

# DR-4420-NE

Issue 2

Private Sector

eBrief

NEBRASKA  
EMERGENCY MANAGEMENT AGENCY



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## Disaster Registration Deadlines Approach

There is less than a week remaining for survivors to register for disaster assistance after the winter storm, straight-line winds and flooding in March. The deadline to apply is **June 19, 2019** for both the Federal Emergency Management Agency (FEMA) individual assistance grants and the low interest loans from the U.S. Small Business Administration (SBA)

FEMA disaster grants for qualified homeowners and renters may help pay for basic repairs to make a home habitable, provide temporary rental assistance and provide assistance for serious disaster-related needs not covered by insurance.

After registering for disaster assistance with FEMA, survivors may be referred to the SBA to apply for a low-interest disaster loan. SBA disaster loans provide the largest source of long-term federal disaster recovery funds for homeowners, renters, business owners and private nonprofits.

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## 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).



## 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.

(MORE)



## Keep in Touch With FEMA

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](https://DisasterAssistance.gov).
- On a smart phone, to download the FEMA app, visit: [fema.gov/mobile-app](https://fema.gov/mobile-app) or
- Call **800-621-3362** or **800-462-7585 (TTY)**. Multilingual operators are available (press **2** for Spanish).



## 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](https://fema.gov/disaster/4420).



## Why Should I Buy Flood Insurance?

Flooding from March severe storms and straight-line winds resulted in more than **1,025** flood insurance claims being filed by Nebraska homeowners, business owners and renters. Thirty percent of these claims were to policyholders who **do not** live in a special flood hazard area.

Policyholders have been paid nearly **\$35 million** to repair their homes. But many Nebraskans who experienced losses did not have flood insurance and will have to find other resources in order to rebuild.

### *Why Do I Need Flood Insurance?*

Here are some important facts to keep in mind:

- 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**.
- Homeowners and renter's insurance **do not typically cover** flood damage.
- In Nebraska, approximately **30 percent** of flood claims come from properties **outside** high-risk flood zones.
- Flood damage is covered regardless of whether there is a Presidential Disaster Declaration in place.
- Wherever it rains, it can flood. While flood zones are specific geographic areas where there is a higher statistical probability of a flood occurring, floods often occur outside named flood zones.
- FEMA calculations show that **one inch of water can cause \$25,000** worth of damage to your home.
- Obviously, the deeper the floodwater, the more it will likely cost – 18 inches or more of water could mean repairs to the electrical system and the heating and cooling system. It also means replacing doors, appliances and cabinetry.

(MORE)



## Where can I buy flood insurance?

- You can buy flood insurance by contacting your insurance company or agent.
- For an agent referral call 800-427-4661 or visit [FloodSmart.gov](http://FloodSmart.gov).

[Read More](#)



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For more information on Nebraska's disaster recovery, visit

<http://nema.nebraska.gov> and [fema.gov/disaster/4420](http://fema.gov/disaster/4420)

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**DisasterAssistance.gov**  
ACCESS TO DISASTER HELP AND RESOURCES

*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has faced discrimination, call FEMA toll-free at **800-621-3362** or **800-462-7585** (TTY).*

**Disaster Recovery Center Locator:** <https://egateway.fema.gov/ESF6/DRCLocator>

**Weather the Storm: Download the FEMA App today**



*The U.S. Small Business Administration is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private nonprofit organizations, homeowners and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. For more information, applicants may contact SBA's Disaster Assistance Customer Service Center at 800-659-2955. TTY users may also call 800-877-8339. Applicants may also email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) or visit SBA at [www.SBA.gov/disaster](http://www.SBA.gov/disaster).*

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