



North Carolina Disaster



Recovery

People Helping People

Published by the Federal Emergency Management Agency and the North Carolina Emergency Management Division
NORTH CAROLINA / NOVEMBER 24, 1999 / FEMA ISSUE 4

Take control: Make your future disaster resistant

North Carolina hurricane victims are beginning to look ahead and take precautions against future disasters. That is the focus of FEMA's *Project Impact: Building Disaster Resistant Communities*.

Homeowners, renters and business owners need to make sure their families and properties are protected. Here are some ways to take control and lessen possible financial, emotional and physical distress after a disaster:

- **Purchase Insurance** – One of the most important things you can do to protect your home and family before a disaster is to purchase the right amount and the right kind of insurance. Don't wait until a disaster occurs to find what your insurance policy covers. Do it now. Most homeowners insurance policies do not cover flood damage. There is a 30-day waiting period before a flood insurance policy goes into effect.

- **Re-evaluate** – Before another disaster strikes your family, home or business, evaluate your home's construction and the security of the contents. Check with your building inspector about safety measures, such as hurricane straps to the roof and the use of fire-resistant materials. Securing shelves, water heaters and other heavy objects to walls or the floor may prevent injuries in a disaster.



FEMA Photo by Jason Pack

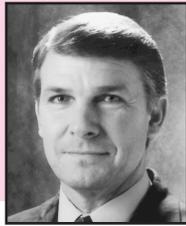
FEMA Regional Director John Copenhaver (right) listens to a Nash County flood victim who is making plans to rebuild her home with help from FEMA and an area church group.

- **Be Involved** – Stay involved and up-to-date on issues concerning development in your community. As businesses and residences are built or expand, they impact their neighbors and the environment. Take part in local town meetings to develop a plan to reduce your community's risk of hazards.

- **Know Your Options** – Learn what your options are following a disaster. For Hurricane Floyd victims, state officials and FEMA have made buyouts (acquisition of property) a priority. The buyout program

reduces risks by allowing families to relocate outside a flood-prone area. Buyouts are strictly voluntary. Homeowners are never forced to give up their property.

- **Take Charge of Your Future**. Make disaster prevention a priority for the future for you and your family. For more information about programs to make communities disaster-resistant, call the FEMA Helpline **800-525-0321**, visit a disaster recovery center or go to the Internet sites, www.fema.gov or www.ncem.org.



A message from
FEMA Director
James Lee Witt

In my many visits to North Carolina since Floyd tore through it, I have seen the terrible destruction and devastation visited on many families and communities. But I also have seen how disasters unite communities and can be a catalyst for confronting long-range challenges facing them.

The challenge of making communities disaster resistant forces us to think about how to deal with growth, how to protect the environment, how to preserve historic resources — in short, about how to best plan our communities.

I hope North Carolina will become a model for the rest of the country for converting disaster prevention into an opportunity for community-wide planning that involves everyone.

By planning communities to address the oldest threat — natural disasters — we can also plan to embrace the newest opportunities. We can make them more attractive to business, better able to manage sprawl and more protective of their natural heritage.

That is the promise of *Project Impact: Building Disaster-Resistant Communities*, FEMA's initiative to focus on preventing damage before disasters strike.

It is my vision that we can turn the tragedy of these floods into a triumph of foresight. It is my hope that working together here in North Carolina we can make it a reality.



A message from
Governor
Jim Hunt

Rebuilding flood-impacted communities and the lives of citizens living in these areas is the greatest challenge North Carolina has ever faced. But it's a challenge we will meet.

We are seeking \$1.9 billion in emergency federal aid to return people to their homes, help farmers, protect public health and safety and rebuild the economy. Over the past month, I traveled to Washington, D.C. six times to meet with White House officials and Congressional leaders who have committed to pushing our request through the complex appropriations process. In addition, I've asked Congress to work on securing another \$2 billion to help us meet Eastern North Carolina's long-term recovery needs.

Even with this federal aid, we know it still won't be enough. At the state level, my administration is working closely with the leadership of the General Assembly to develop a plan that will help fill in the gaps left by federal aid.

As we put new federal and state funding to work for the people of Eastern North Carolina, I want to encourage all flood victims to seek out resources available to you through federal, state and local programs. We want to make sure you get the help you deserve.

