Hurricane Florence Recovery Resource Guide

Richard Carson/Reuters

From the Office of Congressman Walter B. Jones

North Carolina 3rd Congressional District

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@RepWalterJones

••• A NOTE FROM CONGRESSMAN WALTER JONES •••

Dear Neighbor,

North Carolina recently experienced some of the worst flooding in our state's history. We've seen roads, homes, and neighborhoods destroyed, and we mourn the tragic loss of life in our communities. I am praying for everyone who has suffered and lost family or property in this disastrous storm.

While the rains have stopped, our recovery is only just beginning. Please know I am committed to working with our congressional delegation and the Trump administration to ensure that the federal government provides all available resources to support our state in this time of need.

In this Flood Recovery Resource Guide, I have compiled a number of resources available to North Carolinians affected by the floods. In this guide, you will find information about applying for Federal Emergency Management Agency (FEMA) disaster assistance, filing claims for your property or small business, contacting local, state, and federal officials, supporting your friends and neighbors during these difficult times, and more.

Also, please note that this is a general resource guide and the information within is not exhaustive. This guide is a compilation of existing federal resources and is not intended to be the sole resource upon which those impacted by the disaster should rely. Because the situation is constantly evolving, please check my website or call my office for the latest information.

All individuals who were impacted by the flood should apply for FEMA assistance. Please call 1-800-621-3362 or visit www.DisasterAssistance.gov by TBA. Individual assistance does not have an income limitation.

If you have any questions or need assistance, I urge you to visit my website, http://jones.house.gov, or to call my DC office at 202-225-3415 or my Greenville office 252-931-1003.

North Carolinians pull together in times of crisis, and we will persevere through this tragedy just as we have so many times before.

Sincerely,

Walter B. Jones
Member of Congress

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Quick Guide ♦♦♦

••• QUICK GUIDE •••

For an immediate life threatening emergency, call 911

For non-emergency assistance, call 2-1-1 (state wide)

FEMA: 1-800-621-3362 or 1-800-462-7585 for the speech/hearing-impaired.
Apply for disaster aid online at www.fema.gov or www.disasterassistance.gov

Small Business Administration (SBA) Disaster Assistance Center:
1-800-659-2955; online at http://www.sba.gov/content/disaster-assistance

North Carolina Department of Public Safety:
Office: 919-733-2126
Map of shelters and quick facts: http://www.redcross.org/get-help/disaster-relief-and-recovery-services/find-an-open-shelter
Hurricane Florence Website: https://www.ncdps.gov/florence

American Red Cross:
Disaster and Emergency Assistance: http://www.redcross.org/find-help
Eastern North Carolina Region: https://www.redcross.org/local/north-carolina/eastern-north-carolina.html
National Number: (866) 438-4636

North Carolina Emergency Assistance:
1-800-985-5990 or online at https://readync.org/EN/Index.html

NCDOT: For road closure information, please visit: https://tims.ncdot.gov/tims/

Connect with Evacuees: www.SafeAndWell.org

Donation info: **https://governor.nc.gov/donate-florence-recovery**

For assistance please contact any of my offices, or visit my website at www.jones.house.gov

Greenville Office:
1105- C Corporate Drive
Greenville, NC 27858
(252) 931-1003

Washington, DC Office:
2333 Rayburn HOB
Washington, DC 20515
(202) 225-3415

••• FEMA DISASTER ASSISTANCE •••

All individuals who were impacted by the flood should apply for FEMA. Please call 1-800-621-3362 or visit www.DisasterAssistance.gov by TBA. Individual assistance does not have an income limitation.

On September 14, 2018, President Trump issued a major disaster declaration for the State of North Carolina, ordering federal aid to supplement state and local recovery efforts to areas affected by severe storms, flooding, and tornados. The flood has displaced many families and communities.

The Federal Emergency Management Agency (FEMA) is the primary federal agency tasked with helping individuals, businesses, and public entities recover after a disaster. All individuals impacted by the flood should register through FEMA at www.disasterassistance.gov.

Under Title V of the Stafford Act, the Department of Homeland Security, through FEMA, is authorized to provide emergency assistance to save lives and to protect property and public health and safety, or to lessen or avert the threat of a catastrophe in the designated areas.

FEMA individual assistance allows homeowners to qualify for grants to help cover uninsured costs of restoring flood-damaged homes. **Individuals in the following 9 counties may be eligible for FEMA Individual Assistance: Beaufort, Carteret, Craven, Hyde, Jones, Lenoir, Onslow, Pamlico and Pitt.**

FEMA public assistance qualifies a county for emergency work, repair or replacement of disaster-damaged facilities, debris removal, and emergency protective measures. **The following 9 counties were designated for FEMA Public Assistance: Beaufort, Carteret, Craven, Hyde, Jones, Lenoir, Onslow, Pamlico and Pitt.**

••• HOW TO APPLY FOR FEMA DISASTER ASSISTANCE •••

All individuals who were impacted by the flood should apply for FEMA assistance. Please call 1-800-621-3362 or visit http://www.DisasterAssistance.gov by TBA. Individual assistance does not have an income limitation.

