

Tropical Storm Fred Recovery Update

KEY MESSAGES

Homeowners and renters in Buncombe, Haywood and Transylvania counties who had uninsured losses from Tropical Storm Fred may be eligible for federal disaster assistance from FEMA. FEMA has programs that may provide financial help with temporary housing expenses, basic home repairs and other essential disaster-related needs. To date, FEMA has approved more than \$1.38 million in grants for individuals and households.

If you haven't already done so, contact your insurance company and file a claim for the disaster-caused damage. Be sure to take photographs or video of the damage and keep all receipts for repair work.

You can register with FEMA in several ways: Go online to DisasterAssistance.gov, call **800-621-3362**, or use the [FEMA app](#) for smartphones. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. Lines are open from 7 a.m. to 11 p.m. local time, seven days a week. The deadline to register is Nov. 8, 2021.

3 Ways to Apply for Disaster Aid

- ONLINE**
DisasterAssistance.gov
- FEMA APP**
Download the FEMA APP
- CALL**
800-621-FEMA (3362)
or TTY 800-462-7585

FEMA

FEMA Individual Assistance

FEMA's Individual Assistance program is designed to help disaster survivors with basic, critical needs such as a safe, sanitary, and functional place to live while survivors look for a long-term or permanent housing solution. It is not designed to make survivors whole and is not a substitute for insurance coverage. FEMA Individual Assistance cannot duplicate other sources of assistance.

After you register

After you apply for federal disaster assistance, it is important that FEMA be able to contact you. Be aware that phone calls from FEMA may appear to come from unidentified numbers and make sure that FEMA has your current contact information. FEMA may call to obtain more information for your application or to schedule an inspection of the damaged home.

Applicants for FEMA assistance will receive a letter from FEMA by mail or email. It is important to read it carefully because it will include the amount of any assistance FEMA may provide to you and information on the appropriate use of disaster assistance funds. You may need to submit additional information for FEMA to continue to process your application.

Examples of missing documentation may include proof of insurance coverage, settlement of insurance claims, proof of identity, proof of occupancy, proof of ownership, or proof that the damaged property was your primary residence at the time of the disaster.

If you have questions about the letter, you can get answers by going online to DisasterAssistance.gov or calling the FEMA Helpline at **800-621-3362**.



FEMA

DisasterAssistance.gov

Survivors are encouraged to set up a disaster account with FEMA online.

- Go to DisasterAssistance.gov.
- Select “Apply Online” and follow instructions. You will be asked for your Zip Code and connected to Tropical Storm Fred disaster assistance.
- A PIN will be sent to the email address on file. You can then log into your account.
- Documents can be uploaded in the Upload Center.

FEMA reminds survivors:

FEMA and the U.S. Small Business Administration (SBA) never charge for registration, home inspections, grants, disaster-loan applications or anything else.



If you believe you or a loved one are the victim of a scam or identity theft, report it immediately to your local police or sheriff’s department, or contact the North Carolina Department of Justice online at ncdoj.gov/file-a-complaint/ or toll-free by calling 877-5-NO-SCAM. If you suspect fraudulent activity involving FEMA, you can report it to the FEMA Fraud Branch at: StopFEMAFraud@fema.dhs.gov. If someone is using your personal information to open new accounts, make a purchase or get a tax refund, report it at IdentityTheft.gov.

By the numbers (9/20/2021)

256 individuals and households approved for \$1.38 million in FEMA assistance, including:

\$1,240,122 approved for housing assistance

\$146,141 approved for other disaster-related needs

\$32,700 in disaster loans approved by U.S. Small Business Administration

202 claims filed with the National Flood Insurance Program; \$4.2 million paid

Disaster Unemployment Assistance

Disaster Unemployment Assistance (DUA) benefits are available in Buncombe, Haywood and Transylvania counties. Individuals in these counties have until Oct. 10, 2021, to file an application for Disaster Unemployment Assistance at des.nc.gov. DUA is available for weeks of unemployment beginning Aug. 22, 2021 and may last for up to 29 weeks. Eligibility for DUA is determined weekly.

U.S. Small Business Administration (SBA):

Long-term, low-interest disaster loans for homeowners, renters, businesses and nonprofit organizations from the U.S. Small Business Administration (SBA) are available to cover losses not fully compensated by insurance and other sources.

Applicants may apply online using the Electronic Loan Application (ELA) via the SBA’s secure website at disasterloanassistance.sba.gov/ela/s/ or by visiting a Business Recovery Center. Paper applications may be requested by calling the SBA



Customer Service Center at **800-659-2955 (800-877-8339 TTY)** or by sending an e-mail to disastercustomerservice@sba.gov.

SBA is operating two Business Recovery Centers:

- **Haywood Community College Regional High-Tech Center**, 112 Industrial Park Dr., Room 3021, Waynesville, N.C. 28786. Hours are Monday–Friday, 9 a.m.–6 p.m., closed Saturday and Sunday.
- **Asheville-Buncombe Technical Community College**, 1465 Sand Hill Rd., Suite 1054, Candler, NC 28715. Hours are Monday – Friday, 9 a.m.–6 p.m., Saturday 10 a.m.–2 p.m., closed: Sunday.

After you apply for disaster assistance from FEMA, you may be referred to the SBA. It is important to submit an application as soon as possible. If your application is approved, you are not obligated to accept an SBA loan. Failure to return the SBA application will disqualify you from other possible FEMA assistance, such as disaster-related car repairs, clothing, household items and other expenses.

FEMA Public Assistance (PA)

Under the major disaster declaration, FEMA is authorized to provide Public Assistance for debris removal, emergency measures and the repair or replacement of disaster-damaged public facilities such as roads and bridges, water control facilities, buildings and equipment, utilities and parks for the following counties: Avery, Buncombe, Haywood, Madison, Transylvania, Yancy and Watauga counties.

For guidance on debris removal processes, residents should contact local government officials.

Resources

Insurance: Survivors who need help with their insurance claim or settlement may call the North Carolina Department of Insurance at **855-408-1212**. For more information, visit [Assistance or File a Complaint | NC DOI](#).



United Way: Call **211** for the United Way of Haywood County hotline for flood recovery assistance.

Business Recovery: The Haywood Chamber of Commerce has established a web page to help businesses apply for disaster relief. Online at [Tropical Storm Fred Business Recovery - Haywood Chamber of Commerce](#).

Cleanup: North Carolina Baptist disaster relief volunteers, working through Baptists on Mission, are helping families in Canton clean out debris and repair damage. Visit baptistsonmission.org/tropical-storm-fred.

Agriculture: The N.C. Department of Agriculture and Consumer Services activated a hotline to connect farmers with resources that can assist with damage and other agricultural emergencies related to the storm. The toll-free number, **866-645-9403**, is open 8 a.m.- 5 p.m. daily. Farmers can also find recovery resources on the department's disaster website: www.ncagr.gov/disaster.

Disaster Legal Aid: Low-income individuals who need free legal services related to the disaster may call **866-219-5262**. Hours are Monday-Friday, 8:30 a.m.-4:30 p.m. Extended hours on Monday and Thursdays are 5:30 p.m.-8:30 p.m. More information is available at www.legalaidnc.org/.

Spanish language resources in North Carolina: [Hispanic organizations in NC](#)

Ukrainian language resources: [Ukrainian Association of North Carolina - Home | Facebook](#)