



FEMA

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HSEMD

Apply by Phone
800.621.FEMA (3362)
TTY: 800.462.7585
6 a.m to 11 p.m.,
seven days a week
(Hours may change)

Recovery Times



Danforth Chapel on the grounds of the University of Iowa is surrounded by flood waters from the Iowa River. Photo by Greg Henshall/FEMA

Disaster Help Available Now!

Severe storms, tornadoes and flooding beginning May 25 caused widespread damage throughout Iowa. In response to a request from Governor Chet Culver, President Bush declared a federal disaster on May 27, providing direct federal assistance for individuals, business owners, local governments and certain nonprofits.

The disaster declaration enables the U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) and other federal agencies to team with state and local disaster workers to help residents and business owners in the affected counties recover.

Government disaster assistance covers basic needs, but will not normally compensate disaster victims for their entire loss. If you have insurance, the government may help pay for basic needs not covered under your insurance policy. The types of help available are outlined in this newsletter and will be explained when you register for aid.

Those affected by the storms and flooding who live or own businesses in a disaster-designated county may apply for aid by calling toll-free **800-621-FEMA (3362)**. The TTY number for callers with special speech or hearing needs is **800-462-7585**. Individuals may also register online at www.fema.gov.

Important Recovery Information

❖ Register by phone, at a Disaster Recovery Center or online at www.fema.gov.

Residents of designated counties whose homes, businesses or personal property sustained damage as a result of severe storms, tornadoes and flooding that began May 25 are urged to begin the application process. Register online or call **800-621-FEMA (3362)** (TTY: 800-462-7585).

❖ Assistance to Individuals and Households

Homeowners and renters whose primary residences are not livable may be eligible for funds to pay for temporary housing, repairs to make the home livable and other serious, disaster-related needs.

❖ U.S. Small Business Administration (SBA)

SBA offers low-interest disaster loans to homeowners, renters, businesses of all sizes and private non-profit organizations.

❖ National Flood Insurance Program (NFIP)

Disaster victims insured with NFIP are eligible to file claims to repair or replace damaged property. Call your licensed insurance agent for information.

Out of Work Because of the Disaster?

The federal Disaster Unemployment Assistance Program may provide you with a weekly check if you have become unemployed or have suffered a loss of income as a result of the disaster. The program is designed to help the self-employed, farmers and others not normally eligible for unemployment insurance.

Disaster unemployment assistance can provide weekly benefits for up to 26 weeks following the date of the disaster declaration.

You may be eligible if you are:

- out of work as a result of the disaster;
- self-employed or a seasonal/migrant worker whose income is substantially affected by the disaster;
- an employee not covered by any other unemployment compensation; or
- a survivor who, as a result of the disaster, becomes a head of household.

Contact your local unemployment office for information. In Iowa, call 800-JOB-IOWA.

Special Needs Assistance

Special needs assistance is available, especially if you are a senior citizen or have a disability and need help filling out the forms or managing finances. FEMA staff can help you register and tell you about services and programs. For information on home repairs, loans, medical needs and transportation, call FEMA at 800-621-FEMA (3362) or TTY 800-462-7587 if you are speech or hearing-impaired.

Q&A: Disaster Assistance

Q. What should I do to get help with my disaster losses?

A. Call the toll-free registration number, 800-621-FEMA (3362). If you have a speech or hearing impairment, call the TTY number, 800-462-7585. Or you can register online at www.fema.gov.

Q. If I have insurance, can I still get assistance?

A. If you have any insurance coverage, contact your insurance company. However, if you believe you have needs not covered by your insurance, do not delay in applying for disaster assistance.

Q. What information do I need to give when I call for assistance?

A. Your name, address of damaged property, Social Security number, insurance information, gross income, and a phone number where you may be reached.

Q. What happens after I apply?

A. It depends on which sources of aid to which you are referred. In some cases, you will be referred to other agencies for assistance. If you are applying for disaster housing assistance, a trained FEMA inspector may call you for an appointment within two weeks after you have registered to assess your disaster-related damages. If you have not heard from anyone by then, call FEMA at 800-621-FEMA (3362).

