



Individuals and Households Program

Pursuant to section 408 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, Public Law 93-288, as amended, 42 U.S.C. 5174, FEMA's Individuals and Households Program (IHP) provides financial and direct services to eligible individuals and households affected by a disaster who have uninsured or underinsured necessary expenses and serious needs. IHP is not a substitute for insurance and cannot compensate for all losses caused by a disaster; it is intended to meet the survivor's basic needs and supplement disaster recovery efforts.

IHP Eligibility

These general conditions must be met for an applicant to be eligible to receive IHP Assistance:

- The applicant must be a U.S. citizen, non-citizen national, or qualified alien.
- FEMA must be able to verify the applicant's identity.
- The applicant's insurance, or other forms of disaster assistance received, cannot meet their disaster-caused needs.
- The applicant's necessary expenses and serious needs are a directly result of a declared disaster.

IHP Housing Assistance Provision

FEMA determines the appropriate types of Housing Assistance for which an individual or household may be eligible based on disaster-caused loss, access to life-sustaining services, cost-effectiveness, and other factors. Individuals and households may receive more than one type of Housing Assistance, including a combination of financial assistance and direct services for disaster damage to a disaster survivor's primary residence.

Financial Housing Assistance - FEMA provides funds paid directly to eligible individuals and households and may include the following types of assistance:

- **Rental Assistance**: To secure temporary housing while repairs are being made to the pre-disaster primary residence or while transitioning to permanent housing. Rental Assistance may be used to rent a house, apartment, manufactured home, recreational vehicle, or other readily fabricated dwelling.
- **Lodging Expense Reimbursement**: Reimbursement for hotels, motels, or other short-term lodging while an applicant is displaced from their primary residence.
- **Home Repair Assistance**: To help repair an owner-occupied primary residence, utilities, and residential structure, including privately-owned access routes (driveways, roads, or bridges) to a safe and sanitary living or functioning condition.
- **Home Replacement Assistance**: To help homeowners replace their uninsured or under-insured primary residence, destroyed by a disaster.

Direct Housing Assistance - FEMA may provide direct housing services to eligible individuals and households, when disaster survivors are unable to use Rental Assistance due to a lack of available

housing resources. The impacted state, territorial, or tribal government must request Direct Temporary Housing Assistance and FEMA must approve this assistance prior to implementation. Direct Temporary Housing Assistance is not counted toward the IHP maximum award amount and may include:

- Manufactured Housing Units: Manufactured homes provided by FEMA and made available to use as temporary housing.
- Multi-Family Lease and Repair: This assistance allows FEMA to enter into lease agreements with owners of multi-family rental properties located in disaster areas and make repairs or improvements to provide temporary housing to disaster survivors.
- Permanent or Semi-Permanent Housing Construction: Home repair and/or construction services provided in insular (limited) areas outside the continental United States and other locations where no alternative housing resources are available; and where other types of FEMA Housing Assistance are unavailable, infeasible, or not cost-effective.

IHP Other Needs Assistance Provision

Individuals and households may receive financial assistance for other disaster-caused expenses and serious needs. Eligibility for some types of Other Needs Assistance are dependent on eligibility with the U.S. Small Business Administration's (SBA) disaster loan program. The SBA provides low-interest, long-term loans to help individuals and households with personal property, transportation, and expenses for moving and storage incurred due to a declared disaster. FEMA IHP Other Needs Assistance is divided into two categories that are either *dependent* or *non-dependent* on the individual's or household's ability to qualify for a SBA disaster loan.

SBA Dependent Types of Other Needs Assistance – Only individuals or households who do not qualify for a loan from the SBA may be eligible for the following types of assistance:

- Personal Property Assistance: To repair or replace essential household items including, but not limited to, furnishings and appliances, accessibility items defined within the Americans with Disabilities Act, and specialized tools and protective clothing required by an employer.
- Transportation Assistance: To repair or replace a vehicle damaged by a disaster and other transportation-related costs.
- Moving and Storage Assistance: To relocate and store personal property from the damaged primary residence to prevent further disaster damage, such as ongoing repairs, and returning the property to the primary residence.

Non-SBA Dependent Types of Other Needs Assistance – May be awarded regardless of the individual's or household's SBA disaster loan status and may include:

- Funeral Assistance: Assistance is available to individuals and households who have incurred or will incur eligible funeral expenses that are directly or indirectly related to the disaster.
- Medical and Dental Assistance: To assist with medical or dental expenses caused by a disaster, which may include injury, illness, loss of prescribed medication and equipment, or insurance co-payments.
- Child Care Assistance: A one-time payment, covering up to eight cumulative weeks of child care expenses, for a household's increased financial burden to care for children aged 13 and under; and/or children aged 14 to 18 with a disability as defined by federal law.

