

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)



- 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, call SBA's Customer Service Center at (916) 735-1500 or email 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
 - 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.
- 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
 - For TTY, call 800-462-7585

Individual Assistance – Remote Inspections



FEMA

- 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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