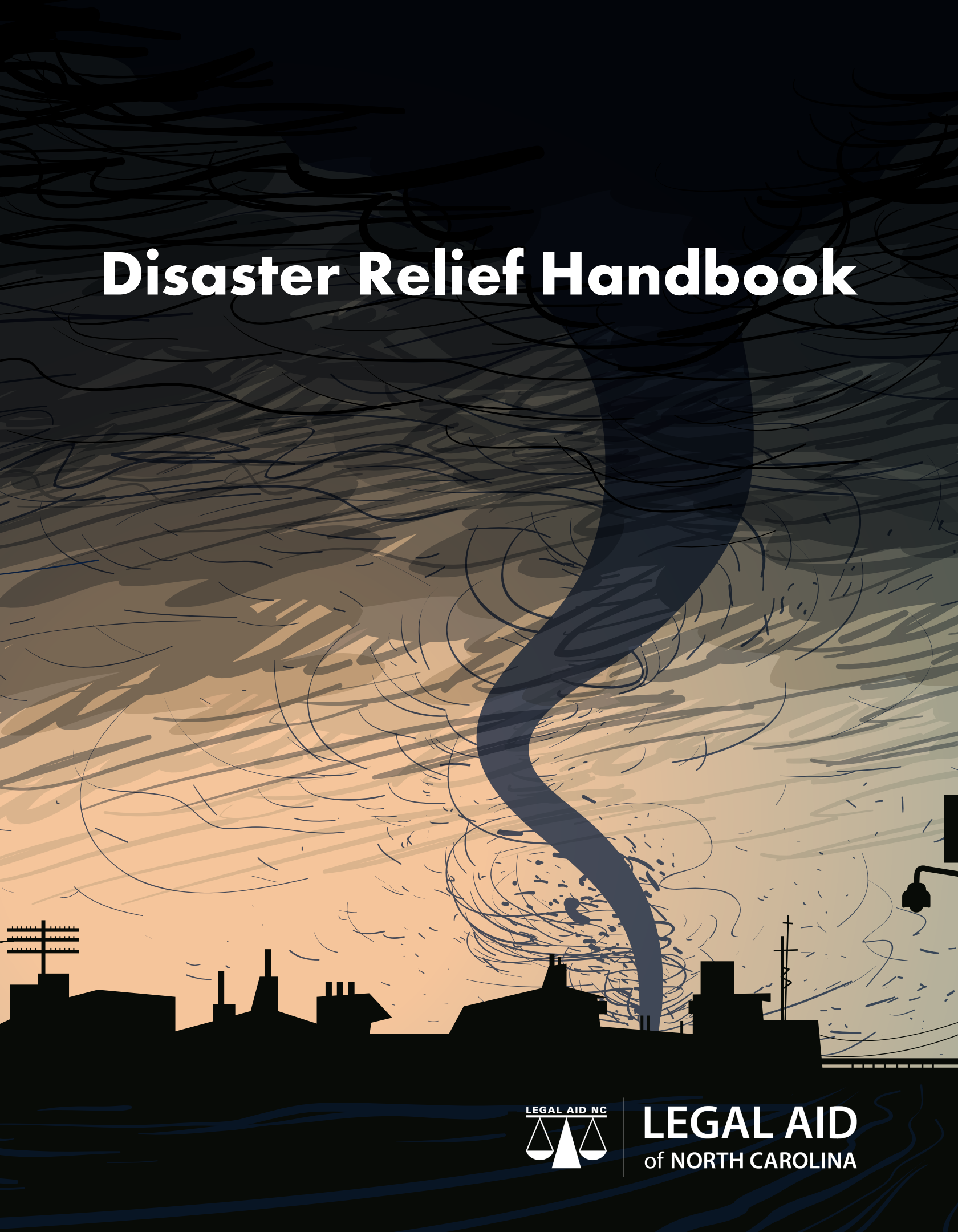


Disaster Relief Handbook



LEGAL AID
of NORTH CAROLINA

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Overview of FEMA disaster assistance and how to apply

If you have been affected by a federally declared disaster, you may qualify for disaster assistance through FEMA's Individuals and Households Program. You must register with FEMA to apply for assistance.

The forms of help available through the Individuals and Households Program are Housing Assistance and Other Needs Assistance.

Housing Assistance may include funds for home repair, replacement, or temporary housing.