Individuals in Beaufort, Carteret, Craven, Hyde, Jones, Lenoir, Onslow, Pamlico and Pitt counties may be eligible for individual assistance:

- Apply by phone to FEMA: 1-800-621-3362 (TTY 1-800-462-7585 for the speech-or hearing-impaired). Those who use 711 or Video Relay Service (VRS) can call 1-800-621-3362.
- You can also apply online anytime at www.DisasterAssistance.gov.
- By smartphone or tablet, use m.fema.gov.

Please have the following information available when you call:

- A phone number and a reliable alternate in case FEMA needs to call you back;
- Address of the damaged property;
- Social Security number;
- Bank account information (or direct deposit information);
- Insurance information (if you have insurance);
- Brief description of damages;
- Current mailing address; and
- Pen and paper to write down your registration number.

Government disaster assistance only covers basic needs and usually will not compensate you for your entire loss. If you have insurance, the government may help pay for basic needs not covered under your insurance policy.

Disaster-related assistance may include:

- Rental payments for temporary housing for those whose homes are unlivable;
- Grants for home repairs and replacement of essential household items;
- Unemployment payments for workers who temporarily lost jobs because of the disaster and do not qualify for state benefits (self-employed);
- Low-interest loans to cover residential losses not fully compensated by insurance;
- Crisis counseling for those traumatized by the disaster; or
- Advisory assistance for legal veterans' benefits and social security matters.

••• FAQs ABOUT FEMA ASSISTANCE •••

All individuals who were impacted by the flood should apply for FEMA assistance. Please call 1-800-621-3362 or visit www.DisasterAssistance.gov by TBA.

Do I have to register with FEMA to get help? Yes, with very few exceptions, if you want federal assistance you must register with FEMA, either by telephone (1-800-621-3362) or online (www.DisasterAssistance.gov). You will need your FEMA registration number for future reference.

What is the difference between FEMA and the SBA? FEMA coordinates the Federal Government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters. SBA, on the other hand, is the Federal Government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses, and non-profit organizations repair or replace real estate, personal property, machinery and equipment, inventory, and business assets that have been damaged or destroyed in a declared disaster. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations. For information about SBA programs, applicants may call 1-800-659-2955 (TTY 1-800-877-8339).

What happens after I register? You will receive a call from a FEMA housing inspector. On-site inspections are an important early step helping to speed aid to homeowners and renters suffering flood damage. All inspectors carry photo identification and will have the FEMA registration number assigned to the person whose home is being inspected. Only an official FEMA inspector will have the number that was provided during registration. The FEMA inspection is free so beware of individuals attempting to charge for inspections or remodeling contractors claiming to be FEMA approved. FEMA does not endorse construction firms.

When a FEMA inspector calls for an appointment, registrants should provide a clear, accurate description of the damaged property and current contact information. You do not have to wait for the inspector to arrive before beginning repairs. Photos, contractor estimates, and receipts can be provided to FEMA inspectors to document the extent of the damage. The inspection generally takes 30 - 40 minutes. The inspector enters damage-related information into a handheld computer and sends data electronically to FEMA. The inspector does not determine whether a registrant is eligible for assistance or the amount of assistance an individual may receive.

You may also receive a call from a representative of the SBA. An SBA loan application is included in the FEMA registration materials and is a key part of the registration process, but you are not required to take out an SBA loan. However, if you think you may need a loan, it is important to apply because it may open other opportunities for federal assistance. No appointment is necessary to meet with an SBA Customer Service Representative at a Disaster Recovery Center or Business

Recovery Center. There is no cost to apply for an SBA disaster loan and you are not obligated to accept a loan that SBA approves.

FEMA may also direct you to other federal organizations, such as the Department of Housing and Urban Development, on a case-by-case basis.

Where can I find updated information from FEMA? Up-to-date information on floods and flood assistance in North Carolina is accessible at http://www.fema.gov/disaster/4393 . For a three-Step Disaster Assistance Process and recent news on disaster response and recovery, please visit http://www.fema.gov/apply-assistance. If you are looking for the nearest Disaster Recovery Center, go to http://www.fema.gov/disaster-recovery-centers.

What if I have damage on my privately owned road? Homeowners using privately owned access roads and bridges that were damaged as a result of the severe storms, flooding, landslides and mudslides may receive limited disaster assistance help from FEMA and the U.S. Small Business Administration (SBA).

FEMA's Individual Assistance (IA) program is available to help homeowners, renters and business owners in 9 designated North Carolina Counties including Beaufort, Carteret, Craven, Hyde, Jones, Lenoir, Onslow, Pamlico and Pitt.

- Homeowners may be eligible for a grant to repair road entrances or rights of way from their homes, including privately owned roads and bridges that provide solitary access to a home.
- Homeowners who jointly own access roads and bridges may also be eligible for repair grants under certain circumstances.

To discuss your circumstance, please visit any of the disaster recovery centers or call FEMA at 1-800-621-3362 (Voice or 7-1-1/Relay) or TTY 1-800-462-7585.

The SBA offers low-interest disaster loans for homeowners, renters, businesses of all sizes and private nonprofit organizations. In some cases, SBA may be able to offer low-interest rate disaster loans to help homeowners, homeowner associations, co-ops or road-owner associations that own damaged privately owned roads or bridges that provide solitary access to a home. SBA disaster loans must only be used to pay for disaster-related repairs. They cannot be used to pay for pre-existing damage or any upgrades to the property, unless such upgrades are code required. Please visit a disaster recovery center or an SBA Business Recovery Center to discuss your case.

