

# After the Storm

A resource guide to help you get back on your feet

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September 2018

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## After the Storm Resource Guide

The Craven Community College Human Resources Department has provided this guide for you to use as a resource toward rebuilding your life. Whether you are trying to provide basic needs like food, shelter and clothing, or you are struggling with the stress that is a major part of crisis recovery, you will find important and helpful information within.

There are no words that can ease the losses you have experienced. Please know that there are many resources that can help you take those difficult steps toward recovery. Please know that HR representatives are here for you and stand poised to assist in finding resources.

### Introduction

Hurricanes...tornados...tropical storms...floods...when the forces of nature are unleashed, the results can be devastating. There is little anyone can do to prevent or reduce the power of these natural disasters.

This document is intended to serve as a guide along the path to recovery.

### When a Crisis Strikes

Living through a major crisis produces many different types of feelings. You may feel anxiety, depression, confusion and tension. These feelings may cause a breakdown in usual coping mechanisms. You may find it hard to function, behave in unexpected ways or have trouble making decisions.

Although a crisis can result in a sense of anxiety, pain or hopelessness that makes it hard to cope, these same feelings can serve as motivation to look for help and develop new coping mechanisms.

That's where this guide comes in...we hope you will use it to guide your steps as you begin the rebuilding process.

## After the Storm – Next Steps

Use these checklists to guide your plan of action for recovery.

### **For Your Family**

- List your available financial resources
- Identify other sources of financial assistance
- Make a list of things you will need to replace
- Take photos of damage that has occurred
- Stay in touch with family and friends
- Consider joining a support group (or start one of your own)
- Return to normal routines as soon as possible
- Talk about your feelings

### **For Your Children**

- Give lots of reassuring hugs
- Provide factual information about the disaster
- Encourage them to talk about their feelings- and be honest about your own
- Spend extra time with them at bedtime
- Maintain regular schedules for work, play, school and rest as much as possible
- Involve your children in the recovery with specific chores

### **For Yourself**

- Eat properly and drink plenty of liquid
- Exercise helps reduce stress- take a brisk walk
- Don't take on too much as you begin to rebuild
- Get plenty of rest- nap if you can't sleep
- Talk about your fears and concerns
- Consider talking with a counselor who can help you manage your stress
- Don't hesitate to ask for help when you need it

### **For Your Home or Apartment**

- Contact FEMA (Federal Emergency Management Agency)
- Be sure your residence is safe before you return
- Contact your insurance agent- don't guess at your coverage
- Get more than one estimate for repairs
- Set up a safe place to keep receipts for all your expenses
- Determine what you can do by yourself
- Determine what you can do with the help of a few friends
- Determine what requires an expert (electrical, plumbing, etc.)
- Check references carefully
- Check contractor and repair firms with the Better Business Bureau
- Make sure that contractors and repair firms have a certificate of insurance

## Things You Can Do for Yourself and Others

### Get Into a Routine

During this difficult period, it is especially important that you take care of yourself. As quickly as possible, resume your usual activity patterns. Establishing a regular routine will help you and other family members begin the recovery process.

### Take Care of Yourself

Try to eat properly. Choose foods that include the basic food groups and offer a balance of fruits, vegetables, protein, carbohydrates and other essential nutrients. Limit junk foods, especially for children, and drink plenty of fluids. Healthy eating will help you rebuild your strength during the trying times ahead.

Sleeping away from familiar surroundings can be very difficult. Make every effort to get as much sleep as possible so that you will be rested and able to face each day's challenges. Return to regular sleeping times as soon as you are able to do so. This will help your body refresh and restore itself.

### Take Control

Although it may seem that fate has taken charge of your life, it is essential that you reassert control as quickly as possible. Begin to plan for your recovery, even though you may feel that there is little that you can do. Assess the damage you have experienced and identify resources that are available to storm victims. Make a list of tasks each day so that you can celebrate small successes as you build up to larger accomplishments.

