

HURRICANE HELENE

RECOVERY GUIDE:

NAVIGATING FEMA, STAYING SAFE DURING CLEANUP, AND PROTECTING YOURSELF FROM DISASTER FRAUD

There's an overwhelming amount of applications, advice, requirements, and regulations to know after a disaster. We've compiled a guide — sourced from organizations, newsrooms, and government agencies — to help you navigate the days and weeks ahead.

How do I document damage and start cleaning up?

If and when it's safe for you to return home, it's critical that you take photos of everything that was damaged.

Before you start, take these precautions:

- Turn off electricity and gas.
- Make sure your tetanus shot is up to date (your state or county health department may offer free tetanus vaccines if you need one; it's best to call them to find out)
- Check the structural integrity of the building before entering.
- Grab a first aid kit and put on protective clothing: long sleeves and pants, rubber or plastic gloves, waterproof boots or shoes, a respirator or N-95 mask, a Tyvek suit (if available), goggles.

Document all damage:

- Gather any photos of your house or apartment from before the flood so that you can more easily prove your lost property value.
- Take photos of the outside and inside of your home or apartment, including damaged personal property. Label them by room before you remove anything.
- If you have insurance, take photos of the make, model and serial number for appliances, and gather any receipts you may have.

Begin the muck + gut process:

- Take wet items outside to dry.
- Open doors and windows to air out your home, and set up fans.
- Remove all mold you see and try to dry as much as possible. Only use bleach on hard, non-porous surfaces; don't rely on it to kill mold in wood.
- Throw away anything wet that can't be cleaned and dried within two days. Throw away perishable food items, clothing, cushions, and pillows. This can be hard, especially with sentimental items, but sewage or floodwater is unhealthy.

NEED HELP CLEANING? Contact Crisis Cleanup to get connected with community groups and faith-based organizations that can help with cleanup, tarping, tree and debris removal: 844-965-1386

Curious about your rights as a renter? How to access federal food assistance? Find more information about relief and recovery by scanning this QR code:



How do I apply for FEMA aid?

The Federal Emergency Management Agency (FEMA) is the federal government's main disaster response agency. If you are a U.S. citizen or meet certain qualifications as a non-citizen and live in a federal disaster declaration area, you are eligible for financial assistance. This may include: a one-time grant of \$750 for emergency needs and essential items; temporary housing assistance; up to 18 months of rental assistance, and more.

To apply, go to: **DISASTERASSISTANCE.GOV**, use the **FEMA app**, or call **800-621-3362** from 7 a.m. to 11 p.m. daily. The telephone line is open every day and help is available in most languages. You can also visit a Disaster Recovery Center to get help with your aid application.

Here's what you'll need:

- Contact information, including phone number, address at the time of the disaster, and the address where you are now staying if different.
- Your Social Security number (you, another adult, or a minor child in your household must have one).
- A general list of damage and losses.
- Banking information if you choose direct deposit.
- Insurance information: the policy number or the agent and/or the company name. This can include homeowners, flood, automobile, or mobile home insurance.

Gather and keep track of documents:

- Proof of residency or ownership: FEMA has a list, including deed or lease, motor vehicle registration form, court documents, utility bills, repair bills, and more.
- Proof of identity: FEMA will ask for identification, including social security number. If you are on a visa or green card, make sure to have all your immigration paperwork.
- Personal property: Keep a list of appliances, clothing, furniture, and other essential items damaged, as well as receipts and repair estimates.
- Hotel receipts: If you are displaced, you can get reimbursed for a hotel stay.

NEED HELP WITH AN APPLICATION? Legal Aid of North Carolina can assist with FEMA aid applications, fraud cases, and more. Call the hotline at 1-866-219-5262. Pisgah Legal Services is hosting free FEMA application clinics and offers other free legal aid. Call 800-489-6144.

What else should I know about this process?

- Payments you receive through FEMA are grants, not loans. You do not have to pay them back.
- FEMA cannot seize your property or land.
- FEMA will require you to create an account when you apply online. You can track the status of your aid application and receive notifications if FEMA needs more documents from you.
- If FEMA denies your application or you need more than the award amount, you can appeal. Appeals must be submitted within 60 days of the date on the FEMA decision letter. The appeal process is often lengthy.
- You can apply for individual assistance for multiple disasters, but you can apply only once for each disaster.

Beware of scammers: Ask for official identification, and only use contractors you can verify or trust. Contact the FEMA Disaster Fraud Hotline 866-720-5721 or StopFEMAFraud@fema.dhs.gov.