



Missouri Recovery Update



FEMA

Vol. 2

Severe Storms, Straight-Line Winds, Tornadoes & Flooding

Sept. 4, 2024



FEMA Deadline Sept. 23, 2024

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 severe storms, straight-line winds, tornadoes and flooding. If you were impacted by these storms and still

need help with your recovery, FEMA assistance might be an option.

10 Designated Counties:

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

The first step toward being considered for FEMA assistance is to apply **before the deadline of 11:59 p.m. CDT on**

Sept. 23, 2024. It's free. It's easy. And it takes only about 20 minutes.

Can You Check the Boxes?

No matter what stage you are in with your recovery, this is a good time to take stock of how you're doing and whether you might need more help than you have already received.

Insurance Settlement

If you have insurance, you've probably filed a claim by now. If so, make sure you've gotten a settlement letter that details what your insurance covered. You will need that letter to be considered for other assistance, including FEMA. If not, check with your agent to see whether you should file a claim. If you have a separate flood insurance policy, make sure to check that too because it generally requires a claim separate from a homeowner's or renter's policy.

2-1-1

You can call 2-1-1 to be connected with United Way. Operators can provide referrals to various agencies and organizations in Missouri that can help with unmet needs.

3 Ways to Apply

1. Online:

disasterassistance.gov

2. Call: 1-800-621-FEMA (3362) OR

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.

Disaster Unemployment Assistance

The Missouri Department of Labor's Division of Employment Security is accepting applications for Disaster Unemployment Assistance (DUA) through **Sept. 23, 2024.**

Persons in the 10 disaster-designated counties whose employment was lost or interrupted because of the May 19-27 severe storms can apply for up to 35 weeks of DUA.

To file a claim online 24/7, visit uinteract.labor.mo.gov.

For help with filing a claim, call a Regional Claims Center Monday-Friday, 8 a.m.- 5 p.m.

□ FEMA

FEMA's Individual and Households Program now has new or expanded benefits which took effect March 22, 2024. All assistance is based on eligibility for FEMA programs. Here's a look at some of what is available:

- **Displacement assistance.** Money to help with immediate housing needs to pay for a place to stay, whether that's for a hotel, staying with family and friends or another short-term solution of your choice.
- **Rental assistance.** Money you can use to rent housing if you are displaced from your home because of the disaster.
- **Home repair** money to pay for minimal repairs to make your residence livable and to implement measures that reduce or prevent similar damage from occurring in the future.
- Grants to repair or replace **personal property** damaged by the disaster to include vehicles, appliances, clothing, computers, moving & storage expenses, increased costs of child care and more.
- **Adding accessibility features** like ramps and grab bars for those in need – even if those items weren't in place prior to the disaster – to the entrances of your house to make it more accessible.
- Grants toward the cost of **replacing essential tools or equipment** for self-employed business owners, including those in the agriculture industry.
- **Reimbursement of costs** associated with repairs of disaster damage made to your primary residence prior to your FEMA inspection.
- **Help with underinsured losses.** If you have insurance but the settlement wasn't enough to cover your disaster-related unmet needs, FEMA might be able to help pay for some of those losses.

□ U.S. Small Business Administration (SBA)

Homeowners, renters and business owners can apply with SBA for low-interest disaster loans. **Deadline for physical loans: Sept. 23, 2024.**

Deadline to apply for Economic Injury loans: April 23, 2025.

SBA loan amounts for borrowers have recently increased:

- Up to \$100,000 for personal property
- Up to \$500,000 for primary residence

You can apply online at the MySBA Loan Portal at <https://lending.sba.gov>.

You also can contact SBA's Customer Service Center by email at disastercustomerservice@sba.gov or by phone at 1-800-659-2955 for more assistance.



FEMA Helpline

1-800-621-FEMA

Daily, 7 a.m.—10 p.m. CDT

We know recovery can take time and that you might have questions about FEMA along the way.

The Helpline is available to:

- Register you with FEMA
- Provide the current status of your case once you have applied
- Update your case with new information
- Help you understand your grant award
- Explain how to appeal a FEMA decision.

Disaster Distress Helpline

1-800-985-5990

24 hours/7 Days a Week

Free, confidential crisis support for those impacted by a disaster. Multilingual. You can remain anonymous.



FEMA