

Washington Flood Recovery Update

KEY MESSAGES

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. The spring flooding season looms.

In Washington, 296 communities participate in the **NFIP**, and 32 communities do not. Residents can purchase a flood insurance policy if their community participates in the NFIP, no matter their flood risk.

Washington residents who have uninsured losses resulting from the Nov. 5 - Dec. 2, 2021, severe storms, straight-line winds, flooding, landslides and mudslides have until March 7, 2022 to apply for FEMA disaster assistance. Don't wait; there is no cost to apply.

Homeowners and renters in Clallam, Skagit and Whatcom counties, the Lummi Nation, Nooksack Indian Tribe, Quileute Tribe and all tribes in the designated areas can apply for FEMA assistance online at

disasterassistance.gov, by calling 800-621-3362 or by using the [FEMA mobile app](#). If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA the number for that service.

To date, FEMA has approved more than \$4.6 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.

3 Ways to Apply for Disaster Aid		
		ONLINE DisasterAssistance.gov
	FEMA APP Download the FEMA APP	CALL  800-621-3362
		

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.

Disaster Recovery Centers

- Skagit County, Old Sedro-Woolley Library, 802 Ball Street, Sedro-Woolley, WA 98284, transitioned to an SBA Disaster Loan Outreach Center Feb. 11
- Skagit County: 951 Petit St., Hamilton, WA 98255, closes Feb. 19



FEMA

- Whatcom County, parking lot, 1208 E. Main St., Everson, WA 98247
- Whatcom County: Sumas A.C. Church, 125 W. Front St., Sumas, WA 98295
- Whatcom County: Ferndale Chamber of Commerce, 2007 Cherry St., Ferndale, WA 98248

After You Apply

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**.

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 Washington flooding and mud slide 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.

Citizenship and FEMA eligibility

- FEMA is committed to helping all eligible disaster survivors recover. To be considered for assistance, you or a member of your household must be a U.S. citizen, non-citizen national or qualified alien. The parent or guardian of a minor child who is a U.S. citizen, non-citizen national or a qualified alien may apply for assistance on behalf of the child as long as they live in the same household. The parent or legal guardian must register as the co-applicant, and the minor child must be under age 18 at the time the disaster occurred.

Washington Flooding And Mudslides DR-4635-WA

\$28.6M

IN SURVIVORS' POCKETS



870

HOUSEHOLDS APPROVED
FOR FEMA GRANTS

\$16.9M

National Flood Insurance
Program Claims Paid



\$452K

Other
Needs Assistance



\$4.6M

Housing
Assistance



\$6.7M

Low-interest Disaster
Loans Approved

2/16/22



FEMA

Documenting home ownership and occupancy

As part of the disaster assistance process, FEMA must determine ownership and occupancy of damaged primary residences. Owners and renters must be able to prove they occupied the disaster-damaged primary residence before receiving Housing Assistance and some types of Other Needs Assistance. The agency has taken steps to make it easier to verify ownership and occupancy for disaster survivors. FEMA now accepts a broader range of documentation.

FEMA reminds survivors:

FEMA and the U.S. Small Business Administration (SBA) never charge for services, 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. 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](https://www.identitytheft.gov).



Beware of Fraud and Scams

After a disaster, scam artists often attempt to take advantage of disaster survivors. We encourage survivors to watch for and report any suspicious activity.

Ways to Report Fraud

Email: StopFEMAFraud@fema.dhs.gov

Call: 1-866-223-0814

Fax: 202-212-4926

For more information visit [fema.gov/disaster-fraud](https://www.fema.gov/disaster-fraud)



The State of Washington and local officials have received reports that some contractors are engaging in price gouging or fraud in rebuilding flood survivors' homes.

The Washington State Department of Labor & Industries (L&I) urges people who believe they were defrauded by a contractor after the disaster to file a complaint at lni.wa.gov/ReportAContractor or 888-811-5974. Homeowners can verify if a construction contractor is registered and get tips on how to hire contractors at L&I's [ProtectMyHome.net](https://www.protectmyhome.net) or by calling 800-647-0982.

