

North Carolina Flood Information

TOPICS INCLUDED

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[CLICK HERE TO VIEW INFOGRAPHIC ON HOW TO FILE A FLOOD INSURANCE CLAIM](#)

BACKGROUND INFORMATION ABOUT THE FEMA PROCESS

The law requires that the Governor ask the President for a Major Disaster Declaration. Governor McCrory received a federal disaster declaration for thirty-one counties on Saturday. They are Beaufort, Bertie, Bladen, Brunswick, Camden, Carteret, Chowan, Columbus, Craven, Cumberland, Currituck, Dare, Duplin, Edgecombe, Greene, Hoke, Hyde, Johnston, Lenoir, Nash, New Hanover, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Pitt, Robeson, Tyrrell, Washington, and Wayne counties. These counties have been approved for federal funding to help augment the costs of responding to the storm and helps to pay for storm debris removal.

Update The Major Disaster Declaration for the State of North Carolina has been amended to include Harnett, Sampson, and Wilson counties for Public Assistance.

The declaration also approved 10 counties for Individual Assistance to help homeowners and renters repair or replace damaged homes. Those counties include: Beaufort, Bladen, Columbus, Cumberland, Edgecombe, Hoke, Lenoir, Nash, Pitt, and Robeson counties.

Update The Major Disaster Declaration for the State of North Carolina has been amended to include Bertie, Dare, Duplin, Gates, Greene, Harnett, Hyde, Johnston, Jones, Pender, Sampson, Wayne, and Wilson Counties for Individual Assistance.

Please note you may still apply for aid if you live in a county not included in the federal disaster declaration. All 100 counties of the state will be eligible for funding to help mitigate future storm damage.

The governor's declaration was only the initial declaration, and it can be amended to include other counties. Governor McCrory listed those counties based on already-filed damage assessments. Other counties have not submitted damages yet. On October 10, 2016, President Obama issued a major disaster declaration for these counties in the State of North Carolina, triggering the release of federal funds to help people and communities recover from the severe storms and flooding that began October 7, 2016. Details of the disaster declaration and assistance programs are enclosed in the Declaration Fact Sheet.

HOW TO APPLY FOR AID

- Apply online at www.disasterassistance.gov. Constituents may call the registration phone number at **1-800-621-3362**; those who have a speech disability or hearing loss and use TTY, should call 1-800-462-7585 directly; for those who use 711 or Video Relay Service (VRS), call 1-800-621-3362.
- FEMA has an app for constituents to upload pictures in order to document damage, apply for assistance, learn about the process, locate nearby shelters and local assistance in addition to numerous links and documents to help with preparedness, emergency relief and clean up/removal.

INFORMATION CHECKLIST FOR APPLYING FOR FEMA

Before starting your application, you, your co-applicant or a minor in your home must be a U.S. citizen, non-citizen national or qualified alien. Please have a pen and paper and the following information ready:

- **Social Security Number:** If you do not have a Social Security number, please apply for a Social Security number, then visit DisasterAssistance.gov or call FEMA at 1-800-621-3362 to complete your disaster application. Your household may still be able to receive assistance if there is a minor in the household who is a U.S. citizen, non-citizen national or qualified alien with a Social Security number.
- **Address of the Damaged Home or Apartment:** Provide the physical address of where the damages happened.
- **Insurance Information:** Describe the type(s) of insurance coverage you have, such as homeowners, flood, automobile, mobile home insurance, etc.
- **Description of the Damage:** Describe your damages caused by the disaster, including the type of disaster (flood, hurricane, earthquake) and type of dwelling (mobile home, house) or vehicle (car, boat).

- **Financial Information:** Provide your family's total annual household income, before taxes, at the time of the disaster.
- **Contact Information:** Give FEMA the mailing address and phone number where the damages happened and the address and phone number where you can be reached after the disaster.
- **Direct Deposit Information** (optional): If you are approved for assistance and want your funds deposited directly into your bank account, provide your banking information. This includes:
 - Bank name
 - Type of account (ex: checking, savings, etc.)
 - Routing number
 - Account number

ADDITIONAL INFORMATION WHEN APPLYING FOR FEMA

If you have not applied for disaster assistance yet, please [apply online](#) first. This form is not valid until you have an application on record.

