



FEMA

October 5, 2020
DR-4557-IA/Severe weather RU003(rev)
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Recovery Update

More than \$21.6 million approved for derecho survivors in Iowa

FEMA registration deadline two weeks away

FEMA has approved more than **\$8.4 million** in grants through its Individual Assistance program for **2,236** 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 **\$13.2 million** in disaster loans for homeowners, renters, and small businesses.

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 Benton, Boone, Cedar, Jasper, Linn, Marshall, Polk, Poweshiek, Scott, Story and Tama counties have two weeks until the **October 19 deadline** to register for disaster assistance.

Applicants may register in the following ways:

- Go online to DisasterAssistance.gov.
- 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. You don't have to wait for FEMA to start cleaning up but be sure to take photographs or video of the damage and keep all receipts for repair work.

Applicants will need the following to apply.

You can upload all required documents at DisasterAssistance.gov.

- 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.

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 Opens a Disaster Recovery Center in Tama County

A Disaster Recovery Center (DRC) opened at **9 a.m.** at the Meskwaki Casino RV Park today, **Monday, October 5**, to give survivors from the August 10 severe storm options to submit documents for their disaster assistance application.

The DRC will be open for a limited time and is staffed with FEMA personnel who can scan documents and quickly answer questions about disaster assistance programs. **It will close permanently on Saturday, October 10 at 6 p.m.**

The FEMA DRC is located:

**Meskwaki Casino RV Park
1504 305th St
Tama, IA 52339**

(The RV park is located behind the Casino and Casino parking deck)

DRC hours are Monday through Saturday, 9 a.m. to 6 p.m. Central Time and closed Sunday

FEMA Disaster Recovery Centers Open in Davenport and Story

FEMA Disaster Recovery Centers (DRCs) are open in Story and Davenport to give survivors from the August 10 severe storm options to submit documents for their disaster assistance application.

The DRCs will close permanently on Saturday, October 10 at 6 p.m.

The DRCs are located at:

**2828 Eastern Ave.
Davenport, IA 52803
(At the corner of East 29th St. and Eastern Ave.)**

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**North River Valley Park
725 E 13th Street
Ames, IA 50010**

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.

Common reasons for ineligibility:

- **You are insured.**
- **Your insurance company denies your claim.**
- **You reported no home damage when you registered with FEMA.**
- **Home is safe to occupy.**
- **Proof of occupancy.**
- **FEMA could not verify your identity.**
- **No initial rental assistance. Keep in mind**

Send a letter with any additional documentation to FEMA asking for reconsideration. This must be done within 60 days of the date of your ineligibility letter.

You can send the letter in one of the following ways:

- By mail: FEMA's Individuals and Households Program, National Processing Service Center, P.O. Box 10055, Hyattsville MD 20782-7055.
- By fax: 1-800-827-8112.
- Online via a FEMA online account: to set up an online account, visit www.DisasterAssistance.gov, click on "Check Status" and follow the directions.

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

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. The American Bar Association Young Lawyers Division collaborates with state bar associations and other legal organizations to recruit volunteers in affected areas to handle survivors' 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.

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
- The deadline for individuals to register with FEMA is October 19, 2020.

What to Expect After You Register with FEMA

Some Survivors May Be Contacted for Remote Home Inspections

If you were affected by the August 10 severe storms and live in Benton, Boone, Cedar, Jasper, Linn, Marshall, Polk, Poweshiek, Scott, Story and Tama Counties, you may be eligible for FEMA assistance.

Assistance provided by FEMA for homeowners can include grants for repairs to make their primary home habitable. Rental assistance is available to pay for temporary housing for homeowners and renters.

FEMA assistance can also help with other disaster-related needs like replacing essential household items, medical and dental expenses. For more information go to: <https://www.fema.gov/press-release/20200901/what-expect-after-you-register>

Storm Survivors May Be Eligible for Lodging Reimbursement

Iowans who have registered with FEMA may be eligible for reimbursement if they paid out-of-pocket expenses for temporary lodging because their primary residences had sustained damage from the August 10 storm.

Temporary lodging includes hotels, motels, or other short-term lodging while an applicant is displaced from his or her primary residence.

Lodging expenses may be eligible for reimbursement if an applicant:

- Registers with FEMA.
- Passes identity verification.
- Verifies occupancy in a primary residence within a designated county.
- Verifies that the primary residence is uninhabitable or inaccessible.
- Incurs disaster-related temporary lodging expenses.
- Does not have insurance that would cover lodging.
- Did not receive lodging assistance during the same timeframe.

[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.

USDA Designates 18 Iowa Counties as Primary Natural Disaster Areas

U.S. Secretary of Agriculture Sonny Perdue designated 18 Iowa counties as primary natural disaster areas, enabling producers who suffered losses because of the recent Derecho, that occurred on August 10, 2020, to be eligible for [emergency loans](#).

The deadline to apply for these emergency loans is May 3, 2021. FSA will review the loans based on the extent of losses, security available, and repayment ability. [Click here for more information.](#)

USDA Approves D-SNAP for Iowa Disaster Areas

The U.S Department of Agriculture (USDA) is providing low-income Iowa residents recovering from the effects of the derecho storm that hit the Midwest a helping hand from the USDA’s Disaster Supplemental Nutrition Assistance Program (D-SNAP).

Iowans seeking more information about this and other available aid in the aftermath of the derecho should dial 2-1-1 or text their zip code to 899211. For more information about Iowa SNAP, visit the [Iowa Department of Human Services website](#).

USDA Assistance for Landowners, Farmers, Ranchers and Producers

USDA Service Centers in impacted counties are in the preliminary stages of assessing crop, livestock and physical damage and loss. Farm Service Agency (FSA) offers a full suite of disaster assistance recovery programs that are not dependent on a disaster designation but do require producers to timely report losses to our offices.

FSA disaster assistance programs available to help offset eligible losses include:

- [Livestock Indemnity Program](#)
- [Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program](#)
- [Emergency Conservation Program](#)
- [Emergency Forest Restoration Program](#)
- [Noninsured Crop Disaster Assistance Program \(NAP\)](#)
- [Tree Assistance Program](#)

For a quick reference guide to available disaster assistance programs, visit farmers.gov/recover and download the recently posted [Disaster-At-A-Glance brochure](#).

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

External Civil Rights and the CVR Resource Line

FEMA External Civil Rights Advisors deploy to disasters to ensure nondiscrimination on the basis of race, color, religion, national origin, sex, age, disability, English proficiency, and economic status, in the delivery of FEMA programs and activities and those conducted by recipients of FEMA financial assistance. 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>.

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. Public Assistance (PA) can help communities quickly respond to and recover from major disasters or emergencies.

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 for the add-on counties of Greene, Grundy, Guthrie, Hardin, Iowa, Jackson and Washington is October 10, 2020.

FEMA Hazard Mitigation Program

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

Information Links:

- Iowa Homeland Security and Emergency Management: www.homelandsecurity.iowa.gov
- Iowa Department of Human Services: <https://dhs.iowa.gov/disaster-assistance-programs>
- Iowa Disaster Recovery Resources: <https://disasterrecovery.iowa.gov/>
- Twitter: <https://twitter.com/IowaHSEMD>
- Facebook: <https://www.facebook.com/IowaHSEMD>
- YouTube: <https://www.youtube.com/user/iowahomelandsecurity>
- FEMA: <https://www.fema.gov/disaster/4557>
- Twitter: twitter.com/femaregion7
- National Flood Insurance Program: Floodsmart.gov
- SBA Office of Disaster Assistance: sba.gov/disaster