



Hurricane Florence Relief Addendum

This guide contains a list of Frequently Asked Questions
for persons affected by Hurricane Florence.

TABLE OF CONTENTS

FEMA	1
Insurance	2
Renters' Rights	3
Replacing Important Documents.....	4
School Rights.....	5
Avoiding Home Repair Fraud.....	5
Other Resources	5

As of September 18, 2018

DISCLAIMER

The information provided in the preceding "Harvey Crisis Response Guide" was prepared in August 2017 in connection with Hurricane Harvey relief efforts. Thus, much of the information is specific to the state of Texas. Although the information in the "Harvey Crisis Response Guide" may generally be applicable to persons impacted by Hurricane Florence, the riders that follow contain information that is specific to persons affected by Hurricane Florence in the state of North Carolina.

The information that follows provides general information that may or may not be applicable in individual circumstances. It is not intended as legal advice. For legal advice in specific circumstances, please consult your own lawyer.

01 FEMA

SHOULD I APPLY FOR ASSISTANCE?

- If you have sustained damage or loss because of Hurricane Florence, you should apply for assistance.
- File for FEMA assistance even if you know that you are not eligible for immediate disaster assistance, because it is sometimes the first step for receiving other forms of relief (e.g., an SBA loan).
- File for FEMA assistance even if you don't think you need it at this time. This can help document your damage in case you later need FEMA help.

HOW DO I APPLY FOR ASSISTANCE?

- Registering online at www.DisasterAssistance.gov is the quickest way to register for FEMA assistance. FEMA has also established a specific site for Hurricane Florence information at <https://www.fema.gov/hurricane-florence>. This website will assist in tracking updates and requests from FEMA as well as determining whether you are eligible for FEMA assistance.
- You can also use the FEMA mobile app, which can be downloaded at www.fema.gov/mobile-app.
- If you are unable to access the internet, you can also call **(800) 621-3362**.

WHAT DO I DO IF I AM DENIED ASSISTANCE?

- Do not worry - there are many reasons you might have been denied. A denial does not mean you are not eligible for assistance. You will have 60 days to file an appeal. Before filing an appeal, speak with a disaster legal services attorney, who may be able to assist you with preparing an appeal properly.

CAN I KEEP TRACK OF FEMA UPDATES VIA SOCIAL MEDIA?

- Yes, FEMA has set up various channels of communication using various social media outlets.

Links to these channels are below:

- [@fema](#)
- [@femaregion3](#)
- [@femaregion4](#)
- [FEMA Facebook](#)
- [FEMA en Español](#)
- [@VAemergency](#)
- [@NCEmergency](#)
- [@SCEMD](#)

WHICH COUNTIES HAVE BEEN DESIGNATED ELIGIBLE FOR INDIVIDUALS TO RECEIVE ASSISTANCE FROM FEMA?

- As of the time of publication, the designated counties are:
 - Beaufort, Bladen, Brunswick, Carteret, Columbus, Craven, Cumberland, Duplin, Harnett, Jones, Lenoir, New Hanover, Onslow, Pamlico, Pender, Robeson, Sampson, and Wayne
- FEMA will update this information at <https://www.fema.gov/hurricane-florence>. Please continue to monitor the FEMA website to see if your county has been added.

WHAT ELSE?

- Be sure to claim the total value of your damaged house or property even if it's more than FEMA or insurance limits.
- When FEMA gives you money, they will tell you how you should use it. Only use FEMA money for the things FEMA tells you to spend it on.
- Keep all papers received from FEMA, and all receipts showing how you spent the money from FEMA, for at least three years.
- Consider applying for other benefits such as disaster unemployment benefits and disaster food stamps if possible to supplement the FEMA money.
 - For information about disaster unemployment assistance, please visit <https://des.nc.gov/DES/Static?page=faqMain#DU>
 - For information about food assistance for disaster relief, please visit <https://www.fns.usda.gov/disaster/disaster-assistance>
 - The Food and Nutrition Service (FNS) approved North Carolina's request to allow for hot foods to be purchased at SNAP authorized retailers through October 31, 2018.
 - FNS granted a waiver that will allow households to make a request for replacement of SNAP benefits through October 15, 2018. These replacement SNAP benefits will allow households to replace food lost as a result of Hurricane Florence.
- The U.S. Department of Housing and Urban Development (HUD) may determine additional foreclosure relief, if necessary. Visit the HUD website at: <portal.hud.gov/hudportal/HUD?src=/info/disasterresources>.

