



From the Office of
Senator Tom Harkin
319-365-4504
Please call if you have additional questions

Federal Emergency Management Agency (FEMA)

DISASTER ASSISTANCE

For homeowners, renters, and businesses of all sizes, and private non-profit organizations affected by the severe storms and tornadoes beginning May 25

Apply by Phone to FEMA

1-800-621-3362

(TTY 1-800-462-7585 for the speech- or hearing-impaired)

Or apply online at www.fema.gov

Please have the following information available when you call:

- A phone number and a reliable alternate in case we need to call you back
- Address of the damaged property
- Social Security number
- Bank Account Information *
- Insurance information (if you have insurance)
- Brief description of damages
- Current mailing address

*If you are eligible for disaster assistance, you may choose to have the assistance check deposited directly into your bank account.

Government disaster assistance covers basic needs only and will not normally compensate you for your entire loss. If you have insurance, the government may help pay for basic needs not covered under your insurance policy. Some disaster aid does not have to be paid back, while other assistance may come in the form of loans.

Do I have to register with FEMA to get help? Yes, if you want federal assistance you will have to register with FEMA, either by telephone or online. The registration number you will receive will be needed whenever you call with questions.

What is the difference between FEMA and the SBA? FEMA coordinates the federal government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters, whether natural or man-made, including acts of terror.

SBA is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses of all sizes, and private non-profit organizations fund repairs or rebuilding efforts, and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations. For information about SBA programs, applicants may call 800-659-2955 (TTY 800-877-8339).

What happens after I register? You will receive a call from the FEMA housing inspector. On-site inspections are an important early step helping to speed aid to homeowners and renters suffering tornado damage. All inspectors carry photo identification and will have the FEMA registration number assigned to the person whose home is being inspected.

Only an official FEMA inspector will have the number that was provided during registration. The FEMA inspection is free. Again, beware of individuals attempting to charge for inspections or remodeling contractors claiming to be FEMA-approved. FEMA does not endorse construction firms.

When a FEMA inspector calls for an appointment, registrants should provide a clear, accurate description of the damaged property and current contact information. **You do not have to wait for the inspector to arrive before beginning repairs. Photos, contractor estimates, and receipts can be provided to FEMA inspectors to document the extent of the damage.**

The inspection generally takes 30 – 40 minutes, and includes all areas of the home and personal property. The inspector enters damage-related information into a handheld computer and sends that data electronically to FEMA. The inspector does not determine whether a registrant is eligible for assistance, nor the amount of assistance an individual may receive.

You may also receive a call from a representative of the U.S. Small Business Administration, which provides low-interest disaster loans to eligible applicants for long-term recovery. An SBA loan application is included in the FEMA registration materials and is a key part of the registration process. While no one is required to take out an SBA loan, a loan denial may open up other assistance to eligible applicants.

ASSISTANCE TO INDIVIDUALS AND HOUSEHOLDS

The Individuals and Households Program (IHP) provides financial help or direct services to those who have necessary expenses and serious needs if they are unable to meet the needs through other means. Up to \$28,800 is available in financial help (adjusted each year), although some forms of IHP assistance have limits. Flood insurance may be required as indicated below. These forms of help are available: Housing Assistance (including Temporary Housing, Repair, Replacement, and Semi-Permanent or Permanent Housing Construction) and Other Needs Assistance (including personal property and other items).

Housing Assistance

Temporary Housing: Money to rent a different place to live or a temporary housing unit (when rental properties are not available).

Repair: Money for homeowners to repair damage from the disaster that is not covered by insurance. The goal is to repair the home to a safe and sanitary living or functioning condition. FEMA may provide up to \$28,800 for home repair; then the homeowner may apply for a Small Business Administration disaster loan for additional repair assistance. FEMA will not pay to return a home to its condition before the disaster. Flood insurance may be required if the home is in a Special Flood Hazard Area. Repair and replacement items include:

- Structural parts of a home (foundation, outside walls, roof)
- Windows, doors, floors, walls, ceilings, cabinetry
- Septic or sewage system
- Well or other water system
- Heating, ventilating, and air conditioning system
- Utilities (electrical, plumbing, and gas systems)
- Entrance and exit ways from the home, including privately owned access roads
- Blocking, leveling and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical and fuel lines and tanks

Replacement: Money to replace a disaster-damaged home, under rare conditions, if this can be done with limited funds. FEMA may provide up to \$28,800 for home replacement. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements and local flood codes and requirements.