L&I has compiled a list of resources to help home and business owners, employers and workers recover from natural disasters at lni.wa.gov/DisasterResources.

Disaster Unemployment Assistance

Disaster Unemployment Assistance (DUA) has been activated to help workers impacted by the disaster. The Washington State Employment Security Department announced that people who live or work in the following areas could be eligible to receive DUA: Clallam, Skagit and Whatcom counties, as well as tribal lands held by the federally recognized Lummi Nation, Nooksack Indian Tribe and Quileute Tribe.

DUA provides financial assistance to people who do not qualify for regular state-funded unemployment insurance and who have lost or experienced interruptions in employment or self-employment as a direct result of a major disaster. Learn more on ESD's [DUA webpage](https://www.esd.wa.gov/DUA).

FEMA Public Assistance

Local and tribal governments and certain nonprofit organizations in areas affected by the disaster are now eligible for FEMA Public Assistance grants for recovery. Clallam, Island, Jefferson, Lewis, San Juan, Skagit and Whatcom counties and the Hoh Indian Tribe, the Lummi Nation, Nooksack Indian Tribe, the Quileute Tribe and the Swinomish Indian Tribal Community now come under the amended presidential disaster declaration that was issued for Washington.

FEMA's Public Assistance program provides reimbursement to local, tribal and state government agencies and certain nonprofit organizations for the costs of emergency response, debris removal and restoration of disaster damaged public facilities and infrastructure.

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. 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.



An SBA Business Recovery Center is operating at Everson Mercantile Building, 128 West Main St., Everson, WA 98247. Hours: Monday - Friday, 9 a.m. - 6 p.m.

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.

Resources

Washington State Department of Social and Health Services (DSHS): Disaster Cash Assistance Program for residents affected by the November flooding. For more information, visit WashingtonConnection.org or call **877-501-2233**.

American Red Cross: 800-733-2767, redcross.org/get-help.html

Salvation Army (Anacortes): 360-519-4069, [Northwest Division \(salvationarmy.org\)](https://Northwest.Division.salvationarmy.org)

Team Rubicon: Construction and home cleanup for disaster survivors, **310-640-8787**, teamrubiconusa.org

Mennonite Disaster Services: Debris removal, demolition and cleanup. Call the Ferndale Community Resource Center at **360-380-2200**

Catholic Immigration Legal Services: 206-328-6314, DACA Hotline: **206-566-6664**

Washington State Animal Response Team: Assistance for companion animals and livestock in active emergency situations; **425-681-5498**, wasart.org

Samaritan's Purse: Demolition and mold treatment, **360-303-3563**

Whatcom County relocation assistance: oppco.org

Whatcom Strong assisting disaster survivors: whatcomstrong.com

Whatcom County Library Resource Page database of community resources: wcls.org

Whatcom County Call Center, 360-788-5303, is available for people affected by the disaster. Hours are daily from 8 a.m. to 5 p.m. Callers may leave messages, including in Spanish, after hours.

New Song Church Bellingham – Project Restore: Email admin@nscbellingham.com if you need free home mitigation or restoration services.

Skagit Helping Hands Food Bank: 360-856-2211; helpinghandsfoodbank.org

Skagit Valley Neighbors in Need: Client services, 360-982-2089, svneighborsinneed.com

La Conner Sunrise Foodbank: 360-488-3878, laconnerfoodbank.com

Skagit Rising (Skagit Public Health Project): Mental and behavioral health and substance use disorder resources, 360-416-1500, skagitrising.org

Skagit Animals in Need: Food and care for animals of families experiencing temporary economic hardship, skagitanimalsinneed.org

Skagit County Department of Emergency Management: 360-416-1850

Clallam United Way: Emergency housing and financial resources, 360-457-3011, unitedwayclallam.org

American Red Cross Northwest Region-South Puget Sound and Olympics: 253-474-0400, [South Puget Sound | American Red Cross](http://SouthPugetSound.AmericanRedCross.org)

Forks Community Food Bank: 360-640-8211.

Clallam Habitat for Humanity: 360-775-3742, habitatclallam.org

Olympic Community Action Programs: 360-452-4726, olycap.org

Clallam Emergency management information: clallam.net