



HURRICANE MATTHEW RECOVERY: IMPORTANT INFORMATION FOR CITY RESIDENTS

329-4164 – greenvillenc.gov

FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA)

Assistance can include grants for:

- Temporary housing
- Essential home repairs
- Uninsured and underinsured personal property losses
- Other serious disaster-related needs not covered by insurance

Applicants will be asked for the following information:

- Social Security number
- Address of the damaged primary residence
- Description of the damage
- Information about insurance coverage
- A current contact telephone number
- An address where they can receive mail
- Bank account and routing numbers for direct deposit of funds

Residents can apply at DisasterAssistance.gov, 800-621-3362 or (TTY) 800-462-7585. Applicants who use 711 or Video Relay Service may also call 800-621-3362. The toll-free numbers are open 7 a.m. to 11 p.m. seven days a week. Multilingual operators are available. Disaster Recovery Centers also will be opening in flood-impacted communities during the next several weeks for those who would like to talk with someone in person.

FLOODING

If you have experienced a flood, you can file your flood insurance claim by following these three steps.

STEP ONE: NOTIFY YOUR INSURER TO START THE CLAIMS PROCESS

After experiencing a flood, contact your agent or insurance company to file a claim. Make sure you have the following information handy:

- The name of your insurance company
- Your policy number
- A telephone and/or email address where you can be reached at all times

An adjuster should contact you within a few days of filing your claim. If you do not hear from an adjuster, please contact your insurance agent or company again.

STEP TWO: DOCUMENT THE DAMAGE

Separate damaged from undamaged property. Your adjuster will need evidence of the damage to your home and possessions to prepare your repair estimate.

Take photographs of all of the damaged property, including discarded objects, structural damage, and standing floodwater levels.

Make a list of damaged or lost items and include their date of purchase, value, and receipts, if possible.

Officials may require disposal of damaged items so, if possible, place flooded items outside of the home.

STEP THREE: COMPLETE A PROOF OF LOSS TO SUPPORT YOUR CLAIM

Your adjuster will assist you in preparing a Proof of Loss (which is your sworn statement of the amount you are claiming including necessary supporting documentation) for your official claim for damages. You'll need to file your Proof of Loss with your insurance company within 60 days of the flood. You'll receive your claim payment after you and the insurer agree on the amount of damages and the insurer has your complete, accurate, and signed Proof of Loss. *(See attached documents for more information).*

MORE ABOUT INSURANCE CLAIMS:

- Contact your insurance agent as quickly as possible and ask for instructions on what to do until the adjuster arrives.
- Prepare an inventory of personal property that has been damaged or destroyed; take pictures of the damaged property.
- Keep all receipts. Reasonable expenses to protect your property are part of the loss and are generally reimbursed by insurance companies.
- Do not have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs.
- If your home is uninhabitable, most homeowner's policies pay additional living expenses while your property is being repaired. Before renting temporary housing, check with your insurance company or agent to determine what expenses will be reimbursed.
- Review the settlement steps outlined in your policy. If you are dissatisfied with the proposed settlement offer, explain your position. If there is a significant difference between what the insurance company offers and what you believe you are entitled to, you may wish to submit the dispute to arbitration.

If you have questions about the insurance claims process or need assistance, you can call the Consumer Services Division of the N.C. Department of Insurance at 1-800-546-5664, your county cooperative extension agent or the N.C. Insurance News Service at 1-800-936-7475.

HOW TO HELP/ GET HELP

Governor Pat McCrory has activated the **NC Disaster Relief Fund** to which monetary contributions may be made. To make a donation, please visit ncdisasterrelief.org. You may also text **NCRECOVERS** to **30306** to donate funds. All donations received will support Hurricane Matthew long-term recovery efforts in North Carolina.

LOCAL DONATION SITES

The City of Greenville is receiving a large amount of requests from people who want to help out during this flooding event. In an effort to better coordinate the support, we have collaborated with Pitt County Government to create a registration form for volunteer assistance and volunteer requests. Forms can be found on greenvillenc.gov. You may also call the **Volunteer Resource Coordinator**: [252-902-3976](tel:252-902-3976)

Locally, two donation sites have been designated in the county for those who want to drop off water, food, diapers, toiletries, etc.

Mt. Pleasant Christian Church.
1726 Staton House Road in Belvoir

Taft Family Offices.
2561 Mills Street in Winterville.