The Other Needs Assistance program provides funds for uninsured, disaster-related necessary expenses. These may include:

- Medical and dental expenses
- Repair or replacement of household items or vehicles
- Moving expenses
- Other essential expenses related to recovery from the disaster

Homeowners whose losses were not fully compensated may qualify for low-interest disaster loans from the U.S. Small Business Administration. To apply, you must first register with FEMA.

You can apply for FEMA assistance:

- Online at www.DisasterAssistance.gov
- By Phone at 1-800-621-3362 or TTY -800-462-7585. Operators are multilingual and calls are answered seven days a week.
- You can visit a FEMA Disaster Recovery Center in person

When you apply for disaster assistance, have the following information with you:

- Social Security number
- Address of the damaged home or apartment
- Description of the damage
- Information about insurance coverage
- A current contact telephone number and mailing address
- Bank account and routing numbers for direct deposit of funds

After you apply, FEMA will contact you to schedule an appointment with a home inspector. If you qualify for a grant, FEMA will provide you a check by mail or a direct deposit into your checking or savings account, and a letter describing how you are to use the money.

If you do not qualify for a grant, FEMA will provide you a letter explaining why you did not qualify, and an opportunity to appeal the decision.



Rights of tenants affected by a natural disaster

If your home is so badly damaged by a natural disaster that it is unsafe or unsanitary for you to continue to live in, any one of three possible outcomes could occur.

- You may contact the owner or manager within 10 days of when the damage happened, and tell them that you wish to cancel your lease. If you choose to do this, you are responsible for paying rent up to the date of the damage to or destruction of the home.
- If you wish to stay or must stay in your home after it has been damaged, the owner must make repairs necessary for the home to be decent, safe, and sanitary. The owner must do so within a reasonable time. If the owner does not make such repairs, you may give written notice that you intend to move out due to the poor conditions there. Again, you will be responsible for rent owed for the time you have lived at the home. The amount of such rent could be lower than the rental rate due to the damage which occurred.
- If you have to move out of your home for repairs to be made, your duty to pay rent lapses for the time period you are out of the home. Again, if you are leaving the home for a period of time, or if you are not going to return to it, it is important to put it in writing and give to the owner a statement of your intent and your reasons for your action.

Generally the landlord cannot be held responsible for damage to your belongings caused solely by the natural disaster.

If you have renter's insurance that covers your property, contact the insurance company as soon as possible to file a claim. Take photos of all the damaged property.

Make a claim to FEMA for loss of personal property or assistance with relocation.

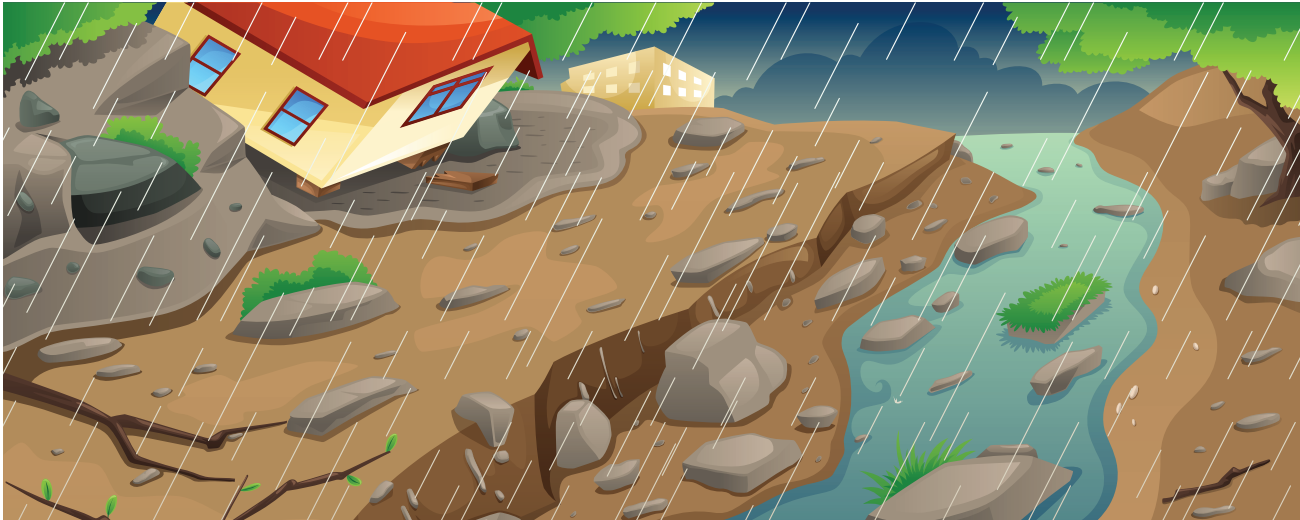
Call FEMA's toll-free disaster survivor hotline at:

- 800-621-FEMA (3362)
- TTY: 800-462-7585(711 or Video Relay Service Available)

Or fill out FEMA's online form for disaster survivors:

- www.fema.gov/webform/disaster-assistance





Rights of homeowners affected by disaster

If your home was damaged by a major disaster, you may be eligible for housing assistance through FEMA.

