

Washington Flood Recovery Update

KEY MESSAGES

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.

FEMA Awards Won't Affect Other Benefits. Applying for federal disaster assistance from FEMA will not affect other federal benefits that Washington disaster survivors may receive.

Survivors in the declared area may apply for FEMA assistance without concerns that funds from FEMA might cause them to lose other federal payments they are entitled to. FEMA disaster awards are not taxable. Accepting a FEMA grant will not affect eligibility for Social Security, Medicare, Medicaid, Supplemental Nutrition Assistance Program (SNAP) or other federal benefit programs.

Disaster assistance helps survivors pay for temporary housing, essential home repairs, essential personal property repairs and replacement, and other serious disaster-related needs not covered by insurance or other sources.

Individuals and Households Assistance applicants who need American Sign Language assistance while visiting a Disaster Recovery Center or seeking other FEMA services can call or text **360-839-4559** for an appointment. It may take up to 48 hours to secure a date and time for a Disaster Recovery Center visit or home inspection. Last-minute requests will be accepted but may not be possible to fulfill at the precise preferred time.

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.

People living in a flood-prone area, specifically a Special Flood Hazard Area or floodway, who are receiving assistance from FEMA for a flood-damaged structure or its contents, must have and maintain flood insurance for the life of the structure to receive most types of future federal disaster assistance. You may receive prepaid Group Flood Insurance coverage if you:

- Suffered property damage from the Nov. 5 – Dec. 2 declared disaster;
- Are approved for FEMA disaster assistance; and
- You were denied a loan from the U.S. Small Business Administration.



FEMA

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.

To date, FEMA has approved more than \$5.1 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.

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.

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

Disaster Recovery Centers

- Whatcom County, parking lot, 1208 E. Main St., Everson, WA 98247 (closes Mar 7)
- Whatcom County: Sumas A.C. Church, 125 W. Front St., Sumas, WA 98295 (closes Mar 7)

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

Washington Flooding And Mudslides DR-4635-WA

\$31M

IN SURVIVORS' POCKETS



971

HOUSEHOLDS APPROVED
FOR FEMA GRANTS

\$18M

National Flood Insurance
Program Claims Paid



\$524K

Other
Needs Assistance



\$4.6M

Housing
Assistance



\$7.9M

Low-interest Disaster
Loans Approved

3/2/22



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



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](https://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](https://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](#).

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:

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, receive additional disaster assistance information and download applications at <https://disasterloanassistance.sba.gov/>. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email

disastercustomerservice@sba.gov for more information on SBA disaster assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.



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. SBA Representatives are available to assist with SBA applications.

After you apply for disaster assistance from FEMA, you may be referred to the SBA for your home and personal property. If your SBA loan application is approved, a loan will become an option. If SBA cannot approve your application, in most cases you will be referred to FEMA's Other Needs Assistance (ONA) program for possible additional assistance.

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 \(salvationarmy.org\)](http://NorthwestDivision.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