

Iowa Survivors Have Until July 1 to Apply for FEMA and SBA Assistance

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DES MOINES, Iowa – There is less than one month left to apply for disaster assistance grants from the Federal Emergency Management Agency (FEMA) and for low-interest disaster loans from the U.S. Small Business Administration (SBA).

If you are an Iowa resident in one of the nine disaster-designated counties for federal individual assistance —Fremont, Harrison, Louisa, Mills, Monona, Pottawattamie, Scott, Shelby and Woodbury—you may be eligible for federal assistance if you were impacted by the severe storms and flooding from March 12 through May 16. **The deadline for filing is Monday, July 1.**

Damage resulting from severe storms and flooding after May 16 currently is not eligible for federal disaster assistance.

Disaster survivors who register for assistance with FEMA may be eligible for grants to help pay for renting a place to live until their primary residence can be repaired, to pay for minor structural repairs, to replace essential personal property and/or to pay for disaster-related needs not covered by other programs.

Disaster assistance grants are not taxable income and will not affect eligibility for Social Security, Medicaid, Medicare and most other federal and state programs.

Some survivors may have more significant damage and will need a larger amount of money to help with their recovery. For those situations, a low-interest disaster loan from the SBA may be the best option.

These loans are the primary source of funds for repairs to homes and businesses and/or for replacement of personal property after a disaster. Renters and homeowners may borrow up to \$40,000 to repair or replace clothing, furniture, cars and appliances damaged or destroyed in this disaster. Homeowners may borrow up to \$200,000 to pay for structural repairs to their primary residence or rebuilding a house. Businesses and private, non-profits may borrow up to \$2



FEMA

Page 1 of 3

million both for physical repairs and economic injury.

If you are referred to SBA, you can complete an application online at <https://disasterloan.sba.gov/ela>.

You must complete and submit this application to maintain eligibility for additional FEMA dollars and/or have access to funding or resources from other entities.

If SBA offers you a loan, you are not required to take any or all of the money. But if you are offered a loan and decline it because you only want a grant, you may exclude yourself from consideration for additional assistance, such as that which is available through FEMA's Other Needs Assistance program.

The deadline to apply for an SBA loan for physical damage to your home or business also is July 1.

- Go online to www.disasterassistance.gov/.
- Call the FEMA Helpline at 800-621-3362. Phone lines are open 7 a.m. to 10 p.m. local time, seven days a week until further notice. Multilingual operators are on duty.
- Use FEMA's disaster app on your smartphone. If you haven't downloaded the app yet, you can go to www.fema.gov/mobile-app.

For more information about SBA loans:

Call SBA's Disaster Assistance Customer Service Center at 800-659-2955. Individuals who are deaf or low hearing may call 800-877-8339.

- Email disastercustomerservice@sba.gov.
- Visit www.sba.gov/disaster.
- Applicants may also apply online using the Electronic Loan Application via SBA's secure website at <https://disasterloan.sba.gov/ela>

For more information on the Iowa disaster and a variety of recovery resources, log on to: www.floods2019.iowa.gov or call 2-1-1. Additional information can be found at www.fema.gov/disaster/4421.

The Iowa Department of Human Rights can provide information on resources for people with disabilities. Call 515-242-5655 or go online at <https://humanrights.iowa.gov>



FEMA

Page 2 of 3

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Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has faced discrimination, call FEMA toll-free at 800-621-3362, voice/VP/711. Multilingual operators are available. TTY users may call 800-462-7585.

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

HSEMD Mission: To lead, coordinate and support homeland security and emergency management functions in order to establish sustainable communities and ensure economic opportunities for Iowa and its citizens.

The U.S. Small Business Administration is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private nonprofit organizations, homeowners and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. For more information, applicants may contact SBA's Disaster Assistance Customer Service Center at 800-659-2955. TTY users may also call 800-877-8339. Applicants may also email disastercustomerservice@sba.gov or visit SBA at www.SBA.gov/disaster



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