### Tune In to Your Children

You know how overwhelming the disaster has been for you as an adult. Be sensitive to the fact that your children may be particularly in need of your love and attention. Encourage them to talk about their fears. Acknowledge their losses and allow them to take an active role in the recovery process. The structure of a regular routine is especially important for children. At times like these, lots of extra hugs and kisses can be very therapeutic for you and your children.

## A Roof Over Your Head

The experience of homelessness for those who have been forced out of their homes as a result of a natural disaster is devastating. Suddenly, in spite of years of careful planning and saving, you may have lost your home and its valued contents. You may have lost treasured mementos and cherished possessions that are an important part of your history. If this is the case, you have reason to grieve. While no one can truly recapture all that you have lost, there is help available to help you begin again.

### Federal Emergency Management Agency (FEMA)

If your area is declared a national disaster, you may qualify for financial aid. You are encouraged to apply for FEMA assistance or aid, regardless of the extent of the disaster you experienced.

Homeowners and renters who have uninsured and underinsured losses as a result of Hurricane Florence can apply for disaster assistance. The process involved in applying for FEMA may seem time-consuming. However, you may be missing an important source of financial assistance if you fail to take advantage of this opportunity.

If you have a homeowner's or flood insurance policy, file your insurance claim immediately before applying for disaster assistance. Get the process started quickly. The faster you file, the faster your recovery can begin.

### When you apply, please have the following information available:

- Social Security number
- Current and pre-disaster address
- Telephone numbers where you can be contacted
- Insurance information
- Total household income
- A routing and account number from your bank (if you want to have disaster assistance funds transferred directly)

Call the FEMA Helpline or check online if you need additional help or have questions. You can also learn the status of an application, additional services or location of specific services.

FEMA Application Line.....1-800-621-FEMA (3362)  
TTY #.....1-800-462-7585

You can also apply online at [www.disasterassistance.gov](http://www.disasterassistance.gov). Download the FEMA app, available for Apple and Android mobile devices at [fema.gov/mobile-app](http://fema.gov/mobile-app).

Recovery specialists from FEMA and the SBA will be available locally to talk about assistance and to help anyone who needs guidance in filing an application. The center is at the Former Eckerd Drugstore located at 710 DeGraffenreid Avenue. The hours are Monday through Saturday, 9 am to 7 pm and Sunday 9 am to 1 pm.

## What can I do on DisasterAssistance.gov?

- Look up your address to see if it is in a federally declared disaster area.
- Search for and learn about different types of assistance you may qualify for.
- Find information that can help you learn how to prepare for, respond to, and recover from the effects of a disaster.



## Find Helpful Information

If you need immediate assistance, you can:

- Find resources in your community.
- Get help with immediate needs and shelters.
- Search for Disaster Recovery Centers (DRCs).
- Stay informed with disaster-related news.
- Read about our mission and background, and learn more about our partners.

## Apply for Disaster Assistance

You'll need the following information to apply:

- Personal information (address, social security number, contact information, etc.)
- Household income
- Insurance information
- Bank account information (to deposit funds into your account)

When you apply, you will be able to:

- Answer questions about disaster damage.
- Choose how you get messages about disaster assistance.
- Get referrals to other agencies that can help.

## Create & Manage Your Online Account

After you apply for assistance, create an online account to:

- Check the status of your application.
- Upload documents.
- Read messages about your application.
- Update your personal information.



## NEED HELP?



Search our FAQs to find answers to common questions, read about our policies, and find the contacts you may need.



To apply by phone, or if you have questions, call: 1-800-621-3362 (also for 711 & VRS) or TTY 1-800-462-7585.

## NC Realtors Housing Foundation

The NC Realtors Housing Foundation, the charitable arm of NC Realtors, will provide funds to help residents affected by Hurricane Florence with immediate housing needs through assisted housing grants. The grant program will pay for one month's rent or mortgage payment, up to \$1,500, for those affected by the storm. Grants will be provided via an application process managed by the Housing Foundation and NC Realtors volunteers. Grants do not need to be repaid.

Impacted residents can apply for the Housing Foundation's housing assistance grants through an online application available at <http://ncrealtorshf.org/>.

