FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA)

Assistance can include grants for:

- Temporary housing
- Essential home repairs
- Uninsured and underinsured personal property losses
- Other serious disaster-related needs not covered by insurance

Applicants will be asked for the following information:

- Social Security number
- Address of the damaged primary residence
- Description of the damage
- Information about insurance coverage
- A current contact telephone number
- An address where they can receive mail
- Bank account and routing numbers for direct deposit of funds

Residents can apply at DisasterAssistance.gov, 800-621-3362 or (TTY) 800-462-7585. Applicants who use 711 or Video Relay Service may also call 800-621-3362. The toll-free numbers are open 7 a.m. to 11 p.m. seven days a week. Multilingual operators are available. Disaster Recovery Centers also will be opening in flood-impacted communities during the next several weeks for those who would like to talk with someone in person.

FLOODING

If you have experienced a flood, you can file your flood insurance claim by following these three steps.

STEP ONE: NOTIFY YOUR INSURER TO START THE CLAIMS PROCESS

After experiencing a flood, contact your agent or insurance company to file a claim. Make sure you have the following information handy:

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

STEP TWO: DOCUMENT THE 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 of the flood. 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. (See attached documents for more information).

**MORE ABOUT INSURANCE CLAIMS:**

- Contact your insurance agent as quickly as possible and ask for instructions on what to do until the adjuster arrives.
- Prepare an inventory of personal property that has been damaged or destroyed; take pictures of the damaged property.
- Keep all receipts. Reasonable expenses to protect your property are part of the loss and are generally reimbursed by insurance companies.
- Do not have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs.
- If your home is uninhabitable, most homeowner’s policies pay additional living expenses while your property is being repaired. Before renting temporary housing, check with your insurance company or agent to determine what expenses will be reimbursed.
- Review the settlement steps outlined in your policy. If you are dissatisfied with the proposed settlement offer, explain your position. If there is a significant difference between what the insurance company offers and what you believe you are entitled to, you may wish to submit the dispute to arbitration.

If you have questions about the insurance claims process or need assistance, you can call the Consumer Services Division of the N.C. Department of Insurance at 1-800-546-5664, your county cooperative extension agent or the N.C. Insurance News Service at 1-800-936-7475.
HOW TO HELP/ GET HELP

Governor Pat McCrory has activated the NC Disaster Relief Fund to which monetary contributions may be made. To make a donation, please visit ncdisasterrelief.org. You may also text NCRECOVERS to 30306 to donate funds. All donations received will support Hurricane Matthew long-term recovery efforts in North Carolina.

LOCAL DONATION SITES

The City of Greenville is receiving a large amount of requests from people who want to help out during this flooding event. In an effort to better coordinate the support, we have collaborated with Pitt County Government to create a registration form for volunteer assistance and volunteer requests. Forms can be found on greenvillenc.gov. You may also call the Volunteer Resource Coordinator: 252-902-3976

Locally, two donation sites have been designated in the county for those who want to drop off water, food, diapers, toiletries, etc.

Mt. Pleasant Christian Church.
1726 Staton House Road in Belvoir

Taft Family Offices.
2561 Mills Street in Winterville.

They will be open from 9 a.m. to 4 p.m. These are only donation sites not distribution sites.

For those interested in donating items, you can also contact The Salvation Army at (252) 756-3388. The items needed include money, toiletries, and non-perishable food items.

OTHER COMMUNITY RESOURCES

Dial 2-1-1 or 1-888-892-1162 to speak with a trained call specialist about Hurricane Matthew assistance in your area.

The 24-hour service is free, confidential and offered in any language. Information is available about:

- Shelters
- Feeding sites and food banks
- Clean up assistance
- Water distribution sites
- Supplemental Nutrition Assistance Program (SNAP) assistance
- County-specific resources
- General disaster recovery

ROAD CLOSURES AND REPAIRS

For the latest road conditions, call 5-1-1, visit ncdot.gov, or check the ReadyNC mobile app, which also has real-time shelter and evacuation information.
BUSINESSES:

Low-interest disaster loans from the U.S. Small Business Administration (SBA) are available for businesses of all sizes (including landlords), private non-profit organizations, homeowners and renters. Disaster loans cover losses not fully compensated by insurance or other recoveries.