We have a long way to go, but we won't quit until the job is done. Together, we will rebuild Eastern North Carolina.

What to do if you haven't seen a FEMA inspector

Question: I registered two weeks ago and I haven't seen or heard from an inspector from the Federal Emergency Management Agency (FEMA). What should I do?

Answer: Call the FEMA Helpline at 800-525-0321 (TTY 800-462-7585).

- Find out if your case has been issued for inspection.
- Ask if your case has been withdrawn because the inspector was not able to contact you. During a period of three to four days the inspector will make a minimum of three phone calls in an attempt to contact the registrant.
- You will receive a certified letter giving you 10 days to contact the inspector and make an appointment for an inspection. The inspector's name and contact number will be in the letter.
- If there is no response to the certified letter, FEMA will send the applicant a letter with notification of withdrawal.
- If you receive the notification of withdrawal, call the FEMA Helpline or go to one of the Disaster Recovery Centers to give your new contact information.

The FEMA Helpline is open Mon. through Sat. from 8 a.m. until 6 p.m. The best time to call is late in the day or on the weekend. If you continue to get a busy signal, keep trying. It is your key to assistance.

Loan package is bridge to grants

Some North Carolina flood victims seeking disaster assistance may have received a Federal Emergency Management Agency (FEMA) check and a loan packet from the U.S. Small Business Administration (SBA) Disaster Assistance Program. Even if you don't want a loan, the forms in the SBA loan packet must be completed and returned before any further assistance can be considered.

"A FEMA check may be just the beginning of a larger assistance package for which they may be eligible," Federal Coordinating Officer Glenn C. Woodard said. "Most applicants are sent a packet of forms from SBA. Even if they do not qualify for a loan, completing the forms is essential if applicants want to be considered for additional grant programs."

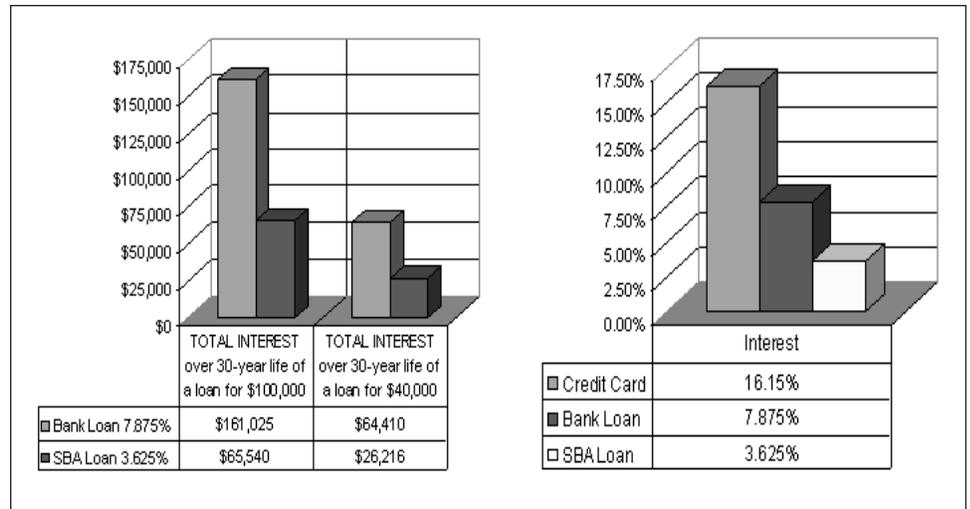
As of Nov. 23, the SBA has approved loans to 5,345 individuals and 877 businesses for \$289,148,000.

It's not necessary to have your insurance settlement information when you turn in your SBA application, according to Mike Allen, SBA's disaster area director. Allen pointed out that settlements can take some time, particularly if you're in a dispute with your insurance company over the damages.

Allen also cautions people interested in the buyout programs, under discussion in many communities, not to wait before applying. "Buyouts don't happen overnight, so you need to have your loan in place in the event your property is not included in a buyout," said Allen.

Interest rates may be as low as 3.625 percent with terms up to 30 years under the SBA program for homeowners or renters.

Don't resist filling out the SBA loan application out of fear that it will take too much time. Shoppers at a mall often fill out a department store credit card application to save a few dollars on a purchase. Filling out the SBA loan application takes only a little more time, for a much bigger payoff. As the graph above shows, an SBA loan rather than a bank



loan can result in savings of thousands of dollars in interest. It also can mean lower monthly payments. Paying for home repairs with an SBA loan rather than a credit card also results in savings.

