



Recovery Update

Friday, June 28, 2019

The Recovery Update focuses on recovery and the resources available in Nebraska.

Disaster Preparedness Makes Good Business Sense for Nebraskans

The March storm that resulted in a major disaster declaration affected more than 1,000 businesses. While still assessing damage from the recent spring floods, the Nebraska Emergency Management Agency (NEMA) and the Federal Emergency Management Agency (FEMA) urge all business owners and managers to prepare now for the next disaster.

To promote both readiness and resilience, Nebraska formed a coalition of leaders from key state agencies and businesses called the Nebraska Preparedness Partnership (NPP) in 2014. NPP offers training, exercises and networking for businesses of all sizes.

To make your enterprise more resilient, business owners can:

- Conduct a risk assessment to identify potential hazards.
- Develop procedures to quickly evacuate or shelter in place. Then run drills to practice.
- Back up your records and critical data. Keep a copy offsite or in the cloud.
- Create a crisis communications plan to keep your employees, customers, vendors and the public up to date on your operations.
- Install a generator for your building's essential electrical circuits in case of a power outage.

For more information on disaster preparedness, please visit: NEprep.org/preparedness/make-a-plan, or NEMA.nebraska.gov/operations/business or FEMA's ready.gov/business.

Mitigation - Community Engagement and Outreach

As Nebraskans repair or rebuild their homes, FEMA and the home improvement stores are teaming up to provide advice on making homes stronger and safer.

FEMA mitigation and flood specialists are attending fairs and setting up information booths at home improvement stores to answer questions and offer tips and techniques on how to build hazard-resistant homes using proven methods that will prevent or reduce damage from future disasters. Most of the advice and free publications are geared to do-it-yourself work and general contractors.

Mitigation advisors are conducting Community Education Outreach in the following locations:

County	Location	Hours
Sarpy	Menards-Bellevue 10501 S 21 st Street Bellevue, NE 68123	July 1 – July 6 (closed the 4th) Monday-Saturday 9:00 a.m. – 6:30 p.m.
Platte	Menards-Columbus 340 E 24 th Street Columbus, NE 68601	July 5 – July 9 Friday 11:00 a.m. – 6:30 p.m. Saturday-Tuesday 9:00 a.m. – 6:30 p.m.
Saunders	Menards-Fremont 3600 East 23 rd Street Fremont, NE 68803	July 7 – July 8 Sunday 11:00 a.m. – 6:30 p.m. Monday 9:00 a.m. – 6:30 p.m.
Douglas	Menards-Omaha 708 North 120 th Street Omaha, NE 68154	July 15 – July 18 Monday-Thursday 9:00 a.m. – 6:30 p.m.

For more mitigation information, visit [fema.gov/what-mitigation](https://www.fema.gov/what-mitigation). To learn about strengthening properties, go to [fema.gov/protect-your-property](https://www.fema.gov/protect-your-property). The NEMA has information about safe rooms on its website: [nema.nebraska.gov](https://www.nema.nebraska.gov).

National Flood Insurance Program (NFIP)

As of June 26, NFIP has received 1,023 flood insurance claims in Nebraska and paid over \$35.7 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 SBA 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](https://www.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 impacted by the March storms, you may qualify for coverage under the provisions of Increased Cost of Compliance (ICC). ICC funds help defray the costs of elevating, floodproofing, demolishing or relocating a residence.

For more information, contact your floodplain administrator, or your insurance agent, or call NFIP at **800-427-4661**.

Long-Term Disaster Recovery Groups Forming

Long-term recovery groups have already formed in six counties (Cass, Dodge, Douglas, Sarpy, Saunders and Washington) and two regions (Platte Regional Long-Term Recovery and Heartland Disaster Recovery Group). The Heartland group includes representatives from the counties of Hall, Hamilton, Howard and Merrick. The Platte group includes those from Boone, Butler, Colfax, Nance and Platte counties. The Boyd, Holt and Knox county groups are forming.

The Voluntary Agency Liaisons (VALs) from the Federal Emergency Management Agency (FEMA) coordinated summits the first week of June for leaders and donors from nonprofits, communities, and faith-based organizations to focus on the unmet needs of survivors. These summits were organized with the help of the Nebraska Voluntary Organizations Active in Disaster (VOAD) and the Nebraska Emergency Management Agency.

To date, volunteers have provided spiritual care to more than 4,500 survivors. They have helped muck out over 700 flooded homes. VOAD teams have clocked more than 20,000 volunteer hours to help Nebraskans. For more information about volunteer efforts in Nebraska, go online to nevoad.communityos.org/cms/home.

