



FEMA

# Recovery Update 10 – Arkansas Severe Storms and Tornadoes

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April 13, 2023, DR-4698/Recovery Update 10

## Key Messages

- As of April 13, **5,766** applicants have registered for disaster assistance through FEMA’s Individual Assistance (IA) Program. FEMA has approved more than **\$4 million** to help Arkansas residents in **Cross, Lonoke and Pulaski** counties recover from the severe storms and tornadoes that occurred March 31.

## FEMA Assistance Won’t Affect Other Benefits

Arkansans who receive Social Security payments or other government assistance should not be concerned that FEMA disaster assistance will affect your benefits.

- FEMA disaster assistance is not taxable income. Accepting a FEMA grant will not affect your Social Security benefits, Medicare, Medicaid, Supplemental Nutrition Assistance Program (SNAP) or other federal programs.
- Federal disaster grants help you pay for temporary housing, essential home repairs, personal property replacement and other serious disaster-related needs not covered by your insurance or other sources.
- Applying with nonprofit or faith-based agencies does not make you eligible for FEMA assistance; you must apply with FEMA.

## Eligibility Letters

- After you apply for FEMA assistance, you will receive a letter explaining the status of your application. This letter explains the types of assistance FEMA has determined you are eligible to receive, the amount of assistance FEMA is providing for each eligible need, the reason an applicant would be ineligible for specific types of assistance and an explanation of the appeals process.
- If you receive a letter stating you’re ineligible for assistance or “no decision” can be made at this time, read the entire letter to find out what is needed for FEMA to continue processing your application. This could include:
  - Insurance paperwork that is still pending, which will determine other programs the survivor may be eligible for with FEMA.
  - Proof of home ownership, like copies of mortgage payments or a house deed.
  - A renter’s lease to prove occupancy.
  - Pay stub or a government-issued picture ID that has the damaged property listed.

- A completed Small Business Administration Disaster Loan application.
- Some common reasons for “no decision” determination include:
  - Insurance settlement approval or denial letter is not provided to FEMA.
  - Multiple applications using the same address.
  - Minimal or no personal property needs repaired or replaced.
  - Missed home inspection appointment.
  - Home is safe to occupy.
- Applicants who disagree with FEMA’s decision or the amount of assistance may submit an appeal letter and supporting documents. The appeal must be in writing, must be signed and dated and should include your full name, phone number, current address, and the address of the damaged dwelling. Please include the disaster number (FEMA DR-4698-AR) and your case number on every page.

## Disaster Recovery Centers

Three Joint State/FEMA Disaster Recovery Center (DRC) are open in Arkansas allowing survivors affected by the recent severe storms and tornadoes to meet face-to-face with specialists from FEMA, the Small Business Administration (SBA) and state and local agencies.

The following locations are open:

### **Cross County – Wynne**

#### **Ridgeview Church**

999 US Hwy 64 East

Wynne, AR 72396

Hours: Monday - Saturday 7 a.m.–7 p.m.

Sunday: 1–7 p.m.

### **Pulaski County – Little Rock**

#### **West Central Community Center**

8616 Colonel Glenn Rd.

Little Rock, AR 72204

Hours: Monday - Sunday, 7 a.m.–7 p.m.

### **Pulaski County – North Little Rock**

#### **North Little Rock Community Center**

2700 Willow St.

North Little Rock, AR 72114

Hours: Monday - Sunday, 7 a.m.–7 p.m.

## Assistance for Homeowners and Renters

- 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 FEMA help and received some of the following 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 disaster. This could include renting an apartment, house or staying in a hotel, bed and breakfast or Airbnb.
- Lodging expense reimbursement for out-of-pocket lodging expenses that are not covered by insurance benefits like additional living expenses or loss of use. Eligible expenses may include the cost of the room and taxes charged by the hotel or other lodging provider. It does not include costs for food, phone calls or transportation.
- Home repair assistance can help with uninsured or underinsured home repairs to an owner-occupied primary residence including repairing foundation, outside walls, roof windows and doors, as well as repair of utilities.
- Other Needs Assistance (ONA) covers disaster-caused expenses and serious needs such as medical, funeral, childcare, moving and storage expenses or other essential items purchased because of the disaster.
- A Small Business Administration (SBA) loan can help renters and homeowners replace household contents including clothing, furniture, and appliances. A loan for up to \$40,000 can be used to replace damaged or destroyed personal property, and a loan for up to \$200,000 can be used to repair or replace damage to their personal residence.

