

F E M A RECOVERY GUIDE



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This FEMA Resource Guide, is our second installment in a series of recovery resources designed to help Asheville and the surrounding communities recover from Hurricane Helene. This FEMA guide provides detailed information from FEMA's website, outlining the comprehensive support available through their programs, from housing assistance to disaster unemployment benefits and legal services. It's designed to make accessing federal assistance as straightforward as possible. The first guide we released focused on Small Business Resources, and our commitment to supporting every sector of Asheville through this recovery journey remains strong.

Our next guide, which will be released soon, will address Individual and Household Recovery, ensuring our residents have the guidance needed to navigate available resources effectively. Please remember that any references to "we" and "our" within the FEMA guide specifically denote FEMA and not the City of Asheville, Buncombe County, or the State of North Carolina. With each new resource, we aim to empower every Asheville resident and business to connect with the support they need as we rebuild our community, stronger and more resilient than before.



(AP Photo/Makiya Seminera)

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If you have insurance, you should file a claim with your insurance company immediately. FEMA assistance cannot help with losses already covered by insurance. Learn more about the [steps after applying for assistance](#).

HOW CAN FEMA HELP ME?

FEMA may provide money and other services to help you recover from losses caused by a presidentially declared disaster, such as damage to your home, car, and other personal items.

Note: FEMA does not provide assistance for small businesses impacted by a disaster. Our partner, the [U.S. Small Business Administration \(SBA\)](#), offers low interest loans for business damage. Also, we do not offer housing assistance for secondary homes, only for your primary residence.

You may qualify for FEMA disaster assistance even if you have insurance. You must file a claim with your insurance provider and submit the insurance settlement or denial letter to FEMA to determine your eligibility for some forms of assistance.

[Apply for FEMA Assistance at DisasterAssistance.gov](#)

INDIVIDUAL AND HOUSEHOLDS PROGRAM

Individuals and Households Program (IHP) provides financial and direct services to eligible individuals and households affected by a disaster, who have uninsured or under-insured necessary expenses and serious needs. IHP assistance is not a substitute for insurance and cannot compensate for all losses caused by a disaster. The assistance is intended to meet your basic needs and supplement disaster recovery efforts.



FEMA is committed to providing equal access to disaster recovery resources and assistance. [Let FEMA know if you or anyone in your household has a disability or language need.](#)

IHP Assistance may include:

- Funds for [temporary housing](#) while you are unable to live in your home, such as rental assistance or reimbursement for hotel costs

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- Funds to support the [repair or replacement of owner-occupied homes](#) that serve as the household's primary residence, including privately-owned access routes, such as driveways, roads, or bridges
- A [temporary housing unit](#), if approved for the disaster, when you are not able to use rental assistance due to a lack of available housing resources
- Funds for [hazard mitigation assistance](#) to help eligible homeowners repair or rebuild stronger, more durable homes
- Funds for [other uninsured or under-insured](#) disaster-caused expenses and serious needs

The Privacy Act requires FEMA to obtain written consent from the applicant in order to share their disaster assistance records with a third party. Applicants who wish to authorize FEMA to share their information with a third party must complete the [FEMA FORM FF-104-FY-21-118: Authorization for the Release of Information Under the Privacy Act](#) and return it to FEMA.

WHAT DOES IHP COVER?

HOUSING ASSISTANCE

- **Rental Assistance:** money you can use to rent housing if you are displaced from your home because of the disaster.
- **Lodging Expense Reimbursement:** money to reimburse you for emergency lodging expenses such as hotel or motel if you are displaced from your home because of the disaster.
- **Home Repair or Replacement:** money to help you repair or replace your home damaged by the disaster.
- **Accessibility Needs:** money to help survivors with a disability address specific repairs to ensure their home is accessible.
- **Privately-owned Roads, Bridges, Docks:** money for survivors whose only access to their home has been damaged by the disaster.
- **Temporary Housing Unit:** if approved for the disaster, when you are not able to use rental assistance due to a lack of available housing resources.
- **Hazard Mitigation:** Money for specific measures to help eligible homeowners repair or rebuild stronger, more durable homes

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View the [Hazard Mitigation Under the Individuals and Households Program Factsheet](#).

DIRECT TEMPORARY HOUSING ASSISTANCE

FEMA is providing multiple temporary housing options to meet North Carolina disaster survivors' individual needs as the holiday season nears. The quickest form of help may be financial assistance to pay for rent, temporary hotel or motel stays or reimbursement for out-of-pocket hotel costs. These options are available now.

At the request of the state of North Carolina, FEMA has authorized DTHA for Alexander, Alleghany, Ashe, Avery, Buncombe, Burke, Caldwell, Catawba, Clay, Cleveland, Gaston, Haywood, Henderson, Jackson, Lincoln, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Transylvania, Watauga, Wilkes and Yancey counties. Due to a shortage of available housing caused by the disaster, this assistance is offered as an interim solution for survivors' permanent housing needs.

DTHA seeks to provide safe, secure housing to eligible disaster survivors who have no other temporary housing solution and for whom financial assistance is insufficient to meet the need. FEMA Direct Housing is designed to provide more comfortable living circumstances for survivors who need months or longer to find a permanent housing solution.

Applicants do not need to apply separately for DTHA. After receiving an application for FEMA assistance and completing a home assessment, FEMA contacts households that may qualify to determine whether the applicant needs direct temporary housing and, if so, which type of housing. This determination is based on the size and needs of the household, including any people with disabilities or other access or functional needs. Because of this, it can take some time to implement.

