

# SBA Disaster Recovery Resources



Businesses and homeowners in an area covered by a Presidential Disaster Declaration are eligible for SBA Disaster Loans. **Iowans in the following counties affected by the severe storms, tornadoes, and flooding on June 16th and continuing, are eligible for SBA disaster assistance:**

- **Eligible for Physical Disaster and EIDL Loans:** Clay, Emmet, Lyon, Plymouth, Sioux
- **Eligible for EIDL Loans Only:** Buena Vista, Cherokee, Dickinson, Kossuth, O'Brien, Osceola, Palo Alto, Pocahontas, and Woodbury

## SBA Disaster Loans for Businesses and Homeowners



Home Loans up to **\$500,000** to replace or repair the **primary residence**.



Personal Property loans up to **\$100,000**. Renters and homeowners may repair or replace items such as **clothing, furniture, cars, and appliances**.



Business Physical Disaster Loans up to **\$2 million** for real property, equipment and other business items. Businesses of all sizes and most private nonprofits are eligible.



Economic Injury Disaster Loans up to **\$2 million** for working capital. **Small businesses, small agricultural cooperatives, and most private nonprofits** are eligible.

## Iowa Disaster Recovery Centers

SBA is offering in-person assistance to homeowners, renters, business owners, and nonprofits. A FEMA representative will also be present to answer questions.

To find your nearest DRC **text "DRC"** and your **ZIP Code to "43362"**

### Locations

#### Sioux County

Business Recovery Center  
Centre Mall (Vacant Retail Space)  
251 N Main Ave., #212  
Sioux Center, IA 51250

#### Clay County

Disaster Recovery Center  
Clay County Regional  
Events Center  
800 W 18th St  
Spencer, IA 51301

#### Sioux County

Disaster Recovery Center  
City Park Shelter House  
1013 13th Ave  
Rock Valley, IA 51247

## How to Apply

Apply Online at  
[lending.sba.gov/search-disaster/](https://lending.sba.gov/search-disaster/)  
or visit an Iowa Disaster Recovery Center or Business Recovery Center

## Contact

SBA Disaster Hotline: 800-659-2955  
SBA Email:  
[disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov)

Our team stands ready to help.  
**Call Senator Ernst's office**  
at (515) 284-4574 with any questions



Ranking Member Joni Ernst

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## Accessing FEMA Disaster Recovery Programs

**Step 1:** If you have homeowner's or renter's insurance contact your insurer.

**Step 2:** Apply for FEMA assistance at [www.fema.gov/disaster/4796](http://www.fema.gov/disaster/4796), by calling 800-621-3362, by downloading the FEMA app, or by visiting a FEMA Disaster Recovery Center.

You can find your nearest Center by texting "DRC" and your ZIP code to "43362" or by accessing [egateway.fema.gov/ESF6/DRCLocator](http://egateway.fema.gov/ESF6/DRCLocator)

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## Accessing FEMA Disaster Recovery Programs

- A current phone number where you can be contacted;
  - Your address at the time of the disaster and the address where you are now staying;
  - Your Social Security number;
  - Description of the damage caused by the disaster including the type of disaster and type of home or vehicle;
  - Banking information if you choose to direct deposit; and
  - Description of the types of insurance coverage you have.
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## FEMA Individual and Households Assistance Programs

**Household Assistance:** Provides up to \$42,500 to make dwellings safe, sanitary, and functional repairs to make a home habitable.

**Other Needs Assistance:** Provides up to \$42,500 for uninsured, disaster-related expenses and serious needs such as medical expenses, repair of clothing, household items, educational materials, and more.

**Serious Needs Assistance:** FEMA may provide up to \$750 for life-saving items including but not limited to water, food, first aid, prescriptions, infant formula, diapers, medical supplies, personal hygiene items, and fuel for transportation.