You may be eligible if:

- You filed for insurance benefits and the damage is not covered
- You or a household member is a U.S. citizen, non-citizen national, or qualified alien
- Your home is in “a disaster area”
- Your home is your primary residence
- AND your home is inaccessible or not livable due to a disaster

You may NOT be eligible if:

- You have other, adequate rent-free housing available
- Your expenses resulted only from leaving your home as a precaution and you were able to return immediately after
- You refused assistance from your insurance
- OR your damaged home is located in a designated flood hazard area and your community is not participating in the National Flood Insurance Program

FEMA’s help may include:

- Rent money for a new place or a temporary housing unit
- Up to \$33,000 to repair damages caused by the disaster or, in rare cases, to replace an uninsured or underinsured home
- OR in limited cases, assistance for the construction of a new home

FEMA will pay for repairs to make the home habitable, not to restore the home to the way it was before the disaster.

If your home is damaged you should continue to pay your mortgage as required by the lender.

You may apply online (www.fema.gov) or by phone (1-800-621-3362 or 1-800-462-7585 if hearing/speech impaired). Once you’ve applied, an inspection will be scheduled to assess your home’s condition. Within 10 days of the inspection, you will be notified of FEMA’s decision.

Rent-to-own property after a natural disaster

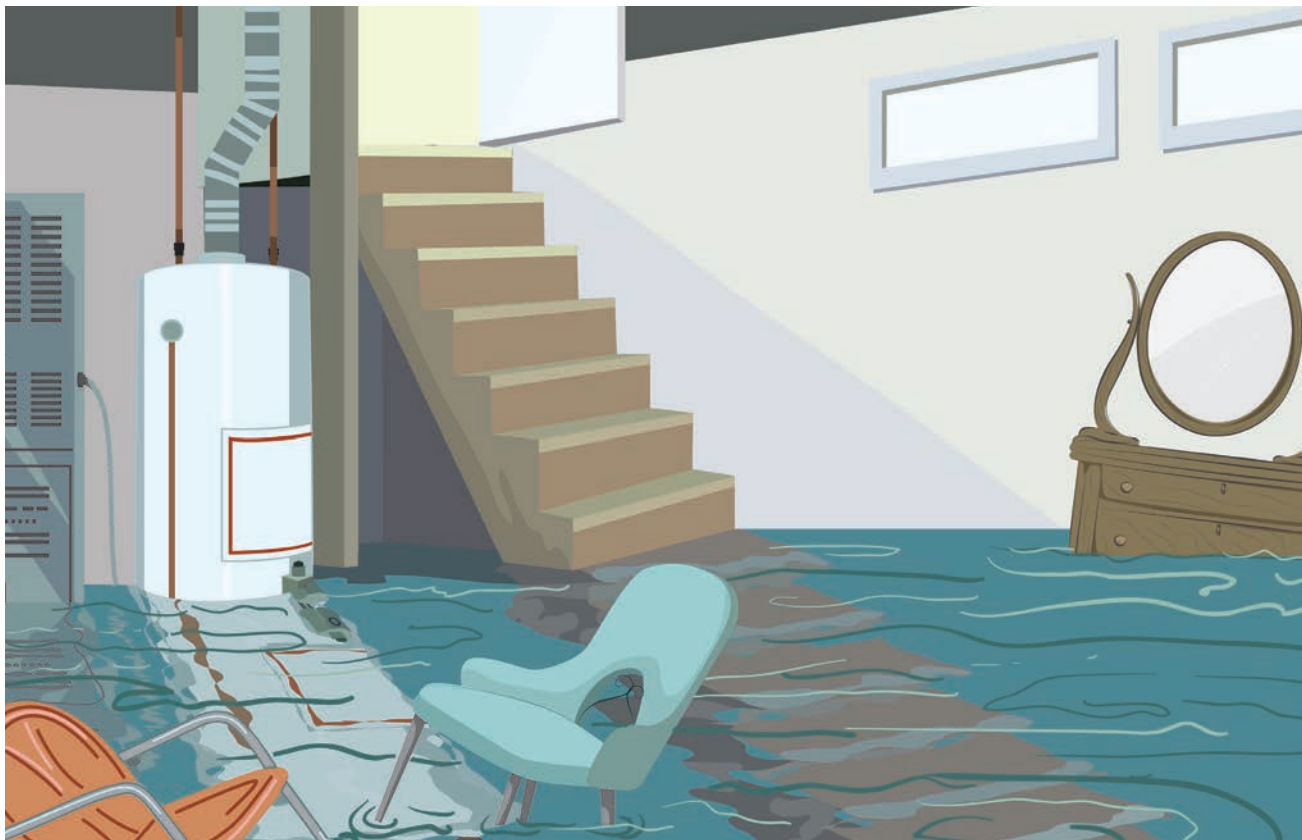
If you have rent-to-own furniture or electronics that were damaged by a natural disaster:

- Report the damage right away to the company that is renting the property to you
- Review your rental contract to see if it includes terms regarding your rights and responsibilities if the property is damaged due to a natural disaster
- You should photograph the damaged property to document the damage caused by the natural disaster
- Store damaged property out of the house if there are safety issues (including mold)

FEMA assistance may cover rent-to-own furniture and appliances for renters and homeowners alike. File a claim by calling 1-800-621-3362 or visiting www.disasterassistance.gov. An agent will determine what items were flood damaged and pay a reasonable replacement amount for necessary “basic” furniture and appliances. For example, only one TV is basic, but not stereo equipment; one refrigerator is basic, but not an additional freezer; dining table and chairs are basic but not a full dining room set. No matter what, if your furniture or appliances have been damaged by the flood, file the claim.

This type of relief for furniture/appliances is available one time. Renters insurance policies are available from FEMA to cover furniture/appliances for a future occurrence. You may qualify to have FEMA pay your premiums for the first three years.

If you need more advice about your rights and your rental contract, or if a rent-to-own company threatens to sue you or take other legal action related to your furniture rental contract, contact Legal Aid of NC, (1-866-219-5262).



What to do if your utility service is interrupted because of a disaster

If your home has lost water, gas, electricity, or cable due to the recent storm, you should report the loss of service directly to the utility company. Do not try and restore services yourself. Do not use a generator in your home or garage, and be careful using candles.

Do not allow anyone other than a trained service professional from the utility company to work on your home. Don't trust anyone who charges you a fee to restore your utility services after a natural disaster.

If your home is unlivable, you should contact your utility providers and ask them to suspend your services if you expect to be out of your home for an extended period of time. If the utility company charges a re-connect fee, ask for a waiver of the fee.

If you have to relocate, FEMA may be able to assist you with payment of connection fees for essential utilities.

FEMA may also pay for fuel for a primary heat source, such as heating oil or gas.

If you are a homeowner, and you have to relocate, contact your insurance company. Your insurance may cover the costs of your temporary housing, including utilities.

If you cannot afford to pay the existing utility bills from your damaged home due to a loss of income, you may be able to receive financial assistance by contacting the American Red Cross, Salvation Army, or United Way.

If you are having problems with your utility company, you may be able to get assistance through the Public Staff of the North Carolina Utility Commission:

- The toll-free number to call is 1-866-380-9816 or 919-733-9277
- Contact them online at www.pubstaff.commerce.state.nc.us/pscons/pscser.htm

Here's where to get help:

FEMA

- 1-800-621-FEMA (3362)
- www.disasterassistance.gov
- Or you can also apply through your local Disaster Recovery Center

American Red Cross:

- Contact your local Red Cross chapter
- Find your chapter at www.redcross.org/find-your-local-chapter
- Call 1-800-768-8048

Salvation Army:

- Find the location closest to you at www.salvationarmycarolinas.org/locations/?source=565

United Way:

- Dial 211 from any phone

Avoiding scams and frauds after natural disasters

Watch out for scams that follow disasters, such as home repairs fraud and scam artists impersonating FEMA and power company officials.