SBA disaster loans are available only to victims of disasters declared by the

president or SBA's administrator. Take advantage of this opportunity. Mail in your loan application or take it to the closest Disaster Recovery Center, so that if you are eligible you will be considered for further disaster assistance.

SBA Loan Facts

Misunderstandings and questions about SBA loans include:

- *I thought the U.S. Small Business Administration (SBA) only made loans to businesses.*

The SBA is the primary source of federal funds for long-term recovery assistance for disaster victims. This includes uninsured losses incurred by homeowners, renters, landlords and non-farm businesses of all sizes.

- *I don't want a loan, I want a grant.*

If SBA determines that an individual homeowner or renter does not have the ability to repay a long-term, low-interest loan, the application may be forwarded to the North Carolina Emergency Management Division for a possible grant from the Individual and Family Grant program.

- *I still don't want a loan.*

Filling out the SBA application does not commit the individual to accept a loan. A loan can be turned down any time prior to signing loan papers.

- *I don't understand how to fill out the application.*

SBA representatives are located at 14 Disaster Recovery Centers and two mobile units throughout Eastern North Carolina to

help in completing your application. To find the center nearest to you, call the FEMA Helpline at 1-800-525-0321.

- *I already have a mortgage on my home. I can't afford another loan on top of that.*

SBA tries to make each disaster loan fit the budget of each individual. When the property is substantially damaged and help is needed to pay both the mortgage and repair costs, SBA may be able to refinance the mortgage. However the amount to be refinanced may not exceed the amount of the verified real estate damage. To find out if you qualify for refinancing, speak with your loan officer.

- *I can pay for the repairs on my own. Why should I apply for a disaster loan?*

Many disaster victims discover later that the total costs to complete repairs are more than they planned. With an approved SBA loan, they will know that the funds to make full repairs are available. While no one wants additional debt, a low-interest loan with affordable payments is a better alternative than not making complete repairs.

Any other questions applicants may have can be answered by calling the FEMA Helpline at 800-525-0321 (TTY 800-462-7585) between 8 a.m. and 6 p.m. Mon. through Sat.

Taking charge of your own

POSSIBLE TAX REFUND FOR FLOOD SURVIVORS

People and businesses damaged by Hurricane Floyd may be eligible for state and federal tax refunds. The refunds may even be available this year, if the taxpayer files an amended return for 1998.

The Internal Revenue Service (IRS) offers a variety of assistance to disaster survivors and may allow casualty losses that were suffered on real property, home personal property and household goods to be deducted on the income tax return if they are not covered by insurance.

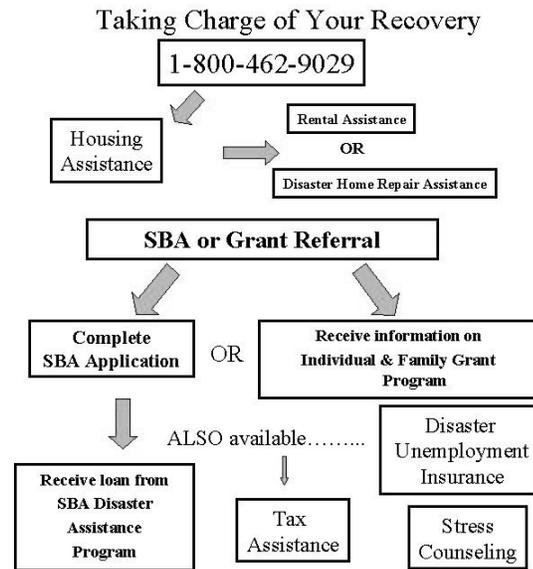
The IRS will prepare the tax forms at no charge, and taxpayers may file an amended return to receive an early tax refund.

Taxpayers need to have a copy of their 1998 Federal and State Income Tax Returns (including any supplemental schedules); Forms W-2 and 1099; a list of all lost, damaged and/or destroyed items; and a copy of the documentation prepared for the Federal Emergency Management Agency (FEMA) and/or the U.S. Small Business Administration (SBA).