- **Miscellaneous or Other Items Assistance:** To reimburse for eligible items purchased or rented after a disaster incident for an individual or household's recovery, such as gaining access to the property or assisting with cleaning efforts. Eligible items are identified by the state, territorial, or tribal government and may include items such as a chainsaw, air purifier or dehumidifier.

IHP Limitations and Requirements

Assistance Limit: Financial assistance is limited to an annually adjusted amount based on the Department of Labor Consumer Price Index. Direct Housing Assistance is not subject to the assistance limit.

Flood Insurance Requirement: Applicants whose homes are located in a Special Flood Hazard Area and who receive assistance for home repair, replacement, permanent housing construction, and/or personal property as a result of a flood-caused disaster must obtain and maintain flood insurance as a condition of accepting disaster assistance.

Payment of Assistance: Financial assistance is provided to disaster survivors by a U.S. Treasury check or through an electronic funds transfer into the recipient's bank account.

Supplemental Assistance: IHP is not intended to replace private recovery efforts but to complement those efforts when needed. FEMA's assistance is limited and is not intended to return a home to its pre-disaster condition. If a homeowner wishes to return their home to its pre-disaster condition, they may apply for a home disaster loan with the SBA.

Proper Use of Assistance: Failure to use assistance appropriately may result in ineligibility for additional assistance, and the applicant may be required to return the misused funds.

Taxation of Assistance: FEMA's assistance is not taxable and is not counted as income or a resource when determining eligibility for income assistance or income-tested benefit programs such as Social Security benefits or disability income.

Documentation: Disaster survivors may need to provide documentation to help FEMA evaluate their eligibility, such as documents pertaining to proof of occupancy, ownership, income loss, and/or information concerning an applicant's housing situation prior to the disaster.

Duration of Assistance: Assistance is limited to 18 months following the disaster declaration and may be extended, if needed.

Appeal Rights: Applicants, who disagree with FEMA's determination of eligibility or the form of assistance provided, have the right to appeal within 60 days of the date on the award or denial letter from FEMA. For more information on appealing, contact the FEMA Disaster Helpline at 1-800-621-3362. Applicants who have a speech disability or hearing loss and use a TTY can call 1-800-462-7585 directly. Those using 711 or Video Relay Services (VRS) can call 1-800-621-3362.

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FEMA's Mission: "Helping people before, during, and after disasters."

Last update: October 2018



Public Assistance

The Public Assistance Program provides grants to state and local governments and certain non-profit entities to assist them with the response to and recovery from disasters. Specifically, the program provides assistance for debris removal, emergency protective measures, and permanent restoration of infrastructure.

Eligible Applicants: Eligible applicants include state governments, local governments and any other political subdivision of the state, Native American tribes and Alaska Native Villages. Certain private non-profit (PNP) organizations may also receive assistance. Eligible PNPs include educational, utility, emergency, medical, temporary or permanent custodial care facilities (including those for the aged and disabled), irrigation, museums, zoos, community centers, libraries, homeless shelters, senior citizen centers, rehabilitation, shelter workshops and health and safety services and other PNP facilities that provide essential services of a governmental nature to the general public. PNPs that provide "critical services" (power, water - including water provided by an irrigation organization or facility, sewer, wastewater treatment, communications and emergency medical care) may apply directly to FEMA for a disaster grant. All other PNPs must first apply to the Small Business Administration (SBA) for a disaster loan. If the PNP is declined for a SBA loan or the loan does not cover all eligible damages, the applicant may reapply for FEMA assistance.

Public Assistance Process: As soon as practicable after the declaration, the grantee (state or tribe), assisted by FEMA, conducts the Applicant Briefings for state, local and PNP officials to inform them of the assistance available and how to apply for it. A Request for Public Assistance must be filed with the state or tribe within 30 days after the area is designated eligible for assistance. Following the Applicant's Briefing, a Kickoff Meeting is conducted where damages will be discussed, needs assessed, and a plan of action put in place. A combined federal/state/tribal/local team proceeds with Project Formulation, which is the process of documenting the eligible facility, the eligible work, and the eligible cost for fixing the damages to every public or PNP facility identified by State, tribal, or local representatives. The team prepares a Project Worksheet (PW) for each project.