Not all applicants will qualify for DTHA. Applicants who do not qualify may qualify for rental assistance.

Eligibility

To be eligible, survivors must apply with FEMA, meet all the conditions of eligibility for the FEMA Individuals and Households Program and be verified by FEMA through an on-site inspection conducted following an applicant's application as:

- An owner of a disaster-damaged primary residence with real property verified loss amount of at least \$12 per square foot; or
- A renter with a disaster-damaged primary residence that was destroyed or received major damage as a result of the disaster.

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Types of Direct Temporary Housing Assistance

Transportable Temporary Housing Units (TTHUs) – FEMA may place a Travel Trailer or Manufactured Housing Unit on a private site or in a commercial park. FEMA may also coordinate with state and local officials to construct group sites if other forms of direct housing are infeasible or unavailable.

Direct Lease – FEMA may lease existing, ready-to-occupy residential properties for use as temporary housing. Eligible property types may include vacation rentals, corporate apartments, second homes, single-family homes, cooperatives, condominiums, townhouses and other readily fabricated dwellings. Direct Lease is for eligible applicants whose housing needs cannot be met with other direct temporary housing assistance options.

Multifamily Lease and Repair (MLR) – FEMA may fund the repair or improvement of existing vacant multi-family rental properties that eligible applicants can use for temporary housing.

What FEMA is Doing Now

FEMA is taking several actions to enable the delivery of Direct Temporary Housing Assistance, including:

- Conducting assessments for applicants who meet the initial eligibility criteria;
- Reviewing, identifying and documenting potential land, commercial parks and properties to provide Direct Temporary Housing Assistance; and
- Staging TTHUs in North Carolina.

PRIVATE ROADS AND BRIDGES ASSISTANCE

If an individual had a privately owned road or bridge damaged or destroyed by Helene, federal assistance may be available for replacement or repairs.

To receive Home Repair Assistance for privately owned access routes, the following conditions must be met:

- A FEMA inspection determines repairs are necessary to provide drivable access to the primary residence.
- The applicant is responsible (or shares responsibility with other homeowners) for maintaining the privately owned access route to their primary residence.
- The privately-owned access route is the only way to reach the applicant's primary residence; repair (or replacement) of a secondary route is necessary for practical use (for example, it is impossible to access the residence without a bridge or road); or the

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safety of the occupants or the residence would be adversely affected because state or local government emergency equipment (ambulances, firetrucks) cannot reach the residence.

OTHER NEEDS ASSISTANCE

Serious Needs Assistance (SNA)

An upfront, flexible payment per household for essential items like food, water, baby formula, breast feeding supplies, medication and other serious disaster-related needs.

NOTE: SNA is not a form of reimbursement for loss of power or replacing food. It is intended for emergency needs only.

- **Displacement:** money to help with housing needs if you cannot return to your home because of the disaster.
- **Childcare:** money to help you pay for childcare expenses or an increase in childcare expenses caused by the disaster.
- **Clean and Sanitize:** money to help you pay for very minor damage caused by the disaster to prevent additional loss and potential health or safety concerns.
- **Funeral:** money to help you pay for funeral or reburial expenses caused by the disaster.
- **Group Flood Insurance Policy:** purchase of a flood insurance policy with three years coverage if your home is in a Special Flood Hazard Area, and you have flood damage caused by the disaster.
- **Medical/Dental:** money to help you pay for expenses related to disaster-caused injuries or illnesses.
- **Personal Property:** money to help you repair or replace appliances, room furnishings, and a personal or family computer damaged by the disaster.
- **Transportation:** money to help you repair or replace a vehicle damaged by the disaster when you don't have another vehicle you can use.

Even without damage, survivors are eligible for serious needs assistance if they are in a high-impact area; FEMA calls this "Expedited Serious Needs Assistance." All of Buncombe County is authorized for this, so damage does not matter for SNA or eSNA. Survivors must report a serious need to receive this assistance.

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Survivors can report serious needs in two ways during registration:

- Selecting any of the options on the question “Do you need money to help with any of the following critical needs?”
 - Water, food, medication, or durable medical equipment
 - Infant formula, diapers, personal hygiene items, or gas
 - Costs to get to a shelter or other place because my home is unsafe

OR

- Selecting any response other than “my home” when asked “Where do you currently live or stay?”

For additional information about Other Needs Assistance, please visit Chapter 3, Section VI in the [Individual Assistance Program and Policy Guide \(IAPPG\)](#).

OTHER FEMA PROGRAMS TO SUPPORT DISASTER SURVIVORS

In addition to IHP assistance, FEMA has [other Individual Assistance programs designed to support disaster survivors](#), such as Disaster Unemployment Assistance, Crisis Counseling, Disaster Legal Services and more.

MASS CARE AND EMERGENCY ASSISTANCE

Mass Care and Emergency Assistance services are provided immediately before a potential incident and during the immediate response to an incident. Staff and resources are deployed to local response centers, and Mass Care and Emergency Assistance services are provided immediately before a potential incident and during the immediate response to an incident. Staff and resources are deployed to response centers located in affected areas.

All impacted survivors are eligible to receive assistance. Activities supported include:

- Sheltering (congregate and non-congregate)
- Feeding
- Distribution of emergency supplies
- Support to owners and their household pets, service and assistance animals
- Support to adults and children with disabilities and others with access and functional needs
- Mass evacuee support

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- Reunification of adults and children

Review our [guidance](#) and [planning considerations](#) for providing mass care during a pandemic.

