

More Federal Resources for Missouri Disaster Survivors

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JEFFERSON CITY, Mo. – The Federal Emergency Management Agency (FEMA) is just one of the federal agencies that provide assistance to survivors after a disaster. As of August 13, more than 1,924 Missourians have been approved for disaster assistance in the amount of \$12 million. However, other federal agencies may have more resources available. The deadline to register for disaster assistance from FEMA is **today, August 14, 2017**.

Survivors of the recent flooding and storms in Missouri may go online to www.DisasterAssistance.gov to find many other agencies offering services that may be of help. The search may be done anonymously; no login or personal information needs to be provided.

The site provides access to scores of free programs, grants, low-interest disaster loans and other services available to survivors and their families. Working both independently and in cooperation with FEMA, nearly two dozen federal departments and agencies offer assistance.

Click on “Find Assistance” and on the first tab, “Answer Questions,” answer nine questions about where the survivor was living at the time of the disaster and the kind of help needed. Next, click on the second tab, “Get Results,” to see a list of the agencies that offer assistance that may fit the survivor’s needs. The third tab “Apply Online,” shows how the survivor can contact the agencies that may be able to help.

The third section, Apply Online, shows how to seek assistance from the relevant agency.

Among the government entities that may be of help are:

U.S. Small Business Administration (SBA)



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One of FEMA's key federal partners in disaster recovery, SBA offers low-interest disaster loans to businesses of all sizes, most private nonprofit organizations, homeowners and renters. The deadline to apply for a low-interest disaster loan as a result of the April 28-May 11, 2017 disaster is **today, Aug. 14, 2017**.

SBA also offers low-interest working capital loans (called Economic Injury Disaster Loans) to small businesses and most private nonprofit organizations having difficulty meeting obligations as a result of the disaster. The deadline to apply for an Economic Injury Loan is **March 2, 2018**.

Survivors are encouraged to apply online using SBA's electronic loan application at disasterloan.sba.gov/ela.

Those who are contacted by SBA regarding a low-interest disaster loan application should complete and submit the application as soon as possible. Returning the application does not obligate the survivor to accept an SBA loan, but it is a necessary step to be considered for other forms of disaster assistance.

For more information, survivors may contact SBA's Disaster Assistance Customer Service Center by calling 800-659-2955 (711 or Video Relay Service can call 800-659-2955). TTY users can call 800-877-8339. Send an email to disastercustomerservice@sba.gov or visit SBA's website at SBA.gov/disaster.

U.S. Department of Agriculture (USDA)

Low-income survivors living in rural areas of Missouri may be eligible for one of these USDA programs: rural housing loans, rural housing repair loans and grants, or rural rental housing.

Rural housing loans offer a subsidy to help reduce mortgage payments for a short time to get survivors through their recovery. The family income determines the amount of the subsidy. Survivors may use the loan to help buy, build, repair, improve, or relocate their primary home. They also may use funds to buy and prepare sites, including water and sewer.

Rural Housing Repair Loans and Grants may be used to repair, improve, or modernize the home, or remove health and safety hazards. The program's loans



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are available only to individuals over 62 years of age.

Rural rental housing and cooperative housing assistance is available in nearly every county in Missouri. Listings of participating housing projects in the state are available on the USDA Rural Development's website at www.rd.usda.gov/mo.

To qualify for any of these programs, applicants must live in a rural area and be considered low-income or very low income. For more information about these and other USDA programs, visit www.rd.usda.gov/mo.

USDA – Farm Service Agency

Emergency Loans: On July 6, 2017, the U.S. Department of Agriculture designated 24 counties in Missouri as primary natural disaster areas due to losses and damage caused by excessive rainfall and flooding from April 24 to May 11, 2017.

Farmers and ranchers in these and other contiguous counties may qualify for natural disaster assistance. They have eight months from July 6, 2017 to apply for emergency loans to help cover part of their actual losses, provided eligibility requirements are met.

Interested farmers may contact their local USDA service centers for details on eligibility requirements and application procedures.

Additional information may be found online at www.fsa.usda.gov/programs-and-services/farm-loan-programs/emergency-farm-loans/index.

U.S. Department of Housing and Urban Development (HUD)

Section 203(h) Mortgage Insurance for Disaster Victims helps survivors get a mortgage to buy a new home or rebuild their damaged one. Section 203(k) Rehabilitation Mortgage Insurance gives homebuyers and owners two options:



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- Buy or refinance a house and its rehabilitation costs with a single mortgage; or
- Finance the rehabilitation of their existing home.

Money may be used for rehabilitation work ranging from minor repairs to total reconstruction.

