Over four days this past weekend, Hurricane Matthew brought winds of up to 100 mph and as much as 15 inches of rain and powerful storm surges through Florida, Georgia, South Carolina, North Carolina, and Virginia. It left at least 28 dead, over 1 million homes and businesses without power and billions of dollars in damage in its wake. “Experts say Matthew could be the costliest storm to hit the United States since Superstorm Sandy in 2012, which had an estimated $68 billion in damages.” More than 3 million coastal residents were evacuated. Now that the storm is out in the Atlantic, the biggest concern right now is flooding in areas away from the coast. The following guide provides information for individuals and families dealing with direct housing loss and damage from Hurricane Matthew. For more information, please see HAC’s report: Picking up the Pieces: Restoring Rural Housing and Communities After a Disaster available for free online at http://www.ruralhome.org/storage/documents/disaster_guide_2012.pdf.

If your house is inaccessible or currently uninhabitable, emergency, transient housing exists to provide immediate shelter for those in need. Organizations and resources available to assist with emergency transient housing include the Red Cross, Salvation Army, Church World Service, Mennonite Disaster Service, and state and city run emergency shelters aimed at housing victims of Hurricane. If you are in need of emergency, transient housing, you can text SHELTER and your Zip Code to 43362 (4FEMA) to find where the shelter closest to you is located.

FEMA has made available temporary assistance funding available for residents of counties affected by Hurricane Matthew. Temporary assistance can include grants for temporary housing and home repairs, low-cost loans to cover uninsured property losses, and other programs to help individuals and business owners recover from the effects of the disaster. To see if you are eligible for funding, you can apply online at http://www.disasterassistance.gov/ or call FEMA’s toll-free helpline at 1-800-621-FEMA (3362). When applying, make sure to have a pen and paper as well as the following information: your social security number, current and pre-disaster address, a telephone number where you can be contacted, insurance information, total household income, a routing and account number from your bank if you are interested in having disaster assistance funds transferred directly into your bank account, and a description of your losses that were caused by the disaster.

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2 Please see FEMA’s webpage, for more information. Available online at: http://www.fema.gov/.
If your home has experienced damage, remember to check the outside of your home before you enter. Look for loose power lines, broken or damaged gas lines, foundations cracks, missing support beams, or other damage. It may be safest to ask a building inspector or contractor to check the structure before you enter. Do not force jammed doors open, as they may be providing needed support to the rest of the home. Sniff for gas to ensure there are no natural or propane gas leaks. If you do have a propane tank system, make sure to turn off all valves and contact a propane supplier to check the system before you use it again. Check floors and ceilings to ensure they are not sagging from water damage, this can be especially hazardous. Take photographs of any damage as you may need them for insurance claims or FEMA claims later on.  

As we continue to understand the depth of the destruction brought about by Matthew, disaster housing aid will be made available to those in need. Disaster housing, formerly known as temporary housing, exists as two mutually exclusive approaches: the Home Repair Assistance Program and use of existing rental resources. The Home Repair Assistance Program is a grant to restore a home to a livable condition based on structural damage, as determined by a FEMA inspection. Use of existing resources occurs when uninsured damage exceeds the home repair limit. In this approach, vacant rental units in the community that are suitable to the household’s needs are made available for hurricane victims. Displaced homeowners are certified for Disaster Housing assistance in three-month increments while the home is repaired. Displaced renters are normally given Disaster Housing assistance for only one or two months, although the period can be extended if adequate housing continues to be unavailable.