To search for shelters near you, text **SHELTER** and your **ZIP code** to **43362** (e.g. Shelter 12345). You may look up shelters any time through the [American Red Cross shelter map](#) or by downloading the [FEMA App](#).

The [Commonly Used Sheltering Items \(CUSI\) Catalog](#) is a compilation of items focused on meeting the needs of survivors in the shelter environment and other congregate settings. FEMA maintains agreements with partners related to these items so that these items can be more easily provisioned during a disaster.

CRISIS COUNSELING ASSISTANCE AND TRAINING PROGRAM

Crisis Counseling Assistance and Training Program provides supplemental funding to state, tribal, and territorial governments and non-governmental organizations to assist disaster-impacted individuals and communities in recovering from disasters through community-based outreach and psycho-educational services. The goal is to aid survivors in recovering from the adverse reactions to disasters and to begin to rebuild their lives. Services offered are non-clinical and anonymous, and include supportive crisis counseling, psycho-education, development of coping skills, and linkage to appropriate resources.

Learn how to apply for [Crisis Counseling Assistance and Training grants](#).

Crisis Counseling Assistance & Training Program Fact Sheet

DISASTER CASE MANAGEMENT PROGRAM

Disaster Case Management (DCM) is a supplemental award made to a state, tribal, or territorial government or non-governmental organization to assist disaster-impacted individuals and families through the recovery process. DCM involves partnerships between a case manager and a disaster survivor. The intention of this program is to assess and address a survivor's unmet needs through a disaster recovery plan. This disaster recovery plan includes resources, decision-making priorities, providing guidance, and tools to assist disaster survivors.

[Review the toolkit](#) to learn how to apply for the Disaster Case Management Program.

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DISASTER LEGAL SERVICES

Disaster Legal Services (DLS) provides legal aid to survivors affected by a presidentially declared major disaster. These services are available to survivors who qualify as low-income and are limited to cases that would not normally incur legal fees. Typically, the types of legal assistance offered include help with insurance claims (e.g. health, property, or life), recovery or reproduction of legal documents lost in the disaster, help with home repairs and disputes with contractors and/or landlords, the preparation of powers of attorney and guardianship materials, and FEMA appeals. DLS is executed in partnership with the American Bar Association Young Lawyers' Division.

Learn more about Disaster Legal Services on [DisasterAssistance.gov's legal services](#) page.

DISASTER UNEMPLOYMENT ASSISTANCE

Disaster Unemployment Assistance provides unemployment benefits and re-employment assistance services to eligible survivors affected by a presidentially declared major disaster. These services are the responsibility of the U.S. Department of Labor and administered by the affected state, tribal, or territorial workforce agency. DUA is only available to disaster survivors who are not otherwise eligible for unemployment insurance (UI) through their state, tribal, or territorial workforce agency.

Learn more about DUA and eligibility requirements on [DisasterAssistance.gov's Disaster Unemployment Assistance](#) page.

VOLUNTARY AGENCY COORDINATION

Voluntary agencies are among the first to provide survivor support services post-disaster and continue to support affected areas throughout the recovery period. The work of these organizations complements federal assistance and may support gaps in coverage. [FEMA's Voluntary Agency Coordinators](#) support communities in conducting unmet needs assessments and organizing early coordination efforts, as well as developing and guiding local long-term recovery groups created to assist individuals and families with the recovery process.

Visit the [Volunteer and Donate](#) page to learn more, or [email us](#) if you have additional questions.

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WHO IS ELIGIBLE FOR FEMA ASSISTANCE?

FEMA'S LEGAL REQUIREMENTS TO PROTECT FEDERAL DOLLARS

FEMA is required by law to make sure that any help given to those affected by a major disaster was given correctly, without duplicating assistance from other sources, used for necessary expenses related to the disaster, and not obtained through fraudulent means.

Federal laws require government agencies, including FEMA, to work to find and collect any payments that were made improperly because of fraud. These laws include:

- [Debt Collection Improvement Act of 1996](#)
- [Improper Payments and Information Act of 2002](#)
- [Improper Payments Elimination and Recovery Act of 2010](#)
- [Improper Payments Elimination and Recovery Improvement Act of 2012](#)

When you apply for FEMA assistance, you must say that all the information you provided is true. Your application is a legal document and the information you give us is provided under penalty of perjury—meaning you could face criminal charges, including up to five years in prison, if you provide FEMA with false information that you know is untrue or incorrect. FEMA may check the information you give us by reviewing other sources. It is against federal and state laws to make false statements or withhold information to obtain FEMA assistance.

FEMA staff are required to report suspected fraud to the Department of Homeland Security Office of Inspector General (OIG). The OIG investigates potential fraud cases and refers them to the Department of Justice to investigate and take legal action when warranted. FEMA will also initiate collection of a potential debt, regardless of the size of the debt, when assistance was obtained through fraudulent means.

UNMET NEED AFTER INSURANCE

FEMA cannot provide assistance for disaster needs that have already been met by another source, like insurance or other programs. But, if your insurance or another program does not cover all your disaster-caused needs, you may be eligible for assistance from FEMA.

- You must tell FEMA about any insurance coverage you have that can help you with your disaster-caused needs when you apply for FEMA assistance.
- If you have insurance coverage, you will need to give FEMA proof of the insurance settlement or a letter explaining you were denied coverage before FEMA can determine what assistance you are eligible for.