Public Assistance Projects Categories:

- Category A: Debris removal
 - Category B: Emergency protective measures
 - Category C: Roads and bridges
 - Category D: Water control facilities
 - Category E: Public buildings and contents
 - Category F: Public utilities
 - Category G: Parks, recreational, and other
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Small Projects: Projects falling below a certain threshold are considered "small." The threshold is adjusted annually for inflation. For Fiscal Year 2019, that threshold is \$128,900. For small projects, payment of the federal share of the estimate is made upon approval of the project and notification is required upon completion of the project.

Large Projects: For large projects, payment is made on the basis of actual costs determined after the project is completed; although interim payments may be made as necessary. Once FEMA obligates funds to the grantee, further management of the assistance, including disbursement to sub-grantees is the responsibility of the grantee. FEMA will continue to monitor the recovery progress to ensure the timely delivery of eligible assistance and compliance with the law and regulations.

The federal share of assistance is not less than 75% of the eligible cost for emergency measures and permanent restoration. The grantee determines how the no-federal share (up to 25%) is split with the sub-grantees (eligible applicants).

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FEMA's Mission: "Helping people before, during, and after disasters."

Fiscal Year 2019

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March 23, 2019
NR-002-4420
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News Release

Impacted by Recent Flooding? Here's how to Apply for Help

LINCOLN, Neb. – Nebraskans in nine counties impacted by the recent flooding are immediately eligible to apply for state and federal disaster to help jump start their recovery. It's as easy as a 20-minute phone call or a click online.

President Donald J. Trump made the federal assistance available Thursday when he approved an Expedited Major Disaster Declaration request from Governor Pete Ricketts to help with costs associated with the state's recent blizzards and widespread flooding.

Homeowners and renters in the counties of Butler, Cass, Colfax, Dodge, Douglas, Nemaha, Sarpy, Saunders, and Washington who were impacted by flooding, severe winter storms and/or straight-line winds that began March 9, 2019 are eligible now to apply for federal disaster assistance.

This assistance can include help with making temporary repairs to their disaster-damaged houses, paying for another short-term place to live while permanent repairs are being made and/or help with serious, disaster-related needs not already covered by other programs.

Additional counties may be added as more damage assessment information is received. FEMA and NEMA are continuously working to validate the damage.

To start your 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.
- **Call your insurance agent** to see if there is 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 damaged items.

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- **Register with FEMA.** The process is free, takes about 20 minutes and is available three ways:
 - 1) Register online at www.DisasterAssistance.gov.
 - 2) Use your smartphone to register through <http://m.FEMA.gov> ; click “Apply Online for FEMA Assistance,” and you will be directed to www.DisasterAssistance.gov.
 - 3) Register by phone using FEMA’s toll-free registration line by calling 800-621-FEMA (3362). If you have a speech disability or hearing loss and use a TTY call 800-462-7585; or use 711 or Video Relay Service (VRS) to call 1-800-621-3362. 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, 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.

What Happens After I Apply?

Individuals with residential damage will be referred for an inspection of their house or apartment to see if there is damage that may be eligible for FEMA assistance.

- 1) A contracted FEMA inspector will call ahead of time and make an appointment. Be sure to keep that appointment. The inspection cannot take place without a responsible adult with proof of ownership or rental on the premises. If you cannot make the appointment, call FEMA at 800-621-3362, and choose the Helpline option to set up a new appointment.

- 2) The inspector will come out and visually look at the damage, reviewing your records and make notes of the impacts. This process generally takes 30-40 minutes and consists of looking at disaster-damaged areas of your home and reviewing your records.

- 3) The inspector will ask to see:
 - Photo identification.
 - Proof of ownership/occupancy of damaged residence such as homeowner’s insurance, a tax bill, mortgage-payment book or utility bill.
 - Insurance documents: home and/or auto (structural insurance/auto declaration sheet).
 - List of household occupants living in residence at time of disaster.
 - Disaster-related damage to both real and personal property.

- 4) That information is electronically transmitted to FEMA for evaluation to see if there are programs that can help defray costs associated with the damage or repairs.

- 5) The inspector will **not** be able to provide a determination at that time of how much assistance you may receive, nor will they condemn property. Their job is to document the damage for consideration of disaster recovery programs. The determination is made after the review of documented damage.
- 6) All FEMA inspectors will have photo ID FEMA badges. It's OK to ask to see that ID if it is not readily visible. If the inspector cannot produce a FEMA ID, don't provide personal information or let him/her into your house. Report the person to local law enforcement immediately.
- 7) FEMA housing inspections are free. There is no cost for the inspector or the results.