## Other Housing Information

Operation Blue Roof.....888-Roof-Blu

Available Housing Information.....877-428-8844  
or online at [www.NCHousingSearch.org](http://www.NCHousingSearch.org)

## The Clean Up Process

Cleaning up after a disaster can be a daunting process. Whether your home or your yard, many people do not know where to start or who to turn to for assistance in cleaning up.

There are many charities and groups that offer assistance to help with the clean up process. The City of New Bern has begun the storm debris pickup process. Residents should separate debris into three piles consisting of household/construction, appliances and yard waste. Debris should be placed curbside, not in the street.

### Clean Up Assistance

Tabernacle Baptist Church, 616 Broad Street, 252-637-4166, 8:00 am to 6:00 pm (cleaning kits, water and MRE meals)

Religious Community Services, 919 George Street, 252-633-2767 (relief supplies)

Omega Center, 822 Cedar Street, 10:00 am to 5:00 pm (relief supplies)

Baptists on a Mission, 800-395-5102 ext.5596 (help cleaning up damaged homes)

Samaritan's Purse International Relief, 252-752-5802 or 828-262-1980 (help cleaning up damaged homes and chainsaw work)

8 Days of Hope, 662-844-6934 (help cleaning up damages homes)

Crisis Cleanup, [www.crisiscleanup.org](http://www.crisiscleanup.org), 800-451-1954 (assistance for the uninsured or underinsured)

Centers for Disease Control, Clean Up After a Disaster, [www.cdc.gov/disasters/cleanup/index.html](http://www.cdc.gov/disasters/cleanup/index.html)

## Additional Resources

The American Red Cross and the Salvation Army are two organizations that offer a variety of resources, particularly during the early stages following a disaster. Be sure to contact both to determine whether their services meet your current needs.

American Red Cross of Eastern North Carolina.....252-637-3405

Salvation Army.....252-637-2277

United Way.....252-637-2460

## 2-1-1 NORTH CAROLINA/UNITED WAY HELPLINE

NEED HELP? DIAL 2-1-1 OR TEXT FLORENCE TO 898211.

A FREE HELPLINE OPERATED BY UNITED WAY OF NORTH CAROLINA, 24 HOURS A DAY, 7 DAYS A WEEK TO FIND AVAILABLE HUMAN SERVICES RESOURCES.



## Take Charge of Your Finances

You will want to determine whether your financial situation has been affected by the storm. Identify your available financial resources, then list your expenses. Prioritize your expenses so that the basic necessities are paid for first; then you can evaluate how to spend the funds that remain.

If you are concerned about your ability to pay your bills, the Consumer Credit Counseling Service (CCCS) can help you prepare a reasonable budget. CCCS can also help you negotiate a manageable repayment plan for your outstanding debts. There is no fee for services, but you must have some income in your household.

Make a list of all those whom you do business and inform them of your circumstances if you are concerned about your ability to pay your bills. You may be able to postpone or reduce payments. Keep records of all such conversations and keep copies of everything for your files.

To avoid some consumer pitfalls following the disaster, you may contact the Better Business Bureau (BBB), the North Carolina Attorney General’s Consumer Protection Hotline or the North Carolina Department of Insurance for information about how to protect yourself against consumer fraud.

### Financial Services and Consumer Advice

Better Business Bureau of Eastern North Carolina.....	919-277-4222
Consumer Credit Counseling Service.....	800-431-8157
North Carolina Attorney General.....	877-5-NO-SCAM
North Carolina Department of Insurance.....	855-408-1212

### Legal Services

NC Bar Association.....	800-662-7407
or online at <a href="http://www.ncbar.org">www.ncbar.org</a> ,	
Legal Aid of NC.....	833-242-3549
or online at <a href="http://www.legalaidnc.org/about-us/news/florence-disaster-legal-services">www.legalaidnc.org/about-us/news/florence-disaster-legal-services</a>	

## When You Need Someone to Talk To

You have experienced a major life crisis. Whatever the nature of your loss, you will pass through many stages of grief. Shock, anger, fear and sadness are normal emotions associated with the grieving process. Don't feel that you have to deal with these feelings alone. There are numerous counseling services available at low or no cost to you. Family and individual counselors, therapists and other mental health professionals have the skills needed to guide you through this difficult time.