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Before you can receive any assistance, you must meet the following general conditions of eligibility:

CITIZENSHIP STATUS

Only United States citizens, non-citizen nationals, or qualified non-citizens are eligible to receive assistance from FEMA. Therefore, FEMA needs to verify all applicants' status before providing assistance.

Learn about [citizenship and immigration status requirements](#) for federal public benefits.

IDENTITY VERIFICATION

You need to prove your identity with a valid Social Security number. FEMA usually checks your identity using public records when you apply. If FEMA cannot verify your identity this way, we might ask for more information.

Review the [types of documents you can provide](#) to verify your identity.

If FEMA is unable to verify your identity during the application process, you will be required to submit supporting documents.

SUPPORTING DOCUMENTS FOR IDENTITY VERIFICATION

Documentation to verify your identity*

- Documentation from the Social Security Administration, or other federal entity, containing full or last four digits of your Social Security Number (SSN)
- Social Security card if sent with federal or state-issued identification
- Employer's payroll document containing full or last four digits of your SSN
- Military identification
- Marriage license to confirm proof of maiden name
- U.S. passport

*On a case by case basis FEMA may allow applicants residing in U.S. territories to submit specific identity verification documents, such as voter registration cards, etc.

If you applied for assistance on behalf of a U.S. minor (child) citizen for your household, you must send FEMA the following:

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Any of the documents listed to the left, if in the child's name OR

Child's birth certificate AND a copy of the child's Social Security card or documentation from the Social Security Administration, or other federal entity, containing the full or last four digits of the child's SSN.

VERIFY HOME OWNERSHIP/OCCUPANCY

FEMA is required by law to verify an applicant's home occupancy and to verify homeownership if you are applying for certain types of housing assistance.

OWNERSHIP/OCCUPANCY VERIFICATION

For certain types of assistance, FEMA must confirm the disaster-damaged home is your primary residence. For Home Repair or Replacement Assistance, FEMA also needs to confirm you owned the residence at the time of the disaster.

FEMA usually verifies this information through an automated public records search when you apply. If FEMA cannot confirm your occupancy or ownership status through the public records search, we might ask you to provide additional documents for verification.

Review the types of documents you can provide to [verify home occupancy and/or ownership](#).

VERIFYING HOME OWNERSHIP OR OCCUPANCY

To be eligible for certain types of assistance provided through the Individuals and Households Program (IHP), FEMA is required to verify you lived at the address in your application as your primary residence. If you are a homeowner, FEMA is also required to verify you own your home before providing home repair or home replacement assistance.

To make the disaster assistance process quicker and reduce the burden on applicants, FEMA typically verifies home ownership and occupancy through an automated public records search conducted at the time of application.

If FEMA cannot verify you lived in and/or owned the home listed on your application through an automated public records search, you will be asked to provide documents to prove your occupancy and/or ownership information.

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We understand that providing documents after experiencing a disaster can be challenging. We recently implemented new policies to reduce access barriers experienced by underserved populations.

FEMA now accepts more types of documents to verify ownership and occupancy, and also accepts documents from a wider range of dates than we accepted in the past.

[Read more about recent Individual Assistance policy changes.](#)

Proof of Occupancy – Acceptable Documentation

FEMA accepts the following documents as proof you lived in your home before the declared disaster. You only need to provide one of the documents listed below.

- Lease or housing agreement.
- Rent receipts.
- Utility bill (electric, water/sewer, etc.).
- Employer's statement (e.g. pay stub)
- Pay stub.
- Bank or credit card statement.
- Driver's license, state issued identification card, or voter registration card.
- Public official's document (Police Chief, Mayor, Postmaster, etc.).
- Medical provider's bill.
- Social service organization documents (e.g. Meals on Wheels).
- Motor vehicle registration.
- Affidavits of Residency or other court documentation.
- Local school documents (must include the child's disaster-damaged residence and name of the applicant or co-applicant)
- Letter prepared after the disaster by a mobile home park or manager confirming your occupancy at the time of the disaster

Most documents can be dated within 1 year prior to the disaster and/or within the 18-month period of assistance. However, your driver's license, state-issued identification card, or

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voter registration card must have been dated before the disaster happened and not have expired when you send a copy to FEMA.

Proof of Ownership – Acceptable Documents

FEMA accepts the following documents as proof you owned your home before the declared disaster. You only need to provide one of the documents listed below.

- Deed or Official Record
- Mortgage documentation
- Homeowners insurance documentation
- Property tax receipt or bill
- Manufactured home certificate or title
- Home purchase contracts (e.g. Bill of Sale, Bond for Title, Land Installment Contract, etc.)
- Will or Affidavit or heirship (with death certificate) naming you heir to the property
- Receipts for major repairs or maintenance dated within 5 years prior to the disaster
- Court documents
- Letter prepared after the disaster from a mobile home park owner or manager or public official that meets FEMA requirements

Most documents can be dated within 1 year prior to the disaster or within the 18-month period of assistance.

The fastest and easiest way to send FEMA your documentation to prove occupancy or ownership is by uploading them online to DisasterAssistance.gov.

Expanded Flexibility

FEMA understands that disaster survivors in some situations may experience additional difficulty gathering specific documents. As a result, FEMA has made recent policy changes to provide additional flexibility to allow applicants who are unable to provide the standard types of documents to provide written self-declarative statements as a last resort in specific situations.

Proof of Occupancy – Self Declarative Statement

If your pre-disaster residence was a mobile home or travel trailer or you live in an insular area, island or tribal land and you do not have any acceptable forms of occupancy, FEMA may accept a written self-declarative statement as a last resort, due to challenges with obtaining traditional forms of documentation for these types of homes.

