

# Types of Assistance Available for Arkansas Survivors of Storms and Tornadoes

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**Release Date: 4? 10, 2023**

Arkansas homeowners and renters in Cross, Lonoke, and Pulaski counties, with uninsured or underinsured losses from the March 31 severe storms and tornadoes, may apply for help from FEMA. Here's a summary of the types of assistance currently available to Arkansas survivors.

## Insurance

Survivors who have homeowner's or renter's 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

Rental Assistance is financial assistance to pay for alternate temporary housing if a homeowner or renter is displaced from their primary residence because of the recent severe 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 March 31, 2023. Survivors can upload their receipts to their [DisasterAssistance.gov](https://DisasterAssistance.gov) account.

## Home Repair Assistance

Home repair assistance can help with uninsured or underinsured home repairs to an owner-occupied primary residence.

The 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 the repair of 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

ONA is 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.

- **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.

## Small Business Administration (SBA)

### Low-Interest Disaster Loans

The Small Business Administration (SBA) loan application holds many benefits for Arkansas residents who apply for FEMA disaster assistance. Applying with the SBA assures that all available disaster assistance options remain open to survivors.

- If the SBA asks you to apply for a low-interest loan you are encouraged to do so.
- If you apply for an SBA low-interest loan and are not approved, you could be eligible for additional FEMA grant assistance including replacement of essential household items.
- If you are eligible for an SBA loan you do not have to accept an SBA loan.
- If you qualify for an SBA loan, it does not mean you no longer qualify for FEMA assistance.

The SBA can help renters and homeowners replace household contents (e.g., clothing, furniture and appliances) and vehicles, referred to as personal property. Homeowners and renters are eligible for up to \$40,000 to repair or replace damaged or destroyed personal property, and homeowners can apply for up to \$200,000 to repair or replace damage to their personal residence.

Survivors can contact an SBA customer service representative via email at [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) or by phone at 800-659-2955 for help applying. Survivors can also apply online at [disasterloanassistance.sba.gov](https://disasterloanassistance.sba.gov). Individuals who are deaf or hard-of-hearing may call 800-877-8339.

## Applying with FEMA



The fastest and easiest way to apply is at [disasterassistance.gov](https://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. CDT seven days a week. If you use video relay service (VRS), captioned telephone service or others, give FEMA your number for that service.

## **Repair and Rebuilding Information**

FEMA’s mitigation specialists are ready to help guide you through the complexities of planning and preparing your more resilient future or rebuilding stronger from the current disaster. FEMA’s mitigation specialists can provide guidance about protecting your home or business against wind, including low-cost retrofits that can be implemented during repairs.

You can call 833-FEMA-4-US or 833-336-2487 to speak to a mitigation specialist. Email a specialist at [FEMA-ARMit@fema.dhs.gov](mailto:FEMA-ARMit@fema.dhs.gov). Visit a mitigation web link to find repairing, retrofitting, and rebuilding information at [fema.connectsolutions.com/armit](https://fema.connectsolutions.com/armit).