## Retrofitting and Repair

- Tornadoes can cause massive destruction to homes, property and infrastructure, with the greatest damage to structures of light construction, including residential dwellings and manufactured homes.
- Mitigation measures are available to improve personal safety and to reduce or eliminate the risk of future damage to structures and personal property.
- It's important to always check first with local building officials before beginning any repairs or rebuilding, but here are some mitigation measures to consider:
  - Mitigation measures for roofs:
    - Designing wind-resistant roofs, reinforcing gable roof ends, securing sheathing properly and installing shingles properly.
  - Mitigation for breach points including doors and windows:
    - Reinforcing garage doors, securing double-entry doors, and installing impact-resistant glass.

## Moving and Storage Assistance

- FEMA may help survivors of the recent severe storms and tornadoes with moving and storage expenses. You must first apply for disaster assistance and tell FEMA that you had to move your personal property out of your home to protect it from further damage.
  - Personal property is considered essential items and/or household goods. These include appliances, such as a refrigerator or washing machine and furniture such a bed or sofa. This does not include recreational items, for example boats or fishing gear.
- Moving and storage assistance is available for homeowners and renters if the eligibility criteria are met.

- Moving and storage assistance is available to renters, people who live in public housing, private homes using a Section 8 housing choice voucher or survivors who live in assisted-living facilities.

## Disaster Assistance Teams

- FEMA Disaster Survivor Assistance teams (DSA) will be assisting survivors in Arkansas counties affected by the recent storms and tornadoes. They will canvass neighborhoods in Cross, Lonoke and Pulaski counties. These teams help survivors register for federal assistance, identify potential needs, and help residents make connections with local, state, federal and voluntary agencies.

## Critical Needs Assistance

- Individuals and households who may have immediate or critical needs because they are displaced from their primary dwelling by the March 31 storms and tornadoes in Arkansas may be eligible for FEMA’s Critical Needs Assistance (CNA) program.
  - CNA is a one-time \$700 payment per eligible household.
  - Applicants must register with FEMA by **April 15**.
  - CNA covers items including water, food, first aid, prescriptions, infant formula, diapers, consumable medical supplies, durable medical equipment, personal hygiene items, and fuel for transportation.

## Apply with FEMA

- Arkansans living in the three designated counties may be able to get help from FEMA with temporary housing expenses, basic home repairs or other essential disaster-related needs that are not covered by insurance.
- Residents can apply online at [disasterassistance.gov](https://disasterassistance.gov), by calling 800-621-3362, or by using the FEMA mobile app. If you use video relay service (VRS), captioned telephone service or others, give FEMA your number for that service.
  - During the application process, FEMA personnel will ask for:
    - A current phone number where you can be contacted.
    - Your address at the time of the disaster and the address where you are now staying.
    - Your Social Security Number.
    - A general list of damage and losses.
    - Banking information if you choose direct deposit.
    - If insured, the policy number or the agent and/or the company name.
  - If you report that you cannot, or may not be able to, safely live in your home, FEMA may need to perform an inspection of the damaged dwelling.

## Lost Documents

- Many Arkansas residents may have lost important documents that may be needed when applying for disaster assistance.
  - If paper documents are gone, such as birth certificates, Social Security cards and insurance policies, many can be replaced by contacting the sources of information, such as vital records offices, Social Security agencies, insurance offices and other organizations and agencies.

## Scam Artists

- Arkansas survivors should be aware that con artists and criminals may try to obtain money or steal personal information through fraud or identity theft after a disaster.
  - If a FEMA inspector comes to your home and you did not submit a FEMA application, your information may have been used without your knowledge to create a FEMA application. Please inform the inspector to stop further processing of the application.
  - Be wary of unexpected phone calls or visits to your home from people claiming to be FEMA housing inspectors or claiming they work for FEMA.
  - FEMA Disaster Survivor Assistance teams, housing inspectors and other officials working in the areas impacted by the storm will carry official identification badges with photo IDs.
  - If you believe you are the victim of a scam, report it immediately to your local police or sheriff's department or contact the Office of the Arkansas Attorney General at (501) 682-2007 or (800) 482-8982 or email [oag@ArkansasAG.gov](mailto:oag@ArkansasAG.gov).