- For more SBA information go to www.sba.gov/disaster or call 1-800-659-2955 (TTY 1-800-977-8339).

**If individuals have concerns about their disaster-damaged privately owned access road, they should contact their local emergency manager.

••• FAQs ABOUT FEMA ASSISTANCE & CITIZENSHIP ELIGIBILTY •••

1. **What are FEMA's citizenship/immigration requirements?**
    - You must be a U.S. Citizen, Non-Citizen Natural, or a Qualified Alien in order to be eligible for FEMA cash assistance programs, including Individuals and Households Program Assistance and Disaster Unemployment Assistance.
        - **If you are NOT a Citizen, Non-Citizen Natural or Qualified Alien and need assistance, please contact the Red Cross** https://www.redcross.org/local/north-carolina/eastern-north-carolina.html
    - A Qualified Alien includes anyone with legal permanent residence ("green card").
    - You must sign a declaration and release that you are a U.S. Citizen, Non-Citizen Natural or Qualified Alien.
    - If you are none of the above, but have a minor child who is a U.S. Citizen, you can apply for assistance on your child's behalf. You must provide his or her social security number.
    - You do not have to be a U.S. Citizen or Qualified Alien for crisis counseling or Disaster Legal Services or for other short-term, non-cash emergency assistance.

2. **Are foreign students studying in the U.S. eligible for FEMA cash assistance as Qualified Aliens?**
    - Foreign students may qualify for non-cash, in-kind disaster relief (such as search and rescue, provision of food, water, shelter or emergency medical assistance) but do not qualify for cash assistance.

••• BASIC TIPS FOR FILING CLAIMS •••

All individuals who were impacted by the flood should apply for FEMA assistance. Please call 1-800-621-3362 or visit www.DisasterAssistance.gov by TBA.

- Contact your insurance agent or company as soon as possible and have your policy numbers available when you call. Ask what documents, forms, and data you'll need to file a claim. Advise them if you no longer have documents and alternative documents may be provided.

- Keep track of all the expenses associated with the loss and keep copies of all of your paperwork.

- Take photographs or video of the damage.

- If your property is partially damaged, try to protect it against further losses by making temporary repairs. Make repairs necessary to prevent further damage to your property. Don't make permanent repairs until your insurance company has inspected the property and you have reached an agreement on the cost of repairs. Keep receipts associated with such repairs, as these may be reimbursable under your insurance.

- If your home is damaged to the extent that it is unlivable, ask your insurance company if you have coverage for additional living expenses. Call the company to advise them of your temporary location and contact information.

- If you are filing claims for damaged appliances, furniture, and other items, don't throw away damaged property unless instructed to do so by your insurance adjuster. Don't start permanent repairs without prior approval from your insurer.

- Be sure to ask contractors for references and check them before you sign a contract for repairs, removal or replacement. Check with the Better Business Bureau, or the Consumer Protection Division of the North Carolina's Attorney General's office at https://ncdoj.gov/Consumer.aspx to make sure the company has a good track record or to report suspected price gouging.

- Obtain more than one estimate, and get everything in writing. Don't be pressured into signing the first contract that is presented to you. Beware of contractors who demand upfront payment before work begins or who request payment in full before work is completed. If the contractor needs payment to buy supplies, go with the contractor and pay

the supplier directly.

- You have the right to choose your contractor. Your insurer may provide you with a list of pre-approved contractors, but the policyholder has the final say in contractor selection.

- People who suffered property loss may find themselves being contacted by someone who identifies themselves as a public adjuster. If you choose to work with public adjusters, make sure to ask to see the public adjuster's license before working with them. Public adjusters work for the policyholder and charge a fee to the policyholder. Company adjusters do not charge fees.

- Contact your creditors if you can't cover all of your expenses. Try to negotiate a payment plan and document all conversations with insurance companies, creditors, or relief agencies.

- If you are not able to negotiate an acceptable settlement with your insurer, call the Insurance Department for assistance and advice.

••• ASSISTANCE TO INDIVIDUAL HOUSEHOLDS •••

FEMA also may determine that you qualify for the Individuals and Households Program (IHP). IHP provides financial help or direct services to those who have necessary expenses and serious needs if they are unable to meet the needs through other means such as insurance or loans. Up to $33,000 is available in financial help (adjusted each year on October 1st), while some forms of IHP assistance have limits. Flood insurance may be required as indicated below. Forms of help available include: Housing Assistance (including Temporary Housing, Repair, Replacement, and Semi Permanent or Permanent Housing Construction) and Other Needs Assistance (including personal property and other items).

Please Note: Though the maximum available grant is $33,000, it would only be available if insurance and loan options were first exhausted. Please note that few applicants qualify for the full amount.

The following types of assistance may be available through IHP:

Housing Assistance:

- **Temporary Housing:** Money to rent a different place to live or a temporary housing unit if rental properties are not available.
- **Repair:** Money for homeowners to repair damage from the disaster that is not covered by insurance. The goal is to repair the home to a safe and sanitary living or functioning condition. FEMA may provide up to $33,000 for home repair; then the homeowner may apply for a Small Business Administration disaster loan for additional repair assistance. FEMA will not pay to return a home to its condition before the disaster. Flood insurance may be required if the home is in a Special Flood Hazard Area. Repair and replacement items include:
    - Structural aspects of a home (foundation, outside walls, roof)
    - Windows, doors, floors, walls, ceilings, cabinetry
    - Septic or sewage system
    - Well or other water system
    - Heating, ventilating, and air conditioning system
    - Utilities (electrical, plumbing, and gas systems)
    - Entrance and exit ways from the home, including privately owned access roads
    - Blocking, leveling, and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical and fuel lines and tanks
- **Replacement:** Money to replace a disaster-damaged home may be provided under rare conditions. FEMA may provide up to $33,000 for home replacement. If the home is located

in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements, local flood codes, and other requirements.