They will be open from 9 a.m. to 4 p.m. These are only donation sites not distribution sites.

For those interested in donating items, you can also contact The Salvation Army at (252) 756-3388. The items needed include money, toiletries, and non-perishable food items.

OTHER COMMUNITY RESOURCES

Dial 2-1-1 or 1-888-892-1162 to speak with a trained call specialist about Hurricane Matthew assistance in your area.

The 24-hour service is free, confidential and offered in any language. Information is available about:

- Shelters
- Feeding sites and food banks
- Clean up assistance
- Water distribution sites
- Supplemental Nutrition Assistance Program (SNAP) assistance
- County-specific resources
- General disaster recovery

ROAD CLOSURES AND REPAIRS

For the latest road conditions, call 5-1-1, visit ncdot.gov, or check the ReadyNC mobile app, which also has real-time shelter and evacuation information.

BUSINESSES:

Low-interest disaster loans from the U.S. Small Business Administration (SBA) are available for businesses of all sizes (including landlords), private non-profit organizations, homeowners and renters. Disaster loans cover losses not fully compensated by insurance or other recoveries.

Business and nonprofits can apply for up to \$2 million to repair or replace damaged real estate, machinery, equipment, inventory and other business assets. Loans for working capital, known as Economic Injury Disaster Loans, are available even if the business did not suffer any physical damage.

Homeowners can apply for up to \$200,000 to repair or replace damaged real estate. Homeowners and renters can apply for up to \$40,000 to repair or replace damaged personal property, including automobiles.

Small businesses and most private nonprofit organizations in many of the counties listed above also may apply for SBA Physical and Economic Injury Disaster Loans.

For information or to request application forms, call the SBA's Customer Service Center at 800-659-2955 (800-877-8339 for the deaf and hard-of-hearing) or send an email to disastercustomerservice@sba.gov.

An established social media hashtag for businesses to report public safety concerns, share barriers to accessing sites, and note being ready for customers after #Matthew is: #NCOpen4Biz - [@NCEmergency](#)

FOOD AND NUTRITION SERVICES

Food and Nutrition Services (food stamps) recipients in all 100 counties in North Carolina are approved to purchase hot meals from authorized Electronic Benefits Transfer retailers starting, Saturday October 15. The waiver will run through November 14.

Areas affected by Matthew are allowing current food stamps recipients to receive replacement benefits. The deadline for replacement requests is Tuesday, October 18.

The state is still awaiting federal approval to provide disaster food stamps to residents who do not currently receive the benefits, but who had flood damage or power outages.

Recipients are advised to visit the Department of Social Services location at 203 Government Circle in Greenville to complete an affidavit regarding the loss. The scheduled deadline to apply is 10 days from the date of the food loss unless an extension is granted, which has not been approved at this time. Pitt County Department of Social Services employees will also be at shelter sites to take applications.

For more information on the hot food waiver, call 211 or go to unitedwaync.org/nc211

IMPORTANT PHONE NUMBERS:

Greenville Emergency Operations Center
.....252-329-4164

Greenville Utilities
.....(252) 752-7166

North Carolina Department of Transportation (NCDOT)
..... Dial 5-1-1 for road closures

Pitt County Emergency Operations Center
.....252-902-3999

Pitt County Volunteer Resource Coordinator
.....252-902-3976

Pitt County Animal Shelter
.....(252) 902-1726

Pitt County Department of Social Services
.....(252) 902-1110

Pitt County Health Department
.....252-902-2300



NORTH CAROLINA
DEPARTMENT OF JUSTICE
ATTORNEY GENERAL ROY COOPER

CONSUMER HOTLINE:
1-877-5-NO-SCAM
NCDNJ.GOV

STORM REPAIR SCAMS

Home repair scammers will try to make an unfair profit off of Hurricane Matthew's damage.

Report storm repair scams to the Attorney General's Office at ncdoj.gov or 1-877-5-NO-SCAM.

If someone comes to your home trying to commit fraud, call local law enforcement immediately.

To avoid storm repair scams:

- Don't pay for repairs before the work is done.
- Avoid doing business with anyone who knocks on your door offering repairs.
- Always contact your insurance company before getting repairs done.
- Remember that FEMA does not certify, endorse or approve contractors.

