FEMA Rental Assistance May Be the Best Temporary Housing Solution for Florence Survivors

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RALEIGH, N.C. – North Carolina residents displaced from their homes by Hurricane Florence may find that rental assistance from FEMA is their fastest and best solution to move their recovery forward.

Rental assistance from FEMA is grant money meant to help pay for a safe, sanitary and functional place for survivors to stay while making repairs to or rebuilding their storm-damaged homes.

So far, more than 15,500 affected households – more than 8,000 homeowners and nearly 7,500 renters – have received rental assistance from FEMA.

"Rental assistance is the quickest way to help those displaced by a disaster get back on their feet," said Federal Coordinating Officer Albie Lewis, who is in charge of FEMA's operations in North Carolina. "A temporary apartment can keep you near your job, your children's schools, and your home as you recover."

North Carolina residents who live in one of the 28 designated counties should follow these steps if their home is uninhabitable and they need a place to stay:

- First, file a claim with your homeowner's insurance company. Check with your homeowners' or renters' insurance agent about additional living expenses (ALE) coverage as part of your policy that may assist in relocating to a temporary residence.
- Register for FEMA assistance. If you have insurance, you will need to submit your settlement documents for review before FEMA can determine your eligibility status. If your policy does not include ALE, or you exhaust this coverage and your home remains uninhabitable, you may be eligible for rental assistance from FEMA.



An inspector may arrange a visit to your damaged home or apartment to determine disaster losses. If the inspector determines your home is uninhabitable, you may be offered an option of initial rental assistance to help you find another home to live in while you repair or rebuild.

Rental assistance funds can be used for security deposits, rent and the cost of essential utilities such as gas or water. They may not be used for to pay for separate cable or Internet bills.

If your home is not safe, sanitary or accessible, and you do not have insurance, visit <u>DisasterAssistance.gov</u> or call the disaster assistance helpline at 800-621-3362 (voice, 711 or VRS) or 800-462-7585 (TTY) to assess your disaster-caused needs and to identify your potential eligibility for federal, state or voluntary programs. The toll-free numbers are open from 7 a.m. to 11 p.m., seven days a week. Multilingual operators are available.

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FEMA's mission: Helping people before, during and after disasters.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or



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someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362) 711/VRS - Video Relay Service). Multilingual operators are available. (Press 2 for Spanish). TTY call 800-462-7585.

FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA loan officers to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

The SBA is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private non-profit organizations, homeowners and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations. For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling (800) 659-2955, emailing disastercustomerservice@sba.gov or visiting SBA's website at sba.gov/disaster. Deaf and hard-of-hearing individuals may call (800) 877-8339.

