



FEMA

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DR-4557-IA/Severe weather RU005
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Recovery Update

More than \$25 million approved for derecho survivors in Iowa

FEMA has approved more than **\$9.2 million** in grants through its Individual Assistance program for 2481 households. Updates and information are posted on the DR-4557-IA disaster webpage: <https://www.fema.gov/disaster/4557>.

The Small Business Administration has approved more than **\$16.4 million** in disaster loans for homeowners, renters, and small businesses.

FEMA Registration Deadline Extended Through November 2

Survivors from the Iowa August 10 derecho have more time to register for Federal assistance. The deadline for survivors has been extended through **Monday, November 2**.

To be eligible, survivors must have damage that occurred on August 10, 2020. That is the date of the Iowa derecho and the only day in the incident period. Survivors in the following declared counties, **Benton, Boone, Cedar, Clinton, Jasper, Linn, Marshall, Polk, Poweshiek, Scott, Story and Tama**, can apply.

Applicants may register in the following ways:

- Go online to [DisasterAssistance.gov](https://www.fema.gov/disaster/4557).
- Call **800-621-3362** (TTY: **800-462-7585**) between 6 a.m. and 10 p.m. Central Time, seven days a week. Multilingual operators are available.
- Download the FEMA Mobile App for smartphones.

If you haven't already done so, contact your insurance company and file a claim for the disaster-caused damage you've suffered.

Documents may be submitted in any of the following ways:

- Mail to: FEMA's Individuals and Households Program, National Processing Service Center, P.O. Box 10055, Hyattsville MD 20782-7055.
- Fax to 800-827-8112.

Please remember to have the following at hand when you apply:

- 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](https://www.fema.gov/disaster) account for updates.

Avoid Another Disaster: Beware of Fraud

Scams seem to follow disasters. Don't let your guard down and suffer another disaster such as identity theft or paying fees for services that are never provided. Remember, FEMA never charges for services nor does it endorse any commercial business, product or service. All federal employees have an official badge/ID. Ask to see it.

The following are some common post-disaster fraud practices to avoid.

Fake offers of state or federal aid:

Beware of visits, calls or emails from people claiming to be from FEMA or the State of Iowa asking for your Social Security number, bank account or other sensitive information.

Fraudulent building contractors.

When hiring a contractor, the Iowa Attorney General suggests **checking out the contractor before you sign a contract or pay any money**. Ask if the contractor is registered with the Iowa Workforce Development's Division of Labor Services.

Get it in writing! Get several written estimates for the job you want done.

Avoid paying large sums in advance to a contractor. If you have to make a partial advance payment for materials, make your check out to the supplier and the contractor.

Don't fall for scam artists who promise a disaster grant and ask for large cash deposits or advance payments in full.

For more information go to: <https://www.fema.gov/press-release/20200901/avoid-another-disaster-beware-fraud>

How to Appeal a FEMA Decision

Iowa residents who sustained damage from the August 10 derecho may receive a letter from FEMA saying they are ineligible for disaster assistance and can appeal the decision if they disagree.

[For more information on the appeal process click here.](#)

Simple Tips for Getting Help at DisasterAssistance.gov

FEMA's DisasterAssistance.gov website is more than a site for registering with FEMA for federal assistance after a disaster. Besides registration, the website provides survivors with information, support, and ways to access services virtually to help with recovery. The site provides data from federal, tribal, state, local, and private sector partners. For more information go to:

<https://www.fema.gov/fact-sheet/simple-tips-getting-help-disasterassistancegov>

Basic FEMA Information for Iowa Homeowners and Renters

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. [For more information on lodging reimbursement please click here.](#)

U.S. Small Business Administration (SBA)

SBA provides low-interest, long-term disaster loans to uninsured or underinsured businesses, homeowners and renters. SBA has also established a virtual Disaster Loan Outreach Center to answer questions about SBA's disaster loan program, explain the application process and help each business owner complete an electronic loan application. Applications may be downloaded or completed at <https://disasterloan.sba.gov/ela>.

The Virtual Disaster Loan Outreach Center is open Mondays – Sundays, 7 a.m. – 7 p.m. For more information visit FOCWAssistance@sba.gov, or call (800) 659-2955. These services are only available for the Iowa disaster declaration as a result of the severe storms that occurred Aug. 10, 2020, and not for COVID-19 related assistance.

Iowa Disaster Recovery Resources

The State of Iowa has established a recovery website to help survivors from the August severe storms. Go to disasterrecovery.iowa.gov/ for a list of available resources and helpful information.

FEMA Public Assistance Program

FEMA's Public Assistance grant program provides federal assistance to state and local governments and certain types of private nonprofit organizations following a presidential disaster declaration.

Through the program, FEMA can reimburse eligible costs for debris removal, life-saving emergency protective measures and the repair, replacement or restoration of disaster-damaged publicly owned facilities and the facilities of certain private nonprofit organizations.

The following counties are eligible for Categories A-G at a federal cost share of not less than 75 percent: Benton, Boone, Cedar, Clinton, Dallas, Jasper, Johnson, Jones, Linn, Marshall, Muscatine, Polk, Poweshiek, Scott, Story and Tama counties. **The RPA deadline was *October 10, 2020*.**

FEMA Hazard Mitigation Program

Federal funding is also available on a cost-sharing basis for hazard mitigation measures throughout the state.

External Civil Rights and the CVR Resource Line

FEMA External Civil Rights Advisors deploy to disasters to ensure nondiscrimination based on race, color, religion, national origin, sex, age, disability, English proficiency, and economic status, in the delivery of FEMA programs and activities. The Civil Rights Resource Line number is (833) 285-7448. For more information please visit <https://www.fema.gov/about/offices/equal-rights/civil-rights>.

Disaster Legal Services

FEMA, in cooperation with the American Bar Association Young Lawyers Division, establishes a toll-free number for disaster survivors to request legal assistance when help is needed with their cases. The Disaster Legal Services Helpline number is 877-469-2259 and the hours of operation are 9 a.m. to 4 p.m., Monday through Friday.

Additional Information:

- Iowa Homeland Security and Emergency Management: www.homelandsecurity.iowa.gov
- Iowa Disaster Recovery Resources: <https://disasterrecovery.iowa.gov/>
- Iowa Twitter: <https://twitter.com/IowaHSEMD>
- Iowa Facebook: <https://www.facebook.com/IowaHSEMD>
- Iowa YouTube: <https://www.youtube.com/user/iowahomelandsecurity>
- FEMA Twitter: twitter.com/femaregion7
- National Flood Insurance Program: Floodsmart.gov
- USDA Assistance: farmers.gov/recover

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