



## Disaster Relief Update

As you may have heard, a Federal Disaster Declaration was approved March 21, 2019 for the State of Nebraska resulting from winter storms and flooding. We know that recovery will take time, but we know that Nebraskans are resilient and together we will recover as quickly as possible.

Having received the disaster declaration, Nebraskans are now eligible to apply for federal disaster assistance. While this is not an overnight process, FEMA has streamlined your ability to apply for funds.

**BEFORE YOU APPLY** – To make the application process go smoother, it will be important to gather information prior to applying. For a Checklist of items to gather, please go to the following link:

<https://www.disasterassistance.gov/get-assistance/application-checklist>

*IN ALL CASES, you will want to make sure to keep written documentation of all of your claims, expenses, and take photos of damage, which will help receive financing for your claims.*

**WHAT IS THE RIGHT PROGRAM FOR ME?** - DisasterAssistance.Gov has a questionnaire to help you determine the best assistance program for you. This questionnaire is anonymous. Go to the following link to access the questionnaire:

<https://www.disasterassistance.gov/get-assistance/find-assistance>

### **SPECIFIC PROGRAMS THAT ARE AVAILABLE INCLUDE –**

**Households** - The U.S. Small Business Administration (SBA) offers affordable financial help to homeowners and renters in declared disaster areas. You don't need to own a business. Help is available in the form of low-interest, long-term loans for losses not fully covered by insurance or other means. Go to the following link for more details and to apply for assistance:

<https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4477>

**Businesses** - If your insurance, and funding from the FEMA, doesn't fully cover the disaster assistance you need, you can use disaster loans for a number of purposes. Funds can be used for real estate, personal property, economic injury, machinery and equipment, inventory, active military duty, etc. Click the following link for more info and to start your

application: <https://www.sba.gov/disaster-assistance/> and <https://disasterloan.sba.gov/ela>

**Farmer/Rancher Disaster Relief** - USDA Rural Development is here to help. If you've suffered losses on your farm or ranch, please go to the following link to start your application process: <http://www.nda.nebraska.gov/resources/> and <https://www.farmers.gov/recover/disaster-assistance-tool#step-1>

**Municipalities** - FEMA's Public Assistance (PA) grant program provides federal assistance to government organizations and certain private nonprofit (PNP) organizations following a Presidential disaster declaration. PA provides grants to state, tribal, territorial, and local governments, and certain types of PNP organizations so that communities can quickly respond to and recover from major disasters or emergencies. Through the program, FEMA provides supplemental federal disaster grant assistance for debris removal, life-saving emergency protective measures, and the repair, replacement, or restoration of disaster-damaged publicly-owned facilities, and the facilities of certain PNP organizations. The PA program also encourages protection of these damaged facilities from future events by providing assistance for hazard mitigation measures during the recovery process.

Communities should go to the following link to start:  
<https://www.fema.gov/public-assistance-local-state-tribal-and-non-profit>

### **HOW DOES YOUR INSURANCE PLAY A ROLE WITH DISASTER RELIEF FUNDING**

You may qualify for FEMA assistance even if you have insurance. By law, FEMA cannot duplicate benefits for losses covered by your insurance. So, you need to file a claim with your insurance company as soon as possible. If there is a delay in your settlement, more than 30 days from the date you filed your claim, you may apply for assistance from FEMA. You will need to explain the circumstance.

You must provide proof from the insurance company that you filed the claim. If you filed over the phone, you must provide the claim number, the date you applied, and an estimate of how long it may take to receive your settlement. Any funds you then get from FEMA will be an advance and must be repaid when you get your settlement.

You may apply for FEMA assistance if you still have unmet disaster-caused needs after your maximum insurance settlement. FEMA will request a copy of the claim settlement record and ask you to describe what you still need. You must qualify to receive assistance. If you applied for help from FEMA because of your deductible, FEMA does not cover insurance deductibles.

If you have any questions, call the Disaster Assistance Helpline, 7 a.m. to 11 p.m. ET, 7 days a week: 1-800-621-3362 (also for 711 and VRS) or TTY 1-800-462-7585

Partners for Success,

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