- Ask for official ID from anyone claiming to be from the government, power company or insurance company. All FEMA employees carry picture IDs with them.
- Do not pay for work upfront. Inspect the work and make sure you are satisfied before you pay. Make sure you have a written contract that details the work to be done and completion date.
- Avoid paying cash. Use checks or credit cards. Keep receipts.
- Watch for contractors who have no physical address or refuse to show ID.
- Beware of contractors who claim to be endorsed by FEMA: FEMA does not certify or approve contractors.
- Use contractors backed by reliable references. Demand that the contractor has liability insurance, workmen's compensation and is bonded.
- Check credentials and contact the North Carolina Attorney General's office and Better Business Bureau to learn about any complaints against the contractor. Get the certificate of insurance directly from the insurance company and not from the contractor.
- Do not share personal information with anyone who contacts you that you do not know. Legitimate workers do not ask for social security numbers, bank accounts or other personal information.
- Do not pay for disaster assistance applications. FEMA does not charge for inspections or help filling out applications.



If your property has been damaged by a disaster, contact your insurance company first. Some insurance companies require the adjuster's approval before work can be done.

For car repairs, shop around and compare estimates. You are entitled to written estimates from the car mechanic for car repairs.

Contact the North Carolina Attorney General's office if you suspect a scam or potential fraud at 1-877-566-7226.

Contact FEMA at 1-800-621-3362.



Replacing lost government benefits due to a disaster

If you have lost government benefits due to a major disaster, then you may be able to have them replaced.

The food stamp program has a special replacement program that may be activated during a disaster to replace lost food.

Most other government benefits do not need to be replaced because they are issued electronically by direct deposit to bank accounts or to payment cards. However, the cards themselves may be lost or destroyed so replacement cards may need to be issued.

If you have questions about lost Social Security or Supplemental Security Income benefits, call the Social Security Administration at: 1-800-772-1213.

If you have questions about lost unemployment compensation benefits, call the North Carolina Division of Economic Security at: 1-866-795-8877.

If you have questions about lost Veterans benefits, call the Veterans Administration at: 1-800-827-1000.

Replacing documents after a disaster

Once you meet your immediate needs for food, shelter, and other essentials after a natural disaster, it is critically important to replace any important documents that were lost or damaged during the disaster.

If you have family or close friends that have copies of your documents, contact them first. Your birth certificate, driver's license, and Social Security card are the most important documents to replace.

Next, check with your employer to see if these documents have been maintained in your employee file. If you have children enrolled in school, ask the school about for copies of your children's documents.

Contact your power company and request a copy of your most recent bill. A copy of a utility bill – like your light bill – and bank statement can help prove your residency. Contact your doctor's office for copies of medical records and health insurance cards. Health records can help you prove your identity. If an accountant or tax preparation service prepares your annual tax return, ask them for copies of your returns. Some government agencies will use your tax returns to help prove your identity.

Drivers License:

If you have a North Carolina drivers license or a current state-issued ID card, you can order a duplicate online at www.NCDOT.gov. You can also replace it by visiting your local DMV office. Bring documents with you that provide your full name and date of birth. In addition to birth certificates, original Social Security cards, passports, and US military IDs, you can prove your identity to DMV with tax records or school transcripts signed by a school official.

Additionally, documents obtained at your local courthouse, like a certified marriage certificate obtained from the Register of Deeds office, can help you verify your identity at the DMV.

Birth Certificates:

If you have a photo ID, you can order a copy of your birth certificate online or at the Register of Deeds office in the North Carolina county in which you were born.

If you do not have a photo ID, you can order a copy of your birth certificate online with two alternate documents that show your current address. Examples of these documents include:

- A current utility bill
- Car registration
- Bank statement
- Pay stub
- Income tax return or W-2
- A letter from a government agency

For more information, visit North Carolina's vital records website at www.vitalrecords.nc.gov. If you were born in another state, contact that state's vital records division.

Social Security:

To order a replacement Social Security card, contact the Social Security Administration and report a lost or damaged card. The Social Security Administration requires documentation to prove citizenship and age. If you are unable to provide a driver's license, state-issued ID card or a passport, the Social Security Administration can also accept current employee, school or military ID cards, preferably with photos, as well as health insurance cards.

Insurance claims after a natural disaster

Step one: Notify your insurer to start the claims process

If you are a homeowner or a renter, contact your agent or insurance company to file a claim. Make sure you have the following information ready:

- The name of your insurance company
- Your policy number
- A telephone and/or email address where you can be reached at all times

An adjuster should contact you within a few days of filing your claim. If you do not hear from an adjuster, please contact your insurance agent or company again. Find your company's toll-free phone number or by contacting the North Carolina Department of Insurance at 1-855-408-1212.

Step two: Document damage

Separate damaged from undamaged property. Your adjuster will need evidence of the damage to your home and possessions to prepare your repair estimate.