Q. I registered with FEMA and then I received a disaster loan application from the U.S. Small Business Administration (SBA). Why did I receive a loan application?

A. FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA loan offices to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses. If you need assistance in completing the SBA application, you can get help from an SBA representative at any disaster recovery center or by calling SBA Customer Service Center at 800-659-2955, TTY 800-877-8339. Also visit SBA on the Web at www.sba.gov/services/disasterassistance.

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status.

If you or someone you know has been discriminated against, contact the Federal Coordinating Officer or the State Coordinating Officer.

Aid to Help You on the Road to Recovery

Individuals and business owners who suffered losses because of severe storms, tornadoes and flooding beginning May 25 may be eligible for assistance.

ASSISTANCE FOR INDIVIDUALS AND HOMEOWNERS

Help is available for renters and homeowners whose primary homes were damaged or destroyed or who face displacement from their homes because of disaster damage. Aid can include grants for temporary housing or money for emergency repairs to make a home livable. Help is also available to meet disaster-related serious needs or necessary expenses including medical, dental or transportation costs.

HOME/PERSONAL PROPERTY DISASTER LOANS

U.S. Small Business Administration (SBA) low-interest disaster loans up to \$200,000 are available to homeowners for real estate repairs. Renters and homeowners may borrow up to \$40,000 to replace personal property losses.

BUSINESS DISASTER LOANS

SBA offers disaster loans of up to \$2 million to businesses of any size and private non-profit organizations to repair or replace disaster-damaged or destroyed real estate, machinery and equipment, inventory, and other business assets. For small businesses only, and some private, non-profit organizations, SBA offers Economic Injury Disaster Loans (EIDLs) to help meet working capital needs caused by the disaster. EIDL assistance is available regardless of whether the business suffered any property damage.

CONSUMER PROTECTION SERVICES

Beware of consumer scams and price-gouging in the wake of floods and storms!

To file a complaint or see many tips for consumers, call the Iowa Attorney General's Office Consumer Protection Hotline, toll-free: 888-777-4590 (515-281-5926 in Des Moines), or go to <http://www.iowaattorneygeneral.org>

If you're insured, should you apply for assistance?

If you suffered damage from the severe storms, tornadoes and flooding beginning May 25 and you live or own a business in one of the disaster-designated counties, you may be eligible for federal disaster assistance even if you are insured.

The law does not allow disaster aid to duplicate insurance benefits; however, if your insurance does not cover all your costs or damage, FEMA may be able to help.

Register for aid by calling 800-621-FEMA (3362) or online at www.fema.gov

VOLUNTEER AGENCY SERVICES

Volunteer relief agencies such as the American Red Cross, Salvation Army and other groups offer a wide range of services from supplying disaster victims with home clean-up kits to financial assistance to meet emergency disaster needs.

AGRICULTURAL AID

Emergency loans may be available to farmers or ranchers for actual losses to essential property and/or production capacity. Cost-sharing grants also are available for emergency conservation measures. Contact your local Farm Service Agency office.

SOCIAL SECURITY BENEFITS

Help to speed delivery of checks delayed by the disaster is available from your local Social Security office.

TAX ASSISTANCE

The Internal Revenue Service (IRS) allows federal income tax deductions for underinsured or uninsured losses on homes, personal property and household goods.

FRAUD PROTECTION AND LEGAL SERVICES

The U.S. Department of Housing and Urban Development (HUD) can assist in cases of unlawful discrimination in federally subsidized or insured housing. Complaints may be filed with the Iowa Attorney General's Office. Legal assistance and/or referrals may be available by calling the state bar association.

VETERANS BENEFITS

Information is available about benefits, pensions, insurance and VA mortgage loans. Call 800-827-0648 for information.

