The full impact of the recent blizzards and widespread flooding is still being assessed. As floodwaters recede, more areas of the state are being assessed for damage. Additionally, aerial assessments are also occurring to the extent possible. This process will continue until all the damaged areas are assessed.

In the meantime, storm-affected individuals and businesses are encouraged to report damage to their county emergency management officials. It is important for county emergency management officials to have the most complete pictures of the impacts, as the data is then provided to state emergency management and ultimately, validated in conjunction with officials from FEMA. As this validation process continues, more counties can be designated for Individual Assistance.

Even if your county has not yet been declared for Individual Assistance you should not wait to start your recovery.

You should:

- Call your insurance agent to see if there is coverage for your losses under a traditional homeowner’s or renter’s policy, or under a flood insurance policy.
- Document your damage. Take photos or video. Make lists of damaged items.

Homeowners and renters in the counties of Butler, Cass, Colfax, Dodge, Douglas, Nemaha, Sarpy, Saunders, and Washington are eligible to apply for federal disaster assistance.

This assistance can include help with making temporary repairs to their disaster-damaged houses, paying for another short-term place to live while permanent repairs are being made and/or help with serious, disaster-related needs not already covered by other programs.
Be ready to register. When calling the FEMA number, be prepared to provide your current address, the address of the damaged property, contact information where FEMA can reach you, social security number, the makeup of your household (occupants), insurance and income information.

Register, even if you are insured. Your insurance may not cover everything and some damage may not show up until later. Do not wait until you have settled with your insurer to register with FEMA.

Based on the information provided in your application, you may receive a packet from the Small Business Administration (SBA)

The U.S. Small Business Administration (SBA) is the federal government’s primary source of money for the long-term rebuilding of disaster-damaged private property. To receive all potential federal assistance, all Homeowners, Renters, Businesses and Private Nonprofits impacted by the Nebraska Severe Winter Storm, Straight-line Winds and Flooding disaster should first register with FEMA.

Most Homeowners and Renters, and all Businesses (Including Landlords) and Private Nonprofit organizations are then automatically referred to the SBA’s Office of Disaster Assistance. FEMA may offer some grant assistance to households initially, and SBA disaster assistance low-interest loan programs are committed to helping businesses and residents rebuild and recover as quickly as possible.

Residents and Business owners may apply online, receive additional disaster assistance information and download applications at https://disasterloan.sba.gov/ela, or call SBA’s Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance.

If you have any questions, you can always contact the FEMA Helpline at 800-621-3362 (TTY 800-462-7585). Find more details about the FEMA inspection process by visiting www.fema.gov/what-happens-inspection.

FEMA’s mission: Helping people before, during, and after disasters.