

# Tropical Storm Fred Recovery Update

## Don't Wait. Apply for Assistance by Nov. 8, 2021

Residents of Buncombe, Haywood and Transylvania counties who were impacted by Tropical Storm Fred have until Nov. 8, 2021 to apply for assistance from FEMA and the U.S. Small Business Administration (SBA).

You can register with FEMA in several ways: Go online to [DisasterAssistance.gov](https://DisasterAssistance.gov), call 800-621-3362, or use the FEMA app for smartphones. If you use a relay service, such as video relay (VRS), captioned telephone service or others, give FEMA the number for that service. Lines are open from 7 a.m. to 1 a.m. local time, seven days a week.

Nov. 8, 2021 is also the deadline for homeowners, renters, businesses and nonprofits to apply to the U.S. Small Business Administration (SBA) for low-interest disaster loans for physical property and personal property damage.

**3 Ways to Apply for Disaster Aid**

**ONLINE**  
[DisasterAssistance.gov](https://DisasterAssistance.gov)

**FEDERATION APP**  
Download the FEMA APP

**CALL**  
800-621-FEMA (3362)  
or TTY 800-462-7585

FEMA

You can apply online using the Electronic Loan Application (ELA) via the SBA's secure website at [disasterloanassistance.sba.gov/ela/s/](https://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 email to [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).

## Privately-owned Roads and Bridges

FEMA encourages residents in Buncombe, Haywood or Transylvania County whose access to their home was impacted by Tropical Storm Fred to register with FEMA. FEMA may be able to provide financial assistance to repair or replace a privately owned road or bridge that is the only access to the property.

## Continued Rental Assistance

Survivors of Tropical Storm Fred who live in Buncombe, Haywood or Transylvania County and received initial rental assistance from FEMA may be eligible for continued rental assistance.

To be eligible to apply, survivors must meet the following conditions:

- They were awarded initial rental assistance and used it as intended. The initial award covers two months.
- They are unable to return to their pre-disaster residence because it is uninhabitable, cannot be accessed or is not available due to Tropical Storm Fred.
- They cannot pay for housing without assistance.
- They are not receiving temporary housing help from any other source.



# FEMA

- They are developing a longer-term or permanent housing plan or can demonstrate progress toward one.

Survivors applying for continued assistance must complete an Application for Continued Temporary Housing Assistance. To request this form, call the FEMA Helpline at **800-621-3362**.

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



**\$3M**

APPROVED FOR INDIVIDUALS  
AND HOUSEHOLDS



**637**

HOUSEHOLDS APPROVED  
FOR FEMA GRANTS

**\$11.6M**

NATIONAL FLOOD INSURANCE  
PROGRAM CLAIMS PAID



**\$433K**

Other  
Needs Assistance



**\$2.57M**

Housing  
Assistance



**\$2.9M**

Low-interest Disaster  
Loans Approved

11/2/2021

## 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://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.

## Appealing FEMA's Decision

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.

FEMA cannot duplicate assistance provided by another source, such as insurance settlements. However, those who are underinsured may receive further assistance for unmet needs after insurance claims have been settled by submitting insurance settlement or denial documents to FEMA. FEMA does not provide assistance for insurance deductibles.

## 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/](https://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](mailto:StopFEMAFraud@fema.dhs.gov) or you can call **866-720-5721**. If someone is using your personal information to open new accounts, make a purchase or get a tax refund, report it at [IdentityTheft.gov](https://IdentityTheft.gov).



## Protecting Your Identity



If you apply to FEMA, you may be visited by an inspector.



FEMA inspectors will always have an official identification badge. Always ask to see ID.



If you did NOT apply for FEMA assistance, tell the inspector. If the inspector has left, call the FEMA Helpline at 800-621-3362 and tell them you did not apply.



If you suspect identity theft visit [IdentityTheft.gov](https://IdentityTheft.gov).



## 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/](https://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](mailto:disastercustomerservice@sba.gov).



SBA is operating three 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.
- **A-B Tech Enka**, 1465 Sand Hill Rd., Suite 1054, Candler, NC 28715. Hours are Monday – Friday, 9 a.m.–6 p.m., closed Saturday and Sunday.
- **Blue Ridge Community College, Brevard Campus**, Applied Technologies Building, Office #216, 45 Oak Park Drive, Brevard, NC 28712. Hours are Monday – Friday 8 a.m.–4:30 p.m., closed Saturday and 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.

## Disaster Distress Helpline

The Disaster Distress Helpline is a 24/7, year-round, confidential, multilingual crisis counseling and emotional support resource for survivors, responders and anyone in the U.S./territories struggling with distress or other mental health concerns related to any natural or human-caused disaster. Individuals can call or text **800-985-5990** (press 2 for Spanish) to connect with a trained mental health professional. ASL users can also call 800-985-5990 through their videophone to connect with trained DDH counselors fluent

in ASL or access the “ASL Now” option via the website at <https://www.samhsa.gov/find-help/disaster-distress-helpline>.

## 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](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](#)