

Local resources for employees facing financial emergencies due to being furloughed:

General information:

OPM provided a factsheet (January 11) on leave, pay, benefits, etc.:

<https://www.fedsmith.com/2019/01/11/opm-provides-fact-sheet-pay-benefits-shutdown/?fbclid=IwAR1Uvfzs-ujMWSi9woBAtfKDMfe1i75eIH7eykiMPW25nWKsCYWiByuWwWY>

Highlights: benefits will continue (and combined deductions will be withdrawn when pay resumes), FSA (Flexible Spending Accounts) will not process claims until pay resumes. OPM did provide some guidance on unemployment benefits if backpay is issued.

To sign up for unemployment:

<https://des.nc.gov/DES>
www.ncworks.gov

You need your SF-50, recent LES, SF-8 (the form with our furlough paperwork), your driver's license, and your SS card.

Dare County location in Nags Head:
Outer Banks ESC Location
2522 S. Croatan Hwy PO Box 757
Nags Head, NC 27959

*You can print out your LES through [Employee Express](#). However, if you do not have a current or recent copy of SF-50, you may need to contact your supervisor or the 'Excepted' employee at your station to access this electronically through FPPS or scan a hard copy of one stored locally.

Loan resources:

Associated Credit Union offering Federal Employee Relief Loan 6-month at 0.00% APR Loan BUT just for \$750

<http://acu.emailacu.org/EmailTracking/NView?id=d6WMD6Q9K0eTI9bXIwQ9og&e=CFA704FA-2D4D-459C-B94B-0FF9547B5F92>

If you are a USAA member you can reach out and see if they might extend their 0% loan offer that they have been providing to US Coast Guard service members OR also heard that US Navy Federal Credit Union

https://www.usaa.com/inet/pages/bank_loan_personal?wa_ref=pub_global_products_bank_personal

Interior Federal Credit Union is offering assistance:

<https://www.interiorfcu.org/resources/government-shutdown/>

*You do not have to be a current member, you can start a new account for these services as well.

PayPal cash advance

To assist during this time of uncertainty, [PayPal is offering an interest-free one-time cash advance](#), up to your available credit line for a maximum of \$500 (with a minimum amount of \$250) to

existing or new PayPal Credit customers who are U.S. federal government employees impacted by the shutdown. You'll need to be a U.S. federal government employee with a PayPal and PayPal Credit account in good standing to qualify for the assistance. If you don't have a PayPal Credit account, simply click [here](#) to apply. PayPal Credit is subject to credit approval.

State Employees Credit Union

SECU has been reaching out to members and local agencies to let folks know that while they don't have programs designed specifically for furloughed employees, they have tools available to assist members who are experiencing financial hardships. Local SECU branches can be contacted at 252-441-0422 (Nags Head), 252-473-1292 (Manteo), 252-457-5091 (Barco), and 252-766-0041 (Columbia). There are a million branches in Raleigh. To find the closet location, visit:

<https://locations.ncsecu.org/search>

Search NC 211 for other organizations that you may qualify for assistance through:

<https://www.nc211.org/>

If you need relief from an upcoming bill (e.g., credit card, student loan, mortgage, etc.), it's worth asking the vendor if there can be any exceptions during furlough. Many credit card companies have already stated online that they are willing to work with the 800,000+ folks who are impacted by the shutdown. There are some sample letters to creditors and mortgage companies on OPM's website [here](#).

If you have federal health insurance through Blue Cross Blue Shield, you can earn ~\$170/adult dependent through their Wellness Card program: <https://www.fepblue.org> If you don't have an account, you made need to set that up...in some cases they'll mail you a PIN. Once you're logged in, you can complete the Wellness Health Assessment (\$50) and then any of the other incentive programs. The 'programs' vary in length (7-21 days), but once you register, you can log info whenever to complete them. You could track it daily, or log in once 3 weeks from now and add 21 days of data all at once.

Freebies and discounts:

A terrific list of available resources was compiled for national offers available to furloughed employees (all the cell providers, lots of credit card companies, Rosetta Stone, etc.). You can also search state-by-state for opportunities. Check them out here:

https://docs.google.com/spreadsheets/d/1DgAIG_gqEw3uuC9KbJ-nU0HH_p_M6jT_PNgYzjmWj4/htmlview?fbclid=IwAR1BUuM-j8adik14txsK3FLEPQxtN_cwJrwbQUFJZi021ryIce0HrMcCNCI-gid=0

Triangle area:

The owners of [Durham Distillery](#) have family members that are furloughed out west and wanted to create opportunities in their local community for folks similarly impacted. They have some bottling needs this week and next, as well as canning too. They are hiring folks as 1099 temporary contractors at \$15/hr. If you're interested, please reach out to them directly at info@durhamdistillery.com for more information.

