

# Steps to Navigating the Rebuilding Process

**TIP 1: REGISTER WITH FEMA** - FEMA is offering help to homeowners affected by the April tornadoes. **Every homeowner who suffered damage is encouraged to apply whether you have insurance or not. FEMA can provide money to eligible applicants for help with serious needs, paying for a temporary place to live, home repairs and other needs not covered by insurance.**

Money provided by FEMA does NOT have to be repaid and may include:

- **Serious Needs:** Money for life-sustaining items, including water, food, first aid, prescriptions, infant formula, breastfeeding supplies, diapers, consumable medical supplies, durable medical equipment, personal hygiene items and fuel for transportation.
- **Displacement:** Money to help with housing needs if you cannot return to your home because of the disaster. The money can be used to stay in a hotel, with family and friends or other options while you look for a rental unit.
- **Home Repair or Replacement:** Money to help you repair or replace your home damaged by the disaster. The money can also help with pre-existing damage to parts of your home where the disaster caused further damage.
- **Rental Assistance:** Money you can use to rent housing if you are displaced from your home because of the disaster.
- **Personal Property:** Money to help you repair or replace appliances, room furnishings, and a personal or family computer damaged by the disaster. This can also include money for books, uniforms, tools, additional computers and other items required for school or work, including self-employment.
- **Child Care:** Money to help you pay for increased or child care expenses caused by the disaster.
- **Transportation:** Money to help you repair or replace a vehicle damaged by the disaster when you don't have another vehicle you can use.
- **Moving and Storage Expenses:** Money to help you move and store personal property from your home to prevent additional damage.
  
- **Everyone with disaster damage should apply whether they have insurance or not.**
- If you have homeowners, renters, or flood insurance, you should file a claim as soon as possible. Please stay in close contact with your insurance agency.
- FEMA cannot duplicate benefits for losses covered by insurance. If your policy does not cover all your disaster expenses, you may be eligible for federal assistance.
- Only damage and needs related to the storms of April 25-27 are eligible.
- **How to Apply with FEMA**
- Visit [DisasterAssistance.gov](https://www.disasterassistance.gov)
- Call FEMA directly at 800-621-FEMA (3362) and download and use the *FEMA app*

**TIP 2: SBA IS OFFERING LOW INTEREST LOAN RATES FOR HOMEOWNERS** - The U.S. Small Business Administration and the NE Small Business Development Center has opened a Recovery Center in Omaha to provide a wide range of services to businesses impacted by severe storms, straight line winds and tornadoes that occurred April 25 - 27. **Interest rates can be as low as 2.688 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. Interest does not begin to accrue until 12 months from the date of the first disaster loan disbursement. SBA disaster loan repayment begins 12 months from the date of the first disbursement. Applicants may apply online and receive additional disaster assistance information at [SBA.gov/disaster](https://www.sba.gov/disaster). Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for more information on SBA disaster assistance. The deadline to apply for property damage is July 2, 2024. The deadline to apply for economic injury is Feb. 3, 2025.

### **TIP 3: ONCE YOUR INSURANCE SETTLEMENT IS FINAL, CHOOSE A LOCAL BUILDER OR REMODLER TO HELP WITH YOUR REBUILDING NEEDS.**

#### **Avoid Scams: Choose Local, Licensed Contractors**

The Omaha metro area has many licensed and ethical contractors. Unfortunately, some scam artists pose as reputable contractors to cheat homeowners out of money. These “fly-by-night” fraudsters often appear in communities hit by natural disasters to exploit distressed homeowners with substandard repairs or work they never complete.

#### **Homeowners should watch for these warning signs:**

- **No license or insurance:** All professional contractors should be insured and able to provide a certificate of insurance. The City of Omaha requires a building contractor license for any contractor operating within the city limits or its three-mile extraterritorial jurisdiction, regardless of their location. **Per the City of Omaha, this requirement will NOT be waived for out-of-town contractors**, and a business license from the State of Nebraska does not suffice.
- **Pushes you to sign prematurely:** Be cautious if asked to sign an “estimate” or “authorization” before hiring them, as it might be a binding contract.
- **No written contract:** Legitimate contractors provide clear contracts outlining the job, process, and costs. Without a contract, you're unprotected if issues arise.
- **Demands full payment upfront:** Be wary if asked for cash or full payment before work starts. A deposit is normal, but only after a contract is signed. Avoid paying cash to a salesperson.
- **Significantly underbids others:** The lowest bid may indicate lower quality, leading to higher costs if the work needs to be redone.
- **Special pricing offers:** Be suspicious if offered a special price only available if you sign immediately.
- **No customer references:** Reliable contractors can provide local references from past and current clients.
- **Hard to contact:** Legitimate contractors have a physical office, mailing address, phone number, and email. Avoid those with just a P.O. box.
- **Asks you to get permits:** Professional contractors obtain necessary permits themselves. If they ask you to do it, they're likely not legitimate.

Founded in 1946, **MOBA IS OMAHA'S LARGEST NETWORK OF REPUTABLE BUILDING & REMODELING PROFESSIONALS.** We work together to build and remodel great homes, strong communities, and better businesses.

Check out the list of local and licensed contractors at [www.MOBA.com](http://www.MOBA.com).



Chartered in 1946, MOBA's mission is to promote and protect the home building industry.  
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