If you have applied and are asked to complete a **Declaration and Release Form** (OMB form 009-0-3; PDF, 89 KB), you can print, fill it out, and mail it to:

FEMA – Individuals & Households Program
 National Processing Service Center
 P.O. Box 10055
 Hyattsville, MD 20782-8055

Or fax: 1-800-827-8112

Or visit:

- Computer: www.disasterassistance.gov
- Web enabled mobile device: fema.gov
- FEMA App: <https://www.fema.gov/mobile-app> (Google Play, App Store, Blackberry)

If you need help filling out the form, please call the FEMA Helpline, 7 a.m. to 11 p.m. ET, 7 days a week:

- 1-800-621-FEMA (1-800-621-3362)
- TTY 1-800-462-7585
- 711 or VRS 1-800-621-3362

You don't have to provide the requested information. It's voluntary. But if you choose not to provide it, disaster assistance could be delayed or denied.

Use this link to [Check your status](#)

FEMA ASSISTANCE FOR AFFECTED INDIVIDUALS AND FAMILIES CAN INCLUDE AS REQUIRED

- Rental payments for temporary housing for those whose homes are unlivable. Initial assistance may be provided for up to three months for homeowners and at least one month for renters. Assistance may be extended if requested after the initial period based on a review of individual applicant requirements. (Source: FEMA funded and administered.)
- Grants for home repairs and replacement of essential household items not covered by insurance to make damaged dwellings safe, sanitary and functional. (Source: FEMA funded and administered.)
- Grants to replace personal property and help meet medical, dental, funeral, transportation and other serious disaster-related needs not covered by insurance or other federal, state and charitable aid programs. (Source: FEMA funded at 75 percent of total eligible costs; 25 percent funded by the state.)
- Unemployment payments up to 26 weeks for workers who temporarily lost jobs because of the disaster and who do not qualify for state benefits, such as self-employed individuals. (Source: FEMA funded; state administered.)
- Low-interest loans to cover residential losses not fully compensated by insurance. Loans available up to \$200,000 for primary residence; \$40,000 for personal property, including renter losses. Loans available up to \$2 million for business property losses not fully compensated by insurance. (Source: U.S. Small Business Administration.)
- Loans up to \$2 million for small businesses, small agricultural cooperatives and most private, non-profit organizations of all sizes that have suffered disaster-related cash flow problems and need funds for working capital to recover from the disaster's adverse economic impact. This loan in combination with a property loss loan cannot exceed a total of \$2 million. (Source: U.S. Small Business Administration.)
- Loans up to \$500,000 for farmers, ranchers and aquaculture operators to cover production and property losses, excluding primary residence. (Source: Farm Service Agency, U.S. Dept. of Agriculture.)
- Other relief programs: Income tax assistance for filing casualty losses; advisory assistance for legal, veterans' benefits and social security matters.

NATIONAL FLOOD INSURANCE PROGRAM (NFIP) CALL CENTER

For assistance with flood insurance claims, call (800) 621-3362, then press 2.

CRISIS COUNSELING FOR THOSE AFFECTED BY THE DISASTER

- For non-critical disaster distress, contact the Red Cross chapter at (225) 291-4533 and ask to speak with a mental health professional.
- National Disaster Distress Hotline operated by SAMSA at 1-800-985-5990
- Text TalkWithUs to 66746 to connect with a trained crisis counselor

LINKS TO OTHER RESOURCES

- NC Department of Agriculture Disaster Information [here](#).
- Helping Pets <http://www.fema.gov/helping-pets>
- FEMA Public Assistance Fact Sheet found [here](#).
- FEMA Increased Cost of Compliance Coverage found [here](#).
- NFIP Call Center Fact Sheet found [here](#).
- NFIP Fact Sheet found [here](#).
- NFIP Advance Payments Under Standard Flood Insurance Policies found [here](#).
- For Current list of Road Closures, go to: <http://tims.ncdot.gov/tims/default.aspx>

*local media and government may have information