



Recovery Update

Friday, June 14, 2019

The Recovery Update focuses on recovery and the resources available in Nebraska.

Disaster Registration Deadlines Approach

There is less than a week remaining for survivors to register for disaster assistance after the winter storm, straight-line winds and flooding in March. The deadline to apply is **June 19, 2019** for both the Federal Emergency Management Agency (FEMA) individual assistance grants and the low interest loans from the U.S. Small Business Administration (SBA).

After registering for disaster assistance with FEMA, survivors may be referred to the SBA to apply for a low-interest disaster loan. SBA disaster loans provide the largest source of long-term federal disaster recovery funds for homeowners, renters, business owners and certain nonprofits.

The deadline for local governments, tribal nations and nonprofit organizations, such as houses of worship, to register for FEMA Public Assistance is **June 20, 2019**. FEMA reimburses eligible applicants for the eligible costs for debris removal, emergency protective measures and the repair or restoration of disaster-damaged public buildings. The program also encourages mitigation measures to protect these damaged facilities from future natural disasters.

Keep your recovery options open with SBA low-interest loans

SBA low-interest loans provide the largest source of long-term federal disaster recovery funds for survivors in a major disaster declaration. These unique direct government loans help residents, businesses and nonprofits rebuild or replace real and personal property that is uninsured or under-insured. It is not necessary to know how much money you may need or want when you apply.

There is no cost to apply, or any obligation to accept funds if approved. SBA can loan for losses not fully covered by insurance proceeds, FEMA grants or other recoveries.

Homeowners, renters, businesses and private nonprofits can use only the funds they are willing to borrow, and the fixed interest rates are as low as 2.063 percent for homeowners and renters, as low as 4 percent for businesses and 2.75 percent for nonprofits. By submitting an initial online application, those impacted by disasters can keep the option open to obtain recovery funds. To date, SBA has approved over **\$39.3 million in low-interest recovery loans for Nebraskans**, which includes \$33 million for homeowners and renters and \$6.3 million for businesses and private nonprofits.

SBA continues to operate two Disaster Loan Outreach Centers to help homeowners, renters, businesses and nonprofits with face-to-face assistance to apply and to close their approved loans. The centers are in the **Fremont City Auditorium, Community Room at 925 N Broad St, Fremont, NE 68025** in Dodge County, and at **3802 Raynor Parkway, Suite 201, Bellevue, NE 68123** in Sarpy County. Both centers are open 9 a.m. to 6 p.m., Mondays – Fridays. No appointment necessary.

To apply online or for any questions, residents and businesses can visit [SBA.gov/disaster](https://www.sba.gov/disaster), call SBA's Customer Service Center at **800-659-2955**, or email disastercustomerservice@sba.gov. TTY users may call **800-877-8339**.

Keep in Touch with FEMA

It's important to let FEMA know if you change your mailing address, phone number, email address, insurance or bank deposit information. You don't want to miss an important letter or telephone call about disaster assistance. To update your application:

- Online, visit [DisasterAssistance.gov](https://www.DisasterAssistance.gov).
- On a smart phone, to download the FEMA app, visit: fema.gov/mobile-app or
- Call **800-621-3362** or **800-462-7585** (TTY). Multilingual operators are available (press 2 for Spanish).

For more information on Nebraska's disaster recovery, visit [nema.nebraska.gov](https://www.nema.nebraska.gov).

Holt County Now Eligible for Disaster Unemployment Assistance (DUA)

Individuals who live in or worked in Holt County, and whose employment or self-employment was lost or interrupted as a direct result of flooding, may qualify for unemployment assistance. The filing deadline is July 5, applicants should file an unemployment insurance claim online at [NEworks.nebraska.gov](https://www.NEworks.nebraska.gov).

Housing Resources for Disaster Survivors

The State of Nebraska is leading a Housing Task Force to address housing shortages and unmet needs in communities affected by flooding. A fact sheet [listing resources](#) is posted on FEMA's disaster web page: [fema.gov/disaster/4420](https://www.fema.gov/disaster/4420).

