



**FEMA**

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DR-4557-IA/Severe weather DFS017  
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# Daily Fact Sheet

## More than \$11.6 million approved for derecho survivors in Iowa

### FEMA registration deadline one month away

FEMA has approved more than **\$4.8 million** in grants through its Individual Assistance program for **1,321** 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 **\$6.8 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 one month until the **October 19 deadline** to register for disaster assistance.

Applicants may register in the following ways:

- Go online to [DisasterAssistance.gov](https://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](https://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](https://www.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/](https://disasterrecovery.iowa.gov/) for a list of available resources and helpful information.

## **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.

All disaster assistance applicants have the right to appeal, and sometimes a quick fix is all that is needed. Read your letter carefully to clarify why your application was labeled “ineligible” or “incomplete.” It will explain the application status and what you can do to respond.

### **Common reasons for ineligibility**

- **You are insured.** Contact FEMA if your insurance settlement is insufficient to meet your disaster-related needs or if you have exhausted the Additional Living Expenses provided by your insurance company.
- **Your insurance company denies your claim.** You must provide documentation that identifies the denial or exclusions of your insurance settlement before FEMA will consider your assistance eligibility.
- **You reported no home damage when you registered with FEMA.** If you reported your home had no damage but later discover it’s not habitable anymore, contact FEMA to let them know.
- **Home is safe to occupy.** FEMA housing assistance typically only covers costs to make your home habitable.
- **Proof of occupancy.** When FEMA is unable to verify occupancy of your primary residence, you may provide FEMA with documentation, such as utility bills, a bank or credit card statement, phone bill, pay stubs, a driver’s license, state-issued ID card or voter registration card showing the damaged dwelling’s address.
- **FEMA could not verify your identity.** FEMA must be able to verify the identity of the applicant/co-applicant. FEMA will ask for the last four digits of their social security number. If that information cannot be provided, FEMA will ask for their date of birth along with other verifiable information.

- **No initial rental assistance.** You indicated to the inspector that you were not willing to move while your damaged home was being repaired. This made you ineligible for FEMA temporary rental assistance. However, you may have since found further damage to your home that may require you to move. Since your housing needs have changed, contact FEMA as soon as possible to update your housing status.

### **Keep in mind**

- FEMA grants are meant for costs to return your home to a safe, sanitary and functional condition. This means your home is habitable. Damage to non-essential space or property is not eligible under FEMA programs.
- Damage to your home must have been caused by the August 10 storms and have occurred at your primary residence in Benton, Boone, Cedar, Jasper, Linn, Marshall, Polk, Poweshiek, Scott, Story and Tama Counties.

Collecting the following documents before you start your appeal may make the process easier:

- Decision letter from FEMA in response to your request for assistance;
- A copy of the lease if you rent your apartment or home;
- Homeowners or flood insurance policy and any correspondence to/from the insurer regarding denial or settlement of the claim;
- Rent receipts or other proof of payment for alternate housing (if FEMA denied rental assistance);
- Estimates, contracts, receipts, cancelled checks, or other proof of expenses for home repair, personal property replacement, moving and storage costs, medical or dental treatment, or funeral expenses; and/or
- Inspection reports, photographs, or other proof that your home was made uninhabitable by the storm.

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. Late appeals will be considered with a written or verbal explanation as to why the appeal was late (for example, lack of available contractors, illness, and/or work).

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](http://www.DisasterAssistance.gov), click on "Check Status" and follow the directions.

There may be other reasons why FEMA determined you were ineligible. However, you may still be eligible for a low-interest disaster loan from the U.S. Small Business Administration (SBA) or a grant under FEMA's Other Needs Assistance program.

## **FEMA Disaster Recovery Centers Open in Iowa**

Disaster Recovery Centers in Bettendorf, Linn and Marshalltown give survivors from the August 10 severe storm options to submit documents for their disaster assistance application. FEMA has adapted to the realities of responding during the COVID-19 pandemic to serve Iowans while protecting their safety and that of FEMA employees.

The DRCs will not operate in a traditional fashion. The centers will offer drive-through service. Survivors are asked to stay in their vehicles when visiting.