- **Semi-Permanent or Permanent Housing Construction:** Direct assistance or money for the construction of a home. This type of assistance occurs only in very unusual situations, in locations specified by FEMA, where no other type of housing assistance is possible. Construction shall follow current minimum local building codes or minimum acceptable construction industry standards in the area. Construction will aim toward average quality, size, and capacity, taking into consideration the needs of the occupant. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements and local flood codes and requirements.

Other Needs Assistance: The Other Needs Assistance provision of the IHP provides grants for uninsured, disaster related necessary expenses and serious needs.
Covered expenses include:

- Medical and dental expenses
- Funeral and burial costs
- Repair, cleaning, or replacement of:
    - Clothing
    - Household items (room furnishings, appliances)
    - Specialized tools or protective clothing and equipment required for your job
    - Necessary educational materials (computers, school books, supplies)
    - Clean-up items (wet/dry vacuum, air purifier, dehumidifier)
    - Fuel for primary heat source (heating oil, gas)
    - Repairing or replacing vehicles damaged by the disaster, or providing public transportation or other transportation costs
    - Moving and storage expenses related to the disaster

Contact FEMA at 1-800-621-3362 for questions about other items that may be covered.

Conditions and Limitations of IHP Assistance:

Non-discrimination: All forms of FEMA disaster housing assistance are available to any affected household that meets the conditions of eligibility. No federal entity or official (or their agent) may discriminate against any individual on the basis of race, color, religion, sex, age, national origin, disability, or economic status.

Residency status in the United States and its territories: To be considered for disaster housing assistance, you or a household member must provide proof of identity and sign a declaration verifying U.S. citizenship (or child's U.S. citizenship), a Non-Citizen National, or a Qualified Alien.

Supplemental Assistance: Disaster housing assistance is not intended to substitute for private recovery efforts, but to complement those efforts when needed. FEMA expects minor housing

damage or the need for short-term shelter to be addressed by homeowners or tenants. The Disaster Housing Program is not a loss indemnification program and does not ensure that applicants are returned to their pre-disaster living conditions.

Household Composition: People living together in one residence before the disaster are expected to continue to live together after the disaster. Generally, assistance is provided to the pre-disaster household as a unit. If the assistance provided to the household is not shared with you, or if the new residence is too small or causes you undue hardship, you may request assistance separate from your pre-disaster household.

Type of Assistance: Generally, no more than one type of IHP assistance may be provided to the household. Only FEMA – in conjunction with the State of North Carolina – has the authority to determine which type of assistance is most appropriate for the household and the period of assistance to be covered.

Proper Use of Assistance: All financial assistance provided by FEMA should be used as specified in writing: to rent another place to live, to make the home repairs identified by FEMA, to prevent eviction or foreclosure, or to replace or repair personal property. Failure to use the money as specified may make you ineligible for additional assistance. All money provided by FEMA is tax-free.

Documentation: It is your responsibility to provide all documentation necessary for FEMA to evaluate your eligibility. You may need to provide proof of occupancy, ownership, income loss, and/or information concerning your housing situation prior to the disaster. You should keep all receipts and records for any housing expenses incurred as a result of the disaster. This includes receipts for repair supplies, labor, and rent payments.

Insurance: If you have insurance, any assistance provided by FEMA should be considered an advance and must be repaid to FEMA when you receive your insurance settlement payment. If your settlement is less than FEMA's estimated cost to make your home habitable, you may qualify for funds to supplement your insurance settlement, but only for repairs relating to the home's habitability. FEMA does not provide replacement or assistance with non-essential items.

Duration of Assistance: Repair and Replacement Assistance is provided as a one-time payment. Temporary Housing Assistance (or a mobile home) is provided for an initial period of two months. To be considered for additional assistance, you must demonstrate that you have spent any previous assistance from FEMA as instructed, and you must demonstrate your efforts to re-establish permanent housing. Additional assistance is generally provided for 1, 2, or 3 months at a time. The maximum period for IHP assistance is 18 months, unless extended by the President.

Appeal Rights:

If you disagree with FEMA's determination of eligibility or the form of assistance provided, you have the right to appeal within 60 days of the date of your notification letter. Call 1-800-621-3362 or 800-462-7585 (TTY) immediately to alert FEMA to your appeal. Send your appeal letter to: Appeals Officer, FEMA Individuals & Households Program, National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782 7055.

••• FEMA/STATE DISASTER RECOVERY CENTERS •••

Disaster Recovery Centers (DRCs) are open in affected counties to help survivors with property damage and other setbacks from North Carolina's flood. You can find the location closest to you by visiting **fema.gov/disaster-recovery-centers**. Save time and register with FEMA first before visiting a disaster recovery center.

