

# Types of Assistance Available for Survivors of Storms and Tornadoes

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Homeowners and renters in Craighead, Jackson, Mississippi, Poinsett and Woodruff counties, with uninsured or underinsured losses from the Dec. 10-11 severe storms and tornadoes, may apply for help from FEMA. Here's a summary of the types of assistance currently available to Northeast Arkansas survivors.

## Insurance

Survivors who have homeowners, renters or flood insurance should contact their insurance provider immediately and begin the claims process. FEMA requires information from your insurance which may include a declaration page and settlement or denial.

## Types of Temporary Housing Assistance

### Rental Assistance

Financial assistance to pay for alternate temporary housing if a homeowner or renter is displaced from their primary residence because of the Dec. 10-11 storms and tornadoes. This may include renting an apartment, house or staying at a hotel, bed and breakfast or Airbnb.

### Lodging Expense Reimbursement (LER)

Reimbursement for out-of-pocket lodging expenses [that are not covered by insurance benefits like additional living expenses or loss of use](#). The survivor's pre-disaster primary residence must be unlivable, inaccessible or affected by an extended disaster-caused utility outage. Eligible expenses may include the cost of the room and taxes charged by a hotel or other lodging provider. This does not include costs for food, phone calls or transportation.



LER is limited to reimbursement and is not provided in advance or in the form of direct payment to a hotel or motel. The costs must have also been incurred on or after Dec. 10, 2021. Survivors can upload their receipts to their [DisasterAssistance.gov](https://DisasterAssistance.gov) account.

## Home Repair Assistance

Financial assistance to help with uninsured or underinsured home repairs to an owner-occupied primary residence. Types of repairs can include structural parts of a home (e.g., foundation, outside walls, roof) or windows, doors, floors, walls, ceilings and cabinetry. It may also include repair utility systems such as electrical, plumbing and gas systems. Assistance is limited to the basic needs to make the home safe, sanitary and functional.

## Other Needs Assistance

### Other Needs Assistance (ONA)

Financial assistance for other uninsured or underinsured disaster-caused expenses and serious needs such as medical, funeral, childcare, moving and storage expenses or other essential items purchased because of the disaster.

For survivors who do not qualify for a loan from the Small Business Administration, assistance may be available to cover losses for essential personal property or transportation.

- **Medical and Dental Expenses:** Funds for uninsured medical and dental needs or losses caused by the disaster, such as medically required items damaged by the storms or medical treatment needed due to the storms and tornadoes.
- **Child Care Assistance:** Reimbursement of costs for childcare because of a household's increased financial burden to care for children aged 13 and younger and/or children up to age 21 with a disability who need assistance with activities with daily living as defined by federal law.
- **Transportation Assistance:** Funds for primary vehicles damaged by the disaster, including damage from fallen trees, power lines or vehicle accidents caused by unsafe driving conditions.
- **Moving and Storage:** Financial help to pay for the storage of essential personal property in a storage unit or while repairs are being made to the



primary residence and returning the property to the applicant's primary residence or the moving of items to a survivor's new primary residence.

- **Miscellaneous Items:** Funds for certain items purchased due to the disaster, such as a chain saw or generator. Reimbursement for generators is limited to a generator purchased after the event to power medically required equipment.
- **Clean and Sanitize Assistance (CSA)** Financial assistance to eligible survivors who have disaster-caused real property damage, but their home is still livable. CSA is to be used for needed clean-up actions to the survivor's home and cannot duplicate benefits of insurance. CSA is limited to a one-time payment of \$300 per household.

## Small Business Administration (SBA)

### Low-Interest Disaster Loans

Small Business Administration (SBA) disaster loans are the primary source of money to pay for repair or replacement costs not fully covered by insurance or other compensation. The SBA offers low-interest disaster loans to businesses of all sizes, most private nonprofit organizations, homeowners and renters.

Businesses may borrow up to \$2 million for any combination of property damage or economic injury. While homeowners may borrow up to \$200,000 to repair or replace their primary residence, and homeowners and renters may borrow up to \$40,000 to replace personal property.

SBA offers low-interest working capital loans called Economic Injury Disaster Loans to small businesses, small businesses engaged in aquaculture and most private, nonprofit organizations of all sizes having difficulty meeting obligations as a result of the disaster.

Apply online using SBA's secure website at [disasterloan.sba.gov/ela](https://disasterloan.sba.gov/ela). Applicants can contact an SBA customer service representative via phone at 800-659-2955 or via email at [FOCWAssistance@sba.gov](mailto:FOCWAssistance@sba.gov). SBA will answer specific questions about how a disaster loan may help each survivor recover from the disaster damage and will provide one-on-one assistance in completing applications for these loans.



Individuals who are deaf or hard-of-hearing may call 800-877-8339. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

## Applying with FEMA

The fastest and easiest way to apply is at <https://www.disasterassistance.gov> and selecting "Apply Online." During the application process, please select the cause of damage as severe storms and tornadoes. If you have insurance and are applying for disaster assistance, you must file a claim with your insurance company as soon as possible. By law, FEMA cannot duplicate benefits for losses covered by insurance. If insurance does not cover all your damage, you may be eligible for federal assistance.

FEMA's Individual and Household Assistance program is not a substitute for insurance and may not pay for all losses caused by a disaster.

If it is not possible to register online, call 800-621-3362. The toll free telephone lines operate from 6 a.m. to 10 p.m. CST daily. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service.

For the latest information visit [fema.gov/disaster/4633](https://fema.gov/disaster/4633) Follow the FEMA Region 6 Twitter account at [twitter.com/FEMARegion6](https://twitter.com/FEMARegion6) or on Facebook at [facebook.com/FEMARegion6/](https://facebook.com/FEMARegion6/).

