

One Week Left to Deadline

Release Date: June 24, 2019

DES MOINES, Iowa – *Straggler (noun): one who waits to register with FEMA until the deadline is only days away; specifically, one who suffered losses during the March 12 to June 16 storms and flooding, lives in one of the nine designated counties, and could be eligible for federal disaster assistance.*

Don't be a straggler! **Monday, July 1 is the deadline** to apply for federal disaster assistance from FEMA or for low-interest disaster loans from the U.S. Small Business Administration (SBA).

Registering with FEMA is easy and there are multiple ways to do so before the deadline:

- 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.

Information about how to apply for low-interest SBA loans for businesses and residents is available online at SBA.gov/disaster. You may also call **800-659-2955** or email DisasterCustomerService@sba.gov. Individuals who are deaf or low/hearing may call **800-877-8339**.

Registration with FEMA takes a half hour or less, so it's quick. But maybe you're wondering why you should take 30 minutes to even register. What's in it for you?

- To begin, eligible applicants may receive assistance from FEMA for disaster damage not covered by insurance. Items such as basic home repairs or the replacement of personal property are eligible uses for FEMA grants. FEMA grants don't have to be repaid.
- In addition, eligible disaster survivors can use their grants to help pay for renting a place to live until their primary residence can be repaired, to pay for



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minor structural repairs or to pay for disaster-related medical or dental needs not covered by insurance.

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 the residence. Businesses and most private, nonprofits may borrow up to \$2 million both for physical repairs and economic injury.

So don't dawdle! FEMA and the SBA stand ready to provide appropriate disaster assistance to all eligible disaster survivors. **You've got one week left until July 1; the clock is ticking!**

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.



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