Casualty loss deductions must be claimed as an itemized deduction on Schedule A of the federal tax return. Taxpayers who did not itemize their deductions on their original 1998 return also should have ready documentation for the following deductions: state and local income taxes, real estate and personal property taxes paid; charitable contributions; mortgage interest; and unreimbursed employee expenses.

Affected taxpayers should put "HURRICANE FLOYD" at the top of any return or correspondence relying on this relief. IRS telephone assistance on this relief is available by calling 800-829-1040. Mention "Hurricane Floyd Tax Relief" when speaking to the IRS representative.

Amended federal returns for 1998 for North Carolina taxpayers should be filed with the Memphis Service Center, P.O. Box 2079, Memphis, TN 38101.



When more aid is needed

Federal and state disaster aid programs may not be enough for full recovery. Some people may not meet the eligibility criteria for government disaster aid programs or may have unmet needs even after receiving help from these programs. For them, assistance may come from long-term recovery committees.

In counties and communities, local churches, voluntary agencies and state and local organizations got together to form long-term recovery committees. Joining together allows organizations to avoid duplicating services. In some cases, when the committee is formed entirely of churches, it is called an interfaith organization. Some communities have both a long-term recovery committee and an interfaith organization; other communities have only one or the other.

If you still have unmet needs after exhausting all possibilities for aid from the Federal Emergency Management Agency (FEMA) and the state, call the American Red Cross at 800-958-2351 or the Salvation Army at 800-SAL-ARMY. Ask for a referral to your local long-term recovery committee or interfaith organization.

Services offered by committees include financial assistance, clean up, minor and major home repair and crisis and spiritual counseling.

Long-term recovery committees may not be able to help everyone. However, they will ask for information about an individual's circumstances and may be able to help, depending on their resources and priorities.

Counties with long-term recovery committees or interfaith organizations include Bertie, Beaufort, Craven, Dare, Duplin, Edgecombe/Nash, Greene, Halifax, Hertford, Johnston, Lenoir, New Hanover, Pasquatank, Pender, Pitt, Onslow, Robeson, Rockingham, Sampson, Warren, Wayne, and Wilson.

DRCs serve victims

The 14 fixed-site Disaster Recovery Centers (DRCs) and two mobile DRCs located in the declared counties supply information and assistance in filling out forms. Victims are urged to visit.

The fixed-site centers are open Mon. through Fri. from 8 a.m. to 7 p.m. and Sat. from 8 a.m. to 3:30 p.m.

The mobile centers are open Mon. through Fri. from 9 a.m. to 6 p.m., Sat., 9 a.m. to 3:30 p.m.

For the location of the DRC nearest you, call the FEMA Helpline at 800-525-0321.

flood recovery

Protect yourself from possible fraud

As people rebuild from flooding and wind-driven rain caused by Hurricane Floyd, many will seek contractors to help in the process.

Most contractors are reputable, hard working individuals. Some people, however, try to take advantage of urgent repair needs in the wake of a disaster.

Now is the time for consumers to be on the watch for scams and report any fraud they suspect to the Consumer Protection Division of the North Carolina Attorney General's office. Friends and neighbors can keep an eye out for one another as the recovery process continues.

Look first to licensed local contractors who have performed well in the past. If they cannot help you, ask them to recommend a reputable contractor.

Some building departments and trade associations keep lists of contractors who work in the community. If you must hire someone you do not know, talk to several contractors before signing anything.

In order to protect yourself from contractor fraud, the Consumer Protection Division of the Attorney General's Office offers the following information:

• What should consumers consider in finding a contractor for a home improvement job?

Get an estimate from at least three reputable contractors. You may wish to contact the Better Business Bureau for information on the contractors from whom you want to receive bids. Ask the bidding contractors to supply the names and phone numbers of customers for whom they have done similar work. Contact the previous customers for information. Make sure that the contractor that you select is licensed and insured. Be concerned about contractors that have no permanent local address or only a post office box.

• What types of payment arrangements are best when contracting for home improvement work?

When structuring a payment schedule with a contractor, never make a full payment up front. Always insist on a receipt for any payment that you make to a contractor. You should also be aware that most reputable contractors will accept payments based upon the percentage of work completed.

• Should an agreement for home improvement work be made in writing?

