



FEMA

# Recovery Update 15 – Arkansas Severe Storms and Tornadoes

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Recovery Updates are now distributed on Tuesdays and Thursdays.

April 25, 2023, DR-4698/Recovery Update 15

## Key Messages

- As of April 25, more than **7,525** applicants have registered for disaster assistance through FEMA's Individual Assistance (IA) Program. FEMA has approved more than **\$5.9 million** to help Arkansas residents in **Cross, Lonoke and Pulaski** counties recover from the severe storms and tornadoes that occurred March 31.

## FEMA Specialist Offer Rebuilding Tips in Sherwood

FEMA Hazard Mitigation Outreach Specialists will be available at F.L. Davis Ace in Sherwood from today, April 25 to Saturday, May 6.

Hazard mitigation outreach specialists will be on hand to answer questions about rebuilding from previous disasters and protecting your homes from future disaster-related damage. Some of the topics include clean up, selecting a contractor and ways to reduce risks from future disasters. This information is geared for do-it-yourself work and general contractors and no appointment is needed.

Hazard mitigation outreach specialists are available at:

### Pulaski County

F. L. Davis Ace

2913 E Kiehl Ave.

Sherwood, AR 72120

Hours: 8 a.m. to 6 p.m., Monday through Saturday

## Private Non-Profit Houses of Worship May Be Eligible for FEMA Assistance

Qualifying private nonprofit houses of worship in Arkansas may be eligible for FEMA grants to cover expenses related to the March 31 severe storms and tornadoes.

Grants through FEMA's Public Assistance program may cover costs to repair or replace facilities damaged during the storms.

FEMA defines religious facilities as a church, synagogue, mosque, temple or other house of worship without regard to the religious character of the facility.

To be an eligible applicant, a house of worship must:

- Be owned or operated by a private nonprofit organization.
- The facility must be open to the public.
- Have been damaged by the March 31 severe storms and tornadoes.
- Have either not received funding or received insufficient funding after applying for a U.S. Small Business Administration (SBA) disaster loan to repair or replace a facility.

## Arkansans Should Notify FEMA of Insurance Settlements

Arkansans who have applied for FEMA disaster assistance must Let FEMA know about any insurance settlements or denials you received. FEMA’s Individual Assistance program may cover damages that your insurance does not. However, by law, FEMA cannot provide funding to individuals or households for losses covered by insurance or any other source.

If you have already applied for FEMA assistance, here are some other reminders:

- If your insurance settlement is delayed longer than 30 days, let FEMA know by writing a letter and including proof that you filed a claim. Any assistance FEMA provides would be considered an advance and would have to be repaid once you get the insurance settlement. Advance payments are limited to rental assistance only.
- If you received the maximum settlement from your insurance company and still have unmet disaster-related needs, write to FEMA and explain what your need is. Again, include documentation from the insurance company.
- If you spent the “additional living expense” provided by the insurance company and still need help with finding temporary housing, write to FEMA and explain your need. Attach documentation from the insurance company to prove you used the funds provided.

## Home Ownership and Occupancy Documents

As part of the disaster assistance process, FEMA must determine ownership and occupancy of damaged primary residences. Providing documents after experiencing a disaster can be challenging and FEMA now accepts more types of documents to verify your ownership and/or occupancy.

FEMA accepts the following documents as proof you owned your home before the declared disaster. Only one of the documents is required:

- Deed or title

- Home purchase contract
- Mortgage documentation
- Homeowners insurance documentation
- Last will and testament (and death certificate) naming applicant heir to the property
- Property tax receipt (or tax bill certificate)
- Manufactured home certificate of title
- Receipts for major repairs or maintenance may be acceptable if no other documentation exists.
- Letter prepared after the disaster from a mobile home park owner or manager or public official that meet FEMA requirements.

## 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.

## Use FEMA Grants for Intended Purposes

FEMA reminds Arkansans who received federal disaster assistance for the March 31 severe weather and tornadoes to use the money for its intended purpose and to keep all receipts.

- Disaster assistance is intended to help survivors pay basic expenses cause by the disaster including:
  - Repairs to make a home livable

- Rental assistance to temporarily pay for a place to stay
- Repair or replacement of a disaster-damaged essential vehicle
- Medical care for an injury caused by the disaster
- Replacing clothing, occupational tools and education materials
- Moving and storage expenses related to the disaster

## FEMA Offers Equal Access to All Disaster Survivors

FEMA and the state of Arkansas are committed to providing disaster assistance to people with disabilities and access and functional needs as well as those who communicate in languages other than English.

If you need accommodations or assistance due to a disability, ask FEMA, here's how:

- Call the disaster assistance helpline at **800-621-3362**. If you use video relay service (VRS), captioned telephone service or others, give FEMA your number for that service.
- The agency also provides free services to help survivors communicate and understand FEMA programs. Among the aids are:
  - Information is available in accessible electronic formats on FEMA's website and social media.
  - FEMA can provide interpreters, real-time captioning, and information in alternate formats such as large print, audio, and electronic versions.
  - Qualified American Sign Language interpreters
  - Qualified multilingual interpreters
  - Information written in multiple languages

## Disaster Recovery Centers

Five Joint State/FEMA Disaster Recovery Centers (DRCs) in Arkansas began new hours of operation starting April 23, 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 DRCs locations and new hours of operation include:

### **Cross County – Wynne**

#### **Ridgeview Church**

999 US Hwy 64 East

Wynne, AR 72396

Hours: Monday–Saturday 8 a.m.–6 p.m.