02 INSURANCE

- The North Carolina Department of Insurance provides resources and information regarding Hurricane Florence at: <http://www.ncdoi.com/HurriClaims/>.
- If you have had a homeowner's insurance claim partially or completely denied, you may be able to request independent mediation. See <http://www.ncdoi.com/HurriClaims/After%20The%20Storm%20-%20Disaster%20Mediation.aspx>.

03 RENTERS' RIGHTS

The following summary was posted by Legal Aid of North Carolina following Hurricane Matthew and is available at: <http://www.legalaidnc.org/get-help/self-help-library/hurricane-matthew/tenant-rights>. Make sure to read your lease carefully. For specific questions, and for questions regarding disaster-related evictions, consult a lawyer.

WHAT ARE MY RIGHTS AND RESPONSIBILITIES UNDER NORTH CAROLINA LAW IF I AM A TENANT AND MY RENTAL UNIT IS DAMAGED EXTENSIVELY OR DESTROYED BY A NATURAL DISASTER?

- If you have a written lease, read it carefully to determine if it contains any terms regarding repairs, termination of the lease, alternate housing, or other matters in case of extensive damage to, or destruction of, the premises.
- If the premises are so severely damaged by a disaster that they are unfit or unsafe for occupation, then a tenant has three options:
 - Under N.C. Gen. Stat. § 42-12, a tenant may notify his landlord in writing within ten (10) days of the damage that he is canceling the lease. The tenant must also pay all rent that was due up to the date of the damage or destruction.
 - If a tenant does not follow this statutory process, then he may still be able to cancel the lease if the landlord does not make the necessary repairs. North Carolina law requires a landlord to keep the premises in fit and habitable condition. Once the landlord is notified of the damage to the premises, he is required to make repairs within a reasonable time. If he fails to restore the premises to a habitable condition, then the tenant is entitled to rescind or cancel the lease. If possible, the tenant should rescind or cancel the lease in writing.
 - If the landlord is willing to make repairs and the tenant wants to return to the premises, then the tenant should try to negotiate a reasonable timetable to allow for repairs and reentry. The tenant's duty to pay rent should not resume until he is restored to possession. Full rent should not be paid until all of the repairs are finished.
- A landlord cannot use forcible or self-help measures to evict a tenant or seize and withhold his personal property. A landlord must get a court order before he can evict a tenant or remove his possessions from the premises.
- A landlord is generally not responsible for the damage to, or loss of, a tenant's personal property due to a natural disaster. A landlord could be liable, however, for damage to a tenant's personal property from a storm if the landlord failed to make pre-storm repairs. (i.e., leaking roof) and it caused the damage to the tenant's property.
- If you have renter's insurance, then you should read your policy, take photos of the damage, contact your insurance company as soon as possible, and follow its procedures for filing a claim.

04 REPLACING IMPORTANT DOCUMENTS

HOW DO I REPLACE MY DRIVER'S LICENSE?

- Individuals can order a replacement or duplicate driver license or ID card that has not expired or been suspended or revoked at <https://edmv.ncdot.gov/DuplicateDriverLicense>, or at a North Carolina Division of Motor Vehicles driver license office.
 - To find a North Carolina Division of Motor Vehicles driver license office, visit <https://www.ncdot.gov/dmv/offices-services/locate-dmv-office/Pages/dmv-offices.aspx> or call **(919) 715-7000**.
 - To apply for a replacement driver license or ID in person, you must:
 - Pay the required fee. See <https://www.ncdot.gov/dmv/license-id/driver-licenses/Pages/licenses-fees.aspx>.
 - Provide at least two documents to verify your identity, as listed here: <https://www.ncdot.gov/dmv/help/Pages/proving-identity.aspx>.

HOW DO I REPLACE MY FOOD STAMPS OR EBT CARD?

- Food stamps are provided by the Food and Nutrition Services Program. In addition to replacing the card, you also can request replacement SNAP benefits for food that was destroyed.
 - For new applications, you may apply online at <https://epass.nc.gov/CitizenPortal/application.do>.
 - For a lost EBT card or replacement benefits, call **(888) 622-7328** or visit a North Carolina Health and Human Services Office, which may be located here: <https://www2.ncdhhs.gov/dss/local/>.
 - For help with the North Carolina Food Stamp Program:
 - Call **(866) 719-0141**
 - Visit <https://www.benefits.gov/benefits/benefit-details/1389>.