If you are in an area that has been impacted by Hurricane Matthew, please continue to listen to your local officials. If you are returning to your home, or checking on your home, please make sure local officials have the area safe to enter. Emergency workers will be assisting people in flooded areas or cleaning up debris and the best way to help them is by staying off the roads and out of the way. If you are using a generator, remember to never use it inside of your home, basement, shed or garage even if doors and windows are open. Use caution when using candles, and rely on flashlights if possible. Stay away from downed power and utility lines at all costs. And do not drive or walk through flood waters. Flood waters are often deceptively stronger than they may appear and it only takes a small amount of water to move people or vehicles. Furthermore, take caution as flood waters from Matthew are mostly contaminated by oil, gasoline or raw sewage. FEMA advises anyone in the impacted areas looking to help or assist with response and recovery efforts can get involved by contacting their American Red Cross chapter or their local Voluntary Organizations Active in Disaster (VOAD) chapter to connect to many organizations working on the ground that are in need of volunteers. For more information on federal resources available, check out FEMA’s blog.

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To apply to disaster assistance funding must complete a multi-purpose application on FEMA’s toll-free national teleregistration or online.

**Federal Emergency Management Agency (FEMA):**

Toll-free helpline:
1-800-621-FEMA (3362)
For hearing impaired callers only:
1-800-462-7585 (TTY)
1-800-621-3362 (Video Relay Service)

**American Red Cross Disaster Service:**

For referrals and updates on Red Cross shelter services in your area, locate a local Red Cross office through: [http://www.redcross.org/find-help](http://www.redcross.org/find-help) or by calling the Public Inquiry Center at 1-800-214-0441

**State and Local Housing Agencies**

Each state has at least one agency that administers state and federal programs to promote decent affordable housing for low-income individuals. Typically, these agencies and authorities administer some aspects of state or federal programs. Below is a list of state housing agencies in states impacted by Hurricane Matthew:

**FLORIDA**
Housing Finance Corporation
227 N Bronough St Ste 5000
Tallahassee, FL 32301-1367
Voice: (850) 488-4197
Fax: (850) 488-9809
Website: [http://www.floridahousing.org](http://www.floridahousing.org)

**GEORGIA**
Housing Finance Authority
60 Executive Park South NE
Atlanta, GA 30329-2231
Voice: (404) 679-4940
Fax: (404) 679-0589
Website: [http://www.dca.ga.gov](http://www.dca.ga.gov)

**NORTH CAROLINA**
Housing Finance Authority
3508 Bush St
Raleigh, NC 27609-7509
Voice: (919) 877-5700
Fax: (919) 877-5701
Website: [http://www.nchfa.com](http://www.nchfa.com)
SOUTH CAROLINA
Housing Finance and Development Authority
300 Outlet Pointe Blvd Ste C
Columbia, SC 29210
Voice: (803) 896-9001
Fax: (803) 551-4876
Website: http://www.schousing.com

VIRGINIA
Housing Development Authority
601 South Belvidere Street
Richmond, VA 23220-6504
Voice: (804) 782-1986
Fax: (804) 783-6704
Website: http://www.vhda.com

USDA Rural Development State Offices:

FLORIDA/ VIRGIN ISLANDS
Richard Machek, State Director
Post Office Box 147010
4440 NW 25th Place
Gainesville, FL 32614-7010
Voice: (352) 338-3402
Fax: (352) 338-3405
www.rd.usda.gov/fl

GEORGIA
Jill P. Stuckey, State Director
Stephens Federal Building
355 E. Hancock Avenue, Stop 300
Athens, GA 30601-2768
Voice: (706) 546-2162
Fax: (855) 452-0956 www.rd.usda.gov/ga

NORTH CAROLINA
Randall A. Gore, State Director
4405 Bland Road, Suite 260
Raleigh, NC 27609
Voice: (919) 873-2000
Fax: (919) 873-2075 www.rd.usda.gov/nc

SOUTH CAROLINA
Michele Cardwell, State Director
Strom Thurmond Federal Building
1835 Assembly Street, Room 1007
Columbia, SC 29201
Voice: (803) 765-5163
Fax: (803) 765-5633 www.rd.usda.gov/sc
VIRGINIA
Janice Stroud-Bickes, Acting State Director
Culpeper Building, Suite 238
1606 Santa Rosa Road
Richmond, VA 23229
Voice: (804) 287-1615
Fax: (804) 287-1718
www.rd.usda.gov/va