The Recovery Update focuses on Nebraskan’s recovery and the resources available.

**Holt County Citizens May Now Apply for FEMA Individual Assistance**

Homeowners, renters and business owners in Holt county may now apply for Individual Assistance from the Federal Emergency Management Agency (FEMA) for losses resulting from the severe winter storm, straight-line winds and flooding that occurred Mar. 9 to Apr. 1, 2019.

**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 in the state, may qualify for unemployment assistance. The first week of eligibility for DUA is the week of Mar. 10 to Mar. 16, 2019, the filing deadline is **July 5**. Applicants should file an unemployment insurance claim online at [NEworks.nebraska.gov](http://NEworks.nebraska.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](http://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](http://SBA.gov/disaster), call SBA Customer Service Center at 800-659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov). TTY users may call 800-877-8339.
FEMA Individual Assistance in Nebraska
Homeowners and renters in the following 28 counties and one tribe are eligible to apply for Individual Assistance: Antelope, Boone, Boyd, Buffalo, Burt, Butler, Cass, Colfax, Cuming, Custer, Dodge, Douglas, Hall, Holt, Howard, Knox, Madison, Nance, Nemaha, Pierce, Platte, Richardson, Saline, Sarpy, Saunders, Stanton, Thurston and Washington counties and the Santee Sioux Nation.

Let FEMA Know if Your Situation Changes
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.
- 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 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.

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.

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 **$38.8 million in low-interest recovery loans for Nebraskans**. $32.7 million for homeowners and renters and $6.1 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](http://SBA.gov/disaster), call SBA’s Customer Service Center at **800-659-2955**, or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov). TTY users may call **800-877-8339**.

**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](http://dol.nebraska.gov).

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**Photo credit** Steve Zumwalt
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. 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 4, NFIP has received 1,024 flood insurance claims in Nebraska and paid nearly $34.4 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.

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 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
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:

More
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 other 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.
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

- 433 Request for Public Assistance Submitted
- 373 eligible applicants
- 155 Exploratory Calls Completed
- 132 Recovery Scoping Meetings completed

Official mechanism by which a potential Applicant requests and is approved to receive Public Assistance funding from FEMA through the Recipient. Applicants submit requests through the online Grants Portal system within 30 days of the disaster declaration. The Request for Public Assistance will be reviewed by the Recipient and FEMA staff, who then assign a Program Delivery Manager, a programmatic advisor who serves as an Applicant’s customer service agent and manages project processing.

Brief introductory phone call that the Program Delivery Manager will set up to introduce the program and discuss, at a high level, the nature and extent of the damage the Applicant has sustained. The Program Delivery Manager should initiate the call within 7 days of an Applicant’s assignment to a Program Delivery Manager.

First substantive meeting of the grant delivery process that should be conducted within 21 days after Applicant assignment to Program Delivery Manager. An Applicant’s specific situation will be discussed in detail, including incident-related damage, emergency activities performed, related costs, and their plan for overall recovery.