To qualify for Section 203(h) Mortgage Insurance for Disaster Victims, applicants must:

- Own a one-family home damaged or destroyed during the April 28-May 11, 2017 flooding; and
- Live in one of the counties designated in the Missouri disaster declaration.

Section 203(k)-insured loans can finance:

- Residential section rehabilitation of a property that also has non-residential uses.
- Conversion of any size property to a one- to four-unit structure.

To qualify for Section 203(k) Rehabilitation Mortgage Insurance, applicants must:

- Be able to make monthly mortgage payments; and
- Be rehabilitating a home at least one year old.

To learn more, go online at hud.gov. To apply, type “Lender List” in the search box to find an approved lender near you.

U.S. Department of the Treasury

If survivors get federal benefit payments by paper check, they can switch to direct deposit so their money is directly deposited into a checking or savings account on payment day each month. Direct deposit removes the risk of a delayed payment due to a disaster event. Choose from two electronic payment options:

Direct Deposit – Monthly payments are deposited into a checking or savings account. Learn more about direct deposit online at www.godirect.gov.



Direct Express® Debit MasterCard® – This is a prepaid debit card survivors may use to make retail purchases, pay bills, and get cash back. Government payments are loaded onto the card each month. It is a no- or low-cost alternative to paper checks. For more information on Direct Express, visit <https://fiscal.treasury.gov/GoDirect>.

Disaster deductions, faster refunds and additional time to file tax returns are among special tax law provisions that may be available to survivors to help recover financially from the April 28-May 11 disaster. Depending on the circumstances, the IRS may grant additional time to file returns and pay taxes.

Both individuals and businesses in the designated counties may get a faster refund by claiming losses related to the disaster on the tax return for the previous year, usually by filing an amended return. To find out if a survivor qualifies for this program and to learn how to use it, visit <https://www.irs.gov/forms-pubs> and type “**i4684**” in the search box.

Redeem savings bonds early – before the end of the 12-month holding period. Those who live in one of the designated counties in Missouri may be able to do this. They also may be able to get faster replacement of any paper bonds lost or destroyed in a disaster. For more about this program, visit www.treasurydirect.gov/indiv/redeem_disaster.htm.

Substance Abuse and Mental Health Services Administration (SAMHSA)

The SAMHSA Disaster Distress Helpline is a national hotline that offers year-round disaster crisis counseling. Those who feel distressed because of the spring storms and flooding may use this free service. It is toll-free, multilingual, crisis support, and is available 24 hours a day, seven days a week. To learn more, visit the website at www.samhsa.gov.

Other resources available to Missourians who need help:

- Recovery.mo.gov. Survivors also may follow [@MoPublicSafety](https://twitter.com/MoPublicSafety) on Twitter, and www.facebook.com/MoPublicSafety/ on Facebook.



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- For disaster updates from FEMA, go to <https://twitter.com/femaregion7> on Twitter, and turn on mobile notifications. Visit the disaster webpage at www.fema.gov/disaster/4317.
- Contact **United Way 211** (for help finding food, childcare, crisis counseling and many other assistance resources available in each community.
- Those who want to help with flood recovery may call **211**. Callers will be connected with Missouri Voluntary Organizations Active in Disasters (VOAD).

The Missouri Bar has activated its **Disaster Recovery Legal Assistance Hotline** to assist Missouri communities affected by the disaster. Those seeking legal assistance should call **800-829-4128**. Those who use 711 or Video Relay Services may call 800-621-3362. If 711 is unavailable use MO Relay 800-735-2966; CapTel 877-242-2823; Speech to Speech 877-735-7877; VCO 800-735-0135. Those who use TTY may call FEMA directly at 800-462-7585. Multilingual registration assistance is available. Operators will be available from 6 a.m. to 10 p.m. CST seven days a week until further notice.

- Volunteer lawyers may help with questions about disaster-related insurance claims, replacing important legal documents, avoiding scams and how to rebuild.

The **deadline to register for assistance from FEMA is today, Aug. 14, 2017**. Disaster assistance for individuals may include grants to help homeowners and renters with temporary housing, essential home repairs, personal property replacement, and disaster-related needs.

The federal disaster declaration covers eligible losses caused by severe storms, tornadoes, straight-line winds and flooding between April 28 and May 11, 2017 in these 35 counties: Bollinger, Butler, Carter, Christian, Crawford, Dent, Douglas, Dunklin, Franklin, Gasconade, Greene, Howell, Iron, Jasper, Jefferson, Madison, Maries, McDonald, Newton, Oregon, Osage, Ozark, Pemiscot, Phelps, Pulaski, Reynolds, Ripley, Shannon, Ste. Genevieve, St. Louis, Stone, Taney, Texas, Wayne and Wright.