- Register with FEMA by phone: 1-800-621-FEMA (3362) or (TTY) 1-800-462-7585**;** users of 711 or Video Relay Service can call 1-800-621-3362. Help is available in most languages.
- Register online: www.DisasterAssistance.gov or by tablet or smartphone: m.fema.gov

Recovery specialists from the Federal Emergency Management Agency (FEMA) and the U.S. Small Business Administration (SBA), the State and other interests will be at the centers to talk about assistance and to help anyone who needs guidance in filing an application.

Onslow County	**Hours of Operation**
312 Western Blvd	**M-Sat 9:00 AM- 7:00 PM**
Jacksonville, NC 28546	**Sunday 9:00 AM- 1:00 PM**

••• SMALL BUSINESS ADMINISTRATION DISASTER LOANS •••

Whether you rent or own your own home, business, or a farm that is located in a declared disaster area, you may be eligible for financial assistance from the SBA. Please note that the filing deadline for physical damage is **November 13, 2018** and the deadline for economic injury is **June 14, 2019**.

WHAT YOU NEED TO DO

Begin by registering with FEMA if you haven't already done so by calling 1-800-621-3362.

Homeowners and renters should submit their SBA disaster loan application, even if they are not sure if they will need or want a loan. If SBA cannot approve your application, in most cases they refer you to FEMA's Other Needs Assistance (ONA) program for possible additional assistance.

Three Ways to Apply to SBA

- Apply online using the Electronic Loan Application (ELA) via SBA's secure website: https://disasterloan.sba.gov/ela.
- Apply in person at any Disaster Recovery Center and receive personal, one-on-one help from an SBA representative. For additional information or to find a location near you visit: http://www.sba.gov/content/current-disaster-declarations or call SBA at 1-800-659-2955. Individuals who are deaf or hard-of-hearing may call 1-800-877-8339.
- Apply by mail: complete a paper application and mail it to SBA at:
  6302 Fairview Road Suite 300, Charlotte, NC 28210.

Frequently Asked Questions about SBA Loans

What Types of Disaster Loans are Available?

- Home Disaster Loans: Loans to homeowners or renters to repair or replace disaster-damaged real estate or personal property owned by the victim. Renters are eligible for their personal property losses, including automobiles.
- Business Physical Disaster Loans: Loans to business to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery, and equipment. Businesses of any size are eligible as are non-profit organizations such as charities, churches, and private universities.
- Economic Injury Disaster Loans (EIDLs): Loans for working capital to assist small businesses and small agricultural cooperatives through the disaster recovery period. EIDL assistance is only available to applicants and their owners who cannot provide for their own recovery from non-government sources. Farmers, ranchers, nurseries, religious and non-profit organizations are not eligible for an EIDL.

What are Mitigation Loans?

If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage. Examples of improvements include retaining walls, seawalls, sump pumps, etc. Mitigation loan money would be in addition to the amount of the approved loan, but may not exceed 20 percent of the approved loan amount. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase.

What are the Credit Requirements?

- Credit History: Applicants must have a credit history acceptable to SBA.
- Repayment: Applicants must show ability to repay all loans.
- Collateral: Collateral is required for physical loss loans over $25,000 and all EIDL loans over $25,000. SBA takes real estate as collateral when available. SBA will not decline a loan for lack of collateral, but requires you to pledge what is available.

What are the Interest Rates?

By law, the interest rates depend on SBA's determination of where each applicant has the ability to receive credit from other sources. SBA bases this decision on whether the applicant has sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for their own disaster recovery. Interest rates are fixed for the term of the loan, and are determined from disaster to disaster with market conditions. Currently, the applicable interest rates are:

	No Credit Available Elsewhere	Credit Available Elsewhere
Home Loans	2.00%	4.00%
Business Loans	3.675%	7.350%
Non-Profit Organization Loans	2.500%	2.500%
Economic Injury Loans for Businesses and Small Agricultural Cooperatives	3.675%	N/A
Economic Injury Loans for Non- Profit Organizations	2.500%	N/A

What are Loan Terms?

The maximum term is 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 7-year term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay.

What are the Loan Amount Limits?

- Home Loans: SBA regulations limit home loans to $200,000 for the repair or replacement of real estate and $40,000 to repair or replace personal property. Loan amounts cannot exceed the verified uninsured disaster loss.

- Business Loans: The law limits business loans to $2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss.

- Economic Injury Disaster Loans (EIDL): The law limits EIDL(s) to $2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by program standards, less business interruption insurance and other recoveries up to the administrative lending limit. SBA also considers potential contributions that are available from the business and/or its owner(s) or affiliates.

- Business Loan Ceiling: The $2,000,000 statutory limit for business loans applies to the combination of physical and economic injury, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the $2,000,000 statutory limit.

What Restrictions are there on Loan Eligibility?

- Uninsured Losses: Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages reduce loan eligibility.

- Ineligible Property: Secondary homes, personal pleasure boats, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value.

- Noncompliance: Applicants who have not complied with the terms of previous SBA loans are not eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA or federally insured loans.

Is There Help Available for Refinancing?

SBA can refinance all or part of prior mortgages that are evidenced by a recorded lien, when the applicant (1) does not have credit available elsewhere, (2) has suffered substantial uncompensated disaster damage, which is defined as 40 percent or more of the value of the property, and (3) intends to repair the damage.