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A self-declarative statement for proof of occupancy must include all of the below items:

1. The address of the disaster-damaged residence.
2. Length of time you lived in the disaster-damaged home, as your primary residence, prior to the Presidential disaster declaration.
3. Your or your co-applicant's name and signature.
4. The major elements of the following statement and additional explanation:

"I have made a good faith effort, in coordination with FEMA, to obtain and provide a copy of acceptable occupancy documentation. I was unable to obtain this documentation because [provide an explanation of the circumstances that prevent standard occupancy verification to include why the other document types were not available to the applicant or how the available documents do not meet FEMA's requirements]. I hereby declare under penalty of perjury that the foregoing is true and correct."

Proof of Ownership – Self Declarative Statement

If you own a home, live in an insular area, island, or tribal land or in a travel trailer or mobile home, and do not have any acceptable forms of ownership, FEMA will accept a written self-declarative statement as proof of ownership as a last resort.

A self-declarative statement for proof of ownership must include all of the below items:

1. The address of the disaster-damaged residence.
2. Length of time you lived in the disaster-damaged home, as your primary residence, prior to the Presidential disaster declaration.
3. Your or your co-applicant's name and signature.
4. The major elements of the following statement and additional explanation:

"I have made a good faith effort, in coordination with FEMA, to obtain and provide a copy of acceptable ownership documentation. I do meet FEMA's definition of an owner-occupant because I am either [(A) the legal owner of the home. (B) pay no rent, but am responsible for the payment of taxes or maintenance for the residence, or (C) hold lifetime occupancy rights]. I was unable to obtain this documentation because [provide an explanation of the circumstances that prevent standard ownership verification of the appropriate owner-occupant category]. I hereby declare under penalty of perjury that the foregoing is true and correct."

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If you own and live in a home that was passed down via heirship and do not have any acceptable forms of ownership, FEMA, as a last resort, will accept a written self-declarative statement as proof of ownership.

A self-declarative statement for proof of ownership passed down via heirship must include all of the below items:

1. The address of the disaster-damaged residence.
2. Length of time you lived in the disaster-damaged home, as your primary residence, prior to the Presidential disaster declaration.
3. Your or your co-applicant's name and signature.
4. A copy of the decedent's death certification.
5. The major elements of the following statement and additional explanation:

"I have made a good faith effort, in coordination with FEMA, to obtain and provide a copy of acceptable ownership documentation. I was unable to obtain this documentation because [provide an explanation of the circumstances that prevent standard ownership verification]."

AND, the major elements of the following statement:

"As the nearest relative of the deceased in the line of succession, my ownership includes all the rights and obligations of the deceased. The decedent's name is _____, and they died on _____. I understand I must submit the death certificate along with this declaration. I hereby declare under penalty of perjury that the foregoing is true and correct."

Documents can be uploaded directly to your online DisasterAssistance.gov accounts visit a [document drop-off center](#) near you.

APPLYING FOR ASSISTANCE

If you think you meet the above eligibility criteria, you can complete an application for FEMA Individuals and Households Program assistance.

BEFORE YOU APPLY

Take photos of your damaged home and belongings for your own records.

Make a list of damaged/lost items, which may be helpful when working with your insurance or discussing your losses with a FEMA inspector.

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If you have insurance (such as flood, homeowners, renters, auto or other types of insurance), **please file a claim with your insurance provider as soon as possible**. You do not have to file your claim prior to applying for FEMA disaster assistance, but you will be required to provide FEMA your insurance settlement or denial before being considered for certain types of assistance.

If you need to search for shelters near you, text SHELTER and your zip code to 43362.

For immediate needs, check with your local emergency management officials, voluntary agencies or call local 2-1-1.

HOW TO APPLY

To apply for disaster assistance, choose the method that works best for you.

Online

Apply online at DisasterAssistance.gov.

After you apply, you may create an online account on DisasterAssistance.gov, which will make it easier for you to communicate with FEMA. With a DisasterAssistance.gov account, you can upload documents and check the status of your application from anywhere with an internet connection. [Learn how to set up a FEMA online account](#).

FEMA App

Apply via smartphone by [downloading the FEMA app](#).

By Phone

You may call the **FEMA Helpline at 800-621-3362** to apply for assistance or check your application status. If you use video relay service, captioned telephone service or others, give FEMA your number assigned for that service.

In Person

A Disaster Recovery Center is a one-stop shop where survivors can meet face-to-face with FEMA representatives, apply for FEMA assistance, receive referrals to local assistance in their area, apply with the U.S. Small Business Administration (SBA) for low-interest disaster loans, and more.

To find the closest Disaster Recovery Center:

- Visit DisasterAssistance.gov

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- Check [FEMA's mobile app](#)
- Or call the FEMA Helpline at 800-621-3362

Current Buncombe County DRCs:

- Cane Creek Pool, 8 AM – 7 PM daily
- Buncombe County Sports Park, 8 AM – 5 PM
(Wednesday, November 6 – Saturday, November 9)
- Swannanoa Fire and Rescue Bee Tree Substation, 8 AM - 7 PM on
(Monday, November 11 – Thursday, November 14)
- Buncombe County Sports Park, 8 AM – 5 PM
(Friday, November 15 – Monday, November 18)

FEMA may also have team members in your area visiting door-to-door to help you apply for disaster assistance. These FEMA team members will have official FEMA photo identification.