Sunday: 1 p.m.– 6 p.m.

### **Pulaski County – Jacksonville**

#### **1<sup>st</sup> United Methodist**

308 W. Main St.

Jacksonville, AR 72076

Hours: Monday - Saturday, 8 a.m. – 6 p.m.

Sunday: 1 p.m.– 6 p.m.

**Pulaski County – Sherwood  
Wildwood Center & Medical Tower**  
2404 Wildwood Ave.  
N. Little Rock, AR 72120  
Hours: Monday–Saturday, 8 a.m. 6 p.m.  
Closed Sunday

**Pulaski County - Little Rock  
West Central Community Center**  
8616 Colonel Glenn Road  
Little Rock, AR 72204  
Hours: Monday–Saturday, 8 a.m.–6 p.m.  
Sunday: 1 p.m.– 6 p.m.

**Pulaski County – North Little Rock  
North Little Rock Community Center**  
2700 Willow St.  
North Little Rock, AR 72114  
Hours: Monday–Saturday, 8 a.m. - 6 p.m.  
Sunday: 1 p.m.– 6 p.m.

## Resources to Assist Your Recovery

- There are a number of agencies, programs, phone numbers and website links that may assist Arkansas residents. Here are several options:
  - Insurance - If you have insurance, contact your homeowner’s or renter’s insurance provider to file a claim.
  - FEMA Assistance – FEMA disaster assistance may be available for survivors who live in the three designated counties for Individual Assistance.
    - Assistance may help pay uninsured or underinsured losses such as home repair for disaster-related damage, rental assistance, and reimbursement for lodging expenses.
    - Individuals and household who have immediate or critical needs because they are displaced from their primary dwelling by the March 31 tornadoes.
  - United States Department of Agriculture (USDA)
    - The USDA Rural Development has increased the Home Repair Grant Limits in response to the March 31 severe storms and tornadoes.
    - Funding is available through USDA Rural Development’s [Single Family Housing Home Repair Loan and Grant](#).

## Helping Children Cope Following a Disaster

Children and youth can face emotional strains after a traumatic event or disaster, often leaving them with long-lasting harmful effects. Here are some ways to help children cope following a disaster.

- Talk about the storm with your children.
- Listen for any misunderstandings and present or underlying fears and/or concerns and address those misunderstanding and fears/concerns.
- Explain, simply and directly, what is happening or likely to happen.
- Encourage your children to ask question - a child is better able to cope with a crisis if they felt they understand it.
- Limit media or the disaster and other crisis event.
- Reassure children of the steps being taken to keep them safe.
- Consider sharing your feelings about the crisis with your children
- This is an opportunity for you to serve as a role model about how to cope and how to plan for the future.
- Be sure you express a positive or hopeful plan.
- If you need help, call or text the Disaster Distress Hotline: 1-800-985-5990, or call or text 988, to reach the Suicide & Crisis Lifeline.

## **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.

## **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.

## 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.

## Small Business Administration

- Federal low-interest disaster loans from the U.S. Small Business Administration (SBA) are available to Arkansas businesses, homeowners, and renters impacted by the March 31 severe storms and tornadoes. As of April 24, SBA has approved more than **85 loans approved for \$5.6 million**.
- In early April, the SBA opened a Business Recovery Center in Little Rock to provide a wide range of services to businesses. Another Business Recovery Center opened April 22 in Wynne. These one-stop locations offer a variety of specialized help including SBA customer service representatives that are available to meet individually with each business owner. Representatives can answer questions about SBA’s disaster loan program, explain the application process and help each business owner complete their electronic loan application.

**Wynne BRC (Cross County)**  
**Veterans Building of Cross County**

204 S. Falls Blvd.  
Wynne, AR 72396  
Monday - Friday 9 a.m. 6 p.m.  
Saturdays 9 a.m.–1 p.m.

**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 April 13, the Major Disaster Declaration for the State of Arkansas (FEMA-4698-DR-AR) was amended. Cross, Lonoke, and Pulaski Counties, previously designated for Individual Assistance and debris removal and emergency protective measures including direct federal assistance, were approved for FEMA's Public Assistance Categories of Work C-G.
- 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](#)

News Release 010: [Joint Disaster Recovery Centers to Open in Jacksonville and Sherwood](#)

News Release 011: [Use FEMA Grants for Intended Purposes](#)

News Release 012: [When Applying for Disaster Assistance, Provide FEMA with Your Insurance](#)

[Documentation](#)

News Release 013: [Hours to Change at Disaster Recovery Centers](#)

News Release 014: [Private Nonprofit Arkansas Houses of Worship May Be Eligible for FEMA Help to Cover Tornado Damage](#)

News Release 015: [FEMA Specialists to Offer Rebuilding Tips in Sherwood](#)

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](#)

Fact Sheet 008: [Resources to Assist Your Recovery](#)

Fact Sheet 009: [FEMA Offers Equal Access to All Disaster Survivors](#)

Fact Sheet 010: [How to Document Home Ownership and Occupancy for FEMA Disaster Assistance](#)

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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