

SPECIAL SUPPLEMENT

to *Picking Up the Pieces: Restoring Rural Housing and Communities After a Disaster*

Hurricane Florence Disaster Guide

Housing Assistance Council

September 14, 2018

Hurricane Florence is expected to make actual landfall the afternoon of September 14th, though the effects are already being felt on the coast¹. As with other natural disasters, the impact of this hurricane may result in damage to infrastructure and displacement from homes, but there are resources available to those seeking relief.

Officials in the Carolinas, Georgia, Virginia and Maryland, have declared states of emergency. There have been over 1 million evacuations ordered in preparation for the storm. However, estimates are now reducing Florence's top sustained wind speeds dropped from a high of 140 mph to 105mph, dropping it from a Category 4 to a Category 2 hurricane.² The major concern of the storm is that it could linger near the coast, bringing surging ocean water and torrential rain. It is expected to unload 10 trillion gallons of rainfall in North Carolina alone.

The following guide provides information for individuals and families dealing with direct housing loss and damage from Hurricane Florence. 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 will likely be made available to provide immediate shelter for those in need. Organizations and resources available to assist with emergency transient housing in previous similar disasters 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.³

In the past, FEMA has made available temporary assistance funding available for residents of counties affected by hurricanes. 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**

¹ <https://www.cnn.com/2018/09/13/us/hurricane-florence-south-east-coast-wxc/index.html>

² <https://www.cbsnews.com/news/hurricane-florence-category-2-path-track-latest-weather-forecast-north-carolina-evacuation-2018-09-13-live-updates/>

³ Please see FEMA's webpage, for more information. Available online at: <http://www.fema.gov/>.

(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.

For other FEMA resources directly related to Hurricane Florence, please check online at <https://www.fema.gov/hurricane-florence>.

You can also learn more at: [National Weather Service, Newport/Morehead, NC](#), [National Hurricane Center](#) (Forecasts), [National Oceanic and Atmospheric Administration](#) (Flood Safety), and [New Hanover County](#) (Emergency Information)

Please keep in mind the following safety protocols for hurricanes and flooding:

- Only call 911 if you have an immediate need for medical attention or evacuation assistance.
- If you can't get through to 911 on first try, keep calling.
- DO NOT DRIVE through high water and DO NOT DRIVE AROUND BARRICADES! Just 2 feet of water can sweep your vehicle away.
- DO NOT WALK through flood waters. Just 6 inches of moving water can knock you down. ⁴
- If your home floods, STAY THERE. You are safer at home than trying to navigate flooded streets on foot.
- If floodwaters rise around your car but the water is NOT MOVING, abandon the car and move to higher ground. Do not leave the car and enter MOVING water.
- STAY AWAY from streams, rivers, and creeks during heavy rainfall. These areas can flood quickly and with little warning.
- MOVE important items – especially important documents like insurance policies - to the highest possible floor. This will help protect them from flood damage.
- DISCONNECT electrical appliances and do not touch electrical equipment if you are wet or standing in water. You could be electrocuted.

This flooding event is a reminder that all residents in this area should carry flood insurance. Contact your insurance agent for more information about purchasing flood insurance or visit the National Flood Insurance Program at www.fema.gov/national-flood-insurance-program or call 1-888-379-9531. Please keep in mind that new insurance policies take 30 days to go into effect.

⁴ <http://www.nws.noaa.gov/os/water/tadd/>

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, foundation 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.⁵

HUD offers a Disaster Recovery Toolkit and makes other related resources available:

<https://www.hudexchange.info/programs/housing-counseling/topics/#disaster-recovery-toolkit>

To apply to disaster assistance funding must complete a multi-purpose application *over the phone on FEMA's toll-free national tele registration 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> 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 relevant organizations in states impacted by Hurricane Florence:

State Housing Agencies

GEORGIA

Department of Community Affairs Housing and Finance Division

⁵ Excerpted from the Red Cross's Guide on "Checking Your Home: Structural Elements" available online here: <http://www.redcross.org/find-help/disaster-recovery/home-structural-elements>.