U.S. Small Business Administration (SBA) low-interest disaster loans

Although the official deadline was June 19th to apply for an SBA disaster recovery loan, there still may be time to have an application accepted by SBA for a low-interest recovery or rebuilding loan. Don't wait any longer. Go online and apply right away at: SBA.gov/disaster. For questions and further direction, call the SBA's Customer Service Center at **800-659-2955**.

These unique direct government loans help residents, businesses and nonprofits rebuild or replace real and personal property that is uninsured or under-insured. It is not necessary to know how much money you may need or want when you apply. There is no cost to apply, or any obligation to accept funds if approved. SBA can loan for losses not fully covered by insurance proceeds, FEMA grants or other recoveries.

Homeowners, renters, businesses and private nonprofits can use only the funds they are willing to borrow. The fixed interest rates are as low as 2.063 percent for homeowners and renters, as low as 4 percent for businesses and 2.75 percent for nonprofits. By submitting an initial online application, those impacted by disasters can keep the option open to obtain recovery funds that they may need. To date, SBA has approved over **\$41.4 million in low-interest recovery loans for Nebraskans**, which includes \$34.6 million for homeowners and renters and \$6.8 million for businesses and private nonprofits.

SBA continues to operate a Disaster Loan Outreach Center to help homeowners, renters, businesses and nonprofits with face-to-face assistance to apply and to close their approved loans. The center is in the **Fremont City Auditorium, Community Room at 925 N Broad St, Fremont, NE 68025** in Dodge County. It is open 9 a.m. to 6 p.m., Mondays – Fridays. The center will be **CLOSED** for the Thursday, 4th of July holiday. No appointment necessary.

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

For more information on Nebraska's disaster recovery, visit nema.nebraska.gov.

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 the March flooding, may qualify for unemployment assistance. The filing deadline is July 5. Applicants may file a claim online at NEworks.nebraska.gov.

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 March flooding. A fact sheet [listing resources](#) is posted on FEMA's disaster web page: fema.gov/disaster/4420.

Check Permit Requirements Before Rebuilding

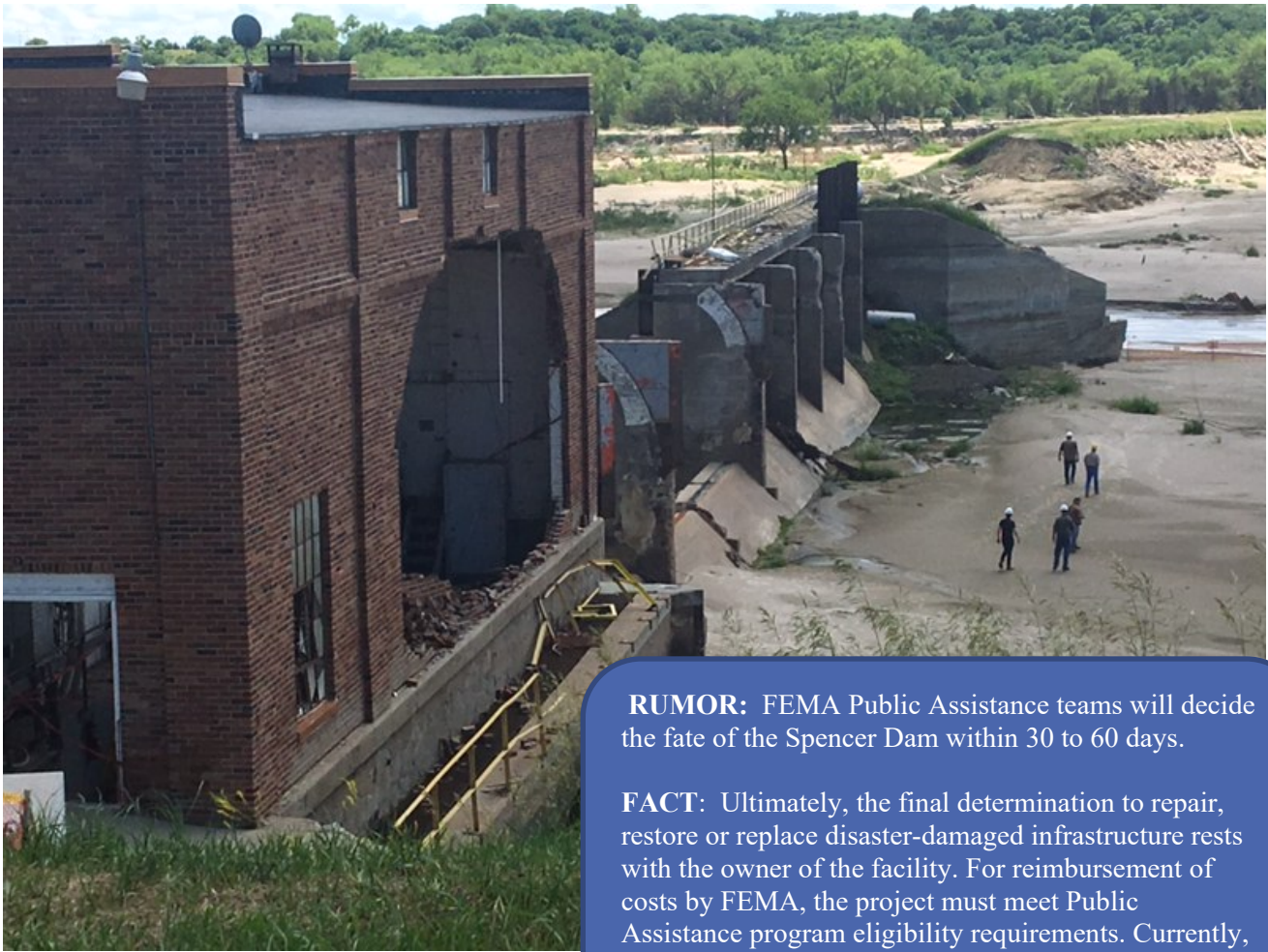
It is important for Nebraskans to **check with local building authorities about local or state permits** before starting reconstruction. These may include building permits, floodplain development permits or permits for repair of septic systems. See NEMA guidelines [here](#). To find more about floodplain issues, please visit dnr.nebraska.gov/floodplain.