If you have flood damage:

- Don't pay in advance for flood repair and cleanup. Scammers who collect upfront payments may set up a fan or remove a wet carpet and then take off before the real work is done.
- Use licensed experts. Water damage often requires work by licensed electricians, plumbers, or other skilled contractors. Check to make sure you're dealing with someone who is licensed.
 - For electricians, check ncbeec.org or 919-733-9042.
 - For plumbers and HVAC experts, check nclicensing.org or 919-875-3612.
 - For general contractors, check nclbgc.org or 919-571-4183.
- Get required permits and inspections. Flood repairs are likely to require permits and inspections by city or county officials. Check with your local government to learn more.

If you have roof damage:

- Avoid out-of-town or drive-by roofers who knock on your door or leave you flyers. They may take your money and then leave town without finishing or even starting the job.
- Watch out for storm chasers -- roofing scammers who visit or call hard-hit neighborhoods after a storm and offer to inspect your roof.
- Be skeptical of promises of a free roof. Storm chasers claim that they can help get your new roof paid for in full by your homeowner's insurance policy. But they fail to mention that you may have to pay a deductible out of pocket, or that the claim could raise your premiums.

If you have downed trees:

- Never pay upfront for tree removal. Out-of-state tree cutters sometimes collect deposits from entire neighborhoods, then disappear without doing any work.
- Avoid fly-by-night tree removal services that come to town after the storm. Stick with local tree removal companies that are more likely to stay and finish the job.
- Check out the company with our Consumer Protection Division (1-877-5-NO-SCAM toll-free in NC) and your local Better Business Bureau. Ask the company for local references, and look at online reviews.

IMPOSTOR SCAMS

Following natural disasters, con artists may pose as utility workers, insurance adjusters, or even FEMA officials. Impostor scams can happen in person, or by telephone, email or text message.

- **Don't pay for disaster assistance applications.** FEMA doesn't charge for disaster inspections or help filling out applications for disaster assistance.
- **Ask for an official ID.** If someone comes to your door claiming to be from the government, the power company, or your insurance company, ask to see their official photo ID.
- **Don't share personal information with anyone you don't know who contacts you.** If you do apply for FEMA assistance, you will need to provide some personal information, but until then be wary of requests for it.
- **When in doubt, get in touch with FEMA,** your power company, or your insurance company at a phone number or website you know is valid.

PRICE GOUGING

Price gouging—or charging unreasonable prices in times of crisis—is currently against North Carolina law due to Hurricane Matthew.

What should I report?

Report prices you think are excessive to the Attorney General's Office at ncdoj.gov or 1-877-5-NO-SCAM (919-716-6000 from an out-of-state number). It's helpful to provide receipts or photos.

How do we investigate price gouging?

We follow up on your price gouging complaints to determine if the law has been broken. We use information provided by consumers, including receipts and photos or screenshots of posted prices, then contact retailers about reports we get.

What happens to price gougers?

Courts can fine price gougers up to \$5,000 for each violation. According to our state Constitution, all fines go to support the public schools. We also seek refunds for consumers whenever possible.

CHARITY SCAMS

Beware of charity scams that try to use Hurricane Matthew to make phony pleas for donations.

Know the signs of a charity scam. If someone asks you to donate but won't answer your questions, or asks for a credit card, bank account or Social Security Number, it may be a scam.

Decide who you want to give to instead of responding to requests for donations. Consider giving to groups you already know do good work in your community, and avoid giving to pushy telemarketers.

Check out charities and report scams. Report charity fraud to the Attorney General's Office at ncdoj.gov or 1-877-5-NO-SCAM. Check up on charities with the Secretary of State's Office at 1-888-830-4989.



FEMA

Fact Sheet

National Flood Insurance Program (NFIP)

The Flood Claim Process

Once you report a loss an adjuster is assigned to assist you with your claim. The adjuster will work with you to reach an agreed amount for the covered loss. The adjuster will also scope the damage and provide an estimate of the covered flood damage and a proof of loss form to you for signature. It is important to know that once you sign the proof of loss form, there is still an opportunity to work with your insurance carrier if you find additional flood damage or if you have a request for additional payment under your claim. The estimate, proof of loss form, and other supporting documentation comprise the Proof of Loss, which is required before your claim can be paid. If you disagree with your adjuster's estimate of damage, the following guidance outlines the effort to develop the Proof of Loss, to reach an agreed-to loss settlement amount, and/or to fully explain to you any damage that is not covered under the terms and conditions of your Standard Flood Insurance Policy (SFIIP). It is also important to note that even though the adjuster offers assistance to you with your claim, the responsibility to promptly report your loss, timely submit the Proof of Loss and the payment amount requested, is solely yours as stated within the SFIIP at Section VII. General Conditions, paragraph (j) "Requirements of Case Loss".