- Homes: Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, in some cases up to the amount of the loan for real estate repair or replacement.
- Businesses: Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery, and equipment, in some cases up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.

What if I Decide to Relocate?

You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA representative can provide you with more details on your specific situation.

Are There Insurance Requirements for Loans?

To protect each borrower and the agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance for the full insurable value of the property for the life of the loan.

••• USDA ASSISTANCE FOR INDIVIDUALS & SMALL BUSINESSES •••

After the flood, many North Carolina farmers were left with flooded fields, damaged barns, debris, and destroyed milk and produce. Federal assistance may be available through one of the authorized disaster assistance programs under the United States Department of Agriculture (USDA). Additionally, the USDA has assistance for Landowners, Farmers and Producers.
More information from the North Carolina Department of the USDA for flood assistance can be found at https://www.fsa.usda.gov/state-offices/North Carolina

Nutrition Assistance

USDA's Food and Nutrition Service (FNS) provides food assistance to those in need in areas affected by a disaster. This federal assistance is in addition to that provided by state and local governments. For further information I encourage you to visit their website: https://www.fns.usda.gov/disaster/disaster-assistance

USDA Foods for Disaster Assistance - FNS may provide food to disaster relief agencies, shelters, and mass feeding sites. States may also release USDA foods to disaster relief agencies to distribute directly to households that are in need if normal commercial food supply channels are disrupted, damaged or destroyed, or are unable to function.

D-SNAP - Individuals who might not ordinarily qualify for SNAP may be eligible for D-SNAP if they had expenses related to protecting, repairing, or evacuating their homes (or if they have lost income as a result of the disaster). Additionally, individuals who are already participating in the regular SNAP program may be eligible for additional benefits under the D-SNAP. These Disaster benefits are provided like regular program benefits through an EBT card that can be used at authorized food retailers to buy food.

On September 16, 2018, FNS approved North Carolina's request to allow for hot foods to be purchased at SNAP authorized retailers through October 31, 2018. The waiver applies to the State of North Carolina. Note, retailers may need as much as 24-36 hours to make changes that will allow for sale of hot foods. Please set appropriate expectations when messaging hot foods availability to SNAP participants.

On September 16, 2018, FNS approved the North Carolina request for timely household reporting of food loss for the State of North Carolina. This waiver approval will allow households to make a request for replacement of SNAP benefits through October 15, 2018. These replacement SNAP benefits will allow households to replace food lost as a result of Hurricane Florence.

Landowners, Farmers and Producers Assistance

For more information, visit: https://www.rd.usda.gov/nc.

Conservation Assistance

Emergency Conservation Program (ECP) - ECP provides funding for farmers and ranchers to rehabilitate farmland damaged by floods and other natural disasters. Program availability is subject to the availability of funding. More information is available on their website found here: http://www.fsa.usda.gov/FSA/webapp?area=home&subject=copr&topic=ecp.

Emergency Watershed Protection Program (EWP) - The National Resource Conservation Service administers the EWP program to help protect lives and property threatened by natural disasters. The program provides technical and financial assistance to preserve life and property threatened by excessive erosion and flooding. Owners, managers, and users of public, private, or tribal lands are eligible for EWP assistance if their watershed area has been damaged by a natural disaster. Program availability is subject to the availability of funding. More information is available at http://www.nrcs.usda.gov/programs/ewp/.

Emergency Forest Restoration Program (EFRP) – EFRP provides payments to eligible owners of nonindustrial private forest land in order to carry out emergency measures to restore land damaged by a natural disaster. Program availability is subject to the availability of funding.

Crop Assistance

Noninsured Crop Disaster Assistance Program (NAP) - NAP provides financial assistance to eligible producers affected by floods and other natural disasters. Landowners, tenants, or sharecroppers who share in the risk of producing an eligible crop are eligible. Eligible crops include commercial crops and other agricultural commodities produced for food, including livestock feed or fiber for which the catastrophic level of crop insurance is unavailable. Also eligible for NAP coverage are controlled-environment crops (mushroom and floriculture), specialty crops (honey and maple sap), and value loss crops (aquaculture, Christmas trees, ginseng, ornamental nursery, and turf grass sod). More information is available at http://www.fsa.usda.gov/FSA/webapp?area=home&subject=diap&topic=nap.

Farm Loans

Emergency Loan Program (ELP) – This program is triggered if a natural disaster or emergency is designated by the President under the Stafford Act. Emergency loans help producers recover from production and physical losses due to flooding and other natural disasters. Emergency loans may be made to farmers and ranchers who own or operate land located in a county declared by the President as a disaster area or designated by the Secretary of Agriculture as a disaster area. Emergency loan funds may be used to: (1) restore or replace essential property; (2) pay all or part of production costs associated with the disaster year; (3) pay essential family living expenses; (4) reorganize the farming operation; and (5) refinance certain debts. More information is available at http://www.fsa.usda.gov/FSA/webapp?area=home&subject=fmlp&topic=efl.

Housing Assistance

Single-Family Housing – Those wishing to buy or repair a home in an eligible rural area may qualify for a loan or loan guarantee through USDA. Please contact your local USDA Service Center for additional information.