Recovery Times

Recovery Times is published by the U.S. Department of Homeland Security's Federal Emergency Management Agency and the Iowa Homeland Security and Emergency Management Division with help from other federal, state and voluntary agencies. Comments and inquiries may be directed to

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SBA Low-Interest Loans Not Only For Businesses

A low-interest loan from the U.S. Small Business Administration (SBA) is the main form of federal help for recovery for homeowners, renters and businesses of all sizes. These loans fund repairs of damages to private property not fully covered by insurance. By making affordable loans, the SBA disaster program helps disaster victims pay for repairs while keeping taxpayer costs reasonable.

Loans for homeowners and renters.

SBA disaster loans for up to \$200,000 are available to homeowners for real estate repairs and up to \$40,000 for replacement of disaster-damaged personal property. Renters may borrow up to \$40,000 to replace disaster-damaged personal property.

An additional 20 percent of total loss eligibility may be added to the disaster loan to cover the costs of mitigation measures to prevent future damage.

SBA analyzes the income and debts of a homeowner or renter. If the applicant cannot afford a disaster loan, SBA may refer that person to another source of help.

Loans for businesses and nonprofit organizations.

Businesses of all sizes and private nonprofit organizations may apply for low-interest disaster loans from SBA to repair or replace disaster-damaged real estate, machinery and equipment, inventory and other business assets. Loans of up to \$2 million are available for losses not fully covered by insurance.

For small businesses and some private, non-profit organizations only, SBA makes Economic Injury Disaster Loans (EIDLs) to provide working capital to pay necessary obligations until operations return to normal. These loans, up to \$2 million, are available to those businesses financially impacted by the disaster, even if they had no property damage. Those located in counties contiguous to declared counties may also apply for these loans.

For disaster-related information visit FEMA on the Web @ www.fema.gov

The Iowa Finance Authority (IFA) can help disaster victims find permanent and temporary housing

www.HousingInIowa.org

This Web site is an excellent resource for rental housing opportunities around Iowa, including many that offer affordable units.

FirstHome and FirstHome Plus Borrowers

If you used IFA's FirstHome or FirstHome Plus program to finance your home loan, please call your loan servicer if you are having trouble, or believe you may begin to have trouble, paying your mortgage. Contact Countrywide Bank at 800-669-6076 or Nationwide Advantage Mortgage at 800-356-3442.

Iowa Mortgage Help

If you are having trouble contacting your loan servicer and need additional assistance working with them, contact Iowa Mortgage Help. Iowa Mortgage Help can assist you in creating the best plan of action to keep your home. Trained mortgage counselors will provide free, confidential services. Regardless of who services your home loan, you can take advantage of Iowa Mortgage Help. Call 877-622-4866 or visit www.IowaMortgageHelp.com.

✂️ Clip & Save

■ FEDERAL AGENCIES

- FEMA Registration 800-621-FEMA (3362)
- TTY for hearing/speech impaired 800-462-7585
- FEMA Fraud Detection 800-323-8603
- National Flood Insurance Program 800-427-4661
- TTY for hearing/speech impaired 800-427-5593
- Social Security Administration 800-772-1213
- U.S. Small Business Administration 800-659-2955
- Internal Revenue Service 800-829-1040
- TTY for hearing/speech impaired 800-829-4059
- Tax Related Disaster Relief 866-562-5227
- Housing and Urban Development Hotline 800-669-9777
- Department of Veterans Affairs 800-827-0648

■ IOWA NUMBERS

- For the latest flood information, go to www.flood2008.iowa.gov.
- You can also donate items and make cash contributions at this site.
- To volunteer or make donations, contact the Iowa Concern Hotline 800-447-1985
- If you have complaints or questions, contact the Attorney General's Consumer Protection Div., Des Moines, IA 50319. Call 888-777-4590 (toll-free) or 515-281-5926. For much more information, go to <http://www.state.ia.us/government/ag/>
- Disaster Unemployment Information 800-JOB-IOWA
- Iowa Mortgage Help 877-622-4866 or www.IowaMortgageHelp.com