- STEP 1:** Report the loss to your insurance agent or the insurance carrier, who will in turn assign an adjusting firm who provides an adjuster to assist you with presenting the support for your loss.
- STEP 2:** The adjuster inspects the property (scoping visit) and may ask if you wish to request an advance payment from your insurer; the adjuster will send you a detailed room-by-room unit-cost estimate of damage and a proof of loss form. If you agree, the proof of loss form should be signed to and sworn to, and upon your insurer's review and agreement, the loss is settled.
- STEP 3:** If you do not agree, you should work with your adjuster to find a dollar amount for the covered loss that can be agreed on. Also, working with your general contractor is also helpful.
- STEP 4:** If you are unable to reach an agreement with the adjuster, you should contact your adjuster's supervisor by calling the adjusting firm.
- STEP 5:** The supervisor should work with you to find a dollar amount for the covered loss that can be agreed on.
- STEP 6:** If you are unable to reach an agreement with the adjuster's supervisor, you should contact your insurance carrier's claims department to discuss the amount difference or coverage issue with a claim examiner.
- STEP 7:** If you are unable to reach an agreement with the claim examiner, you should complete a proof of loss form for the total amount you are requesting (the undisputed amount plus any additional amount), and then send the signed and sworn-to proof of loss form with documentation to support the additional amount you are requesting, directly to the insurance carrier claim examiner.
- STEP 8:** If the insurer agrees with your documentation, they will pay the amount you are requesting; or they may provide the adjusting firm with their recommendation which may lead to an additional payable amount and a new Proof of Loss. If the insurer disagrees, they will issue payment for any undisputed amount, and a written denial letter will be sent to you fully explaining the reasons for the disallowance (denial) of your claim or any portion of your claim.
- STEP 9:** If you agree with the denial or no longer dispute the decision, the loss is settled.
- STEP 10:** For any denial of payment, in whole or in part, which you are disputing, three options remain:
- You may send an *amended Proof of Loss* with supporting documentation back to the claim examiner; see STEP 8
 - You may submit a formal Appeal to FEMA
 - A written Appeal letter must be sent to FEMA within 60 days of your insurer's denial letter, along with a copy of the denial letter and the documentation you have to support your Appeal.
 - You may file a lawsuit against your insurer
 - A lawsuit must be filed within one year of your insurer's first written denial letter and only in U.S. District Court in the district where the property is located at the time of the loss
 - However, once you file a lawsuit, you may no longer appeal your claim to FEMA or file an amended Proof of Loss with your insurer

"FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards."

POLICY NO. FL _____
POLICY TERM _____

DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM
PROOF OF LOSS
*(See reverse side for Privacy Act Statement and
Paperwork Burden Disclosure Notice)*

O.M.B. No. 1660-0005
Expires April 30, 2017

AMT OF BLDG COV AT TIME OF LOSS _____

AGENT _____

AMT OF CONTS COV AT TIME OF LOSS _____

AGENCY AT _____

TO THE NATION FLOOD INSURANCE PROGRAM:

At time of loss, by above indicated policy of insurance, you insured the interest of

against loss by flood to the property described according to the terms and conditions of said policy and of all forms, endorsements, transfers and assignments attached thereto.

TIME AND ORIGIN: A _____ loss occurred about the hour of _____ o'clock ____ M,
on the ____ day of _____ 20 ____ The cause of said loss was:

OCCUPANCY The premises described, or containing the property described, was occupied at the time of the loss as follows, and for no other purpose
whenever:

INTEREST No other person or persons had any interest therein or encumbrance thereon except