Multi-Family Housing - Residents in Rural Development-financed apartment complexes who are displaced by a natural disaster may apply for occupancy at any USDA-financed apartment complex and receive special priority consideration for the next available unit. Displaced tenants who are receiving rental assistance may have their subsidy transferred if the complex they move to is eligible for the Rental Assistance program. More information is available at: http://www.rurdev.usda.gov/rhs/mfh/brief_mfh_rra.htm.

Although Rural Development expects borrowers' hazard insurance to cover damage costs associated with the disaster, USDA can consider temporary measures to reduce borrowers' financial burdens and work with them, if needed, to develop a servicing workout plan.

To request loan servicing assistance, borrowers should contact Multi-Family Housing Specialists in the North Carolina office: https://www.rd.usda.gov/nc. Other Links that highlight USDA Rural Development program assistance include:

- http://www.disasterassistance.gov/daip_en.portal
- https://www.rd.usda.gov/programs-services/services/rural-development-disaster-assistance

••• TAX RELIEF & IRS ASSISTANCE •••

The Internal Revenue Service is providing tax relief to individual and business taxpayers impacted by Hurricane Florence and living in the areas designated by FEMA under the Federal Disaster Declaration. For the latest information about tax relief, please see: https://www.irs.gov/newsroom/help-for-victims-of-hurricane-florence.

The tax relief is part of a coordinated federal response to the damage caused by the floods and is based on local damage assessments by FEMA. For information on disaster recovery, individuals should visit www.disasterassistance.gov.

The declaration permits the IRS to postpone certain deadlines for taxpayers who reside or have a business in the disaster area. For instance, certain deadlines falling on or after Sept. 7, 2018 and before Jan. 31, 2019, are granted additional time to file through Jan. 31, 2018.

If an affected taxpayer receives a penalty notice from the IRS, the taxpayer should call the telephone number on the notice to have the IRS abate any interest and any late filing or late payment penalties that would otherwise apply. Penalties or interest will be abated only for taxpayers who have an original or extended filing, payment or deposit due date, including an extended filing or payment due date, that falls within the postponement period.

The IRS automatically identifies taxpayers located in the covered disaster area and applies automatic filing and payment relief. But affected taxpayers who reside or have a business located outside the covered disaster area must call the IRS disaster hotline at 1-866-562-5227 to request this tax relief.

••• STATE AGENCY ASSISTANCE •••

North Carolina Department of Public Safety:

The North Carolina Department of Emergency Management coordinates the state emergency management program, which is intended to ensure the state and its local governments respond to and recover from disasters. For updates, please visit **https://www.ncdps.gov/our-organization/emergency-management/disaster-recovery**.

Department of Transportation:
For updates on road conditions and flooding, please visit https://www.ncdot.gov/travel-maps/traffic-travel/severe-weather/Pages/hurricane-florence.aspx.

North Carolina Parks and Wildlife
For more information on the status of Boating Access and Public Fishing Areas, go to https://www.ncwildlife.org/News/Hurricane-Florence-Operations-Alerts.

Department of Agriculture
The North Carolina Department of Agriculture has set up a disaster fund to aid farmers and ranchers directly impacted by disasters. For more information on how to donate and aid these producers, go to http://www.ncagr.gov/disaster/.

North Carolina Department of Health and Human Services
For information from NCDHHS, visit https://www.ncdhhs.gov/hurricane-florence.

North Carolina Department of Insurance
The North Carolina Department of Insurance has insurance specialists available to answer questions. Claims need to be filed with your insurance company, but the division can assist consumers with questions about insurance and help guide them through the process. Impacted residents can call the Department of Insurance at 1-855-408-1212. For more information, visit http://www.ncdoi.com/ or http://www.ncdoi.com/HurriClaims/. You can also follow @NCInsuranceDept (Twitter) or https://www.facebook.com/NCDOI/ (Facebook).

North Carolina Disaster Distress Hotline
Hurricanes create life-threatening conditions and significant disruption in the lives of those affected by them. It's normal for natural disasters to cause emotional distress. If you are experiencing signs of disaster-related stress, there is help available through the Substance Abuse and Mental Health Services Administration's Helpline by calling 1-800-985-5990 *o*r by texting "TalkWithUs" (English) or "Hablanos" (Spanish) to 66746.

North Carolina Flood System
To view North Carolina's Flood System, visit https://fiman.nc.gov/fiman/.

North Carolina Public Schools
For more information, please visit: http://www.ncpublicschools.org/newsroom/news/2018-19/20180917-01.

North Carolina Attorney General's Office (AG)
The North Carolina AG's office is taking complaints regarding price gouging, fraudulent charities and home repair scams. Consumers can call 1-877-5–NO-SCAM or visit https://www.ncdoj.gov/Consumer/Disasters-(1)/Price-Gouging.aspx to file a complaint.

North Carolina Small Business Development Center Network (SBDC)
The North Carolina Small Business Development Center Network is dedicated to helping small and mid-size businesses throughout North Carolina achieve their goals by providing free and confidential consulting and low-cost training programs. For assistance with small business recovery visit http://www.sbtdc.org/hurricaneflorence/. For information about working as a Disaster Recovery Contractor, visit http://www.sbtdc.org/wp-content/uploads/DisasterRecovery-procurement-Nov-2016.pdf.

National Shelter System
For more information on what shelters are open in your area, please visit **https://www.arcgis.com/home/webmap/viewer.html?useExisting=1&layers=d000037396514f70a2ba3683e037caee.**

••• OIL & GAS CONCERNS •••

Individuals or officials who have emergency concerns or information about oil and gas wells impacted by the flood should call the National Response Center, toll-free emergency line, 1-800-424-8802.

