) (Facebook.Com Group)
- [HUD Exchange CDBG Income limits](#)
- [HUD Exchange CDBG Income Limits spreadsheet \(.xlsx\)](#)
- [HUD Guidance published Nov. 16, 2011](#)
- [Do I have to apply for a SBA loan in order to be eligible for other Federal assistance?](#)
- [HUD Guidance November 16, 2011 Federal Register notice](#)
- [Date Published: November 2011 Clarification of Duplication of Benefits Requirements Under the Stafford Act for CDBG-DR Grantees](#)
- [Date Published: August 2013 HUD Guidance on Duplication of Benefit Requirements and Provision of CDBG-DR Assistance](#)
- [HUD Clarification of Nov. 16, 2011 Guidance in Guidance July 25, 2013](#)
- [HUD OIG Report 2017-KC-0004 regarding Clarification Guidance July 25, 2013 Report OIG: 2017-KC-0004](#)

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