

# What to Expect After You Apply for FEMA Assistance

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**If you live in Buncombe, Haywood or Transylvania County and were affected by Tropical Storm Fred, FEMA may be able to help with temporary housing expenses, basic home repairs or other essential disaster-related needs that are not covered by insurance.**

There are several ways to apply: Go online to [DisasterAssistance.gov](https://DisasterAssistance.gov), call 800-621-3362, or use the [FEMA app](#) for smartphones. If you use a relay service, such as a videophone, InnoCaption or CapTel, give FEMA the number for that service. Lines are open from 7 a.m. to 11 p.m. local time, seven days a week.

FEMA will ask for:

- A current phone number where you can be contacted.
- Your address at the time of the disaster and the address where you are now staying.
- Your Social Security number.
- A general list of damage and losses.
- Banking information if you choose direct deposit.
- If insured, the policy number or the agent and/or the company name.

If you have homeowners, renters or flood insurance, you should file a claim as soon as possible. FEMA cannot duplicate benefits for losses covered by insurance. If your policy does not cover all your damage expenses, you may be eligible for federal assistance.

## Home inspections

If you report that you cannot or may not be able to safely live in your home, FEMA may need to perform an inspection of the damaged dwelling. Because of the COVID-19 pandemic, the inspection may be conducted remotely, or it may be an exterior inspection. FEMA will contact you to let you know how the inspection will



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take place.

For remote inspections, FEMA inspectors will contact applicants by phone to answer questions about the type and extent of damage sustained. Survivors with minimal damage who can live in their homes will not automatically be scheduled for a home inspection. However, they may request an inspection if they later find significant disaster-caused damage.

If a physical inspection is required, the inspector will arrange to meet you outside the damaged residence.

Remote inspections have no impact on the types of Other Needs Assistance available that do not require an inspection. This includes childcare, transportation, medical and dental, funeral expenses, moving and storage, and Group Flood Insurance Policy Assistance.

The U.S. Department of Health and Human Services Substance Abuse and Mental Health Services Administration has activated its Disaster Distress helpline. This toll-free, multilingual, crisis support service is available 24/7 via telephone at 800-985-5990 for disaster survivors who are experiencing emotional distress. ASL users can contact the helpline through videophone at 800-985-5990, or by selecting the “ASL Now” option on the DDH website at [disasterdistress.samhsa.gov](https://disasterdistress.samhsa.gov).

For an accessible video on how to apply for FEMA assistance, go to [youtube.com/watch?v=WZGpWI2RCNw](https://youtube.com/watch?v=WZGpWI2RCNw).

For more information about Tropical Storm Fred recovery in North Carolina, visit [fema.gov/disaster/4617](https://fema.gov/disaster/4617). Follow us on Twitter: [@NCEmergency](https://twitter.com/NCEmergency) and [@FEMARegion4](https://twitter.com/FEMARegion4).