Check Permit Requirements Before Rebuilding

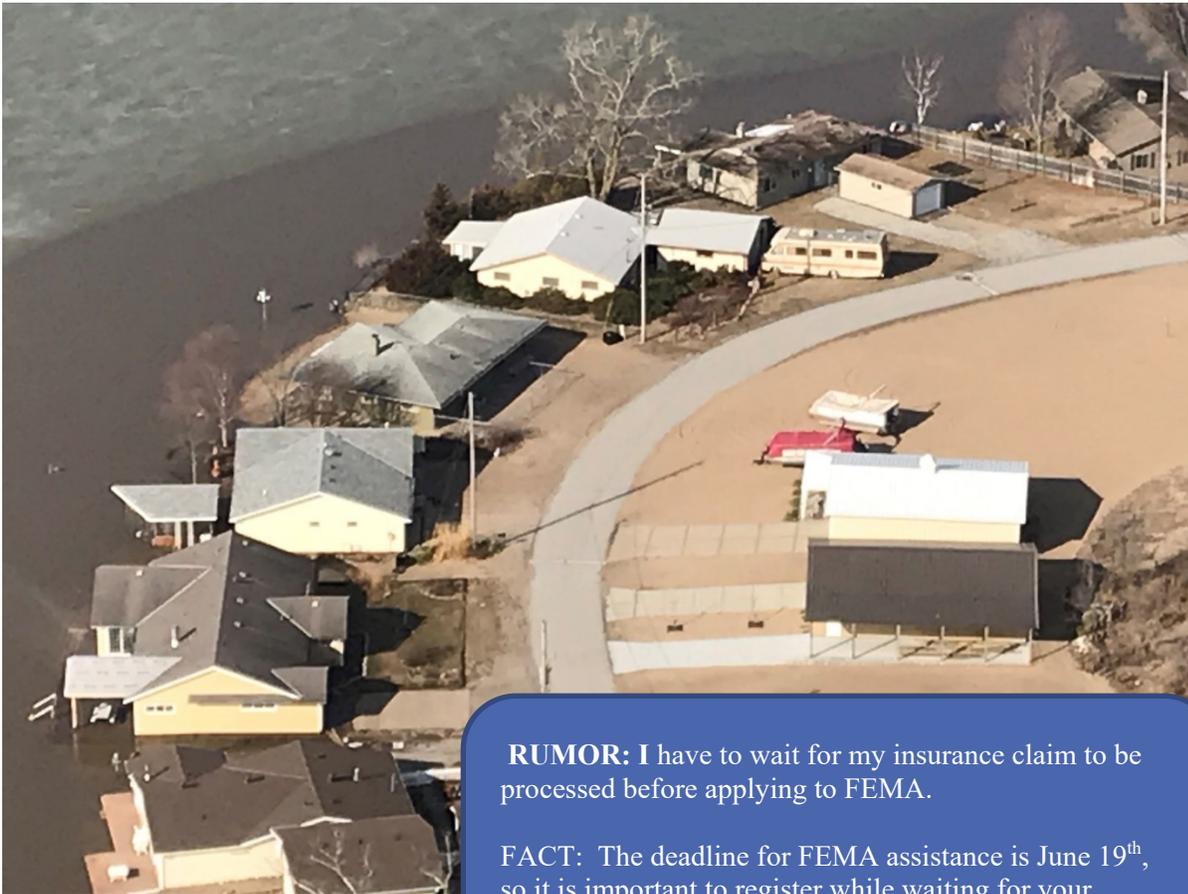
It is important for Nebraskans to **check with local building authorities about local or state permits** before starting reconstruction. These may include building permits, floodplain development permits or permits for repair of septic systems. See NEMA guidelines [here](#). To find more about floodplain issues, please visit [dnr.nebraska.gov/floodplain](https://www.dnr.nebraska.gov/floodplain).

