



INTERGOVERNMENTAL WEEKLY UPDATE



FEMA

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Why Buy Flood Insurance?

The flooding that followed Hurricane Matthew in October 2016 damaged more than 60,000 structures in North Carolina.

Fewer than 10 percent of the homeowners, business owners and renters of those properties carried National Flood Insurance Program (NFIP) flood insurance. Floods can affect anyone and are the most common and most costly natural disasters in the United States.

Why should I get flood insurance?

Your homeowner's insurance may not cover damage caused by floods. Check with your agent to see whether your policy covers flood damage. Flood insurance is usually written as a separate policy. It will help if another flood event occurs. Flood insurance from the National Flood Insurance Program (NFIP) gives you control.

As long as your community participates in the NFIP, as a homeowner or business owner you can get building and contents coverage included in your NFIP policy. Renters can get contents coverage.

Where can I buy flood insurance?

You can buy flood insurance by contacting your insurance company or agent. For an agent referral call 800-427-4661.

When should I buy a policy?

Right now! FEMA urges you to buy flood insurance before a flood event. NFIP cannot pay a claim if you don't have a policy in effect when damage occurs. An insurance policy from NFIP becomes effective 30 days after you buy it, unless the purchase is associated with the origination, renewal or extension of a federally backed loan on property in a high-risk area.

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LUMBERTON, N.C. — RESCUE OPERATION: FEMA's Urban Search and Rescue Team from Missouri Task Force 1 rescues a dog stranded in a neighborhood that was flooded following Hurricane Matthew. Four months later, communities across North Carolina are working together with local, state and federal partners on developing long-term recovery plans.

Smith Leads State Resiliency Initiative



Dr. Gavin Smith is leading North Carolina's Hurricane Matthew Disaster Recovery and Resiliency Initiative. He oversees a team of planners, professors and students from the University of North Carolina (UNC) System to advise Gov. Roy Cooper and North Carolina Emergency Management (NCEM) and to assist hard-hit communities with modest planning capacity to develop and implement disaster recovery plans. The initiative's focus is on the towns of Fair Bluff, Kinston, Lumberton, Princeville, Seven Springs and Windsor.

Smith is a professor at UNC-Chapel Hill in the Department of City and Regional Planning and Director of the Department of Homeland Security's [Coastal Resilience Center of Excellence](#). He previously was Assistant Director at NCEM, where he led hazard mitigation efforts and advised Gov. Jim Hunt on the development of state and federal recovery programs in the 1990s.

During Hurricane Katrina, Smith reported to Mississippi Gov. Haley Barbour; following the disaster, he served as director of the state's Office of Recovery and Renewal.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-3362 or TTY at 800-462-7585. FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards. Follow FEMA on twitter at @femaregion4. Download the FEMA app with tools and tips to keep you safe before, during, and after disasters.

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NORTH CAROLINA BY THE NUMBERS

The following is a snapshot of the recovery effort as of Tuesday, **Feb. 21, 2017**:

- More than **\$93.7 million** has been distributed in individuals and household grants.
- More than **81,900** households registered for federal assistance.
- More than **\$92.4 million** has been approved for more than **2,500** low-interest disaster loans by the U.S. Small Business Administration.
- More than **\$10.7 million** has been obligated for Public Assistance grants.
- More than **\$168.2 million** has been paid on more than **5,800** National Flood Insurance Program claims.

Why Buy Flood Insurance? *(Continued from Page 1)*

My community has never flooded, so why do I need flood insurance?

Almost 25 percent of flood insurance claims come from areas of moderate-to-low risk for flooding. These areas historically receive one-third of all federal disaster assistance provided for flooding.

Flooding can occur almost anywhere. It occurs in moderate-to-low risk areas as well as in high-risk areas. Even if you live in a moderate-to-low risk area, you are encouraged to get and keep coverage. Low risk does not mean no risk.

How much will I get from NFIP after my property is damaged by a flood?

The amount paid to the policyholder is the cost of physical damage caused by or from flood.

The amount NFIP flood insurance will pay for contents is the actual cash value of the damage by or from flood to the contents.

The amount paid out for businesses covered for structure and contents will be only for actual cash value of physical damage by or from flood to buildings and insured contents.

Where can I get more information on flood insurance?

Visit www.FloodSmart.gov or call the NFIP helpdesk at 800-427-4661.

Continued Temporary Rental Assistance May Be Available to Some Survivors

North Carolina survivors of Hurricane Matthew receiving rental assistance for temporary housing through FEMA's Individuals and Households Program, should let FEMA know if they still need help.

How to qualify for continued assistance

To continue to receive rental assistance, applicants must prove an ongoing need. It may be that other suitable housing is not available, or that their permanent housing plan has not been completed through no fault of their own.

What does rental assistance cover?

Rental assistance is for paying rent, including a security deposit, and vital utilities, such as gas, electric, water, oil, trash and sewer, at a place other than the damaged home.

How to apply

To apply for continued rental assistance, complete a FEMA application. FEMA evaluates the information to see if the household has a need for additional assistance.

To request an application form, call the FEMA Helpline at 800-621-3362 for voice, 711 and Video Relay Service. Those who are deaf, hard of hearing or have a speech disability and use a TTY, may call 800-462-7585.

How to get help to find affordable housing

NCHousingSearch.org helps people locate available, affordable rental housing. Call 877-428-8844.

The FEMA Housing Portal (asd.fema.gov/inter/hportal/home.htm) offers a list of rental resources identified and provided by federal agencies.

Help from HUD is available

Those who lived in a public housing authority unit; or a subsidized unit (Section 8); or have a Housing Choice Voucher; and were impacted by Hurricane Matthew, should contact their local housing authority. They also may contact U.S. Housing and Urban Development at 336-851-8058 or email at hudhelpingu@hud.gov.

Homeowners with an FHA mortgage who need assistance or have questions on their options may contact the HUD National Servicing Center at 877-622-8525.

Homeowners who need help or have questions about foreclosure, foreclosure prevention, or the next steps, may contact a HUD approved housing counseling agency by calling 800-569-4287.