60 Executive Park South, N.E.
Atlanta, GA 30329
404-679-4940 phone
www.dca.ga.gov

NORTH CAROLINA
Housing Finance Agency P.O. Box 28066
Raleigh, NC 27611-8066
919-877-5700 phone
www.nchfa.com

SOUTH CAROLINA
State Housing Finance and Development Authority
919 Bluff Road
Columbia, SC 29201
803-734-2000 phone
www.sha.state.sc.us

Department of Commerce Community and Rural Development
P.O. Box 927
Columbia, SC 29202-0927
803-737-0400 phone
803-737-0418 fax
www.callsouthcarolina.com

VIRGINIA
Department of Housing and Community Development Office of Housing Services
The Jackson Center
501 N. 2nd Street
Richmond, VA 23219-1321
804-371-7000
al.williams@dhcd.virginia.gov
www.dhcd.virginia.gov

Housing Development Authority
601 S. Belvidere Street
Richmond, VA 23220
804-782-1986 Richmond local phone
1-800-968-7837 Toll-free phone
vhdacomm@vhda.com
www.vhda.com

Department of Housing and Urban Development State Field Offices

GEORGIA
Five Points Plaza Building
40 Marietta Street
Atlanta, GA 30303-2806

404-331-5136
404-730-2654 (TTD)

<https://www.hud.gov/states/georgia/offices>

NORTH CAROLINA

Asheville Building
1500 Pinecroft Rd, Suite 401
Greensboro, NC 27407-3838
336-547-4000

https://www.hud.gov/states/north_carolina/offices

SOUTH CAROLINA

Strom Thurmond Federal Building
1835 Assembly Street
13th Floor
Columbia, SC 29201-2480
803-765-5592

https://www.hud.gov/states/south_carolina/offices

VIRGINIA

600 E. Broad Street
Richmond, VA 23219-4920
1-804-822-4805

<https://www.hud.gov/states/virginia/offices>

Federal Emergency Management Agency Regional Offices

REGION III

(serves Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia)

Federal Emergency Management Agency
615 Chestnut Street
One Independence Mall, Sixth Floor
Philadelphia, PA 19106-4404
Phone: (215) 931-5500

<https://www.fema.gov/region-iii-dc-de-md-pa-va-wv>

REGION IV

(serves Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

Federal Emergency Management Agency
3003 Chamblee Tucker Road
Atlanta, GA 30341
Main Number: 770-220-5200
Fax Number: 770-220-5230

<https://www.fema.gov/region-iv-al-fl-ga-ky-ms-nc-sc-tn>

Rural Development State Offices

GEORGIA

Stephens Federal Building
335 East Hancock Avenue
Athens, GA 30601-2768
706-546-2162 phone
706-546-2152
www.rd.usda.gov/ga

NORTH CAROLINA
4405 Bland Road
Suite 260
Raleigh, NC 27609
919-873-2000 phone
919-873-2075 fax
www.rd.usda.gov/nc

SOUTH CAROLINA
Strom Thurmond Federal Building
1835 Assembly Street
Room 1007
Columbia, SC 29201
803-765-5163
803-765-5633
www.rd.usda.gov/sc

VIRGINIA
Culpeper Building, Suite 238
1606 Santa Rosa Road
Richmond, VA 23229
804-287-1550 phone
804-287-1718 fax
www.rd.usda.gov/va

State Emergency Management Agencies

GEORGIA
Emergency Management Agency
P.O. Box 18055
Atlanta, GA 30316-0055
404-635-7000 phone
1-800-TRY-GEMA (in state)
404-635-7205 fax
PAO@gema.state.ga.us
www.gema.state.ga.us

NORTH CAROLINA
Division of Emergency Management

4713 Mail Service Center
Raleigh, NC 27699-4713
919-733-3867 phone
www.ncem.org

SOUTH CAROLINA
Emergency Management Division
2779 Fish Hatchery Road
West Columbia, SC 29172
803-737-8500 phone
803-737-8570 fax
www.scemd.org/

VIRGINIA
Department of Emergency Management
10501 Trade Court
Richmond, VA 23236-3713
804-897-6500 phone
804-897-6556 fax
www.vaemergency.com