

Jumpstart Housing Assistance Program for Water Affected Homes



**Did your home get damaged in the heavy rains and flooding of 2008?
Did you receive FEMA assistance but it didn't cover the total cost of repairs?
Then the Jumpstart Housing Assistance Program may be able to help!**

To be eligible for the Jumpstart Iowa Housing Assistance Program you need to:

- 1) Have a primary residence that received damage during the heavy rains and flooding of 2008 (May 25, 2008 to August 13, 2008).
- 2) Be the owner of record of a right, title or interest in the water-affected home.
- 3) Have applied and been **approved** for FEMA assistance related to the heavy rains and flooding of 2008.
- 4) Have repair expenses related to the heavy rains and flooding of 2008 that weren't covered by FEMA, your insurance or other government assistance.

Program Overview:

Individuals, whose homes were damaged by the heavy rains and flooding of 2008, may receive assistance, in the form of a forgivable loan, to cover costs directly related to repairing your home to the condition it was in prior to the heavy rains and flooding of 2008 and/or to prevent further water damage to the property.

The amount of assistance provided will be based on the cost estimates for repairing your home **MINUS** any FEMA Housing Assistance, insurance and other government funds received.

What if I already made needed repairs to my home before this program was available?

If you made repairs to your home prior to this program being available, you may be eligible for reimbursement for the costs of those repairs as long as the damage was related to the heavy rains and flooding of 2008 and occurred between the dates of May 25, 2008 and August 13, 2008 **AND** you meet all of the eligibility requirements listed above.

What if my home was damaged but I did not apply for FEMA assistance?

To be eligible for this new Jumpstart Iowa Housing Assistance Program you must register with FEMA and be **APPROVED** for assistance. If you have not yet applied for assistance through FEMA you can still do so until October 31, 2008.

To register with FEMA:

- **By phone:** Call toll-free 1-800-621-3362 or TTY: 1-800-462-7585
- **Online:** www.fema.gov

If you meet the eligibility requirements above please fill out an online application at the following web address:

www.iowalifechanging.com/jumpstart

If you have questions or do not have access to the internet and would like an application mailed to you, please contact the City of Des Moines Community Development Department-NCS Division at (515) 283-4787.