

July 5, 2024

Daily Fact Sheet – Iowa Recovery

President Biden has signed a major disaster declaration for Iowa homeowners and renters in Buena Vista, Cherokee, Clay, Emmet, Lyon, O'Brien, Plymouth and Sioux counties who suffered damage from the flooding and storms on June 16 and continuing.

Iowa Flooding Key Messages

- Buena Vista, Cherokee and O'Brien counties have been added to the disaster declaration for Northwest Iowa flooding that was previously approved by the President for FEMA Disaster Assistance funding.
- Two Disaster Recovery Centers in Spencer and Rock Valley will be open from 8 a.m. to 6 p.m. every day until further notice.
- Six shelters have opened in northwest Iowa for survivors. Locations are available on the [FEMA app](#).
- Mold Problems and Solutions: If your home was flooded, mold may be present and can pose a health risk. You may see or smell mold on clothing, drywall, or furniture, and it may be hidden under or behind items like flooring, appliances or walls. Drying your home and removing water-damaged items is the most important step to repair mold damage. [Flood Clean-Up Resources | Iowa.gov](#)
[Homeowners and Renters Guide to Mold Cleanup after Disasters](#)

Disaster Recovery Centers – Northwest Iowa

Spencer - Clay County
Clay County Regional Event Center
Tower Gate Pavilion
800 W. 18th St.
Spencer, IA 51301
8 a.m.-6 p.m. beginning July 3

Rock Valley - Sioux County
City Park Shelter House
1013 13th Ave.
Rock Valley, IA 51247
Opens July 3, 1- 6 p.m.
8 a.m. to 6 p.m. daily beginning July 4

To save time, apply with FEMA before visiting a Disaster Recovery Center.

How to Apply with FEMA

- Visit [DisasterAssistance.gov](#)
- Call FEMA directly at 800-621-FEMA (3362)
- Download and use the [FEMA app](#)
- Survivors can visit any Disaster Recovery Center to apply or get application assistance.

FEMA works with every household on a case-by-case basis. FEMA Disaster Survivor Assistance teams are helping people in shelters and affected neighborhoods with FEMA's application process and answering questions about available resources, in coordination with county and state emergency management.



FEMA

IOWA

Homeland Security and
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Anyone using a relay service, such as video relay service (VRS), captioned telephone service or others, can give FEMA the number for that service. For an accessible video on three ways to apply for FEMA assistance, visit:

<https://www.youtube.com/watch?v=LU7wzRiByhI>

Types of FEMA Individual Assistance

Money provided by FEMA does not have to be repaid and may include:

- **Serious Needs:** Money for lifesaving and life-sustaining items, including water, food, first aid, prescriptions, infant formula, breastfeeding supplies, diapers, consumable medical supplies, durable medical equipment, personal hygiene items and fuel for transportation.
- **Displacement:** Money you can use to stay in a hotel or motel, stay with family or friends, or for any other available housing options if you can't return home following a disaster.
- **Home Repair or Replacement:** Money to help you repair or replace your home damaged by the disaster. The money can also help with pre-existing damage to parts of your home where the disaster caused further damage.
- **Rental Assistance:** Money you can use to rent housing if you are displaced from your home because of the disaster.
- **Personal Property:** Money to help you repair or replace appliances, room furnishings, and a personal or family computer damaged by the disaster. This can also include money for books, uniforms, tools, additional computers and other items required for school or work, including self-employment.
- **Child Care:** Money to help you pay for increased or child care expenses caused by the disaster.
- **Transportation:** Money to help you repair or replace a vehicle damaged by the disaster when you don't have another vehicle you can use.
- **Moving and Storage Expenses:** Money to help you move and store personal property from your home to prevent additional damage.

Have this information ready when you apply with FEMA

Only one registration per household is needed. When you apply, have the following information available:

- Address with ZIP code
- Condition of your damaged home
- Basic list of your property damage, losses and needs
- Insurance policy information, including the policy number
- Social Security number of one member of the household
- Phone number where you can be contacted
- An email address or physical address where you can get mail
- Bank account information for direct deposit of funds

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FEMA Home Inspections in Iowa

FEMA housing inspectors are working in designated counties inspecting damage reported by people who have applied with FEMA for disaster assistance. Inspectors will call or text first to make an appointment. They will display official photo ID. If it is not visible, it is OK to ask to see it. This helps prevent fraud.

Applicants without insurance may be contacted first. Insured applicants may be contacted for an inspection after they send FEMA a copy of the declarations page from their insurance policy or settlement information.