Semi-Permanent or Permanent Housing Construction: Direct assistance or money for the construction of a home. This type of assistance occurs only in very unusual situations, in locations specified by FEMA, where no other type of housing assistance is possible. Construction shall follow current minimal local building codes and standards where they exist, or minimal acceptable construction industry standards in the area. Construction will aim toward average quality, size, and capacity, taking into consideration the needs of the occupant. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements and local flood codes and requirements.

Other Needs Assistance

Other Needs Assistance provision of the Individuals and Households Program provides grants for uninsured, disaster-related necessary expenses and serious needs. Flood insurance may be required on insurable items (personal property) if they are to be located in a Special Flood Hazard Area. Assistance includes:

- Medical and dental expenses
- Funeral and burial costs
- Repair, cleaning, or replacement of:
 - Clothing
 - Household items (room furnishings, appliances)
 - Specialized tools or protective clothing and equipment required for your job
 - Necessary educational materials (computers, school books, supplies)
 - Clean-up items (wet/dry vacuum, air purifier, dehumidifier)
 - Fuel (fuel, chain saw, firewood)
- Repairing or replacing vehicles damaged by the disaster, or providing for public transportation or other transportation costs
- Moving and storage expenses related to the disaster (including evacuation, storage, or the return of property to a home)
- Other necessary expenses or serious needs (for example, towing, or setup or connecting essential utilities for a housing unit not provided by FEMA)
- The cost of a National Flood Insurance Program group flood insurance policy to meet the flood insurance requirements

Conditions and Limitations of IHP Assistance

- **Non-discrimination:** All forms of FEMA disaster housing assistance are available to any affected household that meets the conditions of eligibility. No Federal entity or official (or their agent) may discriminate against any individual on the basis of race, color, religion, sex, age, national origin, disability, or economic status.
- **Residency status in the United States and its territories:** To be considered for disaster housing assistance, you or a household member must provide proof of identity and sign a declaration stating that you/they are a United States citizen, a non-citizen national, or a qualified alien.
- **Supplemental Assistance:** Disaster housing assistance is not intended to substitute for private recovery efforts, but to complement those efforts when needed. FEMA expects minor housing damage or the need for short-term shelter to be addressed by homeowners or tenants. Furthermore, the Disaster Housing Program is not a loss indemnification program and does not ensure that applicants are returned to their pre-disaster living conditions.
- **Household Composition:** People living together in one residence before the disaster are expected to continue to live together after the disaster. Generally, assistance is provided

to the pre-disaster household as a unit. If, however, the assistance provided to the household is not shared with you, or if the new residence is too small or causes you undue hardship, you may request assistance separate from your pre-disaster household.

- **Type of Assistance:** Generally, more than one type of IHP assistance may be provided to the household. Only FEMA has the authority to determine which type of assistance is most appropriate for the household and the period of assistance to be covered.
- **Proper Use of Assistance:** All financial assistance provided by FEMA should be used as specified in writing: to rent another place to live, to make the home repairs identified by FEMA, or to prevent eviction or foreclosure, or to replace or repair personal property. Failure to use the money as specified may make you ineligible for additional assistance. All money provided by FEMA is tax-free.
- **Documentation:** It is your responsibility to provide all documentation necessary for FEMA to evaluate your eligibility. You may need to provide proof of occupancy, ownership, income loss, and/or information concerning your housing situation prior to the disaster. You should keep all receipts and records for any housing expenses incurred as a result of the disaster. This includes receipts for repair supplies, labor, and rent payments.
- **Insurance:** If you have insurance, any assistance provided by FEMA should be considered an advance and must be repaid to FEMA when you receive your insurance settlement payment. If your settlement is less than FEMA's estimated cost to make your home habitable, you may qualify for funds to supplement your insurance settlement, but only for repairs relating to the home's habitability. FEMA does not provide replacement value amounts or assistance with non-essential items.
- **Duration of Assistance:** Repair and Replacement Assistance is provided as a one-time payment. Temporary Housing Assistance (or a mobile home/travel trailer) is provided for an initial period of 1, 2, or 3 months. To be considered for additional assistance, you must demonstrate that you have spent any previous assistance from FEMA as instructed, and you must demonstrate your efforts to re-establish permanent housing. Additional assistance is generally provided for 1, 2, or 3 months at a time. The maximum period for IHP assistance is 18 months, unless extended by the President.
- **Appeal Rights:** If you disagree with FEMA's determination of eligibility or the form of assistance provided, you have the right to appeal within 60 days of the date of your notification letter. Send appeal letters to: Appeals Officer, FEMA- Individuals & Households Program, National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-7055. Telephone: 1-800-621-FEMA or TTY 1-800-462-7585.

