

# Tropical Storm Fred Recovery Update

## Federal Assistance Tops \$20.8 Million in Western North Carolina

Three months after President Joseph Biden signed a Major Disaster Declaration following Tropical Storm Fred, more than \$20.8 million in federal grants, loans and flood insurance payments have been approved for homeowners, renters and businesses in Western North Carolina.

This includes:

- \$3.5 million in FEMA grants for 744 individuals and households.
- \$4 million in disaster loans from the U.S. Small Business Administration for businesses, homeowners and renters.
- \$13.1 million in National Flood Insurance Program claims paid to policyholders.



“Our goal is to support every eligible survivor and their communities as they recover from damages inflicted by Tropical Storm Fred,” said FEMA Federal Coordinating Officer John F. Boyle, who is leading the federal mission in Western North Carolina. “For many survivors, this disaster is the worst thing, or one of the worst things, they will ever go through. We never lose sight of that. FEMA will be in Western North Carolina as long as we are needed to help residents and their communities get back on their feet.”

County at A Glance:	IHP Amount:	SBA Approved Loans:	Pd. NFIP Claims:	Proposed PA Projects:
Buncombe	\$631,009	\$1,145,300	\$2,291,558	32
Haywood	\$2,752,261	\$2,829,500	\$9,830,936	62
Transylvania	\$127,844	\$108,600	\$1,024,366	10
<b>Total:</b>	<b>\$3,511,114</b>	<b>\$4,083,400</b>	<b>\$13,146,860</b>	<b>104/291</b>

### Individual Assistance

Over the last 90 days, FEMA has disbursed more than \$3.5 million through its Individuals and Housing Program (IHP), which includes grants to repair or replace a damaged primary residence and provides temporary housing assistance (including rental assistance) for those in need. Other Needs Assistance (ONA) has put more than \$540,000 in the hands of disaster survivors to help them get back on their feet. ONA pays for serious necessities directly related to the storms, like transportation, storage and moving fees,



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childcare, miscellaneous expenses and funeral costs. IHP grants are intended to meet basic needs and supplement disaster recovery efforts. IHP is not intended to return disaster-damaged property to its pre-disaster condition and only a survivor's primary residence is eligible for assistance.

The deadline to apply for FEMA's Individual Assistance has passed. However, survivors who were unable to register before the Nov. 8 deadline and who can provide justification for late registration may contact FEMA and request consideration to apply if they do so within the next few weeks.

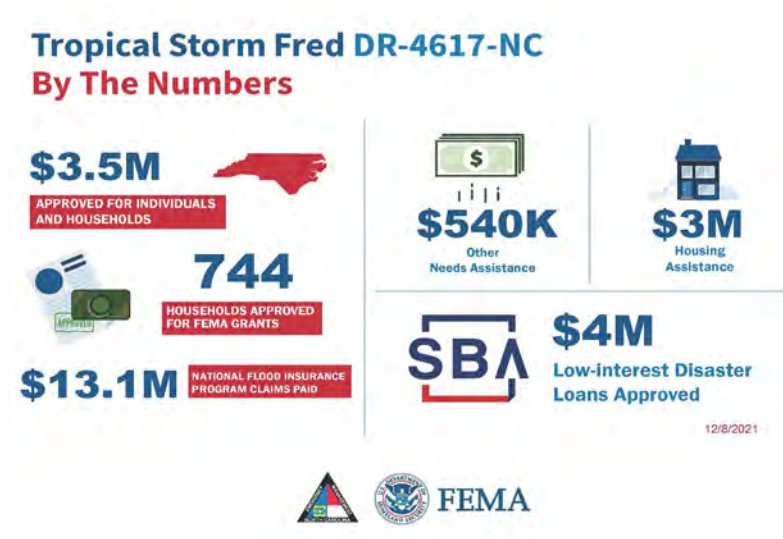
### Public Assistance

As the recovery mission intensifies, FEMA's Public Assistance (PA) program is expected to invest millions to restore and replace critical community infrastructure throughout Ashe, Avery, Buncombe, Graham, Haywood, Jackson, Madison, Mitchell, Transylvania, Yancey and Watauga counties. This requires working closely with the PA process.

To date, FEMA has obligated nearly \$1,035,000 in PA grants, and leadership continues to review 291 proposed projects for Western North Carolina. Currently, 235 of the 291 proposals are in FEMA's Grants Manager, which is phase two of a four phase process. Eighteen of the projects are being submitted to the Consolidated Resource Center (CRC), which is one of the last steps before a proposal enters phase three. The next PA deadline falls on March 8, 2022, when all Emergency Work is expected to be complete. Permanent PA projects have a completion goal of March 8, 2023, which is 18 months after the declaration date.

### National Flood Insurance Program (NFIP)

Before Tropical Storm Fred ever hit Western North Carolina, hundreds of local residents purchased flood protection through the National Flood Insurance Program. Of those, 213 policyholders have filed claims in the wake of the Western North Carolina storms; NFIP payments now total more than \$13.1 million.



## FEMA Assistance for Furnaces, Water Heaters, Wells and Septic Systems

As colder weather nears, residents of Western North Carolina may be using their furnace or water heater for the first time since Tropical Storm Fred ripped through the area in August. Others may have noticed additional damage to wells and septic systems caused by the storm. If you're in this dilemma, consider contacting FEMA to find out if you are eligible for reimbursement to repair or replace these utilities.

To be considered, residents must have registered with FEMA by the Nov. 8 deadline. Next, file an appeal and provide estimates or receipts from a licensed contractor documenting your repair. There's a short window to submit your paperwork. You have 60 days from the date noted on your determination letter, which means many survivors have 30 days or less to appeal. Survivors who were unable to register before the Nov. 8 deadline and who can provide justification for late registration may contact FEMA and request consideration to file an application now.

FEMA may also provide reimbursement for mitigation measures to keep furnaces and water heaters safe, sanitary and functional in the future. These measures are limited to components that were damaged by the disaster and functioning before it occurred.

Mitigation measures include elevating a furnace or water heater above the floor to help reduce the likelihood of future flood damage. FEMA recommends elevating a furnace or water heater on a framed platform. For more information on techniques for elevating a furnace or water heater, refer to chapter nine in [FEMA's Homeowner's Guide to Retrofitting 3rd Edition \(2014\)](#).

Before elevating a furnace or water heater, homeowners should check with their local utility company and become familiar with building codes to determine if any requirements might limit elevation.



Those who have questions about possible reimbursement for repairs or filing an appeal can call the FEMA Helpline at 800-621-3362 or (TTY) 800-462-7585

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.

## Resources for Disaster Survivors

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](http://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](#)