Business and nonprofits can apply for up to $2 million to repair or replace damaged real estate, machinery, equipment, inventory and other business assets. Loans for working capital, known as Economic Injury Disaster Loans, are available even if the business did not suffer any physical damage.

Homeowners can apply for up to $200,000 to repair or replace damaged real estate. Homeowners and renters can apply for up to $40,000 to repair or replace damaged personal property, including automobiles.

Small businesses and most private nonprofit organizations in many of the counties listed above also may apply for SBA Physical and Economic Injury Disaster Loans.

For information or to request application forms, call the SBA’s Customer Service Center at 800-659-2955 (800-877-8339 for the deaf and hard-of-hearing) or send an email to disastercustomerservice@sba.gov.

An established social media hashtag for businesses to report public safety concerns, share barriers to accessing sites, and note being ready for customers after #Matthew is: #NCOpen4Biz - @NCEmergency

FOOD AND NUTRITION SERVICES

Food and Nutrition Services (food stamps) recipients in all 100 counties in North Carolina are approved to purchase hot meals from authorized Electronic Benefits Transfer retailers starting, Saturday October 15. The waiver will run through November 14.

Areas affected by Matthew are allowing current food stamps recipients to receive replacement benefits. The deadline for replacement requests is Tuesday, October 18.

The state is still awaiting federal approval to provide disaster food stamps to residents who do not currently receive the benefits, but who had flood damage or power outages.

Recipients are advised to visit the Department of Social Services location at 203 Government Circle in Greenville to complete an affidavit regarding the loss. The scheduled deadline to apply is 10 days from the date of the food loss unless an extension is granted, which has not been approved at this time. Pitt County Department of Social Services employees will also be at shelter sites to take applications.

For more information on the hot food waiver, call 211 or go to unitedwaync.org/nc211
IMPORTANT PHONE NUMBERS:

Greenville Emergency Operations Center
.........................................252-329-4164

Greenville Utilities
..............................(252) 752-7166

North Carolina Department of Transportation (NCDOT)
...............................Dial 5-1-1 for road closures

Pitt County Emergency Operations Center
.........................................252-902-3999

Pitt County Volunteer Resource Coordinator
.........................................252-902-3976

Pitt County Animal Shelter
.........................................(252) 902-1726

Pitt County Department of Social Services
.........................................(252) 902-1110

Pitt County Health Department
.........................................252-902-2300
If you have tree damage:

- May have to play a deductible of $100, or the claim could raise your premiums.
- Check neighborhood; insurance policies may not fully cover damage.
- Be skeptical of promises of free roof work; avoid.
- Watch out for storm chasers; avoid if not local and not referred by a known friend.
- Take your time and hire the best contractor.
- Avoid low-ball or drive-by roofer estimates.

If you have roof damage:

- Inspections by city or county officials; check with your local government to learn more.
- Get required permits and inspections; flood repairs are required to be performed and inspected.
- Check for general contractors; check references or visit NCDOR 877-5-NO-SCAM.
- For plumbers and HVAC experts; check references or visit NCDOR 877-5-NO-SCAM.
- For electricians; check references or visit NCDOR 877-5-NO-SCAM.
- Avoid claims by a contractor who is not licensed; may set up a repair and then demand payment.
- Beware of claims by a contractor who did not perform the work.
- Don't pay in advance for flood repair and cleaning; avoid scammers who collect upfront payments.

Remember that FEMA does not certify or endorse or approve contractors.
Always contact your insurance company before hiring for repairs.
Avoid doing business with anyone who knocks on your door offering repairs.
Don't pay for repairs before the work is done.

To avoid storm repair scams:

If someone comes to your home offering to commit fraud, call local law enforcement immediately.
Report storm repair scams to the Attorney General's Office at ncdor.gov or 877-5-NO-SCAM.
Home repair scammers will try to make an unfair profit off of Hurricane Matthew's damage.

