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News Release

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Federal assistance for winter storm damage available

MURPHY (February 22, 2021) Residents and businessowners in Murphy may be eligible for federal assistance with repairs or replacements related to the 2021 winter storm. Homeowners, who may qualify for direct payments, and businessowners, who may qualify for low-interest loans, must follow certain procedures and guidelines to apply for the assistance.

Renters and homeowners wishing to apply for direct monetary assistance must first file claims with their insurance carrier and verify that the insurance benefits did not cover the fair market value replacement costs of damages or lost property.

Renters and homeowners who have gone through this process and have the necessary documentation can apply for assistance from the Federal Emergency Management Agency (FEMA). Benefits cover only damages related to the 2021 winter storm.

Applications can be made online after registering at www.disasterassistance.gov. Applicants must upload required documents including proof of occupancy, insurance letters of awards or denials from their insurance carriers, and any other documents required by FEMA.

The website also provides information on the disposition of their application for assistance. Residents can also call 1-800-361-3362 and apply over the phone. Phone applicants will be required to fax or mail in the required documentation.

Businesses who meet the criteria can apply for low-interest federal disaster loans through the U.S. Small Business Administration. In consideration of the pandemic, SBA has established a virtual business recovery center to provide personalized assistance to business owners.

SBA's virtual disaster loan outreach center can be accessed by sending an email to FOCWAssistance@sba.gov or by calling (800) 659-2955. Customer Service Representatives are available to businessowners and individuals from 9 a.m. to 9 p.m. Central Time Monday through Friday to answer questions about SBA's disaster loan program, explain the application process, and help each person complete their electronic loan application.

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.

To be considered for all forms of disaster assistance, survivors must first contact the Federal Emergency Management Agency at www.disasterassistance.gov. Applicants may apply online, receive additional disaster assistance information, and download applications at <https://disasterloanassistance.sba.gov/>.

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ABOUT MURPHY -- Murphy is a fast-growing community located in Collin County. The population is approximately 20,010, generally characterized as highly educated with a median household income well above the state average. With more than 80 percent of the land developed, the community is dominated by single-family residences. City planners strive to preserve a family-oriented community with a strong sense of place. Money Magazine has dubbed Murphy as the 27th Best Place to Live in America for small cities, and D Magazine placed Murphy as the fifth best suburb in the 2014 list, where it has consistently ranked in the top 10.