Yes. Most reputable contractors will enter into a written agreement outlining the rights and responsibilities of each party, the work to be done and the payment schedule. If a contractor refuses to enter into a written agreement and a problem occurs, you may have no legal remedy.

• Are there any types of home improvement contractors who have bad reputations?

Yes. If you are approached by a "traveling" contractor who makes a home improvement offer that is too good to be true, be careful. In many cases, these individuals are not licensed or insured. Also, they may take a large cash payment up front without entering into a written contract and never return to complete the work. If they complete the work, it is often of poor quality and sometimes the materials and chemicals used do more harm than good.

• What should I do if a contractor starts a project and does not return to complete it?

If a contractor starts a project but does not return to complete it, immediately alert the Consumer Protection Division of the Attorney General's Office. An investigator will help determine an appropriate course of action based upon your particular situation.

Anyone with a consumer concern or anyone who would like more information on consumer laws may call the Attorney General's office, toll free, at 877-99SCAMS or 877-997-2267.

SPECIAL THANKS

A special thank you to the newspapers that graciously agreed to insert *Recovery* in their publications as a public service.

Raleigh News & Observer; Rocky Mount Telegram; Kinston Free Press; Wilmington Journal; Pender Chronicle; and The Daily Reflector (Greenville).

Apply by Phone

800-462-9029

(TTY: 800-462-7585)

**8 a.m. to 6 p.m.
Mon. thru Sat.**

TOLL FREE



Recovery is published by the Federal Emergency Management Agency and the North Carolina Emergency Management Division with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery* may be directed to 800-525-0321.

Internet/World Wide Web
<http://www.fema.gov>
DR 1292

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FEMA Photo by Dave Saville

A Tarboro resident stops by the State/FEMA mitigation van seeking answers to damage prevention questions. The van is staffed by mitigation specialists presenting ideas on how to reduce flood damage to homes.

Flood insurance puts homeowner in control

Many North Carolina residents live without protection against a potential threat. A number of those same people are now in debt because they did not protect themselves.

In North Carolina, there are approximately 175,520 structures in areas of high flood risk. Yet only 81,834 flood insurance policies have been taken out in the state.

Since Hurricane Floyd, 289 residents affected by the disaster have been approved for more than \$264 million in low-interest disaster loans from the U.S. Small Business Administration (SBA).

“If people had flood insurance,” said Jim Shortley, the Federal Emergency Management Agency’s director of claims for the National Flood Insurance Program (NFIP), “a lot of damage would have been paid for by the insurance.”

Anyone can buy flood insurance if he or she lives in a community that participates in NFIP except for those

in some coastal areas.

“Year in and year out, flooding is the leading cause of property loss from natural disasters in this country,” Shortley said. “You’re more likely to have a flood in your structure over a 27-year mortgage than you are to have a fire.”

People who live outside high-risk zones can buy flood insurance at greatly reduced rates under a preferred risk policy. The preferred risk policy is designed for one- to four-family residential buildings located in low-to-moderate flood-risk zones. Their owners can purchase flood insurance very cheaply, even though these areas also are exposed to a significant flood risk.

The average flood insurance policy in North Carolina costs approximately \$300 per year for \$119,000 coverage. Mortgage lenders require flood insurance on federally insured mortgages, for the structure only. Homeowners still have the option to purchase flood insurance for the contents of their homes.

One of the questions most often asked is does flood insurance cover basements? The flood insurance structure policy will cover the critical facilities in the basement such as the furnace, hot water heater and air conditioning units. The flood insurance contents policy will cover the washer, dryer or freezer located in the basement, as well as other items listed in the policy. Neither the structure nor the contents policy will cover stored items, furnishings, finished walls, floors or ceilings.

Ninety percent of flood events are never declared federal disasters. Those with flood insurance do not have to rely on being in an area that is presidentially declared because flood insurance works with or without a presidential disaster declaration. Also, most people who get federal assistance in natural disasters, such as the current one in North Carolina, receive it in the form of low-interest disaster loans from SBA.

CHURCH2CHURCH

Hurricane Floyd devastated many houses of worship. Congregations from other areas of North Carolina and several other states have expressed a desire to help reopen congregations that have been impacted by this natural disaster.

The Department of Crime Control and Public Safety has organized Church2Church to match congregations that want to provide assistance congregations damaged by the hurricane.