Please have the following available when you're ready to apply:

- Social Security number
- Annual household income
- Contact information (phone number, mailing address, email address, and damaged home address)
- Bank account information (if you are approved for disaster assistance, you may choose to have funds directly deposited to your account)
- Insurance information (type of policy, insurance company name, etc.)
 - Note: FEMA cannot provide assistance for damage or expenses covered by insurance. If your insurance coverage DOES NOT cover all your essential needs and/or is delayed, you may request additional assistance from FEMA.

For more information on FEMA disaster assistance, visit [FEMA Individual Assistance](#).

I APPLIED FOR ASSISTANCE. WHAT'S NEXT?

Federal assistance from FEMA only provides funds for the basic repairs to make a home safe, sanitary and livable. Your assistance will be determined by comparing your recorded essential losses and serious needs to the [types of assistance](#) available within FEMA

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programs and services. You may also be referred to the [U.S. Small Business Administration \(SBA\)](#) for low-interest disaster loans to further assist with your recovery.

STAY IN TOUCH

- Your application status may change a few times as it is reviewed. You can always check the latest status by logging into [DisasterAssistance.gov](#).
 - After logging in, you will see every application you made to FEMA. Select the application you wish to view. Then, select the **Status** tab.
- When applying, you will have the choice to sign up for email, phone calls, and text updates. You may receive official updates from FEMA through:
 - **emails** from noreply-ecorr@dhs.gov or fema-automessaging@fema.intouchconnections.com or fema-automessaging@fema.dhs.gov
 - **calls** from 1-800-621-3362 or 1-866-863-8673. Sometimes FEMA may call with a recorded voice message to give you information about your application.
 - **texts** from 43362 or 91908.

Remain alert and protect yourself against scams, as con artists are creative and resourceful. Scam attempts can be made over the phone, by mail, email, through the internet, or in-person.

If you receive suspicious emails or phone calls, you can call the FEMA Helpline at **1-800-621-3362** to verify if a FEMA call or email is legitimate.

- There are [many types of assistance](#) that you may be eligible to get. As your application is reviewed, you will see status changes. Sometimes for your application to continue in the review process, FEMA may need more information from you. You can send the documents with your name and application number by:
 - Uploading documents online in the Upload Center at [DisasterAssistance.gov](#).
 - Mailing to FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055.
 - Faxing to 1-800-827-8112.
- We may reach out to you a few different ways to confirm your eligibility for a type of assistance, such as [home inspection](#) or [lodging program](#).

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REVIEW YOUR APPLICATION ON DISASTERASSISTANCE.GOV

You can create an online FEMA Disaster Assistance Center (DAC) account at DisasterAssistance.gov. You will be instructed to create a unique Personal Identification Number (PIN) for secure access to your disaster assistance application information.

Within your online account, you can:

- Review your disaster assistance application information
- Provide updates pertaining to your personal information and needs
- View letters and messaging sent to you by FEMA
- Get details on additional documents that FEMA needs to process your assistance
- Upload documents your file
- Review information that FEMA has received from you

For help to create or sign into your account: Visit the [Login.gov Help Center](https://Login.gov/Help/Center).

NOTE: Login.gov can't answer questions about your application or information in your account, or questions about other technical issues on DisasterAssistance.gov.

HOME INSPECTION

If you had disaster-caused damage to your home and personal property, FEMA may verify the damage through an on-site or remote inspection.

FEMA inspectors are trained to identify damage caused by a disaster, but they do not decide if you will receive disaster assistance.

The inspector will record damage that may be eligible within the [Individuals and Households Program](#) and is different from inspections performed by insurance adjusters or other agencies, such as the [U.S. Small Business Administration](#).

Your health and safety remain FEMA's priority.

FEMA may verify your disaster-caused damage in person; however, if you have concerns due to ongoing COVID-19 issues, you can request the inspector not enter your home.

[Learn more about FEMA home inspections.](#)

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After you [apply for disaster assistance](#), FEMA must verify your disaster-caused damage through an onsite or remote inspection as part of the process, as well as helping to determine federal assistance options available for applicants.

BEFORE THE INSPECTION

An inspection can only be done when the homeowner or renter, or the co-applicant, is present. If you are unable to meet with the inspector, you can designate someone else to meet with the inspector on your behalf. You must provide FEMA with a copy of this written designation.

If the home cannot be accessed, the inspector may meet with the applicant at the obstruction or a neutral location to verify occupancy and/or ownership.



Do not wait for the inspection to take place to do the following:

- File a claim with your insurance company, if you have insurance.
- Start cleaning up now, if it is safe to do so.
- Take photos of any damage.
- Make a list of your losses.
- Keep all receipts to verify expenses caused by the disaster.

SCHEDULING YOUR INSPECTION

When the FEMA inspector calls, write down:

- The inspector's name
- Date of call
- Date and time of appointment
- Inspector's telephone number

Call the FEMA Helpline (1-800-621-3362) to verify the inspector if you have questions about who they are or the documentation they are asking for.

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Remember: FEMA staff and inspectors may call from an unknown or restricted phone number and make several attempts over the course of a few days. They will usually attempt to make contact with you **three** times.

If FEMA is unable to contact you to verify your damage, you will be sent a letter of notice and your application cannot move forward.

- You then must call FEMA's Helpline to confirm your contact information and verify your need for assistance.
- Do not re-submit or create a new application at any point during the disaster assistance process.