This week, a compiled list of freebies for furloughed workers in the Triangle was published (read: free beer):

https://triangleonthecheap.com/furloughed-federal-employees/?fbclid=IwAR3bDgNTJYSXVmtWZJibP_0PFRQAUITx8-NgUrBwIueXYKgy15fYmLau3dU

Dare County Specific Resources:

Dare County Social Services:

There are a few financial assistance programs available through social services. They are able to provide partial payments for rent/mortgage and provide assistance with electrical bills. Both of these programs are open to all Dare County residents who face hardships. Additionally, for those who have additional financial impacts or require additional assistance, the staff are trained in connecting individuals with other community organizations who might be able to also provide assistance. Additional income based programs also exist.

They are available Monday through Friday from 0830-1700 at our offices in Manteo. Alternately, you can contact them at 252-475-5500 and ask to speak to a social worker in Emergency Services who will schedule a time to meet with you. The social worker will be able to answer any additional questions.

Dare County Utilities:

Dare County Water Dept. has shared that furloughed water customers can call the County to have their bills temporarily held during the shutdown.

Dare County Schools

Families affected by the shutdown are eligible for free or reduced priced school meals for kids enrolled in Dare County Schools. An application can be completed and submitted anytime during the school year if there is any change in income job loss, additional household members added, etc. Households financially impacted by the current government shutdown may apply using current income data to reflect loss of income. To download an application visit www.daretolearn.org or contact Liz Leavell at 252-480-8888 x 1920 or leavellliz@daretolearn.org

Interfaith Community Outreach:

They usually offer assistance to pay a bill for those with a financial emergency need such as being furloughed. 252-480-0070

Point of Contact - Jennifer Albanese, Executive Director, info@interfaithoutreach.com

<https://www.interfaithoutreach.com/assistance/>

Outer Banks Relief Foundation:

They typically offer assistance through direct payment to a creditor. 252-216-2004

Point of Contact - Patti McKenna, Executive Director, deb@outerbanksrelieffoundation.com

<http://www.outerbanksrelieffoundation.com/>

Beach Food Pantry:

They provide 2 weeks' worth of free groceries to individuals and families in our community who have been affected by a temporary crisis or emergency.

Point of Contact - Elisabeth Silverthorne, Executive Director, [\(252\) 261-2756](tel:2522612756) ** It's open Monday-Friday 2 - 4 pm.

<https://beachfoodpantry.org/>

Mt Olivet UMC/ Roanoke Island Food Pantry

The pantry is now open to all federal government employees during the shutdown. You'll need to bring in something showing you are currently a federal employee and they will provide you with food and voucher to be used locally. It's open Monday- Friday 9:00-11:00am.

<http://mountolivetumc.org/food-pantry/>

Kitty Hawk United Methodist Church:

They are providing a free weekly community meal every Wednesday at 5:45pm to all federal workers.

Source Church:

Food pantry is available to anyone impacted by the shutdown. Hours are Monday 5-8pm, Tuesday 10a-1p, Friday 10a-1p. Walk-ins are welcome and encouraged. No prior authorization required. They are located on Budleigh Street in Manteo just past and across the street from town hall.

Our Lady if the Seas Catholic Church (Buxton):

They are hosting a potluck dinner in support of local furloughed employees Sunday, January 27th 6-8pm in their social hall (just north of the high school in Buxton).

Max's Pizza Company in Kitty Hawk (3723 N Croatan Hwy) is offering federal families one free cheese pizza per week "as long as this madness continues."

The Outer Banks Animal Rescue Fundraiser Project (ObxARF-p) is offering assistance to furloughed Federal employee in Dare or Currituck Counties who need resources during the shutdown for your pet, whether it is food to assistance getting veterinary care. Their Helpline is: 888-775-7673, or on Facebook at: <https://www.facebook.com/OBXARFP/>

T.A. Dunmire Photography

Tyler lives in Manteo and is offering a free digital full resolution download of any of his photos (\$40 value). He has extended this to any furloughed folks. Please contact him directly for more details. His facebook page is here: <https://www.facebook.com/tadunmirephotography/>

The Town of Manteo will be waiving all water and sewer late fees and penalties to all Town water and sewer customers who are affected by the Federal Government shutdown. If you have any questions please contact the Town of Manteo Water and Sewer Department at 252-473-2133

As long as the government is shut down, Blue Water Grill will offer FREE lunches to Coasties and the National Park Service employees and their families (with proper ID). Dine with us anytime between 11:30am-4pm and you and your spouse will enjoy a FREE "blue Plate" special. Children may order items from the Kid's Menu (12 & under). Alcohol and gratuity are not included. 252-473-1955

Cosmo's Pizza the Marketplace in Southern Shores- FREE large one topping pizza every Tuesday, all day for government employees

Mulligans- with the purchase of a beverage, government employees and their families can have any menu item under \$10 or \$10 off any item all day every Wednesday.

Red Sky Cafe-FREE lunch once a week for government employees, Wednesday, Thursday or Friday- Specific menu items will be offered.

Reynolds Barber Shop in Manteo-to all our regular customers, if you are a government employee affected by the current shut down, please consider all of your haircuts on us until the shut down has ended

Volunteer opportunities:

[Outer Banks Common Good](#) has a [database of 120+ organizations](#) that are looking for volunteers. These options vary widely from one-time events to committing to activities more regularly.