## **Basic FEMA Information for Iowa Homeowners and Renters**

#### Release Date: 8? 22, 2020

#### **General Information for Everyone**

- Please continue removing debris, making repairs, and doing needed work.
- Document your damage with photos and video.
- Save all receipts and contractor estimates.
- Insurance is your first line of defense. Be sure to file your insurance claims. Stay in touch with your insurance company. By law, FEMA cannot duplicate insurance payments.

#### Assistance for Homeowners – Linn County

- For losses not covered by insurance, FEMA can provide grants to homeowners for:
  - Basic home repairs to help make a primary residence habitable
  - Temporary rental assistance for people who need to relocate
  - Other needs, such as replacing essential personal property that was damaged

#### Assistance for Renters – Linn County

- For losses not covered by insurance, FEMA can provide grants to renters for:
  - Temporary rental assistance for people who need to relocate
  - Other needs, such as replacing essential personal property that was damaged



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### U.S. Small Business Administration (SBA)

 Disaster loans from the U.S. Small Business Administration (SBA) may be available for homeowners, renters, and business owners.

# Registering for Assistance – (Online 24/7; by phone 7 days a week 6 a.m. to 10 p.m. CT)

- In Linn County, if you have losses not covered by insurance, register:
  - Online at DisasterAssistance.gov
  - By phone at 800-621-3362,
  - For 711 or Video Relay Service, call 800-621-3362
  - For TTY, call 800-462-7585

#### **Required Information and Documents**

- You can upload all required documents at <u>DisasterAssistance.gov</u>.
- Please have the following available to provide:
  - Address of the damaged property
  - Description of disaster-caused damage and losses
  - Current mailing address
  - Current telephone number
  - Social Security number of one member of the household
  - Insurance information
  - Total household annual income
  - Bank account routing and account number for direct deposit
- Save your FEMA registration number, also known as FEMA ID number.
- Check your DisasterAssistance.gov account for updates.
- Please feel free to call FEMA to ask questions:
  - By phone at 800-621-3362
  - For 711 or Video Relay Service, call 800-621-3362



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• For TTY, call 800-462-7585

#### Individual Assistance – Remote Inspections

- Housing inspections may be conducted remotely by trained inspectors.
- Different methods of validation will be used to help make determinations, including:
- Photo or imagery that is geocoded and visually indicates the damage
  - Visual validation of the home exterior by a FEMA inspector
  - A verifiable contractor's estimate or structural engineer's report detailing the repairs needed due to disaster-caused damage to the home
  - Supporting documentation from the state or county reflecting the home is destroyed as a direct result of the disaster
- FEMA will not make determinations that a home was destroyed solely based on a remote inspection phone call with the applicant.
- Remote inspections have no impact on some types of assistance available that do not require an inspection. This includes childcare, transportation, moving and storage, and disaster-related medical or dental expenses.

FEMA's mission is helping people before, during, and after disasters.



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