FEMA Hires Nebraskans to Work on Disaster Recovery

FEMA hires locally to help with recovery efforts. Go to www.USAJobs.gov, type “FEMA Local Hire” in the search box and “Nebraska” in the location box.

Crisis Counseling Services Available

Survivors may call the Rural Response Hotline at **800-464-0258**. Outreach workers are available to support emotional and psychological issues. Callers receive tips on how to handle disaster-related distress, along with referrals to local treatment centers, support groups and community-based organizations. For more information, go to nema.nebraska.gov.



NE – Bellevue damage
Photo credit Mike Cappannari

RUMOR: I have to wait for my insurance claim to be processed before applying to FEMA.

FACT: The deadline for FEMA assistance is June 19th, so it is important to register while waiting for your insurance claim.

Free Safety and Health Consultations Available to Flood-Impacted Businesses

The Nebraska Department of Labor (NDOL) is offering free safety and health consultations to businesses in flood-impacted areas. Trained NDOL consultants are available to assist with mold remediation plans, provide safety and health assessments, identify electrical hazards, and perform overall risk assessment. For more information, go online to dol.nebraska.gov.

Cultural Heritage Preservation

The Heritage Emergency National Task Force, a public-private partnership between FEMA and the Smithsonian Institution, offers recommendations on cleaning water-damaged belongings. To help clean up heirlooms after the flood, you can download the Gerald R. Ford Conservation Center guide at <http://netnebraska.org/basic-page/television/saving-your-treasures>.

Please see Preserving Your Family Heritage Fact Sheet [click here](#) for additional information.

National Flood Insurance Program (NFIP)

As of June 13, NFIP has received 1,025 flood insurance claims in Nebraska and paid nearly \$35 million to policyholders.

For a fact sheet about flood insurance [click here](#). Some important facts to keep in mind:

- Homeowners and renters insurance do not typically cover flood damage.
- Disaster assistance comes in two forms: a SBA loan, which must be paid back with interest, or a FEMA disaster grant, which is about \$5,000 on average per household. By comparison, the average flood insurance claim is nearly \$30,000 and **does not have to be repaid**.
- You can buy flood insurance by contacting your insurance company or agent. For an agent referral, call **800-427-4661** or visit FloodSmart.gov.

NFIP Increased Cost of Compliance Can Help with Rebuilding in Nebraska

If you have a policy with the NFIP and your home was impacted by the March storms, you may qualify for coverage under the provisions of Increased Cost of Compliance (ICC). ICC funds can help defray the costs of elevating, floodproofing, demolishing or relocating a residence. For more information, contact your floodplain administrator, insurance agent or call NFIP at **800-427-4661**.

Agriculture News: Grants, Loans and other Programs

- **USDA** is helping agricultural producers interested in learning if they are eligible for assistance with the Disaster Assistance Discovery Tool [click here](#).
- **USDA RD** delivered its [Multi-Family Housing Vacancy Report](#) to the U.S. Department of Housing and Urban Development (HUD). There are 227 vacant units available.

FEMA Public Assistance in Nebraska

FEMA provides funds to assist communities for municipalities, governmental entities and certain nonprofit organizations that are eligible. For comprehensive information on the Public Assistance Program, go online to the NEMA Website nema.nebraska.gov/recovery/public-assistance; where you will find links to information and forms including:

- **FEMA Grants Portal Information** If you have not received an email for the Grants Portal, please call **402-429-3389**.
- **The deadline to apply is June 20, 2019.**

For a Fact Sheet describing the application process, visit online <https://www.fema.gov/disaster/4420>.



