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To: Laurie - DFS

From Deanna - Jefferson County EMA  
636-797-6200

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# President Obama grants Gov. Nixon's request for a federal disaster declaration to assist Missourians impacted by severe weather, historic flooding

January 21, 2016

## Eligible residents and businesses in 33 counties can seek assistance to recover from flood damages

Jefferson City, MO -

President Barack Obama today granted Gov. Jay Nixon's request for a major disaster declaration for Missouri as a result of the two strong storm systems in late December and early January that brought severe weather and historic flooding to much of the state. The storms led to 16 confirmed deaths and destroyed or significantly damaged nearly 1,000 homes. The Governor made the request on Jan. 15.

The declaration makes the Individual assistance program available to eligible residents in 33 Missouri counties who can now seek federal assistance, such as help with temporary housing and repairs, and to replace household items damaged or lost as a result of flooding. Those affected by the flooding are encouraged to document losses, including photographing damage and retaining receipts.

"This was a significant disaster that did widespread damage, and its impact continues to be felt in communities across the state," Gov. Nixon said. "This federal declaration will help affected residents and businesses rebuild and recover, and I thank the President for granting our request."

The 33 Missouri counties eligible under the individual assistance program are Barry, Barton, Camden, Cape Girardeau, Coia, Crawford, Franklin, Gasconade, Greene, Hickory, Jasper, Jefferson, Laclede, Lawrence, Lincoln, Maries, McDonald, Morgan, Newton, Osage, Phelps, Polk, Pulaski, Scott, St. Charles, St. Francois, St. Louis, Ste. Genevieve, Stone, Taney, Texas, Webster and Wright.

Individuals who sustained damage or losses due to the flooding between Dec. 23, 2015 and Jan. 9, 2016 in one of the Missouri counties included in the disaster declaration may register for disaster aid online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) or by calling FEMA's toll-free registration line at 1-800-621-FEMA (3362). The Governor said the quicker that Missourians register with FEMA, the more quickly they may be able to receive assistance.

The deadline for most individual assistance programs is 60 days following the President's major disaster declaration. Disaster aid to eligible individuals generally falls into the following categories:

- **Housing Assistance** may be available for up to 18 months for displaced persons whose residences were heavily damaged or destroyed. Funding also can be provided for housing repairs and replacement of damaged items to make homes habitable.
- **Disaster Grants**, which are available to help meet other serious disaster related needs and necessary expenses not covered by insurance and other aid programs. These may include replacement of personal property, and transportation, medical, dental and funeral expenses.
- **Low-Interest Disaster Loans** are available after a disaster for homeowners and renters from the U.S. Small Business Administration (SBA) to cover uninsured property losses. Loans may be available for repair or replacement of homes, automobiles, clothing or other damaged personal property. Loans are also available to businesses for property loss and economic injury.
- **Other Disaster Aid Programs** include crisis counseling, disaster-related unemployment assistance, legal aid and assistance with income tax, Social Security and veterans' benefits.

The Governor said damage assessments are continuing across the state to determine the costs for damage to public infrastructure and emergency response costs for state and local government agencies and nonprofits in responding to the disaster.

Gov. Nixon declared a state of emergency in Missouri on Dec. 27, as heavy rain, flooding and flash flooding impacted the state. The Missouri State Emergency Operations Plan also was activated, allowing state agencies to coordinate directly with local jurisdictions to provide emergency services.

On Jan. 2, the Governor announced that the President had approved his request for a federal emergency declaration to speed debris removal and relieve the strain of response and recovery costs in the St. Louis region. As a result of that request, Gov. Nixon announced Operation Recovery, a federal and state debris removal program being coordinated by the Missouri National Guard, the U.S. Army Corps of Engineers (USACE) and the U.S. Environmental Protection Agency (EPA). Debris removal has been underway in Franklin, Jefferson, St. Charles and St. Louis counties.

For more information about the debris collection program, please visit <http://www.mo.gov/flood-recovery>, which will continue to be updated as new information becomes available. Residents should follow local guidance for special instructions in assisting and complying with these efforts. The website also contains information about documenting property losses.

- You will be assigned a Registration Identification Number
- Registering more than once delays Application
- FEMA calls you: write down:
  - usually w/in 10 days.
  - Inspector's Name
  - Dates of Calls
  - Times of appointments
  - Inspector phone #
  - where they are based in Area.
- You do not have to be present during inspection
  - you can appoint someone else over 18
- Inspectors
  - usually wear Blue FEMA
  - Always ID Badge.
- proof of Occupancy
- proof of ownership
- Inspectors only document damage - Not dollars
  - Never ask you for money.

# ***DISASTER NEWS***

*Loans for Businesses, Private Nonprofits, Homeowners and Renters  
Disaster Field Operations Center-West, P.O. Box 419004, Sacramento, CA 95841*

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**Media Contact:** Richard Jenkins  
**Phone:** (916) 735-1500

## **SBA Stands Ready to Assist Missouri Businesses and Residents Affected by Severe Storms, Tornadoes, Straight-line Winds and Flooding**

**SACRAMENTO, Calif.** – Low-interest federal disaster loans are now available to Missouri businesses and residents as a result of President Obama’s major disaster declaration, U.S. Small Business Administration (SBA) Administrator Maria Contreras-Sweet announced.

The declaration covers the Barry, Barton, Camden, Cape Girardeau, Cole, Crawford, Franklin, Gasconade, Greene, Hickory, Jasper, Jefferson, Laclede, Lawrence, Lincoln, Maries, McDonald, Morgan, Newton, Osage, Phelps, Polk, Pulaski, Scott, St. Charles, St. Francois, St. Louis, Ste. Genevieve, Stone, Taney, Texas, Webster and Wright counties as a result of the severe storms, tornadoes, straight-line winds and flooding that occurred December 23, 2015 - January 9, 2016.

“The SBA is strongly committed to providing Missouri with the most effective and customer-focused response possible and with access to federal disaster loans to help Missouri businesses and residents affected by this disaster,” said Contreras-Sweet. “Getting our businesses and communities up and running after a disaster is our highest priority at SBA.”

Businesses of all sizes and private nonprofit organizations may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory, and other business assets. SBA can also lend additional funds to businesses and homeowners to help with the cost of improvements to protect, prevent or minimize the same type of disaster damage from occurring in the future.

For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private nonprofit organizations of any size, SBA offers Economic Injury Disaster Loans (EIDLs) to help meet working capital needs caused by the disaster. EIDL assistance is available to businesses regardless of any property damage.

Disaster loans up to \$200,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible for up to \$40,000 to repair or replace damaged or destroyed personal property.

Interest rates can be as low as 4 percent for businesses, 2.625 percent for private nonprofit organizations and 1.813 percent for homeowners and renters with terms up to 30 years. Loan amounts and terms are set by SBA and are based on each applicant’s financial condition.

www.disasterassistance.gov

To be considered for all forms of disaster assistance, victims must first call the Federal Emergency Management Agency (FEMA) at (800) 621-FEMA (3362). As soon as Federal-State Disaster Recovery Centers open throughout the affected area, SBA will provide one-on-one assistance to disaster loan applicants. Additional information and details on the location of disaster recovery centers is available by calling the SBA Customer Service Center at (800) 659-2955.

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Don't have to take loan, But have  
to apply. if denied - FEMA -  
if approved - Don't have to take loan.  
- FEMA USES SBA services.

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