

# Tropical Storm Fred Recovery Update

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## State, FEMA Continue Work on Flood Recovery in Western North Carolina

The deadline for individuals and households to apply for FEMA disaster assistance has passed, but work continues to support Western North Carolina's recovery from Tropical Storm Fred.

Survivors in Buncombe, Haywood and Transylvania counties who registered with FEMA can check the status of their applications, ask questions and get information in several ways:

- Visit FEMA's website at [DisasterAssistance.gov](https://www.fema.gov/disaster/assistance)
- Use the [FEMA App](#) for smartphones
- Call the FEMA Helpline at 800-621-3362 (800-462-7585 TTY).



Multilingual operators are available. Those who use a relay service such as a videophone, InnoCaption or CapTel should provide FEMA with their specific phone number assigned to that service.

Two months after the major disaster declaration, more than \$18 million in federal grants, loans and flood insurance payments have been approved for homeowners, renters and businesses in Buncombe, Haywood and Transylvania counties.

FEMA Disaster Survivor Assistance Teams went door-to-door in Buncombe, Haywood and Transylvania counties conducting outreach to 2,600 homes and making contact with 2,000 individuals to offer help with registration and provide referrals to address unmet needs.

FEMA continues to coordinate with the State of North Carolina on reimbursement for emergency services, debris removal, repair or replacement of damaged public infrastructure and funding to mitigate against losses from future storms.



# FEMA

## Tropical Storm Fred DR-4617-NC By The Numbers



**\$3.1M**



APPROVED FOR INDIVIDUALS  
AND HOUSEHOLDS



**674**

HOUSEHOLDS APPROVED  
FOR FEMA GRANTS

**\$11.8M**

NATIONAL FLOOD INSURANCE  
PROGRAM CLAIMS PAID



**\$461K**

Other  
Needs Assistance



**\$2.7M**

Housing  
Assistance



**\$3.5M**

Low-interest Disaster  
Loans Approved

11/10/2021

## Flood Insurance a Valuable Resource in Western North Carolina

Many Western North Carolina residents may believe they don't need to buy flood insurance. They don't live in a high-risk flood zone. But flooding can happen anywhere, often to the surprise of residents who thought they were covered for disaster. When flooding happens, the damage is not covered by most homeowners' insurance policies.



Flooding in Western North Carolina is not uncommon. Yet only 1 percent of structures in Buncombe, Haywood and Transylvania counties are covered by flood insurance policies issued by the National Flood Insurance Program (NFIP). After Tropical Storm Fred, more than 200 policyholders filed flood claims with a total payout of more than \$10.6 million to date. Of the 1,930 flood insurance policyholders in Buncombe, Haywood and Transylvania counties, 963 live in designated high-risk flood zones, while 967 others do not. In all, the flood

insurance program has nearly 139,000 policyholders across North Carolina with total coverage exceeding \$37.2 billion.

Property owners can protect themselves from financial losses by having a flood insurance policy through the NFIP. Flood insurance coverage is available regardless of federal disaster declarations. Insurance for contents is also available to renters. There is a 30-day waiting period before new policies go into effect, so don't wait to obtain a policy. For more information, go online to [FloodSmart.gov](https://www.floodsmart.gov).

## Understanding Your Letter from FEMA

Residents of Buncombe, Haywood and Transylvania counties who applied for assistance from FEMA after sustaining damage from Tropical Storm Fred will receive a letter from FEMA in the mail or via email.

The letter will explain your application status and how to respond. It is important to read the letter carefully because it will include the amount of any assistance FEMA may provide and information on the appropriate use of disaster assistance funds.

Applicants may need to submit additional information or supporting documentation for FEMA to continue to process an application for financial assistance, such as proof of insurance coverage, settlement of insurance claim, proof of occupancy, proof of ownership or proof that the damaged dwelling was the primary residence.

If you have questions about your letter go online to [DisasterAssistance.gov](https://www.DisasterAssistance.gov) or call 800-621-3362. 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.

Applicants who disagree with FEMA's decision, or the amount of assistance, may submit an appeal letter and documents supporting their claim, such as a contractor's estimate for home repairs.

## Resources

**Haywood County Storm Relief Hotline: 828-356-2022**

Haywood storm recovery website: [www.RecoverHaywood.com](http://www.RecoverHaywood.com)

**Rapid Re-Housing Challenge:** Haywood County's faith-based community, along with Mountain Projects, Recover Haywood and The United Way are working to restore housing for displaced households affected by Tropical Storm Fred. [Flood Relief Information - Mountain Projects](#)

**Catholic Charities: 828-255-0146**

**Salvation Army: 828-456-7111**

**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](http://baptistsonmission.org/tropical-storm-fred).

**N.C. Department of Agriculture and Consumer Services Hotline:** 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](http://www.ncagr.gov/disaster).

**North Carolina Farm Bureau:** Visit [www.ncfb.org](http://www.ncfb.org) for information about disaster assistance for producers.

**U.S. Department of Agriculture:** [fsa.usda.gov/programs-and-services/farm-loan-programs/emergency-farm-loans/index](https://fsa.usda.gov/programs-and-services/farm-loan-programs/emergency-farm-loans/index)

**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/](http://www.legalaidnc.org/).

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

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