

Hurricane Florence Recovery

October 7, 2018



Navigating the Road to Recovery

- **Do you have insurance?** If you have a homeowners and/or [flood insurance policy](#), file your claim immediately, before you apply for disaster assistance.
- **Call 2-1-1 for help meeting unmet needs.** FEMA works closely with state, federal, faith-based and voluntary agency partners. Survivors who do not qualify for FEMA disaster assistance may call 2-1-1, the statewide information and referral service for basic unmet needs—such as food or cleaning supplies and help to pay utility bills and childcare expenses. They can also visit the 2-1-1 [online site](#).
- **Beware of bogus charities, phony housing inspectors, fly-by-night contractors and fake offers of state and federal aid.** Call local police to report such criminals. A real FEMA-contracted home inspector will carry official ID and will know your registration number. If you suspect fraud, call the Disaster Fraud Hotline at **866-720-5721**.

Individuals & Households Program (IHP)

Individuals and families in **Carteret County** are eligible to apply for federal disaster assistance through IHP.

Disaster Recovery Centers (DRCs)

For a list of the centers and their hours, visit fema.gov/DRC or download the FEMA mobile app. Hours as shown until further notice. **All centers are open on Columbus Day (Monday, Oct. 8) with normal hours.**

Carteret #8	Board of Elections 1702 Live Oak St., Beaufort, NC 28516	9 a.m. to 7 p.m. Mon. to Sat. 9 a.m. to 1 p.m. Sun.
Carteret #15	Newport Town Hall Parking Lot 20 Howard Blvd., Newport, NC 28570	9 a.m. to 7 p.m. Mon. to Sat. 9 a.m. to 1 p.m. Sun.

Mobile Registration Intake Centers

Mobile Registration Intake Centers change locations every few days. Survivors may visit any center to register for federal assistance or find out more information about the types of help and programs available.

Carteret	County Health Department 3820 Bridges St., Morehead City, NC	9 a.m. to 7 p.m.	Wed., Oct. 10
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U.S. Small Business Administration (SBA)

The SBA offers low-interest disaster loans to businesses of all sizes (including landlords), nonprofits, homeowners and renters to cover uninsured or uncompensated losses or damage from Florence.

- After registering for disaster assistance, applicants may be referred to the SBA. There's no obligation to accept a loan, but you may miss out on the largest source of federal disaster recovery funds if you don't apply.
- If you don't qualify for an SBA disaster loan, you may be referred back to FEMA for Other Needs Assistance grants.

SBA Business Recovery Centers

The SBA has opened nine BRCs to help businesses affected by Florence. Below are their current locations and hours.

Carteret	Sound Bank 5039 Executive Drive, Morehead City, NC 28557	9 a.m. to 5 p.m. Mon. to Thu. 9 a.m. to 6 p.m. Fri.
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Transitional Sheltering Assistance (TSA)

The [Transitional Sheltering Assistance](#) program provides short-term hotel stays to survivors who were displaced from their homes and need shelter while they look for longer-term housing.

- Survivors will be notified of their eligibility through an automated phone call, text message, and/or email depending upon the method of communication they selected when they registered for assistance. Or call the FEMA helpline at **800-621-FEMA** (voice, 711 or VRS) or **800-462-7585 (TTY)**.
- Transitional Sheltering Assistance is a **sheltering** option using participating hotels/motels to help fill a gap **until** survivors identify short or long-term **housing** solutions.
- TSA is available to eligible survivors whose pre-disaster primary residence is in one of the following **nine** counties: **Brunswick, Carteret, Craven, Columbus, Jones, New Hanover, Onslow, Pender or Robeson**.
- Survivors who do not have the option to return home and are unable to have their housing needs met through insurance, congregate shelters, or rental assistance provided by FEMA or another agency (federal, state or voluntary) may be eligible for TSA.
- To locate participating hotels, visit **DisasterAssistance.gov**, scroll down to the Quick Links section, and click on "**Transitional Sheltering Assistance Hotel Locator**." You can also call the FEMA helpline at **800-621-FEMA** or **TTY 800-462-7585**.

Disaster Legal Services

Free legal services are available for low-income survivors of Hurricane Florence. Attorneys may be able to assist survivors with disaster-related legal matters. Call the **Disaster Legal Hotline** at **833-242-3549**. Hours are Monday through Friday from 8:30 a.m. to 4:15 p.m. *Extended hours on Monday and Thursdays are from 5:30 to 8:30 p.m. until further notice.*

Disaster Distress Helpline

If you're feeling stressed or overwhelmed by Florence, call the Disaster Distress Helpline at **800-985-5990** (voice, 711 or VRS) any time day or night to speak with a trained crisis counselor. Or text TalkWithUs to 66746. For Spanish, text Hablanos to 66746.

Disaster Unemployment Assistance

If you're out of work or lost income due to Florence, you may be eligible for Disaster Unemployment Assistance (DUA). DUA helps those who do not qualify for regular unemployment benefits—such as farm laborers and self-employed workers. To apply, call **866-795-8877**. For more information, visit the state's [Division of Employment Security](#) website.

Unmet Needs

FEMA works closely with state, federal, faith-based and voluntary agency partners. Survivors who do not qualify for FEMA disaster assistance may call **2-1-1**, the statewide information and referral service for basic unmet needs—such as food or cleaning supplies and help to pay utility bills and child care expenses.

National Flood Insurance Program

- To help speed recovery, the [National Flood Insurance Program](#) is allowing advanced payments to policyholders on their flood insurance claims.
- Policyholders who contact their insurer can receive an advance payment of up to \$5,000 on a flood claim, without an adjuster visit or additional documentation.
- NFIP policyholders who have not yet filed a claim should call their agent or insurance company and file immediately. Policyholders who need assistance contacting their insurance company can contact the NFIP Call Center at **800-427-4661**.

Disaster Fraud Hotline

If you suspect fraud, waste, abuse or mismanagement of disaster relief operations, call the Disaster Fraud Hotline at **866-720-5721**. (Calls can be made anonymously and confidentially.)