

Daily Fact Sheet – Nebraska Recovery

FEMA funding is now available to homeowners and renters in Douglas and Washington counties who suffered uninsured damage and losses caused by recent tornadoes and storms that struck Nebraska April 25-27. President Joe Biden approved Gov. Jim Pillen’s request for a major disaster declaration.

Key Messages

- FEMA can provide money to eligible applicants for help with serious needs, paying for a temporary place to live, home repairs and other needs not covered by insurance.
- Here’s how to apply for FEMA assistance:
 - Visit [DisasterAssistance.gov](https://www.fema.gov/disaster-assistance)
 - Call FEMA directly at 800-621-FEMA (3362)
 - Download and use the [FEMA app](#)
 - Anyone using a relay service, such as video relay service (VRS), captioned telephone service or others, can give FEMA the number for that service. For an accessible video on three ways to apply for FEMA assistance, visit: <https://www.youtube.com/watch?v=LU7wzRjByhI>
- Money provided by FEMA does not have to be repaid and may include:
 - **Serious Needs:** Money for lifesaving and life-sustaining items, including water, food, first aid, prescriptions, infant formula, breastfeeding supplies, diapers, consumable medical supplies, durable medical equipment, personal hygiene items and fuel for transportation.
 - **Displacement:** Money to help with housing needs if you cannot return to your home because of the disaster. The money can be used to stay in a hotel, with family and friends or other options while you look for a rental unit.
 - **Home Repair or Replacement:** Money to help you repair or replace your home damaged by the disaster. The money can also help with pre-existing damage to parts of your home where the disaster caused further damage.
 - **Rental Assistance:** Money you can use to rent housing if you are displaced from your home because of the disaster.
 - **Personal Property:** Money to help you repair or replace appliances, room furnishings, and a personal or family computer damaged by the disaster. This can also include money for books, uniforms, tools, additional computers and other items required for school or work, including self-employment.
 - **Child Care:** Money to help you pay for increased or child care expenses caused by the disaster.
 - **Transportation:** Money to help you repair or replace a vehicle damaged by the disaster when you don’t have another vehicle you can use.
 - **Moving and Storage Expenses:** Money to help you move and store personal property from your home to prevent additional damage.

FEMA Teams are Visiting Local Neighborhoods in Nebraska

FEMA Disaster Survivor Assistance (DSA) teams are canvassing neighborhoods affected by the disaster, in coordination with state and county emergency management.

DSA personnel help homeowners and renters apply with FEMA and quickly identify and address immediate and emerging needs. They also can provide application status updates and referrals to additional community resources.

FEMA DSA staff can easily be identified by their federal photo identification and FEMA clothing. Nebraska residents are reminded to ask for official photo identification before providing personal information.

FEMA Home Inspections

FEMA housing inspectors are working in Douglas and Washington counties, inspecting damage reported by people who have applied with FEMA. Inspectors will call or text to make an appointment before coming to a home. They will display official photo identification. If the official ID is not visible, it's OK to ask to see it. This helps prevent fraud.

In general, people without insurance will be contacted first. Applicants who have insurance may be contacted for an inspection after they send FEMA a copy of the declarations page from their insurance policy or settlement information.

Language translation and American Sign Language (ASL) interpreters will be available at the survivors' request to ensure effective communication to survivors whose primary language is not English and survivors who are deaf or hard of hearing.

Apply with FEMA Whether You Have Insurance or Not

- Everyone with disaster damage should apply whether they have insurance or not.
- If you have homeowners, renters or flood insurance, you should file a claim as soon as possible. Please stay in close contact with your insurance agency.
- FEMA cannot duplicate benefits for losses covered by insurance. If your policy does not cover all your disaster expenses, you may be eligible for federal assistance.
- Only damage and needs related to the storms of April 25-27 are eligible.