1. FULL AMOUNT OF INSURANCE application to the property for which claim is presented is: \$ _____
2. ACTUAL CASH VALUE of building structures: \$ _____
3. ADD ACTUAL CASH VALUE OF CONTENTS of personal property insured: \$ _____
4. ACTUAL CASH VALUE OF ALL PROPERTY: \$ _____
5. FULL COST OF REPAIR OR REPLACEMENT (Building and Contents): \$ _____
6. LESS APPLICABLE DEPRECIATION: \$ _____
7. ACTUAL CASH VALUE LOSS is: \$ _____
8. LESS DEDUCTIBLES: \$ _____
9. NET AMOUNT CLAIMED under above numbered policy is: \$ _____

The said loss did not originate by any act, design or procurement on the part of your insured, nothing has been done by or with the privacy or consent of insured to violate the conditions of the policy, or render it void, no articles are mentioned herein or in annexed schedules but such as were destroyed or damaged at the time of said loss, no property saved has in any manner been concealed, and no attempt to deceive the said insurer as to the extent of said loss, has in any manner been made. Any other information that may be required will be furnished and considered a part of this proof.

I understand that this insurance (policy) is issued Pursuant to the National Flood Insurance Act of 1968, or Any Act Amendatory thereof, and Applicable Federal Regulations in Title 44 of the Code of Federal Regulations, Subchapter B, and that knowingly and willfully making any false answers or misrepresentations of fact may be punishable by fine of imprisonment under applicable United State Codes.

Subrogation - To the extent of the payment made or advanced under this policy, the insured hereby assigns, transfers and sets over the insurer all rights, claims or interest that he has against any person, firm or corporation liable for the loss or damage to the property for which payment is made or advanced. He also hereby authorizes the insurer to sue any such third party in his name.

The insured hereby warrants that no release has been given or will be given or settlement or compromise made or agreed upon with any third party who may be liable in damages to the insured with respect to the claim being made herein.

The furnishing of this blank or the preparation of proofs by a representative of the above insurer is not a waiver of any of its rights.

I declare under penalty of perjury that the information contained in the foregoing is true and correct to the best of my knowledge and belief.

Executed this _____ day of _____, 20 ____

Name _____

Privacy Act Statement

The information requested is necessary to process the subject loss. The authority to collect the information is Title 42, U.S. Code, Section 4001 to 4028. It is voluntary on your part to furnish the information. However, omission of an item may preclude processing of the form. The information will not be disclosed outside of the Federal Emergency Management Agency, except to the servicing agent, acting as the government's fiscal agent; to claims adjusters to enable them to confirm coverage and the location of insured property; to certain Federal, State, and Local Government agencies for determining eligibility for benefits and for verification of agencies for acquisition and relocation-related projects, consistent with the National Flood Insurance Program and consistent with the routine uses described in the program's system of record. Failure by you to provide some or all of the information may result in delay in processing or denial of this claim and/or application.

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for the collection of information titled Claims for National Flood Insurance Program (NFIP) is estimated to average 6 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting these forms. You are not required to respond to this collection of information unless a currently valid OMB control number and expiration date is displayed in the upper right corner of the these forms. Send comments regarding the accuracy of the burden estimate and suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, S.W., Washington, DC 20472, Paperwork Reduction Project (1660-0005). **NOTE: Do not send your completed form to this address.**

FEMA Form No.	Title	Burden Hours
086-0-6	Worksheet-Contents-Personal Property	2.5 Hours
086-0-7	Worksheet-Building	2.5 Hours
086-0-8	Worksheet-Building (Continued)	1.0 Hours
086-0-9	Proof of Loss	.08 Hours
086-0-10	Increased Cost of Compliance	2.0 Hours
086-0-11	Notice of Loss	.07 Hours
086-0-12	Statement as to Full Cost to Repair or Replacement Cost Coverage, Subject to the Terms and Conditions of this Policy	.10 Hours
086-0-13	National Flood Insurance Program Preliminary Report	.07 Hours
086-0-14	National Flood Insurance Program Final Report	.07 Hours
086-0-15	National Flood Insurance Program Narrative Report	.08 Hours
086-0-16	Cause of Loss and Subrogation Report	1 Hour
086-0-17	Manufactured (Mobile) Home/Travel Trailer Worksheet	.50 Hours
086-0-18	Mobile Home/Travel Trailer Worksheet (Continued)	.25 Hours
086-0-19	Increased Cost of Compliance (ICC) Adjuster Report	.42 Hours
086-0-20	Adjuster Preliminary Damage Assessment	.25 Hours
086-0-21	Adjuster Certification Application	.25 Hours