Help available includes providing song books and books of worship, manpower to clean-up and restore damaged facilities and toys for church nurseries. Congregation members also are available to help reach out to devastated families in the community.

If your house of worship has been affected by this disaster, contact Church2Church, 888-595-1459 or e-mail: Church2Church@NCCrimeControl.org.

Buyouts: A long-term solution

The recovery process for any disaster should include looking at ways to prevent people from becoming disaster victims again.

After each presidentially declared disaster, the Federal Emergency Management Agency (FEMA) provides money to the state for such projects. The state decides how the money will be used and distributes the funds.

Buyouts are one way to reduce the risk of future disasters. State and local communities work together to identify areas where buyouts make the most sense. A buyout

occurs when a property owner in one of those areas sells a damaged home and land to the local government for the pre-disaster, fair market value. The buyout program is strictly voluntary. Homeowners are never forced to relinquish their property.

More than 20,000 properties have been purchased nationally since 1993 as part of this program. In many cases, the land left behind has been flooded again. Without a buyout, those homes and families would have suffered yet another loss.

Homeowners interested in participating in a buyout should contact their local emergency management officials and should attend public meetings for more information on what to do. Since this is a community effort, homeowners should not apply to FEMA or the state.

Under the rules for buyouts funded by FEMA, the space that is bought out is permanently deeded as open land. This means that no one can live or put new buildings on the land in the future. Many communities have taken advantage of the open space to create parks, ball fields and nature preserves.

You can do it: Survivors' success stories

Taking charge of your own recovery may be easier than you think. Survivors of Hurricane Floyd have that opportunity if they follow the step-by-step process (see chart on page 4). Both federal and state disaster assistance personnel are ready to help you make your recovery a positive experience. Survivors of similar disasters can offer words of advice and encouragement that are helpful.

One such person is Jerry Skyberg of East Grand Forks, MN. Now more than two years later, Jerry's most vivid memory of the flooding is the after-effect -- dirty, muddy possessions lying in the yard, floodwaters filling his basement and three feet of the first floor.

When they decided not to live in a Federal Emergency Management Agency (FEMA) trailer, Jerry and his wife, Barb, began to reclaim their home by cleaning out a bathroom and one bedroom and moving back in. Then they made another decision: not to wait for a new house to be built on their lot out of the floodplain but to repair their existing home and move it.

The most obvious stumbling block to the Skybergs was working with con-

tractors. Skyberg decided to do much of the work himself because the contractors were so overwhelmed with work they could not get back to him. He suggests that following a disaster of this magnitude it would be helpful if do-it-yourself short courses of four days or a weekend could be offered to survivors.

Skyberg's word to the people of North Carolina: "Don't get caught up in how bad it is. Roll up your sleeves and start doing a little bit at a time. Don't look at the end product. Just look at what you've completed to that point."

••••

In 1996, the home of Jean and James Milton Price in Kinston was flooded with 46 1/2 inches of water by Hurricane Fran. After the water receded, cleaning the house seemed an endless battle. Mildew removed one day would be back the next. In places, insulation on the electrical wiring had been eaten away by the contaminated water. The Prices could not get rid of the house's unbearable odor. They chose to apply for a buyout after deciding that it would not be healthy to move back into their house.

••••

"When I'd get off of work in the afternoons," said Jean, "I'd go by our old home on Asphalt Road. I'd sit there and just cry. You don't know what else to do. You just cry because you've lost so much and everything is so dear to you."

Jean kept in close contact with FEMA throughout the buyout application process. "Every two or three weeks, if I hadn't heard anything from FEMA, I would call them and say, 'Where do we stand today?' The only comfort I could get was knowing for sure *somebody* out there was doing something," said Jean.

Almost two years after their home was flooded, the Prices moved into their new home, purchased with money received from their buyout and \$5,000 the Prices borrowed. "We've been here about a year and four or five months now, but I feel I've been here all my life," said Jean. When Hurricane Floyd hit in September 1999, the buyout program accomplished its goal: the Prices had no flooding.

Send your stories to FEMA Success Stories, P.O. Box 98414, Raleigh, NC 27624-8414.

Moving forward for the holidays and beyond

Those struggling to rebuild their lives after Hurricane Floyd may not feel celebratory this holiday season. However, taking stock of steps taken on the long road to recovery can be one way to mark the occasions.

