



FEMA

Private Sector Advisory

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North Carolina Renters May Apply for Federal Help

North Carolina renters who face eviction or have been evicted from their storm-damaged apartment complex—whether their unit had damage or not—may be eligible for disaster assistance from FEMA.

Renters who had already registered for federal assistance and were later evicted due to damage to other parts of their complex should take the eviction notice to a recovery center. Displaced renters who need a safe place to stay while they look for longer-term housing may be eligible for short-term hotel stays paid by FEMA under its [Transitional Sheltering Assistance](#) program. Renters may be eligible for grants from FEMA to help with disaster-related expenses, such as:

- Renting a home when the renter's previous one is unsafe to live in due to the disaster or their apartment complex is under repair.
- Disaster-related medical and dental expenses.
- Child-care assistance.
- Moving and storage fees.
- Replacement or repair of necessary personal property lost or damaged in the disaster, such as appliances and furniture, textbooks and computers used by students, and work equipment or tools used by independent contractors.
- Repair or replacement of vehicles damaged by the disaster.
- Disaster-related funeral and burial expenses.

The grants are not loans and don't have to be repaid. They are not taxable income and won't affect eligibility for Social Security, Medicaid, welfare assistance, Supplemental Nutrition Assistance Program (SNAP) benefits and several other programs.

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Stay in Touch with FEMA to Ensure a Timely Home Inspection

North Carolina residents with damage and losses from Hurricane Florence are encouraged to follow up with FEMA to ensure a timely inspection and keep their recovery on track.

Following these tips will help make the process of scheduling an inspection as smooth as possible:

- Make sure FEMA has up-to-date contact information.

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- This information can be updated online at [DisasterAssistance.gov](https://www.disasterassistance.gov), by calling the Disaster Assistance Helpline at **(800) 621-3362** (voice, 711 or Voice Relay Service), TTY: **(800) 462-7585**, or by visiting a Disaster Recovery Center (DRC). To find a center go to: [fema.gov/DRC](https://www.fema.gov/DRC). You can also visit a center in South Carolina if it is closer.
- Answer all calls even if you don't recognize the number. Contracted inspectors may be calling from unfamiliar area codes.
- Be willing to work with the inspector to schedule the earliest available appointment.
- Respond as soon as possible to any "Sorry I missed you" letters or communications regarding your inspection.
- If your home was found to be inaccessible at the time of inspection and you must reschedule, you must let FEMA know when the home is accessible and request a new inspection to be issued.
- To update your information, call the Disaster Assistance Helpline at **(800) 621-3362**.
- Once the status of your home is updated and your request for a new inspection has been made, know that it may take **from 3 to 7 days** for a FEMA-contracted inspector to contact you to schedule your inspection.

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Safe, Sanitary, and Functional Homes

FEMA assistance is not the same as insurance. Assistance only provides the basic needs for a home to be habitable—including toilets, a roof, critical utilities, windows and doors. Examples of ineligible items may include non-essential cabinets and garage doors.

Home damage must be disaster caused. A home inspection is required to calculate the FEMA verified loss. Calculations are based on recorded damages for the general depreciation amount for items of average quality, size and capacity.

Safe, sanitary and functional homes meet the following conditions:

- The exterior is structurally sound, including the doors, roof and windows.
- The electricity, gas, heat, plumbing, and sewer and septic systems function properly.
- The interior's habitable areas are structurally sound, including the ceiling and floors.
- The home is capable of operating for its intended purpose.
- There is safe access to and from the home.

For renters, the habitability determination is based on the disaster-caused damage that has not yet been repaired at the time of the inspection. Renters are not responsible for repairs to the damaged dwelling, so if repairs have been made or are being made, the inspector will note the condition at the time of the inspection.

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Ineligible for FEMA assistance? This might be why.

After registering for disaster assistance, you may receive a determination letter by mail or email from FEMA. Read your determination letter carefully to understand your eligibility for federal assistance. According to FEMA, there are many reasons why you might initially be considered ineligible for assistance. The most common reason is the need to provide FEMA with a copy of a letter verifying your insurance coverage before FEMA can process your grant application.

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Other reasons for ineligibility may include:

- You did not sign the required documents.
- You did not prove occupancy or ownership.
- Your identity may not have been verified.
- The damage is not to your primary residence, but to a secondary home or a rental property.
- Another member of your household may have applied and received assistance.
- Your disaster-related losses could not be verified.
- The damage caused by the current disaster has not made your home unsafe to live in. Your home is still safe, sanitary and functional.
- You indicated on your application that you did not want to move while your damaged home was being repaired. This made you ineligible for FEMA initial rental assistance. However, you have since found further damage to your home and you now have to move.

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DisasterAssistance.gov

www.disasterassistance.gov

All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), religion, national origin, age, disability, limited English proficiency, economic status, or retaliation. If you believe your civil rights are being violated, call 800-621-3362 or 800-462-7585(TTY/TDD).

Disaster Recovery Center Locator: <https://egateway.fema.gov/ESF6/DRCLocator>

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U.S. Small Business
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The SBA offers low-interest, long-term disaster loans for physical damage and working capital. Applicants may apply online using the Electronic Loan Application (ELA) via the SBA's secure website at www.DisasterLoan.sba.gov. For SBA Hurricane Florence announcements or to locate the closest SBA Business Recovery Center to you, visit <https://www.sba.gov/disaster-assistance/hurricane-florence>.