Have This Information Ready When You Apply with FEMA

Only one registration per household is needed. When you apply, please have the following information available:

- Address with Zip Code
- Condition of your damaged home
- Basic list of your property damage, losses and needs

- Insurance information, if you have insurance, including the policy number
- Social Security Number of one member of the household
- Phone number where you can be contacted
- Address where you can get mail or an email address
- Bank account information for direct deposit of funds

Disaster Recovery Websites and Social Media Channels

Please visit these websites and follow us on social media for timely and accurate information.

Websites:

- Nebraska Emergency Management Agency: [nema.Nebraska.gov](https://nema.nebraska.gov)
- FEMA's Nebraska Recovery Page: fema.gov/disaster/4778
- Download and use the [FEMA app](#)

Social Media:

- Facebook, Nebraska Emergency Management Agency: <https://www.facebook.com/nema.page/>
- X (Formerly Twitter), Nebraska Emergency Management Agency: twitter.com/nematweets
- FEMA Region 7: twitter.com/femaregion7

Red Cross Financial Assistance

The American Red Cross has financial assistance available for people whose primary home was destroyed or is unlivable due to the recent storms and tornadoes.

If you have questions about American Red Cross financial assistance or other services call 1-800-RED CROSS (800-733-2767).

Free Legal Assistance

Legal Aid of Nebraska's Disaster Relief Project provides information and legal assistance to low-income disaster survivors. Their network of volunteer attorneys can assist with:

- Insurance issues
- Housing - renters
- Housing - owners
- Contractor fraud issues
- Document replacement

Legal Aid of Nebraska's toll-free disaster hotline is 1-844-268-5627.

Hours are Monday through Thursday, 9am-noon & 1-3pm and Friday 9am-noon.

More information: <https://www.legalaidofnebraska.org/how-we-help/programs-and-projects/disaster-relief>

Disaster Unemployment Assistance

The Nebraska Department of Labor is accepting applications for Disaster Unemployment Assistance (DUA) from individuals in Douglas and Washington counties whose employment or self-employment was lost or interrupted due to the disaster.

Applications for DUA must be filed by July 2, 2024.

To file for DUA benefits, you must start with an application for regular unemployment insurance (UI) benefits by filing online at [NEworks.nebraska.gov](https://neworks.nebraska.gov).

More information: <https://www.dol.nebraska.gov/PressRelease/Details/307/DUA>

U.S. Small Business Administration (SBA) Disaster Assistance

The Small Business Administration (SBA) offers low-interest loans after a disaster. The loans can help businesses of all sizes, non-profit organizations and individual households.

- Businesses of all sizes and private nonprofit organizations may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory and other business assets. SBA can also lend additional funds to help with the cost of improvements to protect, prevent or minimize disaster damage from occurring in the future.
- Disaster loans up to \$500,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible for up to \$100,000 to repair or replace damaged or destroyed personal property, including personal vehicles.
- Interest does not begin to accrue until 12 months from the date of the first disaster loan disbursement. SBA disaster loan repayment begins 12 months from the date of the first disbursement.
- As soon as Federal-State Disaster Recovery Centers open throughout the affected area, SBA will provide one-on-one assistance to disaster loan applicants. Additional information and details on the location of disaster recovery centers is available by calling the SBA Customer Service Center at (800) 659-2955.

Preventing Fraud

Many legitimate disaster assistance personnel also may visit your property. This can include insurance agents, damage inspectors, state and local officials and FEMA and U.S. Small Business Administration (SBA) staff.

FEMA employees do not ask for money – or accept money – from disaster survivors. FEMA staff never charge applicants for disaster assistance, inspections or help with registration.

Fraud Awareness Tips

- Ask to see ID badges. All FEMA personnel 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 claiming to be building contractors 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 ask for money.
- FEMA does not have “approved” contractors. Beware of building contractors who say they are affiliated with FEMA. Don’t sign anything you don’t understand, or contracts with blank spaces.
- If you have knowledge of fraud, waste, abuse or allegations of mismanagement involving disaster relief operations, call the National Center for 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.

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FEMA’s mission is helping people before, during and after disasters.