You may receive a visit from more than one inspector during the recovery process. In addition to FEMA-contracted housing inspectors, representatives from the U.S. Small Business Administration as well as state and local officials may also visit neighborhoods in affected areas.

FEMA will send you a determination letter, typically within seven to 10 days after the inspection, with the eligibility decision.

For those who are eligible, the letter states the dollar amount of the grant and how the money must be used. If you disagree with FEMA's decision, the letter explains how you can appeal the decision. **Read your determination letter carefully.** FEMA may need additional information or documentation from you—such as an insurance settlement showing you may not have been covered for all your essential needs—before you can be reconsidered for federal assistance.

If you have any questions, you can always contact the FEMA Helpline at 800-621-3362 (TTY 800-462-7585). Find more details about the FEMA inspection process by visiting www.fema.gov/what-happens-inspection.

Stay Informed:

Stay informed by accessing important disaster assistance information and resources on FEMA's new mobile website. You may access disaster information, recovery resources and emergency preparedness tips directly from your smartphone at FEMA's mobile website at <http://m.fema.gov/>.

Individuals and business owners who sustained losses in the designated area can begin applying for assistance by registering online at www.DisasterAssistance.gov or by calling 1-800-621-3362 or 1-800-462-7585 TTY. The toll-free telephone numbers will operate from 7:00 a.m. to 10:00 p.m. (local time) seven days a week until further notice.

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FEMA's mission: Helping people before, during, and after disasters.

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March 24, 2019
NR-003-4420
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News Release

FEMA Teams Canvassing Disaster-Designated Counties to Help Survivors

LINCOLN, Neb. – Outreach teams from FEMA will begin canvassing Nebraska communities affected by the flooding and straight-line winds beginning March 9, 2019 to help impacted Nebraskans register for federal disaster assistance.

The teams, known as Disaster Survivor Assistance Teams (DSATs), are working in counties designated as federal disaster areas to help residents register for help and to quickly identify and address immediate and emerging needs. The teams also can provide application updates and referrals to additional community resources for remaining needs.

On March 21, President Donald J. Trump approved individual assistance for nine Nebraska counties impacted by recent flooding and straight-line winds.

Currently, residents who were impacted by flooding and/or straight-line winds that began March 9 in the following counties are eligible to apply for federal disaster assistance: Butler, Cass, Colfax, Dodge, Douglas, Nemaha, Sarpy, Saunders, and Washington.

This assistance can include help with making temporary repairs to their disaster-damaged houses, paying for another short-term place to live while permanent repairs are being made and/or help with serious, disaster-related needs not already covered by other programs.

Additional counties may be added as more damage assessment information is received. FEMA and NEMA are continuously working to validate the damage.

DSAT team members can easily 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.

(MORE)

Housing inspectors contracted by FEMA also will be working in disaster-designated counties, inspecting damage sustained by survivors who have already registered with FEMA. 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.

Again, federal workers do not solicit or accept money. FEMA staff never charge applicants for disaster assistance, inspections or help with registration.

Here are 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 federal 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. 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 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.

Survivors who sustained damage or losses caused by the flooding and/or straight-line winds can register with FEMA in the following ways:

- Online at www.DisasterAssistance.gov.
- By phone using FEMA's toll-free registration line by calling 800-621-FEMA (3362). If you have a speech disability or hearing loss and use a TTY call 800-462-7585; or use 711 or Video Relay Service (VRS) to call 1-800-621-3362. Telephone registration is available 7 a.m. to 10 p.m., seven days a week.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status.

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March 26, 2019
NR-003-4420
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News Release

The Impact of Recent Nebraska Flooding Still Being Assessed

LINCOLN, Neb. – The full impact of the recent blizzards and widespread flooding is still being assessed. As floodwaters recede, more areas of the state are being assessed for damage. Additionally, aerial assessments are also occurring to the extent possible. This process will continue until all the damaged areas are assessed.

In the meantime, storm-affected individuals and businesses are encouraged to report damage to their county emergency management officials. It is important for county emergency management officials to have the most complete pictures of the impacts, as the data is then provided to state emergency management and ultimately, validated in conjunction with officials from FEMA. As this validation process continues, more counties can be designated for Individual Assistance.

