



Nebraska
STRONG
Recovery Update

Friday, May 31, 2019

The Daily Fact Sheet is now the Recovery Update, published once a week (Fridays), focusing on recovery and the resources available to individuals and communities in Nebraska.

National Flood Insurance Program (NFIP)

As of May 17, NFIP has received 1,029 flood insurance claims in Nebraska and paid nearly \$32 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 U.S. Small Business Administration 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.

Registration Extended Until June 19 for Nebraskans

Homeowners, renters and business owners in designated counties now have until June 19 to register for federal assistance. See [News Release](#).

The U.S. Small Business Administration (SBA) loan deadline has also been extended to June 19, 2019.

Business owners and residents can visit SBA.gov/disaster, call SBA Customer Service Center at **800-659-2955** or email disastercustomerservice@sba.gov. TTY users may call **800-877-8339**.

Help remains after Disaster Recovery Centers close

Now that the centers have closed, help is just a mouse click, phone call or a tap on the FEMA app away. Applicants can still get help by:

- Logging into their account at DisasterAssistance.gov.
- Calling the FEMA Helpline at **800-621-3362** or **800-462-7585** (TTY). Multilingual operators are available (press **2** for Spanish).
- Accessing the **FEMA app** on their mobile device. To download, visit: fema.gov/mobile-app.

For more information on Nebraska's disaster recovery, visit <http://nema.nebraska.gov>.

Federal Disaster Assistance Is for Nebraska Renters, Too

Renters in counties and tribal areas whose homes and property were damaged in this disaster may be eligible for federal disaster assistance. For information on assistance available, [click here](#).

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.

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.

Understanding Your FEMA Letter

If you applied for assistance from FEMA, you will receive a letter in the mail or via email that explains the status of your application and how to respond. It is important to read the letter carefully. Your letter will include the amount of any assistance FEMA may provide and information on the appropriate use of disaster assistance funds.

If you have questions about your letter, go online to DisasterAssistance.gov, or call the disaster assistance helpline at **800-621-3362** or **800-462-7585** (TTY).

FEMA Hires Nebraskans to Work on Disaster Recovery

FEMA is hiring Nebraskans to help with recovery efforts. The website is updated regularly. Go to www.USAJobs.gov, type "FEMA Local Hire" in the search box and "Nebraska" in the location box.

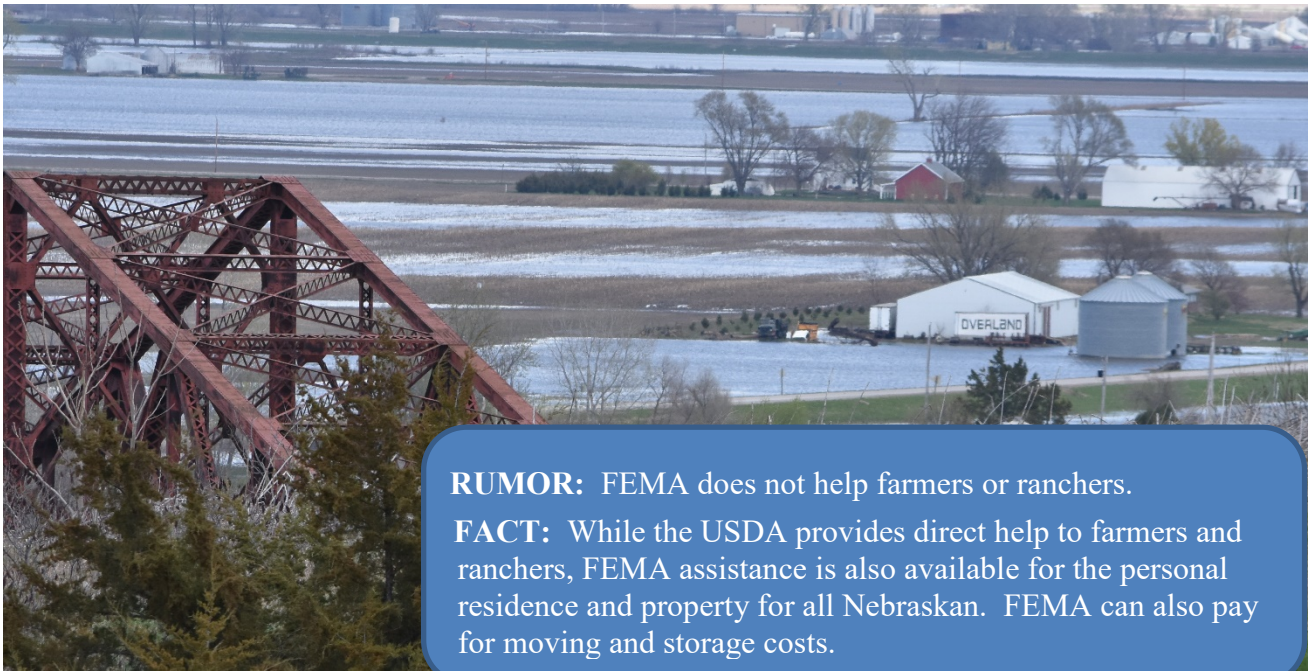
Keep your recovery options open with SBA low-interest loans