HOW DO I REPLACE A BIRTH OR DEATH CERTIFICATE OR MARRIAGE LICENSE?

- You can go to your local register of deeds office or the North Carolina Vital Records office in Raleigh.
- You also can apply online at <https://www.vitalchek.com/vital-records/north-carolina/north-carolina-vital-records> for vital records, including:
 - birth certificate or verification
 - death certificate or verification
 - marriage verification
 - divorce verification
- To request these records from other states, visit the National Center for Health Statistics website at <http://www.cdc.gov/nchs/w2w.htm>.

05 SCHOOL RIGHTS

WHERE CAN I FIND INFORMATION REGARDING RIGHTS TO ATTEND SCHOOL IN NORTH CAROLINA?

- Contact the Department of Public Instruction, <http://www.ncpublicschools.org/>, or **(919) 807-3300**.

06 AVOIDING HOME REPAIR FRAUD

GET INFORMATION ON CONTRACTORS; REPORT BAD CONTRACTORS

- The North Carolina Department of Justice provides resources to help consumers understand their rights and avoid fraud related to disaster repair, tree removal, price gouging, and vacation plans at: <https://www.ncdoj.gov/disasters.aspx>.
- If you've been the victim of a disaster-related scam, file a complaint on the website linked above or call the North Carolina Department of Justice toll free within North Carolina at **(877) 5-NO-SCAM**. You can also file a complaint against certain contractors with the North Carolina Licensing Board for General Contractors at <https://nclbnc.org/>.

07 OTHER RESOURCES

AMERICAN RED CROSS

- Register as safe and well:
www.safeandwell.communityos.org
- Find a shelter:
www.redcross.org/get-help/disaster-relief-and-recovery-services/find-an-open-shelter

LEGAL AID

- Disaster Legal Aid: www.disasterlegalaid.org
- North Carolina Bar Association, Resources for Legal Assistance: <https://www.ncbar.org/public-resources/resources-for-legal-assistance/>
- Legal Aid of North Carolina: www.legalaidnc.org or **(866) 219-5262**

APPLY FOR SNAP BENEFITS, MEDICAID, ETC.

- <https://www.ncdhhs.gov/>

NATIONAL CENTER FOR MISSING AND EXPLOITED CHILDREN

- To report a missing child call **(866) 908-9570**
- www.missingkids.com

DISASTER DISTRESS HELPLINE

- Call **(800) 985-5990** or text **TalkWithUs** to **66746** if you are in emotional distress from disaster.
- www.samhsa.gov/find-help/disaster-distress-helpline

INTERNAL REVENUE SERVICE

- The IRS is providing tax relief for victims of Hurricane Florence. For more information, visit <https://www.irs.gov/newsroom/help-for-victims-of-hurricane-florence>.

SOCIAL SECURITY ADMINISTRATION

- To find the nearest open Social Security office or alternative pick-up location, call **(800) 772-1213** or **TTY (800) 325-0778**.

HELP WITH PRICE GOUGING AND SCAMS

- If you've been the victim of price gouging or a disaster-related scam, file a complaint on <https://www.ncdoj.gov/disasters.aspx> or call the North Carolina Department of Justice toll free within North Carolina at **(877) 5 NO-SCAM**.
- See also [https://ncdoj.gov/Consumer/Disasters-\(1\)/Price-Gouging.aspx](https://ncdoj.gov/Consumer/Disasters-(1)/Price-Gouging.aspx)

ADDITIONAL INFORMATION FROM THE FEDERAL GOVERNMENT

- <https://www.fema.gov/hurricane-florence>
- <https://www.disasterlegalaid.org/>

AUSTIN
BEIJING
BRUSSELS
DALLAS
DUBAI
HONG KONG
HOUSTON
LONDON
MOSCOW
NEW YORK
PALO ALTO
RIYADH
SAN FRANCISCO
WASHINGTON

bakerbotts.com

©Baker Botts L.L.P., 2018. Unauthorized use and/or duplication of this material without written permission from Baker Botts L.L.P. is strictly prohibited. Excerpts and links may be used, provided that full and clear credit is given with appropriate and specific direction to the original content.

09182018_02