## Small Business Administration

- Federal low-interest disaster loans from the U.S. Small Business Administration (SBA) are available to businesses, homeowners, and renters.
- The U.S. Small Business Administration and the Arkansas Small Business and Technology Development Center has opened an SBA Business Recovery Center in Little Rock to provide a wide range of services to businesses impacted by the severe storms and tornadoes that occurred March 31, 2023.

### **Pulaski County**

#### **Little Rock Business Recovery Center**

Adolphine Fletcher Terry Library

2015 Napa Valley Dr.

Little Rock, AR 72212

Mondays - Fridays, 9 a.m.–6 p.m.

Saturdays, 9 a.m.–4 p.m.

- The 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.

- For businesses of any size and private nonprofit organizations loans of up to the \$2 million statutory maximum are offered to repair or replace real estate, machinery and equipment, inventory and other assets that were damaged or destroyed.
- 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.

## Arkansas Recovery Website

- On April 3, Arkansas launched [helparkansas.com](https://helparkansas.com), a one-stop website for tornado recovery resources.
- This website includes information on federal, state, local, and charitable resources for tornado victims, as well as volunteer and charity opportunities for Arkansans seeking to help.

## Social Media

- [Arkansas Division of Emergency Management Facebook \(@AR\\_Emergencies\)](#)
- [Arkansas Division of Emergency Management Twitter \(@AR\\_Emergencies\)](#)
- [FEMA Region 6 Facebook \(@femaregion6\)](#)
- [FEMA Region 6 Twitter \(@femaregion6\)](#)

## Major Disaster Declaration (April 2, 2023)

- Three Arkansas counties are designated for FEMA Individual Assistance: Cross, Lonoke and Pulaski.
- Cross, Lonoke, and Pulaski Counties are also designated for debris removal and emergency protective measures (Categories A and B) including direct federal assistance, under the Public Assistance program.
  - On Saturday, April 8, the Major Disaster Declaration for Arkansas was amended.
  - Federal funds for debris removal and emergency protective measures, including direct federal assistance, have been increased to 100 percent of the total eligible costs for a continuous 30-day period of the State’s choosing within the first 120 days of the incident period.
- All 75 Arkansas counties are approved for FEMA Hazard Mitigation Assistance.

## FEMA Products

News Release 001: [Arkansas Survivors Can Apply for Possible FEMA Assistance](#)

News Release 002: [Arkansans – Be Prepared for Potential Severe Weather](#)

News Release 003: [Arkansans - Be Alert to Fraud After a Disaster](#)

News Release 004: [What to Expect After Applying for FEMA Assistance](#)

News Release 005: [FEMA in the Field – Disaster Survivor Assistance Teams Help Arkansas Residents](#)

News Release 006: [FEMA Program Aids Disaster Survivors with Critical Needs Assistance](#)

News Release 007: [Submitting an SBA Loan Application Could Bring More FEMA Grant Assistance](#)

News Release 008: [Joint Disaster Recovery Centers to Open in Central Arkansas](#)

News Release 009: [Joint Disaster Recovery Centers to Open in Wynne, Arkansas](#)

Fact Sheet 001: [Replacing Lost or Missing Document](#)

Fact Sheet 002: [Resources for Repairing, Retrofitting and Rebuilding After a Tornado](#)

Fact Sheet 003: [FEMA May Help You with Moving and Storage Expenses](#)

Fact Sheet 004: [You Asked: I'm a Renter, Can I Get Assistance from FEMA?](#)

Fact Sheet 005: [Types of Assistance Available for Arkansas Survivors of Storms and Tornadoes](#)

Fact Sheet 006: [Letters or Online Updates Provide Valuable Information to Survivors](#)

Fact Sheet 007: [FEMA Assistance Won't Affect Other Benefits](#)

For concerns and allegations of discrimination, please contact the Office of Equal Rights at headquarters at **202-212-3535** or [FEMA-Civil-Rights-Program-OER@fema.dhs.gov](mailto:FEMA-Civil-Rights-Program-OER@fema.dhs.gov).

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