



FEMA

August 31, 2020
DR-4557-IA/Severe weather DFS004
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FEMA News Desk: (816) 283-7095

Daily Fact Sheet

Linn County is Eligible for FEMA's Individual Assistance Program

FEMA has approved more than **\$1.4 million** in grants through its Individual Assistance program for **459** households in Linn County. Direct deposits have already started. Updates and information are posted on the DR-4557-IA disaster webpage: <https://www.fema.gov/disaster/4557>.

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.

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.

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.

DisasterAssistance.gov allows you to:

- [Find](#) disaster assistance that meets your personal needs.
- [Apply](#) for disaster assistance online.
- Upload essential insurance documents for review and determination.
- [Check](#) the status of your application.
- Help with your [housing](#) needs.
- Find programs to help with [food and nutrition](#) needs.
- Change the address for your [Social Security](#), [VA](#) or other [federal benefits](#).

- Learn about U.S. [Small Business Administration \(SBA\) loans](#) for homeowners, renters and businesses.

It can also provide resources to help you learn how to prepare for, respond to, and recover from disasters.

You can read the latest [disaster news feeds](#), find [other recovery help](#), and learn how to [move forward](#).

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 – Linn County

- 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

Assistance for Renters – Linn County

- 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

Registering for Assistance – (Online 24/7; by phone 7 days a week 6 a.m. to 10 p.m. CT)

- In Linn County, if you have losses not covered by insurance, register:
 - Online at DisasterAssistance.gov
 - By phone at 800-621-3362,
 - For 711 or Video Relay Service, call 800-621-3362
 - For TTY, call 800-462-7585

Required Information and Documents

- You can upload all required documents at DisasterAssistance.gov.
- Please have the following available to provide:
 - 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.disasterassistance.gov) account for updates.
- Please feel free to call FEMA to ask questions:
 - By phone at 800-621-3362
 - For 711 or Video Relay Service, call 800-621-3362
 - For TTY, call 800-462-7585

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 Linn County, 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.

First, 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.

If you have losses not covered by insurance, contact FEMA by either going online to [DisasterAssistance.gov](https://www.disasterassistance.gov) or by calling the helpline at 800-621-3362. TTY users can call 800-462-7585.

Information that will be required when you register includes:

- Address of the damaged primary dwelling where the damage occurred
- Current mailing address
- Current telephone number
- Social Security number
- Insurance information
- Total household annual income
- Routing and account number for checking or savings account so FEMA may directly transfer disaster assistance funds
- A description of disaster-caused damage and losses

Home Inspections and COVID-19

If you reported that you cannot or may not be able to safely live in your home, it may be necessary for FEMA to perform an inspection of the damaged dwelling.

Due to the COVID-19 nationwide emergency and the need to protect the safety and health of all Americans, some FEMA inspections may be conducted remotely.

For remote inspections, FEMA inspectors will contact applicants by phone to answer questions about the type and extent of damage sustained. Remote inspections provide a new way of evaluating damage; it is comparable to traditional, in-person inspections and expedites the delivery of recovery assistance to survivors based on their eligibility.

Survivors with minimal damage who can live in their homes will not automatically be scheduled for a home inspection when applying for FEMA assistance. Instead, they will receive a letter from FEMA explaining that they may call the FEMA Helpline to request an inspection if they find significant disaster-caused damage to their home after they have applied.

Preliminary damage assessments are ongoing and other counties may be designated later for Individual Assistance.

If you have any questions, you can always contact the FEMA Helpline at 800-621-3362. For TTY call 800-462-7585. If you use 711 or Video Relay Service please call 800-621-3362.

Part of the FEMA disaster assistance registration process includes providing a call back phone number for FEMA to contact you to set up a home inspection for damage caused by the disaster and other helpline information. It is strongly recommended if use a relay service, such as your videophone, InnoCaption or CapTel, you provide your specific number assigned to that service. It is important that FEMA is able to contact you, and you should be aware phone calls from FEMA may come from an unidentified number.

U.S. Small Business Administration (SBA)

In response to the Coronavirus pandemic, SBA has 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 their electronic loan application.

Virtual Disaster Loan Outreach Center
Mondays – Fridays
9 a.m. – 5:30 p.m.
FOCWAssistance@sba.gov
(916) 735-1500

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 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.

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. Giving out this type of information can help an unscrupulous person make a false claim for assistance or commit identity theft.

Fraudulent building contractors.

When hiring a contractor, the Iowa Attorney General suggests:

- **Check 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. You can check a contractor's registration online through the [Division of Labor Services](#) website or call 800-562-4692 or 515-242-5871. Check local references. Ask the Attorney General's Consumer Protection Division if it has complaints (515-281-5926 or 888-777-4590).
- **Get it in writing!** Get several written estimates for the job you want done. Before any work begins, agree on a written contract detailing work to be done, responsibility for permits, costs, and any other promises. Request a copy of the contractor's liability insurance certificate. Put start and completion dates in writing and consequences if the contractor fails to follow them (example: the contract could be nullified if the contractor doesn't start on time.)
- **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. Insist on a "mechanic's lien waiver" in case the contractor fails to pay others for materials or labor.
- State law prohibits price gouging when a county has been declared a disaster area.
- In most cases, [Iowa's Door-to-Door Sales law](#) gives you three business days to cancel a contract signed at your home.

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

- Federal and state workers do not solicit or accept money. FEMA and the U.S. Small Business Administration (SBA) staff never charge applicants for disaster assistance, inspections or help in filling out applications.
- FEMA inspectors never require banking or other financial information.

- The job of FEMA housing inspectors is to verify damage. Inspectors do not hire or endorse specific contractors to fix homes or recommend repairs. They do not determine eligibility for assistance.
- FEMA inspectors will not condemn a property. Condemnation determinations are made by your local jurisdiction.

Recovery officials encourage Iowa residents to watch for and report any suspicious activity. Iowans can submit an [online consumer complaint](#), which allows you to attach and submit any supporting documents, such as contracts, advertisements, correspondence, proof of payment, etc. You can also [download a printable complaint form](#) and mail it to the Office of the Attorney General of Iowa, Consumer Protection Division, Hoover State Office Building, 1305 E. Walnut St., Des Moines, Iowa 50319-0106.

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 Public Assistance program also encourages protection of these damaged facilities from future events by providing assistance for hazard mitigation measures during the recovery process.

The major disaster declaration for the State of Iowa authorized PA grants to 16 counties to help pay for repair and replacement of public facilities damaged by the August severe storms.

The following are now 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.**

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