PA Team inspecting Lake Wanhoo Spillway Damage (Photo credit Nathan Custer)

Information Links:

- Nebraska Emergency Management Agency: nema.nebraska.gov/
- Nebraska Impact (Volunteering): www.nebraskaimpact.com/flood
- Twitter: twitter.com/nematweets
- Facebook: facebook.com/nema.page
- YouTube: youtube.com/user/TheNEMAtube
- Flickr: flickr.com/photos/nemapics/
- FEMA: FEMA.gov
- Facebook: facebook.com/FEMA
- Twitter: twitter.com/femaregion7
- National Flood Insurance Program: Floodsmart.gov
- FEMA blog: fema.gov/blog
- SBA Office of Disaster Assistance: sba.gov/disaster.
- The public notice for the Nebraska recovery mission is posted on the following websites:
 - <https://nema.nebraska.gov/sites/nema.nebraska.gov/files/doc/fema-ipn4420.pdf>
 - <https://www.fema.gov/disaster/notices/initial-public-notice-dr-4420-ne>

More

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fema.gov/disaster/4420

INDIVIDUAL AND HOUSEHOLD ASSISTANCE PROGRAM

Individual Assistance Program Deadline June 19

FEMA’s Individuals and Households Program (IHP) may provide financial and direct assistance for losses caused directly by the disaster that are not covered by insurance or any another source. By law, FEMA may not duplicate assistance received from another source. In addition, IHP is not a substitute for insurance and cannot cover all losses caused by a Presidentially

declared disaster; it is intended to help with emergency disaster recovery needs.

If you registered for disaster assistance, stay in touch with FEMA. Missing or outdated information, such as phone numbers or addresses, can delay help. The easiest way to update your application, check your status or provide missing information is at www.DisasterAssistance.gov.

To create an online account, you must first verify your identity:
Click **Check Status** on the **Home** page or from the **Get Assistance** menu.
Click **Create Account**.

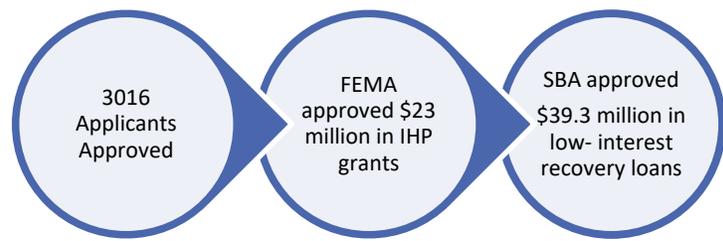
- Enter your date of birth and Social Security number.

After your identity is verified, you may continue:

- Create a user ID and password.
- Enter an email address. This is the only way we can send you a PIN that you need to access your account. A temporary PIN will be sent to the email address you entered. You should receive it within 24 hours.

After you receive your PIN, follow the instructions in the email to finish creating your account. Before you can set up an account, you need to answer four security questions to prove who you are.

For help to access your account or for lost or forgotten user ID, password or PIN, call the Internet Help Desk, 24 hours a day, 7 days a week at **800-745-0243**. When you call the help desk, you need to provide the following: your Registration ID and your Social Security number.



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fema.gov/disaster/4420

PUBLIC ASSISTANCE AWARD PROCESS

Public Assistance Program

Deadline June 20

The Public Assistance Program is a reimbursement program that provides federal grant assistance to help communities quickly respond to and recover from major disasters or emergencies declared by the President. An Applicant is a non-federal entity (a local, state, or tribal nation or eligible private non-

profit) submitting an application for assistance under a Federal award given to a recipient (a state, or tribe for whom a disaster declaration was made). This document provides an overview of the grant delivery process.

1. Attend Applicant Briefing
2. Submit Request for Public Assistance
3. Have an Exploratory Call with FEMA
4. Have a Recovery Meeting with FEMA and Recipient
5. Develop and submit Damage Inventory within 60 days
6. Conduct a Site Inspection with FEMA and Recipient
7. Approve Damage Description and Dimensions (DDD)
8. FEMA staff or Applicant formulates Scope of Work and Cost Estimate
9. FEMA staff and Recipient validate documents and conduct compliance reviews
10. Approve grant and agree to terms

PA by the Numbers