FEMA Hires Nebraskans to Work on Disaster Recovery

FEMA hires locally to help with recovery efforts. To search for jobs, go to www.USAJobs.gov, type "FEMA Local Hire" in the search box and "Nebraska" in the location box.

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.



June 20, 2019 Niobrara River, Boyd County
Site Inspection team at the Spencer Dam
Photo by Maria Padron/FEMA

RUMOR: FEMA Public Assistance teams will decide the fate of the Spencer Dam within 30 to 60 days.

FACT: Ultimately, the final determination to repair, restore or replace disaster-damaged infrastructure rests with the owner of the facility. For reimbursement of costs by FEMA, the project must meet Public Assistance program eligibility requirements. Currently, there is no timeline set to decide its fate.

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.

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 netnebraska.org/basic-page/television/saving-your-treasures.

Please see the fact sheet fema.gov/news-release/2019/05/31/fact-sheet-help-restore-family-heirlooms-following-flood for additional information.

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 farmers.gov/recover/disaster-assistance-tool#step-1.

Information Links:

- Nebraska Emergency Management Agency: nema.nebraska.gov/
- Nebraska Impact (Volunteering): 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
- Nebraska declaration: fema.gov/disaster/4420
- 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:
 - nema.nebraska.gov/sites/nema.nebraska.gov/files/doc/fema-ipn4420.pdf
 - fema.gov/disaster/notices/initial-public-notice-dr-4420-ne

-more -

NEBRASKA
**RECOVERY
UPDATE**



fema.gov/disaster/4420

INDIVIDUAL AND HOUSEHOLD ASSISTANCE PROGRAM

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**.

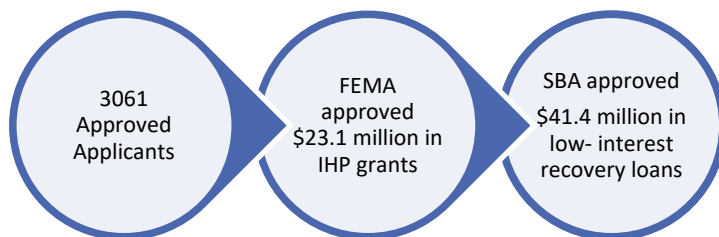
- Enter your date of birth and Social Security number.

After your identity is verified:

- 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.

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 number and your Social Security number.



NEBRASKA
RECOVERY
UPDATE



fema.gov/disaster/4420

PUBLIC ASSISTANCE AWARD PROCESS

The Public Assistance Program is a reimbursement program that provides federal grant assistance to public entities, tribes and private nonprofits to respond and recover from a major disaster declared by the President. By submitting an application for public assistance, an eligible applicant can submit the expenses of the eligible cost of debris removal, emergency protective measures and the repair or replacement of damaged public buildings to FEMA.

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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