STORM REPAIR SCAMS

NCDOJ
1-877-5-NO-SCAM
CONSUMER HOTLINE:

ATTORNEY GENERAL ROY COOPER
DEPARTMENT OF JUSTICE
NORTH CAROLINA
CHARITY SCAMS

If you receive a call or email from a charity, be sure to verify the authenticity of the request. The charity should be listed on the IRS’s website under the name "Public charities." If you are unsure, contact the charity directly to confirm the request.

What if you have already donated to a charity and now suspect it is a scam? Contact the charity and request a refund or transfer your donation to a reputable charity. If you have already donated, contact the Attorney General’s Office at 1-888-830-4492.

If you have questions or need assistance, contact the Consumer Protection Division of the Attorney General’s Office at 1-877-5-NO-SCAM (5662) or visit their website at www.ncattorneygeneral.gov.

PRICE GOUGING

Price gouging is illegal during times of crisis. Be aware of victims’ rights and how to report suspected price gouging.

How do I report price gouging?

Contact the Office of the Attorney General at 1-877-5-NO-SCAM (5662) or visit their website at www.ncattorneygeneral.gov. Report the name and location of the store, the item or service, and the price charged.

PUBLIC LANDSCAPING

Be wary of landscaping services that offer to do work for a fee. Contact the Consumer Protection Division of the Attorney General’s Office at 1-888-830-4492 or visit their website at www.ncattorneygeneral.gov for more information.

HURRICANE MATTHEW

If you experience damage from Hurricane Matthew, contact the Consumer Protection Division of the Attorney General’s Office at 1-888-830-4492 for assistance.

IMPLIED SCAMS

Never give personal information over the phone unless you are sure it is legitimate. Be cautious of calls or emails from individuals or organizations claiming to be from the government.

IMPOSTOR SCAMS

Impostor scams can happen in person, by phone, or online. Be cautious of offers that seem too good to be true.

FEMA OFFICIALS

FEMA officials can contact you to verify your identity. Be cautious of offers that demand immediate payment or provide personal information. If in doubt, contact FEMA directly.

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The Food Claim Process

**Fact Sheet**

National Food Insurance Program (NFIP)

FEMA
FEMA FORM 089-0 (4/14)

NAME

day of

Explain this

The following section is part of the application for compensation due to property damage. The information provided here will be reviewed to determine if the property is eligible for federal assistance.

6. LESS APPRAISAL ERROR

7. ACTUAL CASA VALUE LESS 15%

8. LESS CASA VALUE ERROR

9. NET AMOUNT CLAIMED UNDER ABOVE ENHANCED POLICY IS

The amount of the claim submitted by the insured shall be reduced by the amount of the loss or damage attributable to damage caused by any property that was previously rendered non-operable due to a previous claim or loss.

The insured shall furnish to the Underwriter, or his agent, such information as is necessary to enable the Underwriter to determine the extent of the damage caused by the insured, and to determine the amount of the claim.

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Adverse Effect Certification Application
Adverse Effect Certification (AEC) Report

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Insurance Against Damage Assessment
Insured Flood Damage Assessment
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Cost Coverage Subject to Limit and Condition

Statement as to Full Cost of Repairs or Replacement
Notes of Loss
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FEMA Form

Property Description

The use of this form is permitted only under the regulations of the Federal Emergency Management Agency, the Federal Housing Administration, or the Federal Bureau of Investigation, as the case may be, and only in accordance with such regulations.

The information required is necessary to process the subject loss. The authority to collect the information is Title 42, U.S. Code, Section 70 to 4028. It is voluntary on your part to furnish the information. However, submission of any part may prejudice proceeding of the claim. The information will not be used for any purpose other than those indicated above.

Note: Do not send your completed form to this address. Submit your completed form to the Federal Emergency Management Agency, Federal Housing Administration, or the Federal Bureau of Investigation, as the case may be, in accordance with the regulations of such agencies.

Form No.

The form is not required in the processing of your claim. However, submission of the form is required in the processing of your claim. If you do not provide some or all of the information, it may result in delay in processing or denial of the claim and application.