

# Basic FEMA Information for Iowa Homeowners and Renters

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## 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

- 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
  - Lodging expense reimbursement for eligible households who may have stayed in a hotel for a short period of time

## Assistance for Renters

- 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
  - Lodging expense reimbursement for eligible households who may have stayed in a hotel for a short period of time

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



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- Disaster loans from the U.S. Small Business Administration (SBA) may be available for homeowners, renters, and business owners.
- Businesses and residents can apply online at [disasterloanassistance.sba.gov](https://disasterloanassistance.sba.gov), call SBA's Customer Service Center at (916) 735-1500 or email [FOCWAssistance@sba.gov](mailto:FOCWAssistance@sba.gov) for more information. TTY users may also call 800-877- 8339.

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

- If you have losses not covered by insurance and live in [Benton, Boone, Cedar, Jasper, Linn, Marshall, Polk, Poweshiek, Scott, Story and Tama](#), you can register:
  - Online at [DisasterAssistance.gov](https://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 [DisasterAssistance.gov](https://DisasterAssistance.gov).
- 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](https://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
  - For TTY, call 800-462-7585

### **Individual Assistance – Remote Inspections**



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- 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.



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