How to appeal a FEMA decision

You can appeal any FEMA decision or award amount by sending documents that show you qualify and need more help, like estimates for repairs, receipts, bills, etc.

Each decision letter you receive from FEMA explains types of documents that may help you appeal your decision or award amount for that type of assistance.

More information: [How to Appeal a FEMA Decision](#).

Free legal services available

Iowa Legal Aid

Legal Aid of Iowa's Disaster Relief Project provides information and legal assistance to low-income disaster survivors. Their network of volunteer attorneys can assist with:

- Insurance issues
- Housing - renters
- Housing – owners
- Contractor fraud issues
- Document replacement

To apply for help from Iowa Legal Aid:

- Call the Tornado Hotline: 1-866-761-4692
- Iowans 60 and over should call 800-992-8161

Helpful information

- Iowans in need of assistance with basic needs, physical and mental health, disability services, employment, etc., should visit <https://211iowa.org/>
- [How to Document Flood Damage Insurance Claims \(floodsmart.gov\)](#)
- [Post-Flood Clean-Up Resources | iowa.gov](#)

Cleaning and Disinfecting After a Flood Tips: [Follow these simple rules for cleaning and disinfecting items after flooding.](#)

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Red Cross offers financial assistance

The American Red Cross has financial assistance available for people whose primary home was destroyed or is unlivable due to the recent storms and tornadoes.

If you have questions about American Red Cross financial assistance or other services call 1-800-RED CROSS (800-733-2767).

Iowa Spring Tornadoes and Storms – April and May 2024

FEMA funding is available for homeowners and renters in Clarke, Harrison, Mills, Polk, Pottawattamie, Ringgold, Shelby and Union counties for the April 26-27 tornadoes and storms.

FEMA funding is also available to homeowners and renters for severe storms, tornadoes and flooding that happened May 20-31 in Adair, Adams, Cedar, Jasper, Montgomery, Polk and Story counties.

Key Messages

- FEMA Disaster Recovery Centers are open in Adair, Adams, Jasper and Pottawattamie counties.
- Two DRCs will open in Polk and Pottawattamie counties on Monday, July 8.

Iowa Disaster Recovery Centers

Survivors can visit any DRC for assistance.

Greenfield
Nodaway Valley Elementary School
324 N.W. Second St.
Greenfield, IA 50849
Open 8 a.m.-6 p.m.
Closed on Sundays

Jasper County
1302 First Ave. West
Newton, IA 50208.
Open 8 a.m.-6 p.m.
Closed COB July 6, 2024

Adams County
Southwest Valley High School
904 8th Street
Corning, IA 50841
Open 8 a.m.-6 p.m.
Closed COB July 6, 2024

Pottawattamie County
Minden Fire Dept.
Fire Station parking lot
207 Main St.
Minden, IA 51553
Open 8 a.m.- 6 p.m.
Closed COB July 6, 2024

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DRCs opening Monday, July 8 at 1 p.m.

Polk County
Riley Resource Group
4400 E. University Ave.
Pleasant Hills, IA 50327
Open 1- 6 p.m. July 8
Open 8 a.m. – 6 p.m. July 9 – 13

Pottawattamie County
Charles E. Lakin Human Services Campus
North Parking Lot
815 N. 16 St
Council Bluff, IA 51501
Open 1- 6 p.m. July 8
Open 8 a.m. – 6 p.m. July 9 – 13

Helpful Information for All Iowa Disasters

FEMA Individual Assistance Call Center

Applicants with insurance may receive a call from FEMA Individual Assistance Call Center to assist them with completing their applications. Survivors may receive a phone call, text and email requesting additional insurance information.

Insurance information is the most common missing document. The insurance declaration page clarifies what kinds of coverage a resident has such as items not covered in the policy, such as personal property, or loss of the use of the home.

If homeowners cannot find the insurance policy or the insurance declaration, or the information was lost during the disaster, it can usually be located on the insurance company's website or by contacting the insurance agent.

FEMA may be able to help with damages not covered by insurance. Once an insurance settlement is reached FEMA may be able to help with the difference between the settlement and actual cost of repairs. Applicants should keep receipts.

FEMA Disaster Fraud Information

FEMA is NOT offering to buy houses. If someone is offering to buy your house, they are not working for FEMA.

Additionally, FEMA does NOT have approved contractors for home repairs, construction or debris removal.

