

FEMA Declares Individual Assistance (IA) for Hurricane Helene

The deadline for applications is Nov. 27, 2024.

What does this mean for you? It means that you can apply for disaster assistance from FEMA to help offset your disaster-related expenses. You can apply online at [DISASTERASSISTANCE.GOV](https://www.fema.gov/disaster/assistance) OR AT THE LINK ABOVE. YOU MAY ALSO PHONE (800) 621-3362.

Otherwise, you can download the FEMA weather app from Google PlayStore or the Apple Store and you can apply for assistance on the app and upload receipts. Whichever method you choose, the form has a few questions that are tricky.

To avoid delay, please follow the following tips:

1. One of the questions that FEMA will ask when you register is “Do You Have Emergency Needs”? This means during your evacuation or since staying at home during the disaster, do you need help with Gas, Medication, Food (meals, water, had no power and everything spoils), Shelter (you are staying with friends, family or in a hotel); Clothing; or Durable Medical Equipment (oxygen, walkers, cane, glasses, all major equipment, etc). If this is true, say “YES” to this question. That will result in your receiving Displacement / Critical Needs Assistance, which is \$750.
2. When asked if your home is/was accessible, answer "NO" if there was debris, tree branches, continued flooding, loss of power, damage or destruction that prevented you from staying there after Helene. This question is asking whether you can stay at your home or apartment and will trigger the ability for you to receive assistance to pay for hotels or provide funding to use while you stay with family or friends.
3. When asked if utilities are out, say "YES" even if your utilities were out for a few days. This triggers assistance \$ to stay somewhere other than your home or to buy fuel to power a generator.
4. When asked “Are you willing to relocate” say "YES" if you cannot live in your home due to damage, loss of power, etc. This question means you are willing to stay in a hotel or apartment temporarily, and triggers that funding for you. It is not asking if you are willing to move away from your home permanently.
5. If you bought or buy a generator, FEMA will reimburse you up to \$629, but you must submit the receipt. If you bought a chainsaw, FEMA will reimburse you up to \$219. Again, you need to provide the receipt. Save your receipts.
6. North Carolinians who lost access to water through a private well or damaged septic system as a result of Hurricane Helene may be eligible for FEMA assistance. For private

wells and septic systems, FEMA may reimburse you for the cost of a professional, licensed technician to visit your home and prepare an estimate detailing the necessary repairs or replacement of your disaster-damaged systems.

In addition to the technician's estimate, FEMA may also pay for the actual repair or replacement cost of your septic system or well, which typically are not covered by homeowner's insurance. At the time of your home inspection, let the FEMA inspector know you have a private well and/or septic system that may have been damaged by the hurricane. If the damage is determined to have been caused by the disaster, you may be eligible for FEMA assistance. If you have already had an inspection and damage to the well or septic system wasn't reported, contact the FEMA Helpline at 800-621-3362 to learn how to amend your application.