**2024 Northwest Iowa Flood Events**

The federal disaster declaration authorizes the Federal Emergency Management Agency (FEMA) and the U.S. Small Business Administration (SBA) to provide assistance to homeowners, renters, and businesses in these counties who can apply for FEMA’s Individual Assistance Program to get help with housing, property replacement, medical expenses, and legal services.

Counties with Federal Disaster Declarations

* Buena Vista
* Cherokee
* Clay
* Dickinson
* Emmet
* Humboldt
* Lyon
* O’brien
* Palo Alto
* Plymouth
* Sioux
* Woodbury

Contiguous Counties (other counties that may have been affected): Calhoun, Crawford, Hancock, Ida, Kossuth, Monona, Osceola, Pocahontas, Sac, Webster, and Wright and can apply for [Economic Injury Disaster Loans](https://www.sba.gov/funding-programs/disaster-assistance/economic-injury-disaster-loans) only.

To find all documents related to this declaration, visit [MySBA Loan Portal](https://lending.sba.gov/search-disaster/?disaster=IA-20005).

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| **Disaster Recovery Centers**   * No appointment needed * All services provided free of charge * Access support from FEMA & SBA in one location * Find a [complete list of Disaster Recovery Centers](https://egateway.fema.gov/ESF6/DRCLocator) | **Business Recovery Centers**   * No appointment needed * All services provided free of charge * Access support from FEMA, SBA and the Small Business Development Center in one location * Find a [complete list of Business Recovery Centers](https://iowasbdc.org/disaster-recovery/) |

For flood impacted counties that are not covered under a federal disaster declaration, learn more about [counties with active state proclamations](https://homelandsecurity.iowa.gov/disasters/individual-disaster-assistance-programs), [Iowa Individual Assistance Grant Program](https://homelandsecurity.iowa.gov/disasters/individual-disaster-assistance-programs#iowa-individual-disaster-assistance-grant-program-iiagp), and [Disaster Case Advocacy](https://homelandsecurity.iowa.gov/disasters/individual-disaster-assistance-programs#disaster-case-advocacy-dca).

**FEMA Programs**

(FEMA Disaster Number 4796)

*While FEMA doesn’t provided direct assistance to businesses, it is important that you register your business with FEMA to get a FEMA number which will be used should additional state programs become available.*

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| **Household Assistance**  Up to $42,500 to make dwellings safe, sanitary, and functional repairs to make home habitable | **Other Needs Assistance**  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**  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 |

Apply for FEMA assistance at [www.fema.gove/disaster/4796](http://www.fema.gove/disaster/4796), by calling 800-621-3362, by downloading the FEMA app, or by visiting a [Disaster Recovery Center.](https://egateway.fema.gov/ESF6/DRCLocator)

Visit [FEMA Duplication of Benefits Fact Sheet](https://www.lakescorridor.com/disaster-relief/p/item/21368/fema-fact-sheet-duplication-of-benefits) to learn more about what federal disaster assistance an applicant may be eligible for.

**SBA Loan Programs**

**The deadline to apply for property damage is Aug. 23, 2024. The deadline to apply for economic injury is March 24, 2025.**

(SBA Disaster Number IA-20005)

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| **Home Loans**  Up to $500,000 to replace or repair the primary residence | **Personal Property Loans**  Up to $100,000 for renters and homeowners to 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 for businesses of all sizes and most private nonprofits are eligible | **Economic injury Disaster Loans**  Up to $2 million for working capital for small businesses, small ag cooperatives, and most private nonprofits are eligible |

Apply for SBA loans at <https://lending.sba.gov/search-disaster/>, by calling 800-659-2955, or by visiting a [Disaster Recovery Center.](https://egateway.fema.gov/ESF6/DRCLocator)

The Small Business Development Center provides no-cost and confidential support for businesses and residents who have been impacted by flooding and after other natural disaster events. To access support, call 515-294-2030 or ‘request counseling’ at www.iowasbdc.org.

**Additional Resources**

**Disaster Unemployment Assistance (DUA)  
Deadline August 23, 2024**

Specific unemployment assistance is available for business owners and employees who were impacted by presidentially declared disasters, whose employment or self-employment was lost or interrupted. DUA provides up to 27-weeks   
  
To start the DUA process, individuals must first file an initial claim with Iowa Workforce Development. This ensures that the individual isn’t already eligible for regular unemployment benefits.

To File a Claim:

• Visit workforce.iowa.gov/initial-claim

o During the application, there will be an option to indicate that the individual’s situation applies to DUA.

o After reviewing the application and determining the individual is not eligible for regular benefits, IWD will send the individual a DUA application. This applicated must be returned to IWD, who will then review the application and determine next steps.

