THREE COUNTIES ADDED FOR INDIVIDUAL ASSISTANCE

LINCOLN, Neb. — Individuals and businesses in Lincoln, Nemaha and Richardson counties can now apply for assistance for damage and losses after the three counties were added for Individual Assistance to the major disaster issued by President Obama on Aug. 12 for flooding between May 24 and Aug. 1.

Those three counties join nine others that already were designated for Individual Assistance. The 12 eligible counties are: Boyd, Burt, Cass, Dakota, Dixon, Douglas, Knox, Lincoln, Nemaha, Richardson, Sarpy and Washington.

“Residents of any of those counties who had flood damage or losses should register as soon as possible with the Federal Emergency Management Agency (FEMA),” said Federal Coordinating Officer Michael L. Parker. The deadline for registration is Oct. 11, 2011.

In addition to FEMA Individual Assistance grants, flood survivors, including businesses and nonprofit organizations in the three added counties also are eligible for low-interest disaster loans from the U.S. Small Business Administration (SBA).

The first step in receiving federal assistance is to register with FEMA, even if you have registered, applied or filed a claim with another agency, volunteer organization or reported damage to the Nebraska Emergency Management Agency (NEMA) hotline.

Register by calling 800-621-FEMA (3362) or online at www.DisasterAssistance.gov. Help is available in most languages. Those with speech or hearing disability may call (TTY) 800-462-7585. Persons affected by the floods also may apply for federal assistance through a web-enabled mobile device or smartphone. Visit m.fema.gov and follow the link to “apply online for federal assistance.”

Have the following information ready when you call to register:

- Social Security number
- Current and pre-disaster address
- Description of losses caused by disaster
- Contact information where FEMA can reach you
- Total household income
- Insurance information
- Banking information (including account number if you want direct fund deposits)

Neither FEMA nor SBA will duplicate assistance for losses compensated by other means, such as insurance.

The SBA provides up to $200,000 to homeowners for repair or replacement of a flooded primary residence and up to $40,000 to homeowners and renters for loss or damage of personal property.

Businesses are eligible for disaster loans up to $2 million for loss of property and inventory.

For small businesses, SBA also offers Economic Injury Disaster Loans (EIDLs) up to $2 million to help meet working capital needs caused by the disaster. EIDL assistance is available regardless of whether the business suffered any property damage.

Additional help in the form of Disaster Unemployment Assistance and Disaster Legal Assistance is now also available in the three added counties.

**Disaster Unemployment Assistance** (DUA), administered by the Nebraska Department of Labor, helps workers whose employment or self-employment was lost or interrupted due to flooding between May 24 and Aug. 1, 2011.

Even those who don't normally qualify for unemployment insurance benefits, such as the self-employed, may be covered through the state-managed, federally-funded DUA program.

Applications for DUA must be filed with the Nebraska Department of Labor by **Sept. 26, 2011**.

To be eligible for DUA benefits, an individual must be unemployed as a result of the disaster. Those eligible may also include:

- Those who were self-employed.
- Individuals unable to reach their job because they must travel through the affected area and are prevented by doing so by the disaster.
- Individuals who were to commence employment but were prevented by the disaster.
- Individuals who became the “breadwinner,” or major support for a household because of the death of the head of the household as a result of the disaster.
- Individuals who cannot work because of an injury caused as a direct result of the disaster.
- Those whose businesses lost a majority of their revenue or income from an entity that was damaged or closed by the government.

To file for DUA, individuals will need their Social Security number and the name and address of their last employer or prospective employer.