



PRESS RELEASE

Federal Assistance Available to Rockwall County Residents and Businesses Affected by Severe Winter Storms

ROCKWALL COUNTY, TEXAS – February 25, 2021 – Low-interest federal disaster loans are now available to Texas businesses and residents as a result of President Joe Biden's major disaster declaration resulting from last week's winter storms. The declaration currently covers 77 Texas counties, including Rockwall County.

The Federal Emergency Management Agency (FEMA) and the Small Business Administration (SBA) may be able to provide financial assistance to residents and businesses within Rockwall County.

As you begin to navigate the process of repairing your property and finding assistance in doing so, here is some information to consider (please keep in mind that this list is provided to help guide you, and is in no way a comprehensive list of all available assistance):

Individual Assistance (IA) through Federal Emergency Management Agency (FEMA)

- As a result, FEMA can provide assistance to individuals and families for items **not** covered by insurance for homeowners and renters.
- The first line of defense in any disaster is insurance, but if you're uninsured or underinsured, you may apply for the Individual Assistance, and check your application status at [DisasterAssistance.gov](https://www.disasterassistance.gov).
- You may also call FEMA toll-free at **1-800-621-FEMA (1-800-621-3362)**, or download the FEMA App.
 - Before you apply for assistance, below are the steps you need to take to start your recovery process:
 - **Step One:** Take photos of your damaged home and belongings.
 - **Step Two:** Make a list of damaged/lost items.
 - **Step Three:** Save yourself time. If you have insurance, **you must file a claim with your insurance company**. If you do not have insurance, continue to Step Four.
 - **Step Four:** Apply with FEMA
 - What does IA cover?
 - **Temporary Housing Assistance:** Financial assistance to homeowners or renters to rent a temporary place to live if your home is unlivable because of the disaster, and you have no insurance coverage for temporary housing
 - **Lodging Expenses Reimbursement:** Reimbursement of hotel expenses for homeowners or renters for short periods of time due to inaccessibility or utility outage, if not covered by insurance or any other program
 - **Home Repair and Home Replacement:** Financial assistance to homeowners to repair disaster-caused damage to their primary residence, when the damage is not covered by insurance, to make the home safe, sanitary, and fit to occupy or to help replace their home destroyed in the disaster

- **Other:** Financial assistance is available for necessary expenses and serious needs **directly** caused by the disaster, including:
 - Child-care expenses
 - Medical and dental expenses
 - Funeral and burial expenses
 - Damages to essential household, job-related or educational items
 - Clean-up items (wet/dry vacuum, dehumidifier)
 - Damage to an essential vehicle
 - Moving and storage expenses caused by the disaster

Small Business Administration Assistance:

- Additionally, if you have damage to your home or business that is not covered by insurance, you may qualify for low interest **loans** through the Small Business Administration (SBA). The SBA has opened a virtual business recovery center and virtual disaster loan outreach center. **Call (800) 659-2955 or email disastercustomerservice@sba.gov** for more information and to apply online.
 - 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.
 - 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.
 - Many individuals will qualify for assistance. The bottom line is that we encourage all individuals to apply—there is no cost to apply and no obligations.
 - And if you are turned down, then it opens the door for FEMA assistance and other resources.

TO APPLY:

Go online to: <https://disasterloanassistance.sba.gov>

ONLINE APPLICATION IS THE RECOMMENDED METHOD.

If you need to apply by email or mail, find more information and documents at:

<https://disasterloanassistance.sba.gov> or to speak with an **SBA representative, call 800-659-2955.**