* You can also apply in person by visiting an [Iowa Works location near you](https://workforce.iowa.gov/jobs/iowaworks)
* Unemployment Customer Support (For Impacted Individuals):
  + Phone: 1-866-239-0843
  + Email: [uiclaimshelp@iwd.iowa.gov](mailto:uiclaimshelp@iwd.iowa.gov)
* Business Engagement Support (For Impacted Employers):
  + Email: iaworks@iwdiowa.gov
  + Phone: 1-833-469-2967

Learn more [Disaster Unemployment Assistance (DUA) | Iowa Workforce Development](https://workforce.iowa.gov/unemployment/dua) or by reviewing this [flier.](https://workforce.iowa.gov/media/1889/download?inline=)

**Northwest Iowa Planning and Development Commission (NWIPDC) Revolving Loan Fund**This program is open to all small businesses in Buena Vista, Clay, Emmet, Lyon, O’Brien and Sioux Counties that have sustained damage from the recent flooding. This program allows NWIPDC to offer short-term, signature loans up to $20,000, with 0% interest,to help businesses cover essential needs such as working capital, equipment purchase and repairs.

For more information on the program and to apply for a loan, please contact Ted Kourousis at [Ted.Kourousis@nwipdc.org](mailto:Ted.Kourousis@nwipdc.org). You can also call the NWIPDC office at 712-262-7225, ext 142.

**Iowa Lakes Electric Cooperative Business Disaster Revolving Loan Program**To provide working-capital assistance to rebuilding businesses affected by the flooding event in northwest Iowa (Dickinson, Emmet, Clay, Palo Alto, Kossuth, Buena Vista, Pocahontas, and Cherokee counties) on June 24, 2024. Eligible recipients include commercial and industrial businesses, verified as existing prior to June 24, 2024, affected by the flood and working to recover and rebuild. Typical loans of $10,000 with a maximum of $20,000 allowable with 0% interest over 5 years.

Visit [here](https://www.lakescorridor.com/disaster-relief/p/item/21445/iowa-lakes-electric-cooperative-business-disaster-rlf-program?fbclid=IwZXh0bgNhZW0CMTEAAR0jd8RglLHncAjC-4yavTPbtr2oC2TAE6eAWUCEk7c33EEEXeKkVVVklLs_aem_J3-m5Nbk6tyaPQ2O_Y2tpQ) for additional information.

**Iowa Association of Realtors (IAR) Housing Grant  
Deadline August 28, 2024**

IAR will provide up to $2,500 in housing relief to individuals who primarily reside in Buena Vista, Carroll, Cerro Gordo, Cherokee, Clay, Dickinson, Emmet, Floyd, Fremont, Hancock, Harrison, Humboldt, Kossuth, Lyon, Monona, Mills, O'Brien, Osceola, Palo Alto, Plymouth, Pocahontas, Pottawattamie, Sioux, Webster, Winnebago, Woodbury, Worth, and Wright Counties.

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| Monthly mortgage expense for the primary residence that was damaged | Rental cost due to displacement from the primary residence | Reimbursement for hotel lodging required due to displacement from primary residence |

For more information or to apply, visit [here](https://www.iowarealtors.com/news/realtor-relief/june-12-storms-flooding?fbclid=IwZXh0bgNhZW0CMTAAAR1ohOkjFkj5sw2ZYE1MAECkQ5o9VV2tBmVMfOerCvr4Eokv9gS_cqcx82M_aem_EPnibOU9J7Gl8Yjyw8eUpQ).

**Additional Information**

**Insurance Issues**If you are having issues with your insurance company, you have the right to file a formal complaint by visiting [File a Complaint | Iowa Insurance Division](https://iid.iowa.gov/consumers/filing-complaints/how-do-i-consumer-complaints).

**Home Mortgages**

If you have a home mortgage, you can call and ask for a forbearance. They will ask if you are in a federally declared disaster. Your FEMA disaster number is 4796.

**Existing SBA Loans**

Businesses that have existing SBA 504 or 7(a) loans, can ask for payment deferments from either the CDC (for 504s) or from their bank/credit union (for 7(a) loans). The financial institutions have the unilateral authority to work with borrowers on the payments.

**Tips to Avoid Scams Following a Disaster**

Please note, state and federal programs do not require application fees. Unfortunately, scam artists take advantage of those impacted by natural disasters, reaching out in person or by calling with promises of government grants, flood insurance or help with applications for assistance for a fee. Learn more [here.](https://www.extension.iastate.edu/news/avoid-scams-following-disasters)

The Small Business Development Center provides no-cost and confidential support for businesses and residents who have been impacted by flooding and after other natural disaster events. To access support, call 515-294-2030 or ‘request counseling’ at [www.iowasbdc.org](http://www.iowasbdc.org).

**Crisis Service Resources**

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| **Your Life Iowa**  Is a free resource, available 24/7 where they provide free, confidential support and can help connect you to resources to help support you moving forward.  Call: 855-581-811 Text: 855-859-8398  Chat: [Your Life Iowa Chat](https://yourlifeiowa.org/) | **988 Suicide and Crisis Lifeline**  Is a free, confidential, 24/7 crisis line providing emotional support and crisis counseling to people in crisis.  Call: 988  Text: 988  Chat: 988lifeline.org |