You can check the status of your application or read any FEMA letters by accessing your DisasterAssistance.gov account.

WHAT TO HAVE WITH YOU FOR YOUR INSPECTION

You should have the following information ready at the time of the inspection:

- Your photo identification
- [Proof of ownership or occupancy](#), if requested by the inspector
- List of household occupants living in the home at the time of disaster
- All disaster-caused damage to property
- Your insurance policy and any additional documents requested by the inspector

DURING YOUR INSPECTION

Depending on the amount of damage, the inspection may take up to 45 minutes to complete.



FEMA inspectors are trained to recognize damage caused by a disaster, but they do not decide if you will receive assistance.

They observe and record damage that may be eligible within the [Individuals and Households Program](#), which is different from assessments made by insurance adjusters or other disaster assistance programs, such as the [U.S. Small Business Administration](#).

The inspector will:

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- Attempt to verify the applicant's name, address, contact information, occupancy and ownership status, and insurance coverage.
- Walk through the entire home to assess the condition of both damaged and non-damaged areas, noting disaster caused damage to real property (structural) and doing a complete inventory of all damaged and non-damaged essential personal property (appliances, furniture, etc.).
- Ask questions about disaster-caused losses and expenses including medical expenses, moving and storage expenses, items purchased in response to the disaster, uniforms, supplies, and tools required for school or employment.
- Take photos of the interior and exterior of the home during the inspection process.

WHAT THE INSPECTOR WON'T ASK

The inspector will never ask for money or your bank information. FEMA never charges a fee for an inspection.

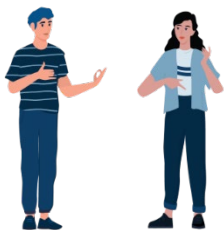
The inspector will never ask for your FEMA identification number. They already have this in their records.

ABOUT YOUR INSPECTOR

All FEMA inspectors carry an official photo ID. Someone who only has a shirt or jacket that says FEMA does not have an official ID.

If the inspector who comes to your house doesn't have an official ID, or refuses to show it to you, tell them to leave immediately and call local law enforcement. Call the FEMA Helpline (1-800-621-3362) if you have any questions about the identity of your inspector.

MAKING ACCOMMODATIONS FOR YOUR INSPECTION



Reasonable accommodations, including translation and ASL interpreters, will be available to ensure effective communication with survivors with limited English proficiency, survivors with disabilities, and other individuals with access and functional needs.

You may invite someone such as a household member, relative or friend to assist in communicating with the inspector.

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AFTER YOUR INSPECTION

The inspector is looking for things that answer the following questions:

- Is the exterior of the home structurally sound, including the doors, roof and windows?
- Does the electricity, gas, heat, plumbing, sewer and septic system function properly?
- Is the inside of the house habitable and structurally sound, including the ceiling and floors?
- Is the home capable of being used for its intended purpose?
- Is there a safe access to and from the home?

Information collected during the inspection is only one of several criteria used by FEMA to determine a survivor's eligibility for assistance. You will receive information explaining FEMA's eligibility decision within 10 days after the inspector's visit.

You can check the status of your application or read any FEMA letters by accessing your [DisasterAssistance.gov](https://www.disasterassistance.gov) account.

ADDITIONAL HELP

FEMA inspectors are unable to answer questions or access your information once they complete your inspection. If you have questions after your inspection, you can speak directly with FEMA specialists at a nearby [Disaster Recovery Center \(DRC\)](#), or call FEMA's Helpline at [1-800-621-3362](tel:1-800-621-3362).

DECISIONS, DENIALS, & APPEALS

You may be approved for FEMA disaster assistance based on the information you provided in your application, but many times, additional information is needed.

If additional information is needed, FEMA will call or send a letter asking you for specific information.

FEMA will send you a decision letter explaining the type of assistance you are approved to receive – and any assistance you are not approved to receive. The letter will also include instructions on how to appeal if you disagree with FEMA's decision.

If you are approved for disaster assistance, you may receive a check from the U.S. Department of the Treasury or direct deposit, based on your chosen method.

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DETERMINING ELIGIBILITY

If you are determined **approved** for assistance, you may receive a U.S. Treasury check or direct deposit based on what you selected during your application. You must use the money for its intended purpose as explained in the letter and keep records and receipts for at least three years, showing how the funds were used for disaster recovery. There are several categories of assistance, and it is possible to qualify for more than one.

If you received a letter from FEMA that says you're **not yet approved** for assistance, or if your application status says, "**Not Approved**," this can be for a variety of reasons and is not the final decision. Check online for a copy of your determination letter that will explain the specific reasons you are not approved. Many times, we just need some extra information, or you may need to correct information.

Be sure to read your FEMA determination letter carefully. The letter specifies why you are not yet approved and recommends actions that may change the decision.

Learn more about [Common Reasons FEMA May Find You Ineligible for Assistance, and How to Address Them](#).

Contact us at **1-800-621-3362** or visit us at a Disaster Recovery Center (DRC) to make corrections to your application. You can upload documents to your application online.

HOW CAN I APPEAL FEMA'S DECISION?

An appeal is your chance to tell FEMA why you don't agree with the decision we made, bring information we were not aware of when we made the decision to our attention, or send information to FEMA for more assistance.

You have the right to [appeal FEMA's eligibility decisions](#), including the amount of your award, within 60 days and/or request an opportunity to complete the application.

The letter sent from FEMA will provide additional information on the types of documents or information that will need to be provided if you choose to appeal FEMA's initial decision. The documents apply specifically to the decision made.

