

STATE OF NEBRASKA
Nebraska Emergency Management Agency (NEMA)
March 25, 2019

State Response: How to Get Assistance

U.S. Small Business Administration (SBA)

If you are located in a declared disaster area, you may be eligible for financial assistance from the U. S. Small Business Administration (SBA). Most **homeowners** and **renters**, and **all businesses (including landlords) and private nonprofit organizations** are automatically referred to the SBA's Office of Disaster Assistance. FEMA may offer some grant assistance to households. SBA disaster assistance loan programs are committed to helping businesses and residents rebuild and recover as quickly as possible.

What Types of Disaster Loans are Available?

- Business Physical Disaster Loans – Loans to businesses to repair or replace disaster- damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.
- Economic Injury Disaster Loans (EIDL) – Working capital loans to help small businesses including: agricultural cooperatives, businesses engaged in aquaculture, and most private, nonprofit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.
- Home Disaster Loans – Loans to homeowners or renters to repair or replace disaster- damaged real estate and personal property, including automobiles.
- SBA offers disaster assistance in the form of low-interest loans to businesses of all sizes, private nonprofits and homeowners and renters, as low as 2.063% for residents and 4% for businesses, to recover from damages not fully compensated by insurance or other recoveries. SBA Loans not duplicate benefits of other agencies or organizations.
- Residents and Business owners with questions about SBA's disaster assistance can call (800) 659-2955 or go to www.sba.gov/disaster to apply online.

Schools

All Nebraska schools are back in session with the exception of North Bend Central Public Schools. North Bend Central has been functioning as a community center for response efforts for the affected area as it was least impacted by the flood waters. School officials hope to resume classes Wednesday.

Agriculture (NDA)

- Losses include (as of 3/25/19):
 - \$400 Million – Livestock loss
Includes: death, loss, veterinary care, loss of performance, additional transportation costs as well as additional labor costs
 - \$440 Million - Crop loss
Includes: removal of sand/debris, inability to plant this year, loss of inventory
Numbers do not reflect loss of infrastructure.
- Farmers and ranchers in need of assistance by the Nebraska National Guard should contact their local emergency manager. A list of emergency managers can be found at: <https://nema.nebraska.gov/overview/county-emergency-managementdirectorscoordinators>
- For more information, or to donate, contact 800-831-0550 or nda.nebraska.gov.
 - Current primary needs are hay, fencing, volunteers, and equipment.
- If a farmer or rancher feels overwhelmed with stress, depression, or other mental health related issues they are urged to contact the Nebraska Rural Response Hotline at 800-464-0258.

Federal Emergency Management Agency (FEMA)

Homeowners and renters in the nine counties (Butler, Cass, Colfax, Dodge, Douglas, Nemaha, Sarpy, Saunders, & Washington) approved for FEMA assistance by the President are eligible to apply for federal disaster assistance.

Additional counties may be added as assessments are completed and submitted to FEMA.

The following steps be taken to begin recovery:

- **Report your damage to your local emergency manager.** This helps provide information about locations and extent of damage that can be used to assess additional recovery needs for your jurisdiction. A current list of local emergency managers can be found at <http://nema.maps.arcgis.com/apps/opsdashboard/index.html#/0bc3537ed2a145bba2ffbd37b54209ed>
- **Call your insurance agent.** There may be 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 damage items.
- **Register with FEMA.** The process is free, take about 20 minutes:
 - Register online at www.DisasterAssistance.gov (this will be the quickest option).
 - Register by phone using FEMA's toll-free registration line by calling 800-621-3362. If you use TTY, call 800-462-7585 or use 711 or Video Relay Service (VRS) to call 800-621-3362. Telephone registration is available 7 a.m. to 10 p.m. seven days a week.

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, your 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.

FEMA Teams Canvassing Disaster-Designated Counties to Help Survivors

- Disaster Survivor Assistance Teams (DSAT) team members can be identified by their federal photo identifications and FEMA clothing. Nebraska residents are reminded to ask for official photo identification before providing personal information. FEMA employees do not solicit or accept money from disaster survivors. FEMA will call to schedule a meeting before arriving at a residence.
- Survivors who have already registered with FEMA can expect housing inspectors to inspect damage sustained by weather related events. When FEMA-contracted inspectors arrive at a home, they will display official photo identification. If the photo identification is not visible, it's OK to ask to see it. This helps prevent fraud.
- Many legitimate disaster assistance representatives also may visit your property such as insurance agents, damage inspectors, FEMA and U.S. Small Business Administration (SBA) staff. Please ask to see all identification.
- Again, federal workers do not solicit or accept money. FEMA staff never charge applicants for disaster assistance, inspections, or help with registration.

Some tips to safeguard against fraud:

- **Ask to see ID badges.** All FEMA representatives wear a federal photo ID badge. A FEMA shirt or jacket is not absolute proof of identity. If you are unsure or uncomfortable with anyone you encounter, please contact local law enforcement.
- **Beware of people going door-to-door.** People knocking on doors at damaged homes or phoning homeowners claiming to be building contractors could be con artists, especially if they ask for personal information or solicit money. Be sure to verify ID badges of disaster assistance staff who may visit your home.
- **FEMA does not have “approved” contractors.** Beware of contractors who say they are affiliated with FEMA. Do not sign anything you do not understand, or sign any contracts with blank spaces.
- **If you have knowledge of fraud, waste, abuse or allegations of mismanagement involving disaster relief operations,** call the FEMA Disaster Fraud Hotline at 866-720-5721.
- **Always use licensed and bonded contractors and ask for credentials. Never pay for anything in advance of work being done.**

NEMA

- The State Emergency Operations Center (SEOC) continues to address needs and direct resources across the State.
- The NEMA website - www.nema.nebraska.gov - is a good resource for current conditions, photos and video, and information on what to do after returning home.
- NEMA Call Center 402-817-1551
NEMA Joint Information Center has established a hotline currently staffed 24-hours-a-day to connect those impacted with needed resources. When possible, the call center is staffed with Spanish speaking operators and mental health professionals.

Nebraska 211

The Heartland United Way 211 is a resource for information including shelter needs, cleanup, food, clothing, etc. If you cannot reach them by dialing 211, please call 866-813-1731.

Nebraska Strong

- Those who are looking for a one-stop option for donations can go to the #NebraskaStrong website: www.nebraska.gov/nebraska-strong . A variety of nonprofit relief agencies are available for donations.
- Visitors to the NebraskaStrong website can also list specific resource needs, and those with resources to donate can connect with those in need.