After a disaster, scam artists, identity thieves and other criminals often attempt to take advantage of disaster survivors. We encourage survivors to watch for and report any suspicious activity. For additional information visit [Disaster Fraud | FEMA.gov](https://www.fema.gov/disaster-fraud).

To report suspected fraud, contact FEMA Investigations and Inspections Division

- Email: StopFEMAFraud@fema.dhs.gov
- Phone: 866-223-0814

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- Fax: 202-212-4926
- Mail:
400 C Street SW, Suite 7SW-1009
Mail Stop 3005
Washington D.C., 20472-3005

U.S. Small Business Administration provides personal help, loans

The Small Business Administration offers low-interest loans after a disaster to help businesses of all sizes, non-profit organizations and individual households. Representatives of businesses of all sizes, non-profit organizations and individual households are welcome to visit SBA Business Recovery Centers here. All centers will be closed on Sundays.

Pottawattamie County
Minden Fire Station
Meeting Rm.
205-207 Main St.
Minden, IA 51553
9 a.m.–6 p.m. Monday-Friday
8 a.m.–2 p.m. Saturdays

Adair County
132 S.E. Court Drive
Greenfield, IA 50849
8 a.m.–5 p.m. Monday-Friday
8 a.m.–1 p.m. Saturdays

Sioux County
Centre Mall
251 N. Main Ave, #212
Sioux Center, IA 51250
Open June 28 at 1-6 pm
9 a.m.-6 p.m. Monday- Friday:
9 a.m. - 1 p.m. Saturdays

SBA facts

- Businesses of all sizes and private nonprofit organizations may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory and other business assets. SBA can also lend additional funds to help with the cost of improvements to protect, prevent or minimize disaster damage from occurring in the future.
- Disaster loans up to \$500,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible for up to \$100,000 to repair or replace damaged or destroyed personal property, including personal vehicles.
- Interest does not begin to accrue until 12 months from the date of the first disaster loan disbursement. SBA disaster loan repayment begins 12 months from the date of the first disbursement.
- SBA will provide one-on-one assistance to disaster loan applicants at Disaster Recovery Centers. Additional information is available by calling the SBA Customer Service Center at (800) 659-2955.

HUD Offers Disaster Aid in Iowa

The U.S. Department of Housing and Urban Development (HUD) is providing a 90-day moratorium on foreclosures of mortgages insured by the Federal Housing Administration (FHA), as well as foreclosures of mortgages to Native American borrowers guaranteed under the Section 184 Indian Home Loan Guarantee program.

There is also a 90-day extension granted automatically for Home Equity Conversion Mortgages.

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Homeowners affected by the disaster should contact their mortgage or loan servicer immediately for assistance. Conventional mortgage holders may also be eligible for additional relief through their mortgage holder.

Call the FHA Resource Center at 1-800-304-9320 for additional information.

More information about a variety of HUD assistance:

https://www.hud.gov/press/press_releases_media_advisories/HUD_No_24_165

USDA programs

Rural Development offers rebuilding programs to Iowans

- The U.S. Department of Agriculture’s disaster [assistance fact sheet](#) for Iowa is a one-stop-shop of Rural Development (RD) programs and contact information that can be used to help people and businesses in rural Iowa rebuild and recover from severe weather and natural disasters.
- A Disaster and Resiliency [Resource Guide](#) outlines programs and services that can help rural residents, businesses and communities hit by disasters and support long-term planning and recovery efforts.
- Additional resources are listed: <https://www.rd.usda.gov/resources/rural-development-disaster-assistance>.

Low-interest loans for farm property damages available

May 21-May 25, 2024

The USDA has made Farm Service Agency emergency physical loss loans available in 16 counties due to physical damage and losses caused by severe thunderstorms, tornadoes, derecho, straight-line winds, heavy rainfall, and flooding. The counties are: Adair, Adams, Fayette, Hamilton, Hancock, Hardin, Kossuth, Madison, Montgomery, Page, Polk, Pottawattamie, Poweshiek, Story, Tama and Warren.

In addition, 41 counties in Iowa are named as contiguous disaster counties where eligible family farmers may qualify for FSA emergency physical loss loan assistance. Those counties are: Allamakee, Audubon, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Cass, Cerro Gordo, Chickasaw, Clarke, Clayton, Dallas, Delaware, Emmet, Franklin, Fremont, Grundy, Guthrie, Harrison, Humboldt, Iowa, Jasper, Keokuk, Lucas, Mahaska, Marion, Marshall, Mills, Palo Alto, Pocahontas, Ringgold, Shelby, Taylor, Union, Webster, Winnebago, Winneshiek, Worth and Wright.