Even if your county has not yet been declared for Individual Assistance you should not wait to start your recovery.

You should:

- **Call your insurance agent** to see if there is 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 damaged items.

Homeowners and renters in the counties of Butler, Cass, Colfax, Dodge, Douglas, Nemaha, Sarpy, Saunders, and Washington are eligible to apply for federal disaster assistance.

This assistance can include help with making temporary repairs to their disaster-damaged houses, paying for another short-term place to live while permanent repairs are being made and/or help with serious, disaster-related needs not already covered by other programs.

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, 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.

Based on the information provided in your application, you may receive a packet from the Small Business Administration (SBA)

The U.S. Small Business Administration (SBA) is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. To receive all potential federal assistance, all Homeowners, Renters, Businesses and Private Nonprofits impacted by the Nebraska Severe Winter Storm, Straight-line Winds and Flooding disaster should first register with FEMA.

Most Homeowners and Renters, and all Businesses (Including Landlords) and Private Nonprofit organizations are then automatically referred to the SBA's Office of Disaster Assistance. FEMA may offer some grant assistance to households initially, and SBA disaster assistance low-interest loan programs are committed to helping businesses and residents rebuild and recover as quickly as possible.

Residents and Business owners may apply online, receive additional disaster assistance information and download applications at <https://disasterloan.sba.gov/ela>, or call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance.

If you have any questions, you can always contact the FEMA Helpline at 800-621-3362 (TTY 800-462-7585). Find more details about the FEMA inspection process by visiting www.fema.gov/what-happens-inspection.

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March 28, 2019
NR-004-4420
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SBA PIO (916) 200-6720

News Release

State of Nebraska and FEMA Open First Disaster Recovery Center to Help Flood Survivors

Lincoln, NE – The State of Nebraska and the Federal Emergency Management Agency will open their first Disaster Recovery Center on Friday, March 29, in Douglas County. Recovery specialists from the Federal Emergency Management Agency (FEMA) and the U.S. Small Business Administration (SBA) will provide information on available services, explain assistance programs and help survivors complete or check the status of their applications at the center.

Center location and hours are:

Disaster Recovery Center
111 East Front St.
Valley, NE 68064

Opening March 29: 7 a.m. to 7 p.m.
Regular hours: 7 a.m. to 7 p.m every day

Nebraska homeowners, renters and business owners in Butler, Cass, Colfax, Dodge, Douglas, Nemaha, Sarpy, Saunders and Washington counties which were included in the major disaster declaration, may apply for assistance for uninsured and underinsured damage and losses resulting from severe winter storm, straight-line winds and flooding

Disaster Recovery Centers are staffed by representatives from FEMA, the SBA, and other federal and local agencies. One-on-one assistance includes:

- Help to register for FEMA's Individual Assistance program.
- Help completing paperwork and checking the status of your application.
- Help applying for the SBA's low-interest disaster loans for businesses, private nonprofits, homeowners and renters.
- Referrals to other state, federal and voluntary organizations offering information about additional disaster assistance.
- Help understanding how to appeal FEMA eligibility decisions.

- Accommodations to meet the needs of the entire community including people with disabilities. Centers are equipped with captioned phones, video remote interpreting and assistive listening devices.
- If you need an accommodation or assistance due to a disability, please notify FEMA staff at the time of registration or anytime during the assistance process.

Applicants for disaster assistance should have the following information on hand:

- Social Security number
- Address of the damaged primary residence
- Description of the damage
- Information about insurance coverage
- A current contact telephone number
- An address where they can receive mail
- Bank account and routing numbers for direct deposit of funds

Many of the services available at disaster recovery centers are also available by calling the FEMA Helpline at **800-621-3362, voice/VP/711**. Multilingual operators are available. TTY users may call **800-462-7585**. Lines are open daily from 7 a.m. to 10 p.m. local time.

SBA disaster assistance employees are committed to helping businesses and residents rebuild as quickly as possible. SBA representatives are available to answer questions about SBA's disaster loan program and help business owners and residents apply for low-interest disaster recovery loans.

Businesses and residents can visit www.SBA.gov/disaster, call SBA's Customer Service Center at **800-659-2955** or email disastercustomerservice@sba.gov. TTY users may also call **800-877-8339**.

For more information on Nebraska's disaster recovery, visit fema.gov/disaster/4420.

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

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, voice/VP/711. Multilingual operators are available. TTY users may call 800-462-7585.

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 or visit SBA at www.SBA.gov/disaster.