- Take photographs of all of the damaged property, including discarded objects, structural damage, and standing floodwater levels.
- Make a list of damaged or lost items and include their date of purchase, value, and receipts, if possible.
- Officials may require disposal of damaged items so, if possible, place flooded items outside of the home.

Step three: Complete a proof of loss to support your claim

Your adjuster will assist you in preparing a Proof of Loss (which is your sworn statement of the amount you are claiming, including necessary supporting documentation) for your official claim for damages. You'll need to file your Proof of Loss with your insurance company within 60 days. You'll receive your claim payment after you and the insurer agree on the amount of damages and the insurer has your complete, accurate, and signed Proof of Loss.

If you are a renter and do not have renter's insurance, the homeowner's insurance policy will not pay for replacement of your property. If you are uninsured, you may apply for financial assistance from FEMA by calling 1-800-621-3362.

If you are having problems with your claim or if you disagree with the adjuster's estimate, contact the adjuster's supervisor. If that does not resolve the disagreement, contact the claims department to discuss the amount difference or coverage issue with a claim examiner. Send a new proof of loss form with supporting documentation for the entire amount you are requesting directly to the claim examiner. If you still disagree with the insurance company's decision, file a complaint with the North Carolina Department of Insurance at 1-855-408-1212.

Disaster Unemployment Assistance

If you have lost your job due to a major disaster you may be eligible for unemployment benefits through the Disaster Unemployment Assistance (DUA). You must file for DUA within 30 days of the State announcement of a natural disaster.

The following conditions of unemployment must have occurred as a direct result of the major disaster to qualify for DUA:

- You no longer have a job, including loss of self-employment, or
- You are unable to reach the place of employment, or
- You were to start work in the major disaster area and the job no longer exists or you are unable to reach the job, or
- You became the breadwinner or major support of the family because the head of household died, or
- You cannot work because of an injury incurred during the major disaster.

You shall not be eligible for DUA if:

- You are currently receiving regular unemployment benefits and have not exhausted the benefits, or
- Are eligible for regular unemployment benefits and have not exhausted those benefits.

You may contact DES by calling 1-866-795-8877 from 8AM to 5PM to apply for DUA benefits. If you are self-employed, you will be required to submit your most recent Federal Income Tax returns and/or your profit and loss statement to establish your weekly amount.



Disaster Supplemental Nutrition Assistance Program (“D-SNAP”)

The Disaster Supplemental Nutrition Assistance Program (“D-SNAP”) offers short-term food assistance to people who may not normally qualify for SNAP. D-SNAP is available to assist residents of counties that have been designated for Disaster Assistance.

D-SNAP helps people who have disaster-related expenses such as lost income, lost or damaged property, or lost food due to power outages. D-SNAP benefits are issued within three days using an EBT card that can be used to purchase food. The amount of money that is put on the card will depend on the number of people in the household.

People who were already receiving SNAP before natural disaster:

- Will automatically receive a “supplemental” benefit if they were not already receiving the maximum amount of benefits
- Will be allowed to purchase certain hot food with their EBT cards; and,
- Can apply for Replacement SNAP Benefits if they lost food because of the hurricane.

Children identified as homeless by a school or emergency shelter official may be eligible for free meals, regardless of income.

To complete your application for D-SNAP you will need to provide:

- Identification: Photo ID or any other document that verifies your identity
- Proof of Residency
- Social Security number and date of birth for each household member (do not need Social Security cards, just the number);
- Amount of take home pay for each household member

To show proof of residence when your home and/or personal belongings have been damaged or destroyed you may provide:

- Utility bills (You should contact the local utility provider for a copy of your bill or a statement showing your address)
- A letter from your landlord confirming your address
- A letter or loan statement from your mortgage company
- A property tax bill (Property records are available online and accessible at anytime)
- School Enrollment Records

To apply for emergency food assistance:

- Call 2-1-1 or go to United Way’s 2-1-1 website, www.unitedwaync.org/nc211
- Contact your county’s Department of Social Services office or call 1-866-719-0141
- Find your county’s Social Services office here :www.ncdhhs.gov/divisions/dss/local-county-social-services-offices

LEGAL AID OF NORTH CAROLINA

APPLY FOR HELP

PHONE

1-866-219-5262 (toll-free)

Monday - Friday: 8:30 am - 4:30 pm

Monday & Thursday: 5:30 pm - 8:30 pm

ONLINE

www.legalaidnc.org/apply

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