



Missouri Recovery Update



FEMA

Vol I

Severe storms, Straight-Line Winds, Tornadoes & Flooding

Aug. 19, 2024

At-A-Glance:

Registrations: **1,244**

\$\$ Approved: **\$2,049,940**

Inspections: **657**

Disaster Recovery Center Visits: **350**

Disaster Survivor Assistance Visits: **5,500**

Data as of 8-19-24



May 19-27, 2024 storms

Designated Counties:

Barry, Butler, Carter, Howell,
New Madrid, Ripley, Scott, Shannon,
Stoddard, Texas

Ask FEMA

Disaster assistance from the Federal Emergency Management Agency (FEMA) is available for individuals & households in 10 Missouri counties as a result of May 19-27, 2024 storms. If you were impacted by these storms and still need help with your recovery, FEMA might be an option.

Why should I apply for FEMA?

Disasters often cause expenses that many families can't easily absorb, even for those with some level of insurance. For eligible applicants, FEMA can provide grants to help pay for:

- Serious needs such as food, water and personal hygiene items;
- Minimal repairs to make your house livable;
- Accessibility features like ramps and grab bars for those in need, even if they weren't previously installed;
- Rental assistance to temporarily live somewhere else;
- Appliances, clothing, computers, furniture, moving & storage expenses, increased costs of child care, repair or replacement of flooded vehicles and essential tools & equipment for those who are self-employed.

My insurance paid for some of my damages but didn't cover everything. Can FEMA help?

FEMA can't pay for the same thing your insurance did, but if you still have disaster-related, unmet needs, your situation can be evaluated to see if help may be available. To do that, apply with FEMA. Submit your insurance settlement info. There also may be help with wells and septic tanks, as well as repairs to private access roads that washed out.

6 Things to Know

1. **FEMA is free.** There is no cost to apply for federal assistance & most aid is in the form of grants that do not have to be repaid.
2. **Apply with FEMA** even if you have already applied with other agencies. One application does not cover all.
3. **Keep track** of your FEMA Registration Number. It's your secure ID. You will need it to check on your case. Don't share with others.
4. **FEMA cannot duplicate** insurance or assistance from other sources so keep track of what you've gotten so far.
5. **One size does not fit all.** FEMA assistance can vary from household to household because damage & needs vary.
6. **The U.S. Small Business Administration** also can help with low-interest disaster loans for those who have big losses. Go to www.sba.gov for more info and to apply.

www.fema.gov

I already made repairs to my house. Can FEMA still help?

Yes. To be considered for possible reimbursement of your repairs, call FEMA to apply. In most instances, a housing inspection will be scheduled. If you have insurance, first submit your settlement info. The inspector will view evidence of the repair(s) and any receipts or photos. Next, a case review will be done, and you'll be notified if you are eligible for assistance.



I'm a renter and had to move out because of the storm damage. I am struggling to find another permanent place to live. Can FEMA help?

For those who are eligible, FEMA can help in two ways:

- A one-time payment known as Displacement Assistance that you can use toward the cost of a hotel room, to help defray costs of staying with family & friends, and other expenses while you are temporarily displaced;
- Rental Assistance for up to 18 months from the date of storm, including a security deposit;

FEMA does not place people in housing or assist with locating housing. Rather, you should find the best resource to fit your family's needs. FEMA can provide financial assistance.

I received money from FEMA but I'm not sure what it's for. How do I find out?

You should have received a FEMA Determination Letter, sent to your disasterassistance.gov account (if you registered for online access) or through the mail. The letter details how much money you're eligible to receive and the purpose(s) for the funds. If you did not receive a letter, go online to disasterassistance.gov and download a copy or call the FEMA Helpline at 1-800-621-3362 and request another copy.

I received a letter from FEMA saying I was denied for assistance. Why?

Denials occur for a variety of reasons. Often, it's as simple as missing information or documentation that's holding up your application. Common examples: no proof of identity, ownership or occupancy, the level of damage didn't affect your ability to live in your house.

Read the letter carefully. It specifies why you may not be eligible and recommends actions you can take that may change the decision. In many cases, it's an easy fix. Call the FEMA Helpline at 1-800-621-FEMA (3362); go online to disasterassistance.gov or visit a Disaster Recovery Center (currently in Sikeston and Dexter) for help.

What if I disagree with FEMA's decision? Is there a way to appeal?

A: Yes. All FEMA decisions can be appealed. Send us a signed letter within 60 days of the date of the Determination Letter that explains why you disagree with FEMA's decision. Include requested information and/or supporting documentation. You can upload the letter to your account on disasterassistance.gov, take it to a Disaster Recovery Center near you or mail to: FEMA National Processing Service Center, Box 10055, Hyattsville, MD 20782-8055

How to Apply

3 Ways

1. Online: disasterassistance.gov
2. Call: 1-800-621-FEMA (3362)
3. Download & use the FEMA App

If you use a relay service, such as Video Relay Service (VRS), captioned telephone service or others, you can give FEMA the number for that service.



FEMA