“Maybe the holidays won’t be celebrated in the same way as in previous years,” said Deborah Zuver, project leader for *Hope After Floyd*, the state’s crisis counseling project funded by the Federal Emergency Management Agency (FEMA). “However, we encourage people to come together in their families and communities to acknowledge one another and what they have done to survive and rebuild their lives at this point.”

During this holiday season, many communities affected by Floyd will be in one of the four disaster recovery stages identified by the U.S. Department of Health and Human Services:

- Heroic Phase.* Occurs during the disaster and immediately afterwards. People take heroic and unselfish action to save life and property. Family, neighbors and emergency teams provide aid.

- Hopeful Phase.* Occurs from one week to six months after the disaster. People share the sense of surviving a catastrophe and hope for a lot of assistance from agencies that come on the scene offering aid.

- Disillusionment Phase.* Occurs two months to two years after the disaster. Survivors may feel disappointment, anger, resentment and bitterness if hoped-for aid is delayed or unavailable. Agencies may leave the community and the sense of shared catastrophe may gradually disappear as individuals focus on their own lives.

- Reconstruction Phase.* Lasts several years after the disaster. Survivors gradu-

ally take responsibility for rebuilding their own lives.

Regardless of a person’s experience during Floyd, crisis counseling can help. Zuver encourages hurricane survivors to take advantage of the free crisis counseling funded by FEMA, just as they seek loans, clothing and other types of disaster assistance. Counselors encourage survivors to talk about how the hurricane has changed their lives and can suggest coping strategies. “Getting a little extra support from a crisis counselor when a person is going through this difficult time can be really helpful,” said Zuver.

Crisis counselors meet with survivors in a variety of locations in the community. For more information, contact the North Carolina CARE-LINE, 800-662-7030, between 8 a.m. and 5 p.m., Mon. through Fri.



CLIP & Save

IMPORTANT phone numbers

■ FEDERAL AGENCIES

FEMA Registration 800-462-9029
 (TTY for hearing/speech-impaired) . . 800-462-7585
 Disaster Information Helpline 800-525-0321
 (TTY for hearing/speech-impaired) . . 800-462-7585
 FEMA Fraud Detection 800-323-8603
 National Flood Insurance Program . . . 800-720-1090
 Internal Revenue Service 800-829-1040
 (TTY for hearing/speech-impaired) . . 800-829-4059
 Housing and Urban Development
 Discrimination Hotline 800-669-9777
 Social Security Administration 800-772-1213
 Veterans Affairs 800-827-1000
 Rural Development contact local office
 U.S. Small Business Administration . . . 800-359-2227

■ STATE AGENCIES

Attorney General’s Office 919-716-6000
 Consumer Protection Division 877-99-SCAMS
 Business Recovery Assistance 800-258-0862
 CARE-LINE 800-662-7030
 Commission on Aging contact local office
 Crisis Counseling/Mental Health contact local office
 Debris & Solid Waste Removal contact local office
 Disaster Unemployment 888-834-6284
 Division of Coastal Management 888-472-6278

Governor’s Citizen Helpline 800-662-7952
 Governor’s Volunteer Hotline 888-835-9966
 Farm Service Agency contact local office
 Environmental Emergencies 800-858-0368
 Hog Lagoon Information 919-733-5083
 Human Services 800-662-7030
 Insurance 800-546-5664
 Legal Services 800-662-7407
 Occupational and
 Environmental Epidemiology 919-733-3410
 Pest Management Control 919-715-3287
 Price Gouging 877-253-2436
 Public Health 919-733-0802
 Public Water Supply 919-733-8276
 Social Services contact county office
 Social Security 800-772-1213
 Tax Assistance 919-733-3991
 Water Quality (surface & groundwater) . 919-733-5083

■ VOLUNTARY AGENCIES

Adventist Community Services 800-381-7171
 American Red Cross 800-958-2351
 Church 2 Church 888-595-1459
 Church 2 Church Local Number 919-733-4564
 Christian Reform World Relief Committee . 800-848-5818
 Salvation Army 800-SAL-ARMY
 Southern Baptist Relief 800-462-8657 EXT. 6440
 United Methodist Committee on Relief
 UMCOR Volunteer Line 800-554-8583
 800-918-3100
 UMCOR Raleigh Volunteer Line 800-849-4433