Please provide:

- Your Name and Phone Number;
- Location of the concern (address, nearest crossroads, section, township, range);
- Describe your concern (tanks, wells, pipelines, pit); and
- Please attach pictures to your e-mail if available.

••• HEALTH & SAFETY •••

When water pools, the risk of sickness grows. A few precautions can keep people safe as they clean up after the deluge.

Floodwaters are likely to contain sewage. If you must wade in, wear long pants, rubber boots, rubber gloves and goggles. Always wash your hands thoroughly after cleaning up or coming in contact with floodwaters.

As the waters recede and the sun comes out, the risks outdoors will lessen, but indoors it is essential to clean and dry homes and offices and everything in them to kill bacteria and viruses.

If you have a private well and standing water has pooled around the well cap, consider the well contaminated and take these steps:

- Boil water for one minute before drinking, cooking and brushing teeth.
- Get well water tested for coliform bacteria as soon as possible.
- Once flood waters have receded, disinfect your well with chlorine and test it before you resume drinking from it.

One of the most significant issues that can arise after a flood is mold. Be sure to clean any wet areas with detergent and water, and dry out your home to prevent mold growth, as well as fixing any leaks in your home. After cleaning wet surfaces, sanitize the area with household bleach (make sure you're wearing gloves and try not to breath in fumes!). Follow these instructions to safely clean surfaces with bleach: Cleaning and Sanitizing with Bleach.

Here are a few additional tips for recognizing and dealing with mold from the Center for Disease Control (http://emergency.cdc.gov/disasters/mold/protect.asp):

- **Sight** (Are the walls and ceilings discolored, or do they show signs of mold growth or water damage?)
- **Smell** (Do you smell a bad odor, such as a musty, earth smell, or a foul stench?)
- **When in doubt, take it out!** Remove all porous items that have been wet for more than 48 hours and that cannot be thoroughly cleaned and dried. These items can remain a source of mold growth and should be removed from the home. Porous, non-cleanable items include carpeting and carpet padding, upholstery, wallpaper, drywall, floor and ceiling tiles, insulation material, some clothing, leather, paper, wood, and food. Removal and cleaning are important because even dead mold may cause allergic reactions in some individuals.

••• CONNECTING WITH HUMAN & HEALTH SERVICE ORGANIZATIONS •••

North Carolina's 2-1-1 is a simple number to dial for information about health and human service organizations in your community. Specialists at North Carolina 2-1-1 can help callers with problem solving and refer them to the appropriate government programs, community based organizations, and other local resources.

Dial 2-1-1, or 1-888-892-1162. Visit on the web at: https://www.nc211.org/.

•• BEWARE OF FRAUD & SCAMS •••

We've seen North Carolinians pull together every time we're faced with a difficult situation. Unfortunately, some unscrupulous individuals hoping to profit from people's misfortune may attempt to pose as government officials and scam you of your personal information. FEMA recommends the following precautions:

- Federal workers do not solicit or accept money.
- Ask for an official laminated ID. A FEMA shirt or jacket is not absolute proof of identity.
- Safeguard personal information: Do not give personal information such as Social Security and bank account numbers unless you initiate the call.
- Beware of people going door-to-door. People going door-to-door to damaged homes, or phoning homeowners claiming to be building contractors could be scam artists, especially if they solicit financial information.

••• SUPPORTING OTHERS •••

These are very challenging times and many North Carolinians are in need of helping hands. Thankfully, resilient North Carolina communities are coming together and will rise above this tragedy. Relief efforts are already under way as people work together and help those in need but the recovery will take time and persistence. If you would like to get involved, here are a few of the many sites that provide information on voluntary opportunities:

FEMA – Helping Others provides information on how individuals can lend a hand to those in need. https://www.fema.gov/news-release/2017/08/29/how-help-disaster-survivors-texas

The American Red Cross has volunteer positions. http://www.redcross.org/volunteer/become-a-volunteer

How You Can Help

In times of crisis, North Carolinians pull together. Below, find information on how you can best assist in relief efforts:

https://www.redcross.org/donate/hurricane-florence

https://www.ncdps.gov/hurricane-florence-donations

https://www.salvationarmycarolinas.org/

••• REBUILDING •••

FEMA

For suggestions and publications to help homeowners, renters, and business owners protect their properties against damaging winds, floods and fires, and reduce damages from future events, please visit www.fema.gov/rebuild

Association of State Floodplain Managers

The Association of State Floodplain Managers is an organization of professionals involved in floodplain management, flood hazard mitigation, the National Flood Insurance Program, and flood preparedness, warning and recovery. Please visit http://www.tfma.org/ for more information about the Texas Chapter.

For information, education, training, resources, and tools about rebuilding after a flood, please visit www.flood.org.

The National Flood Insurance Program (NFIP)

NFIP is a federal program that makes flood insurance available to homeowners, business owners and renters in participating communities that agree to implement and enforce minimum floodplain management requirements. Policies are sold through local insurance agents directly from FEMA and through the NFIP Write-Your-Own program (WYO program). The insurer will provide adjusters to handle claims and process payments.

Additional information on flood insurance is available at floodsmart.gov.