Reach out for help when you feel the need.

### Counseling

Distress Hotline for Counseling & Support.....800-985-5990

Craven Community College Employee Assistance Plan.....800-633-3353  
or online at [www.mygroup.com](http://www.mygroup.com); Professional Counseling and Assistance; Confidential 24/7 Access

Craven Community College Student Assistance Plan.....800-633-3353  
or online at [www.mygroup.com](http://www.mygroup.com); Professional Counseling and Assistance; Confidential 24/7 Access

## Getting Back to Work

If you have lost your job as a result of the disaster, you may be eligible for unemployment benefits. These unemployment benefits are available through Disaster Unemployment Assistance.

You will want to apply for disaster unemployment assistance benefits as soon as possible as this may affect the amount of money you receive.

You can apply online at <https://www.ncdps.gov/hurricane-florence-unemployment-help>. The deadline to file is October 17, 2018.

Workers or business owners meeting the following criteria may be eligible for benefits:

- Individuals who are unemployed due to the disaster, and do not qualify for regular unemployment insurance benefits. (If you are eligible for regular unemployment insurance benefits, you must first exhaust those benefits before you are eligible for DUA.)
- Self-employed individuals and small business owners who lost income due to the disaster.
- Individuals who were prevented from working due to an injury caused by the disaster.
- Individuals who have become the major supplier of household income due to the disaster-related death or injury of the previous major supplier of household income.
- Individuals who are unable to reach their job or self-employment location because they must travel through the affected area and are prevented from doing so by the disaster.
- Individuals who were to begin employment or self-employment but were prevented from doing so by the disaster.

How to apply:

1. Individuals must first **file for regular unemployment insurance**. If an individual is determined ineligible for regular unemployment insurance, or has exhausted their regular unemployment insurance benefits, a DUA claim can then be filed.
2. Individuals will need to provide their Social Security number, copies of their most recent federal income tax forms or check stubs, or documentation to support they were working or self-employed when the disaster occurred. To receive DUA benefits, all required **documentation must be submitted within 21 days** from the day the DUA application is filed.
3. Unemployment assistance is available for up to 26 weeks, beginning with the week starting September 9, 2018, as long as the claimant's unemployment continues to be as a result of Hurricane Florence.
4. Contact the Disaster Unemployment Assistance hotline at 1-866-795-8877 between 8am- 5pm weekdays to apply for benefits. File as soon as possible. For questions, email [des.dua@nccommerce.com](mailto:des.dua@nccommerce.com) or visit <https://des.nc.gov>

## Small Business Resources

Small Business Administration (SBA).....800-659-2955  
or online at <https://disasterloan.sba.gov>

## Other Resources

NC Recovery.....[readync.org/EN/Index.html](http://readync.org/EN/Index.html)

Replacement Documents.....<https://www.ncdps.gov/replace-documents-hurricane-florence>, you can order replacement driver’s license, SNAP, EBT cards, Medicare, etc.

NC Medicaid Hurricane Florence Response Recovery.....<https://medicaid.ncdhhs.gov/nc-medicaid-hurricane-florence-response-recovery>

EBT Card Information on Purchases (hot meals), Replacement of Food & Deadlines.....  
<https://www.ncdhhs.gov/new-flexibilities-people-fns-program>

D-SNAP, Disaster Supplemental Nutrition Assistance Program.....[www.disasterassistance.gov/get-assistance/forms-of-assistance/5769](http://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769)

Info about latest road conditions.....877-511-4662 or online at [www.NC511.com](http://www.NC511.com)

New Bern-Craven County Community Resource

Directory.....[www.newbernha.com/files/121400845.pdf](http://www.newbernha.com/files/121400845.pdf)

There are many kinds of help available to guide you along the way. Use all the resources at your disposal to make your recovery as quick and as complete as possible.