

Answers to Questions about FEMA

Iowans affected by recent flooding have asked these questions about FEMA assistance:

Question: If I receive FEMA assistance for flood damage, am I required to carry flood insurance?

Answer: Only homeowners and renters who live in high-risk flood zones, also known as Special Flood Hazard Areas, are required to carry flood insurance – if they accept FEMA Individual Assistance money. Speak with your community’s floodplain manager or go to <https://msc.fema.gov/> to find out if your home is in a Special Flood Hazard Area. If eligible, FEMA will purchase up to three years of flood insurance coverage for you. For details, carefully read the letter you receive from FEMA.

Question: How are survivors without a bank account paid their benefits?

Answer: FEMA can pay by check. This is why it is important to give FEMA the address where the survivor is currently receiving mail.

Question: Some people in our community speak Spanish. Are FEMA home inspectors bi-lingual?

Answer: Many FEMA home inspectors are bi-lingual. When applying for FEMA assistance, please tell us your preferred language, so FEMA can provide an inspector to meet your needs.

Question: Does FEMA share information about survivors who are undocumented with other agencies within the U.S. Dept. of Homeland Security?

Answer: FEMA does not proactively provide applicant information to law enforcement organizations.

FEMA Civil Rights Office works to ensure assistance is distributed equitably, without regard to race, color, national origin, sex, age, disability, English proficiency, or economic status. Any disaster survivor and member of the public may contact the Civil Rights Office if they feel that they are the victim of discrimination. FEMA’s Civil Rights Office can be contact toll-free at [833-285-7448](tel:833-285-7448). Multilingual operators are available by pressing #2 for Spanish.

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