US Small Business Administration Disaster Loans

Application Filing Deadlines:

Physical Damage: July 28, 2008

Economic Injury: February 27, 2009

Whether you rent or own your own home, own your own business, or own a small agricultural cooperative located in a declared disaster area, and are the victim of a disaster, you may be eligible for financial assistance from the U. S. Small Business Administration (SBA).

What Types of Disaster Loans are Available?

- Home Disaster Loans – Loans to homeowners or renters to repair or replace disaster damaged real estate or personal property owned by the victim. Renters are eligible for their personal property losses, including automobiles.
- Business Physical Disaster Loans – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Non-profit organizations such as charities, churches, private universities, etc., are also eligible.
- Economic Injury Disaster Loans (EIDL) – Loans for working capital to small businesses and small agricultural cooperatives to assist them through the disaster recovery period. EIDL assistance is only available to applicants and their owners who cannot provide for their own recovery from non-government sources. Farmers, ranchers, nurseries, religious and non profit organizations are not eligible for an EIDL.

What are Mitigation Loans?

If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage. Examples of improvements include retaining walls, seawalls, sump pumps, etc. Mitigation loan money would be in addition to the amount of the approved loan, but may not exceed 20 percent of the approved loan amount. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase.

What are the Credit Requirements?

- Credit History – Applicants must have a credit history acceptable to SBA.
- Repayment – Applicants must show the ability to repay all loans.
- Collateral – Collateral is required for physical loss loans over \$10,000 and all EIDL loans over \$5,000. SBA takes real estate as collateral when it is available. SBA will not decline a loan for lack of collateral, but requires you to pledge what is available.

What are the Interest Rates?

By law, the interest rates depend on whether each applicant has Credit Available Elsewhere. An applicant does not have Credit Available Elsewhere when SBA determines the applicant does not

have sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for its own disaster recovery. An applicant, which SBA determines to have the ability to provide for his or her own recovery is deemed to have Credit Available Elsewhere. Interest rates are fixed for the term of the loan, are determined from disaster to disaster with market conditions. Currently (for disasters which occurred on or after April 21, 2008) the applicable interest rates are:

	No Credit Available Elsewhere	Credit Available Elsewhere
Home Loans	2.687%	5.375%
Business Loans	4.000%	8.000%
Non-Profit Organizations	4.000%	5.250%
Economic Injury Loans	4.000%	N/A

What are Loan Terms?

The maximum term is 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 3-years term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay.

What are the Loan Amount Limits?

- Home Loans – SBA regulations limit home loans to \$200,000 for the repair or replacement of real estate and \$40,000 to repair or replace personal property. Subject to these maximums, loan amounts cannot exceed the verified uninsured disaster loss.
- Business Loans – The law limits business loans to \$1,500,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss.
- Economic Injury Disaster Loans (EIDL) – The law limits EIDL(s) to \$1,500,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by program standards, less business interruption insurance and other recoveries up to the administrative lending limit. SBA also considers potential contributions that are available from the business and/or its owner(s) or affiliates.
- Business Loan Ceiling – The \$1,500,000 statutory limit for business loans applies to the combination of physical and economic injury, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the \$1,500,000 statutory limit.

What Restrictions are there on Loan Eligibility?

- Uninsured Losses – Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility.

- Ineligible Property – Secondary homes, personal pleasure boats, airplanes, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value. Amounts for landscaping, swimming pools, etc., are limited.
- Noncompliance – Applicants who have not complied with the terms of previous SBA loans are not eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA or Federally Insured loans.

Is There Help Available for Refinancing?

- SBA can refinance all or part of prior mortgages that are evidenced by a recorded lien, when the applicant (1) does not have credit available elsewhere, (2) has suffered substantial uncompensated disaster damage (40 percent or more of the value of the property), and (3) intends to repair the damage.
- Homes – Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, in some cases up to the amount of the loan for real estate repair or replacement.
- Businesses – Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery and equipment, in some cases up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.

What if I Decide to Relocate?

You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA representative can provide you with more details on your specific situation.

Are There Insurance Requirements for Loans?

To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance for the full insurable value of the property for the life of the loan.

For More Information Contact:
SBA Disaster Assistance Customer Service Center
(800) 659-2955
<http://www.sba.gov/services/disasterassistance>

Information from the
Iowa Insurance Division
330 Maple Street
Des Moines, IA 50319
Phone 515-242-5179

The Iowa Insurance Commissioner, Susan E. Voss, has issued a series of tips to help property owners filing claims as a result of the devastating storm damage from several windstorms and tornadoes throughout the state.