For example, if you are appealing for additional assistance to help repair your home, you will want to provide FEMA with any receipts, bills or repair estimates received for the repairs needed to your home as a result of the disaster.

With the letter, FEMA will provide an appeal form that may be used to provide additional information, if you choose to do so. You may also [download the appeal form](#).

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You must send your appeal within 60 days of the date on your decision letter.

When submitting any documentation or information to FEMA, you must include your FEMA application number and disaster number on every page.

PUBLIC ASSISTANCE PROGRAM

FEMA's Public Assistance Program provides supplemental grants to state, tribal, territorial, and local governments, and certain types of private non-profits so communities can quickly respond to and recover from major disasters or emergencies.

After an event like a hurricane, tornado, earthquake or wildfire, communities need help to cover their costs for debris removal, life-saving emergency protective measures, and restoring public infrastructure.

FEMA also encourages protecting these damaged facilities from future events by providing assistance for hazard mitigation measures during the recovery process.

GRANTS PORTAL

Applicants, recipients and subrecipients login: grantee.fema.gov.

ELIGIBILITY FOR PUBLIC ASSISTANCE GRANT FUNDING

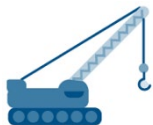
The four basic components of eligibility are **applicant**, **facility**, **work** and **cost**.



An **applicant** must be a state, territory, tribe, local government or private nonprofit organization.



A **facility** must be a building, public works system, equipment or natural feature.



Work is categorized as either "emergency" or "permanent." It must be required as a result of the declared incident, located within the designated disaster area, and is the legal responsibility of the applicant.



Cost is the funding tied directly to eligible work, and must be adequately documented, authorized, necessary and reasonable. Eligible costs include labor, equipment, materials, contract work, as well as direct and indirect administrative costs.

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[View the full eligibility details and requirements.](#)

GET STARTED

[Process of Public Assistance](#)

Overview of the process from when the disaster is declared to closeout of the grant.

[Audits, Arbitration and Appeals](#)

Overview of the appeals and audit process, including the searchable database of FEMA responses to applicant appeals for assistance.

[Community Disaster Loan Program](#)

The Community Disaster Loan Program provides funding for local governments to operate their essential community services after substantial revenue loss caused by a disaster.

[Public Assistance Resource Libraries](#)

Official guidance, policies, news advisories and related publications that govern the program.

[Public Assistance Hazard Mitigation](#)

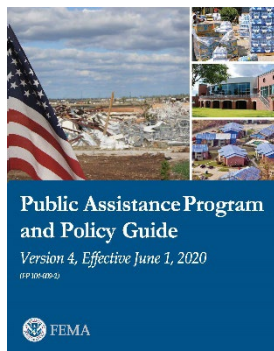
Public Assistance hazard mitigation provides funding to protect damaged public infrastructure from future events and helps communities build back better.

[How to Apply](#)

Video tutorials and tips to guide the process of applying for a Public Assistance grant.

[Simplifying the Public Assistance Program](#)

Find information on how FEMA is improving Public Assistance.



TOOLS AND RESOURCES

[FEATURED DOWNLOADS](#)

[Public Assistance Program & Policy Guide \(PAPPG\)](#)

Version 4 of FEMA's PAPPG is applicable to emergencies and major disasters declared on or after June 1, 2020.

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Public Assistance Simplified Procedures Policy

This policy streamlines application procedure for Small Project funding under the PA program to simplify implementation of the PA program and support rapid recovery for Applicants.

Explore resources to help with the application and appeals process, including:

- Cooperative Purchasing Programs
- Cost Estimating Tools
- Forms
- Per Capita Impact Indicator
- Procurement and Contracting
- Schedule of Equipment Rates
- Statistics
- Training
- VAYGo
- Worksheets

HOUSES OF WORSHIP

The Stafford Act has been revised to make Houses of Worship eligible to apply for potential funding to help with certain disaster-related costs under FEMA's Public Assistance grant program. FEMA will provide financial assistance only if the House of Worship is denied an SBA loan, or if the loan authorized is insufficient to cover repair costs. The first step is [applying for SBA Disaster Assistance](#).

BUSINESSES

Do you run a business or are you a business owner affected by a disaster? There are many assistance programs available across the federal government designed to help you and your business.

Learn about more than 70 forms of assistance from 17 federal agencies through [disasterassistance.gov](#).

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RECOVERY RESOURCE GUIDE FOR LOCAL BUSINESS OWNERS

Do you run a business that was affected by Hurricane Helene? Start your recovery with FEMA's new recovery resource guide for local business owners:

- [North Carolina](#)

GETTING STARTED

Prepare your business and employees for hazards. Learn more information on [Ready Business](#).

[Assistance to Help You](#)

Find resources available to business owners to help jumpstart their recovery.

[ASSISTANCE TO HELP YOUR BUSINESS](#)

Learn about federal resources available through the Small Business Administration and tax relief programs.

[ASSISTANCE TO HELP YOUR EMPLOYEES](#)

Get resources to help employees jumpstart their recovery.

[ASSISTANCE TO HELP AGRICULTURE BUSINESSES](#)

Explore resources available for livestock, farms, and forest land industries.

ADDITIONAL RESOURCES

[RECOVERY & RESILIENCE RESOURCE LIBRARY](#)

Get a complete list of financial, technical support, information or material resources from federal sources.

[RECOVERY ROADMAP](#)

Explore a targeted, curated list of federal funding resources.