Applicants **do not** have to visit a center to submit documents to FEMA—they can mail, fax or submit them online at [DisasterAssistance.gov](https://www.disasterassistance.gov) as well. Information on these options can be found in their FEMA letter.

Survivors who have already registered with FEMA and have been asked to provide additional documentation should read their FEMA letter carefully and make sure they have everything they need when they arrive at the DRC.

### **The FEMA DRCs are located at:**

#### **Cedar Rapids**

##### **The parking lot between Cedar Rapids Kernels Stadium and Kingston Stadium**

950 Rockford Rd. SW

Cedar Rapids, IA 52404

(Enter the parking lot from the corner of Veterans Memorial Drive and Kurt Warner Way.)

#### **Marshalltown**

##### **Behind the Marshalltown VA Clinic**

101 Iowa Ave. W

Marshalltown, IA 50158

**(Please enter from W. Berle Rd and proceed south behind the building.)**

#### **Scott**

##### **The Community Civic Center**

2204 Grant Street

Bettendorf, IA 52722

**(Entrance is at the rear parking lot at 22<sup>nd</sup> Street and Mississippi Blvd.)**

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

Closed Sundays

The DRCs 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. DRC's are not exclusive to residents in the county where the DRC is located.

All applicants and FEMA personnel will follow current state and local COVID-19 safety requirements. Applicants must wear face masks and will remain in their cars as they hand their

documents to FEMA personnel, who will be wearing face masks (or other appropriate face covering) and protective equipment. FEMA staff will take the documents, scan them and return them to the applicants.

If an individual cannot register online or by phone, registration at the DRC will be available.

## **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 types of legal issues may include:

- securing FEMA and other government benefits available to disaster survivors;
- life, medical and property insurance claims;
- home repair contracts and contractors;
- replacement of wills and other important legal documents destroyed in the disaster;
- consumer protection matters, remedies and procedures; counseling on mortgage-foreclosure problems; and
- landlord-tenant problems.

Survivors should be aware that there are limitations on disaster legal services. For example, assistance is not available for cases that will produce a fee (i.e., those cases where attorneys are paid part of the settlement by a court). Such cases are referred to a local lawyer referral service.

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.

Reimbursement funds are available for eligible applicants under FEMA’s Individuals and Households Program.

Survivors who are approved for lodging reimbursement must submit hotel/motel receipts that show a zero balance to FEMA to receive payment. Reimbursement will not cover incidental costs such as phone calls, laundry, internet, food, movies or pet care.

### **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.

The Virtual Disaster Loan Outreach Center is open Mondays – Sundays, 7 a.m. – 7 p.m. For more information visit [FOCWAssistance@sba.gov](mailto: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](#).

These natural disaster designations allow the Farm Service Agency (FSA) to extend much-needed emergency credit to producers recovering from natural disasters. Emergency loans can be used to meet various recovery needs, including the replacement of essential items such as equipment or livestock, reorganization of a farming operation, or the refinancing of certain debts.

Producers in the contiguous counties listed below are also eligible to apply for emergency loans:

- Iowa: Adair, Audubon, Black Hawk, Buchanan, Butler, Carroll, Cass, Delaware, Dubuque, Franklin, Greene, Grundy, Iowa, Jackson, Keokuk, Louisa, Madison, Mahaska, Marion, Muscatine, Warren, Washington, Webster, and Wright.
- Illinois: Carroll, Rock Island, and Whiteside.

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](https://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. For more information please visit <https://www.fema.gov/about/offices/equal-rights/civil-rights>.

FEMA's Civil Rights Division has launched a Civil Rights Resource Line to ensure survivors and members of the public can easily access Civil Rights Advisors to address their civil rights questions, file or check on the status of a civil rights complaint, and process requests for reasonable accommodations when receiving FEMA services. The Civil Rights Resource Line number is (833) 285-7448.

## **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 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. **The deadline to file Requests for Public Assistance (RPAs) for the above counties is September 16, 2020**

**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](http://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](https://twitter.com/femaregion7)
- National Flood Insurance Program: [Floodsmart.gov](http://Floodsmart.gov)
- SBA Office of Disaster Assistance: [sba.gov/disaster](http://sba.gov/disaster)