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**FEMA**

# Recovery News

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## **BASEMENT FLOODING ASSISTANCE MAY BE AVAILABLE FOR ST. LOUIS SEPTEMBER STORM DISASTER RECOVERY**

**JEFFERSON CITY, Mo.** – For St. Louis City and County residents who suffered basement damages due to sewer backup from the severe storms, flooding and tornado during the period of Sept. 11-24, **the Federal Emergency Management Agency (FEMA) may cover damages due to sewer back up if coverage is not duplicated by insurance.**

FEMA will evaluate damages to real property items in the basement including the water heater, furnace and electrical panel box. FEMA may provide assistance for repairs or replacement for these items to owner-occupied residences only.

**Finished basements are not generally considered essential living spaces by FEMA.** If there is an occupied bedroom in the finished basement, FEMA will evaluate the damages to that bedroom with respect to the needs of the family. The agency may provide funds for the remaining portion of the basement to be cleaned and sanitized.

Personal property, such as washers and dryers in basements, may or may not be covered depending on the situation. Homeowners and renters who sustained damages to personal property are encouraged to apply to the U.S. Small Business Administration (SBA). SBA offers disaster loans up to \$200,000 to homeowners to repair or replace their damaged or destroyed structure. Homeowners as well as renters are eligible to borrow up to \$40,000 for the repair or replacement of their personal property. Completing the SBA loan application is a crucial step in the recovery process and may determine eligibility for other types of disaster assistance including FEMA's Other Needs Assistance (ONA) program. For more information contact SBA Customer Service Center at 1-800-659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).

The ONA program is a grant program funded by the State and FEMA for disaster-related necessary expenses and serious needs such as personal property, transportation, medical, dental, and other expenses. Financial assistance from the FEMA housing assistance program or the ONA program is provided in the form of a check or electronic funds transfer to a personal savings or checking account. Notification of award by letter will arrive separately.

FEMA assistance helps disaster victims get started in the recovery process. However, FEMA cannot return everything to its pre-disaster condition.

To register with FEMA, call the toll-free registration line at 1-800-621-FEMA (3362) or TTY 1-800-462-7585 for the speech- or hearing-impaired. The line is open from 8 a.m. to 6 p.m. Sundays through Saturdays until further notice. Online registration is available anytime at [www.fema.gov](http://www.fema.gov).

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*FEMA coordinates the federal government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters, whether natural or man-made, including acts of terror.*

*SBA is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses of all sizes, and private non-profit organizations fund repairs or rebuilding efforts, and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations. For information about SBA programs, applicants may call 800-659-2955 (TTY 800-877-8339).*

*Individuals do not need to apply for an SBA loan before they can receive FEMA's temporary housing assistance, which includes rental assistance, home repair and replacement funds, as well as grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses. However, an applicant must complete an SBA loan application to be eligible for FEMA assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.*

*Disaster recovery assistance is available without regard to race, color, sex, religion, nationality, age, disability, English proficiency, economic status, or retaliation. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY Call 800-462-7585.*

*EDITORS: For more information on Missouri disaster recovery, visit [www.fema.gov](http://www.fema.gov) or <http://sema.dps.mo.gov>.*