SBA loans provide the largest source of long-term federal disaster recovery funds for survivors in a major disaster declaration. By submitting an initial application with SBA, you will keep the option open to obtain recovery funds that you may need. Don't wait for insurance claims to be settled; it is not necessary to know how much money you may need. There is no cost to apply, or any obligation to accept funds if approved.

If SBA is unable to offer you a loan, you may be referred back to FEMA for potential additional grant assistance. Survivors who've been referred for low-interest loans with SBA and don't apply, will not be considered for these "other needs" grants from FEMA.

SBA has approved over **\$37.7 million in low-interest recovery loans for Nebraskans**. \$31.9 million for homeowners and renters and \$5.8 million for businesses and private nonprofits, to date. SBA is also operating 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 until further notice. 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**.



RUMOR: FEMA does not help farmers or ranchers.
FACT: While the USDA provides direct help to farmers and ranchers, FEMA assistance is also available for the personal residence and property for all Nebraskan. FEMA can also pay for moving and storage costs.

Photo credit USACE

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.

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.

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. On June 1 the Durham Museum in Omaha will host a free workshop with Smithsonian experts to provide guidance on preserving and safeguarding your heirlooms, such as photographs, documents and books, and quilts that were damaged by flooding or need to be protected. The workshop will be livestreamed through ZOOM videoconference software for those unable to attend. More information is available on the museum's Facebook page https://durhammuseum.org/event/saving-your-family-treasures-workshop/?instance_id=12045.

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.

NFIP Increased Cost of Compliance Can Help with Rebuilding in Nebraska

If you have a policy with the NFIP and your home was damaged extensively by the March storms, you may qualify for additional 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 local floodplain administrator, your insurance agent or call NFIP at **800-427-4661**.

Agriculture News: Grants, Loans and other Programs

- **USDA Rural Development (RD) Business and Co-op Programs** have a funding opportunity for a [Rural Cooperative Development Grant](#). Applications are due June 3, 2019. Total funding will be \$5,800,000.
- **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 Individual Assistance in Nebraska

Homeowners and renters in the following 27 counties and one tribe are eligible to apply for Individual Assistance: Antelope, Boone, Boyd, Buffalo, Burt, Butler, Cass, Colfax, Cuming, Custer, Dodge, Douglas, Hall, Howard, Knox, Madison, Nance, Nemaha, Pierce, Platte, Richardson, Saline, Sarpy, Saunders, Stanton, Thurston and Washington counties and the Santee Sioux Nation.

FEMA Public Assistance in Nebraska

Public Assistance (PA) is FEMA's largest grant program, providing funds to assist communities responding to and recovering from major disasters. FEMA can reimburse eligible costs for debris removal and emergency protective measures, and the repair, replacement or restoration of disaster-damaged publicly owned facilities and the facilities of some nonprofit organizations. The program

also encourages protection of these damaged facilities from future events by providing assistance for hazard-mitigation measures during the recovery process. The federal cost share for this program will not be less than 75 percent of eligible expenses for emergency measures and permanent restoration.

Eligible applicants in the designated damage area include: local governments, state government, certain non-profit organizations, schools and tribal governments.

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 that describe the “who, what, where, when, why and how” for municipalities, governmental entities and certain nonprofit organizations that are eligible to participate in this program. Included are:

- **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>.

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**.

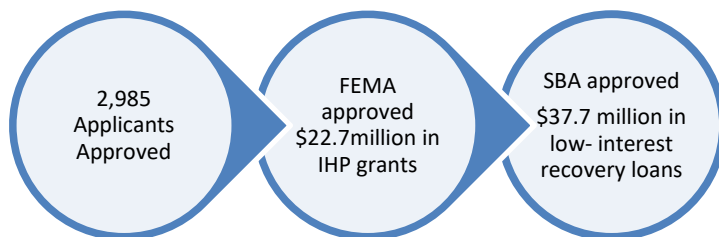
- Enter your date of birth and Social Security number.

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 government 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