“Iowans who were affected by these disasters need to know there is help available to them from the Iowa Insurance Division as they get their claims filed and begin to work with their insurance companies.” Voss said. “They can call at 1-877-955-1212 from 8 a.m. to 4:30 p.m. Monday through Friday, and messages left outside of those hours will also be returned the next business day. Another way to contact us is through the complaint form on our website at www.iid.state.ia.us.”

Claims from the losses associated with these storms will include those for damaged vehicles, homes, contents or businesses covered by insurance. “We have already spoken to the major insurance companies in Iowa about their response and have urged them to act quickly to service their customers,” Voss continued. “We know that they have already begun their claims process.”

Here are some basic tips for handling the filing of the claim and for working with your damaged property:

- Contact your insurance agent or company as soon as possible. If possible, have your policy numbers available when you call. Ask what documents, forms, and data you'll need to file a claim. Advise them if you no longer have documents and learn what alternative documents can be provided. If your insurer does not call you back or send an adjuster to your property within three days, call the IID at 877-955-1212.
- People who have suffered property losses may find themselves being contacted by someone who identifies themselves as a public adjuster. Iowans who choose to work with public adjusters should make sure to ask to see their license before doing business with them. Public adjusters work for the policyholder, and charge a fee from the policyholder. Company adjusters do not charge fees.
- Keep track of all the expenses associated with the loss and keep copies of all of your paperwork
- Take photographs or video of the damage.

- If your property is partially damaged, try to protect it against further losses by making temporary repairs. Make the repairs necessary to prevent further damage to your property. Don't have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs. Keep receipts associated with such repairs, as these may be reimbursable under your insurance.
- If your home is damaged to the extent that you can't live there, ask your insurance company if you have coverage for additional living expenses. Call the company to advise them of your temporary location. Also leave information about how you can be contacted at your property in case an adjuster comes to the property for a damage assessment.
- If you have damaged appliances, furniture, and other contents for which you will be filing claims, don't throw that damaged property away unless instructed to do so by your insurance adjuster, and don't start permanent repairs without prior approval from your insurer.
- Be sure to ask contractors for references and check them before you sign a contract for repairs, removal or replacement. Check with the Better Business Bureau, or the Consumer Protection Division of the Iowa Attorney General's office at 888-777-4590 to make sure the company has a good track record or to report suspected price gouging. The Iowa Workforce Development's Division of Labor has an online registry of contractors you can check to see if a contractor is registered. www.iowaworkforce.org/labor/contractor.htm.
- Obtain more than one estimate, and get everything in writing. Don't be pressured into signing the first contract that is presented to you. Be wary of contractors who demand upfront payment before work is initiated or payment in full before work is completed. If the contractor needs payment to buy supplies, go with the contractor and pay the supplier directly.
- You have the right to choose which contractor will repair your home. Your insurer may provide you with a list of pre-approved contractors, but as the policyholder, you have the final say in contractor selection.
- Contact your creditors; if you can't cover all of your expenses, try to negotiate a payment plan. Keep a diary of all conversations with insurance companies, creditors, or relief agencies.
- If you are not able to negotiate an acceptable settlement with your insurer, call the Insurance Division for assistance and advice.

Iowa Disaster Reimbursement Grant Program

The Iowa Disaster Reimbursement Grant Program provides limited financial assistance in the event of a Governor Disaster Declaration for eligible households that have disaster-related needs and are unable to meet such needs through other means. The program awards grants to a maximum per household grant of \$3,319. Applications are available online at www.dhs.iowa.gov or by calling toll-free 1 (877) 937-3663.

To be eligible for assistance an applicant must meet all of the following conditions:

- The affected household must be located in the affected area identified in the Governor Disaster Declaration area.
- Individuals residing in the household must be able to verify occupancy.
- An individual must be a legal resident of the United States.
- The applicant must be 18 years of age or older.
- The self-declared annual household income is less than 130% of the Federal Poverty Guideline based on the number of people included in the household. For a household of one, 130% of the federal poverty level is \$13,273. All income, such as wages, child support, interest from investments or bank accounts, Social Security, and retirement income should be included.
- Sign a release of information and certify that information provided is true and accurate.
- Agree to refund any grant award provided that is duplicated by insurance or any other assistance program, such as, but not limited to local community development groups and charities, Small Business Administration, Federal Emergency Management Administration.
- Submit documentation that the household or individuals living in the household have no insurance coverage for claimed items. Note: If insurance coverage and reimbursement is available, the household is not eligible for a grant for those items.
- Only one application per household will be accepted.
- Applications must be submitted within 45 days of the Governor's Disaster Declaration.