



FEMA

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News Release

The Deadline Is Coming; Register Now!

DES MOINES, Iowa – ‘Don’t put off until tomorrow what you can do today’ is a familiar statement we all have heard when it comes to deciding when to complete a task or balance a busy life. Well that same advice could not be more relevant when it comes to applying for FEMA disaster assistance.

For Iowans in nine, federally designated counties who suffered losses from the March 12 through May 16 severe storms and flooding, a July 1 deadline to register with FEMA and to apply to the U.S. Small Business Administration (SBA) for a low-interest disaster loan is fast approaching.

The nine Iowa counties designated for federal individual assistance are: Fremont, Harrison, Louisa, Mills, Monona, Pottawattamie, Scott, Shelby and Woodbury.

So, what has kept you from registering with FEMA? Is it because:

- **You have insurance and you thought that made you ineligible for FEMA’s help?**
 - You can still register with FEMA. By federal regulations, FEMA cannot duplicate the assistance you may get from an insurance claim, but it can provide supplemental aid if your insurance falls short in covering your losses.
- **You think FEMA only gives loans and you don’t want to have to pay back a loan?**
 - FEMA awards are grants and do not have to be paid back.
- **You received federal assistance from an earlier disaster and think that makes you ineligible for this disaster?**
 - FEMA stands ready to provide appropriate assistance to all eligible disaster survivors regardless of how many times a survivor has needed help following a presidentially declared disaster. However, if there is a requirement to take out flood insurance after you receive funds to repair your house, and you refuse to do so, or you allow it to lapse, neither FEMA nor SBA will provide funds for home repairs in future disasters.

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- **You're a renter and not sure if you qualify?**
 - FEMA grants and SBA loans are not just for homeowners. Both agencies may provide assistance to help renters who lost personal property or who were displaced.
- **You fear that receiving FEMA assistance could affect your Social Security benefits, taxes, food stamps or Medicaid?**
 - FEMA assistance does not affect benefits from other federal programs and is not considered taxable income by the IRS.
- **You don't want to take money that might help someone more in need than you?**
 - FEMA does not weigh one survivor's needs against another's. If you are eligible, FEMA will provide funds to help start your recovery process.
- **You don't want to take a "hand-out" from the federal government.**
 - FEMA assistance is your tax dollars at work right here in Iowa, and it may help you in your recovery efforts.
- **You think registering with the Red Cross or your county officials means you're automatically registered with FEMA?**
 - It does not. You have to register directly with FEMA.
- **You doubt the damage you suffered is enough to merit FEMA's attention?**
 - Don't pre-judge yourself. Let FEMA determine if you are eligible for federal assistance.
- **You've already made the needed repairs, so it's too late?**
 - Even if you have made repairs you can still register with FEMA. Photographs of the damage will be helpful, and receipts will be valuable.
- **You're not a U.S. citizen, so you think you're not eligible?**
 - Only U.S. citizens and legal permanent residents qualify for federal disaster assistance. However, undocumented families can apply if one family member is a citizen with a social security number, even if that member is a minor child. The minor child must live with the parent or guardian applying on the child's behalf.
- **You don't know what FEMA can provide.**
 - Register with FEMA by the cutoff date, Monday, July 1 and learn about the help that may be available to you, whether you are a renter or a homeowner, by going online to www.disasterassistance.gov.

Registering with FEMA is easy and there are multiple ways to do so before the July 1, 2019, deadline:

- Go online to www.disasterassistance.gov.
- Call the FEMA Helpline at **800-621-3362**. Phone lines are open 7 a.m. to 10 p.m. local time, seven days a week until further notice. Multilingual operators are on duty.

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- Use FEMA's disaster app on your smartphone. If you haven't downloaded the app yet, you can go to www.fema.gov/mobile-app.

Information about how to apply for low-interest SBA loans for businesses and residents is available online at SBA.gov/disaster. You may also call **800-659-2955** or email DisasterCustomerService@sba.gov. Individuals who are deaf or low-hearing may call **800-877-8339**.

For more information on the Iowa disaster and a variety of recovery resources, log on to: www.floods2019.iowa.gov or call 2-1-1. Additional information can be found at www.fema.gov/disaster/4421.

The Iowa Department of Human Rights can provide information on resources for people with disabilities. Call 515-242-5655 or go online at <https://humanrights.Iowa.gov>.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has faced discrimination or needs help with accessible communication, call FEMA toll-free at 800-621-3362. Multilingual operators are available.

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FEMA's mission is helping people before, during, and after disasters.

HSEMD Mission: To lead, coordinate and support homeland security and emergency management functions in order to establish sustainable communities and ensure economic opportunities for Iowa and its citizens.

The U.S. Small Business Administration is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private nonprofit organizations, homeowners and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. Applicants may contact SBA's Disaster Assistance Customer Service Center at 800-659-2955. Individuals who are deaf or low-hearing may call 800-877-8339. Applicants may also email disastercustomerservice@sba.gov or visit SBA at www.SBA.gov/disaster.