April 26-April 27, 2024

The USDA has made FSA emergency physical loss loans available in eight counties due to physical damage and losses caused by thunderstorms and tornadoes. Those counties are - Clarke, Harrison, Mills, Polk, Pottawattamie, Ringgold, Shelby, Union.

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In addition, 21 counties in Iowa are named as contiguous disaster counties where eligible family farmers may qualify for FSA emergency physical loss loan assistance. Those counties are - Adair, Adams, Audubon, Boone, Carroll, Cass, Crawford, Dallas, Decatur, Fremont, Jasper, Lucas, Madison, Marion, Monona, Montgomery, Page, Story, Taylor, Warren and Wayne.

Disaster Unemployment Assistance Now Available for Iowa Counties

Iowa Workforce Development is now accepting applications for DUA from individuals in Clay, Emmet, Lyon, Plymouth, and Sioux counties in Northwest Iowa and Adams, Cedar, and Jasper counties in Southwest Iowa whose employment or self-employment was lost or interrupted due to severe storms, straight-line winds, tornadoes, and/or flooding stemming from weather that began on June 16.

DUA expands eligibility for unemployment benefits and provides assistance to the self-employed, including business owners and farmers. Impacted individuals can start applying today. Applications for this DUA must be filed by August 23, 2024.

For eligibility requirements and other information, visit [Iowa Workforce Development's Unemployment Benefits Online Application System \(workforce.iowa.gov\)](https://workforce.iowa.gov).

IRS announces relief for taxpayers affected by tornadoes, wind, storms

The IRS has announced that Iowans affected by severe storms and tornadoes that occurred April 26-27 and May 20-21 have until fall to file various federal individual and business tax returns and make tax payments.

The IRS automatically identifies taxpayers located in the covered disaster areas and applies filing and payment relief. Residents in Clarke, Harrison, Mills, Polk, Pottawattamie, Ringgold, Shelby and Union counties. have until Oct. 15, 2024, to file. Residents in Adair, Montgomery, Polk, and Story have until Nov. 1.

Affected taxpayers who reside or have a business located outside the covered disaster area should call the IRS disaster hotline at 866-562-5227 to request this tax relief. Taxpayers in a federally declared disaster area have the option of claiming disaster-related casualty losses on their federal income tax return for either the year in which the event occurred, or the prior year. For more info visit: [IRS announces tax relief for taxpayers impacted by severe storms and tornadoes in Iowa | Internal Revenue Service.](#)

Trouble with your insurance claim?



Recovering from the aftermath of Iowa's recent severe weather can create many questions. [The Iowa Department of Insurance and Financial Services](#) understands the challenges and as part of the National Association of Insurance Commissioners has created a [comprehensive post-disaster insurance claims guide](#) to help in the disaster recovery process.

- View and download the guide at this link: <https://bit.ly/49YCZED>
- Questions? Call (515) 654-6640.

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State of Iowa Hazard Mitigation Program

The Iowa Homeland Security Emergency Management Department coordinates the Iowa Hazard Mitigation Program which works to reduce or eliminate long-term risk to people and property from natural hazards and their effects.

The Hazard Mitigation Assistance (HMA) program has three sub-programs: Building Resilient Infrastructure and Communities (BRIC), Flood Mitigation Assistance (FMA) program, Pre-Disaster Mitigation program (PDM), and the Hazard Mitigation Grant Program (HMGP). HMGP funding becomes available only when a Presidential Disaster Declaration is made. For more information on the grant program visit [Hazard Mitigation | Homeland Security and Emergency Management \(iowa.gov\)](https://www.iowa.gov/hazard-mitigation).

Disaster recovery websites and social media channels

Please visit these websites and follow us on social media for timely and accurate information.

Websites:

- DisasterRecovery.iowa.gov
- FEMA's Iowa Recovery Page: fema.gov/disaster/4779 and fema.gov/disaster/4784
- Download and use the [FEMA app](#)

Social Media:

- Facebook, Iowa Department of Homeland Security and Emergency Management: facebook.com/iowaHSEMD
- X (Formerly Twitter), Iowa Department of Homeland Security and Emergency Management: x.com/iowaHSEMD
- FEMA Region 7: x.com/femaregion7

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 been discriminated against, call FEMA toll-free at 833-285-7448. Press 2 for Spanish. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service.

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