

Washington Flood Recovery Update

KEY MESSAGES

Buy Flood Insurance Now

Flooding can happen anywhere, often to the surprise of residents who thought they were covered for disaster. One inch of floodwater can cause up to \$25,000 of damage in a home and when flooding happens, the damage is not covered by most homeowners' insurance policies.

Additionally, FEMA disaster assistance is only available if the president approves individual assistance for a declared disaster and even then, the aid provided is designed to help people have a safe, secure and habitable place to live while they begin their recovery, not cover the complete cost of their loss. Without flood insurance, many survivors will need to cover the cost for this damage out-of-pocket.

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.

Deadline for Individuals and Households Assistance Has Passed

The deadline for applying for FEMA assistance for homeowners and renters passed March 7, but FEMA and SBA remain in Washington to help people recover from the declared disaster of Nov. 5 – Dec 2. and will stay as long as needed. In the meantime, stay in touch.

Applicants can still log onto disasterassistance.gov, call the FEMA Helpline at 800-621-3362, or use the [FEMA mobile app](#) if they have questions regarding the status of their application, need to change personal information or wish create an account online.

You should notify the agency of any additional damage discovered since your home inspection. And be sure to update any changes in your mailing or email address or phone number and the current status of your insurance settlements. You can reach FEMA online at disasterassistance.gov, by calling 800-621-3362 or by using the [FEMA mobile app](#).

To date, FEMA has approved nearly \$5.8 million in awards for individuals and households.

Continued Rental Assistance

Residents in Clallam, Skagit and Whatcom counties, the Lummi Nation, Nooksack Indian Tribe, Quileute Tribe and all tribes in the designated areas who received initial rental assistance from FEMA may be eligible for continued temporary rental assistance.

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



FEMA

- 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 the disaster.
- They cannot pay for housing without assistance.
- They are not receiving temporary housing help from any other source.
- 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.

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. You have a right to appeal any FEMA findings in writing within 60 days of receiving the letter. 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.

Washington Flooding And Mudslides DR-4635-WA

\$34.3M

IN SURVIVORS' POCKETS



1,049

HOUSEHOLDS APPROVED
FOR FEMA GRANTS

\$19.2M

National Flood Insurance
Program Claims Paid



\$627K

Other
Needs Assistance



\$5M

Housing
Assistance



\$9.3M

Low-interest Disaster
Loans Approved

3/16/22



FEMA

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). 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.



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 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://lmi.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://lmi.wa.gov/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://lmi.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:

Even though the deadline to apply for assistance for property damage has passed, small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations of any size still have until Oct. 5, 2022, to apply for an Economic Injury Disaster Loan to help meet working capital needs caused by the disaster. Economic injury assistance is available regardless of whether the business suffered any property damage.

Applicants may call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for an update on their application or 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.



SBA will continue to operate its Business Recovery Center and Disaster Loan Outreach centers until Thursday, March 17. At these Centers, SBA customer service representatives will continue to be available to meet with businesses and residents to answer their questions, explain SBA's disaster loan program and close their approved disaster loans. No appointment is necessary.

Locations:

Skagit County: Disaster Loan Outreach Center, Old Sedro-Woolley Library 802 Ball Street, Sedro-Wooley, WA 98284. Mondays, Wednesdays, Thursdays and Fridays 9 a.m. - 6 p.m., Tuesdays, 11 a.m. - 8 p.m.

Whatcom County: Business Recovery Center, Everson Mercantile Building, 126 West Main Street, Everson, WA 98247 Mondays - Fridays, 9 a.m. - 6 p.m.

After you applied with 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](https://www.washingtonconnection.org) or call 877-501-2233.

American Red Cross: 800-733-2767, [redcross.org/get-help.html](https://www.redcross.org/get-help.html)

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

Team Rubicon: Construction and home cleanup for disaster survivors, 310-640-8787, [teamrubiconusa.org](https://www.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 Long Term Recovery Group 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