

July 12, 2024

Daily Fact Sheet – Iowa Recovery

State and FEMA disaster assistance is available for homeowners and renters affected by tornadoes, severe storms and flooding in **23 Iowa counties**.

The counties are **Adair, Adams, Buena Vista, Cedar, Cherokee, Clarke, Clay, Emmet, Harrison, Jasper, Lyon, Mills, Montgomery, O’Brien, Plymouth, Polk, Pottawattamie, Ringgold, Shelby, Sioux, Story, Union and Woodbury**.

Key Messages

- FEMA disaster assistance money is not considered taxable income by the IRS.
- FEMA home inspectors are conducting rapid assessments of homes for habitability. Policy does not allow them to go into crawl spaces or basements with standing water or structural damage, or to go on roofs.
- Seven Disaster Recovery Centers are open in Iowa. DRCs will open in Jasper and Ringgold counties on Monday.
- Governor Reynolds announced two state programs: the [Disaster Recovery New Housing Grant Program](#) and the [Disaster Recovery Farm Interest Program](#). See page 3 for details.

FEMA Disaster Recovery Centers in Iowa

Spencer - Clay County

Clay County Regional
Event Center
Tower Gate Pavilion
800 W. 18th St.
Spencer, IA 51301
Open Monday – Sunday
8 a.m.-6 p.m.

Rock Valley Sioux County

City Park Shelter House
1013 13th Ave.
Rock Valley, IA 51247
Open Monday – Sunday
8 a.m.-6 p.m.

Estherville – Emmet County

St. Patrick's Church -
Gym
903 Central Ave.
Estherville, IA 51334
Open Monday – Sunday
8 a.m.-6 p.m.

Rock Rapids – Lyon County

Forster Community
Center
404 First Ave.
Rock Rapids, IA 51246
Open Monday – Sunday
8 a.m.-6 p.m.

Greenfield – Adair County

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

Pleasant Hill – Polk County

Riley Resource Group
4400 E. University Ave.,
Pleasant Hill, IA 50327
Open 8 a.m.-6 p.m.
through July-13

Council Bluffs – Pottawattamie County

Charles E. Lakin
Human Services Campus
North Parking Lot
815 N. 16th St.,
Council Bluffs, IA 51501
Open 8 a.m.- 6 p.m.
through July 13



FEMA

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Homeland Security and
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FEMA Disaster Recovery Centers open July 15 in Jasper and Ringgold Counties

Jasper County

Newton Community School District –
West Academy
1302 First Ave. West
Newton, IA 50208
1– 6 p.m. July 15
8 a.m. – 6 p.m. July 16-20

Ringgold County

United Baptist Presbyterian Church
2343 US Highway 169
Mount Ayr, IA 50854
1– 6 p.m. July 15
8 a.m. – 6 p.m. July 16-20

How to Apply with FEMA

- Visit [DisasterAssistance.gov](https://www.fema.gov/disaster-assistance)
- Call FEMA directly at 800-621-FEMA (3362) Call FEMA directly at 800-621-FEMA (3362) Open Sunday - Saturday 7a.m.-11 p.m. ET.
- Download and use the [FEMA app](#)

FEMA works with each household on a case-by-case basis. 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=LU7wzRjByhI>

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.

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- **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.

State Disaster Recovery New Housing Grant Program

Governor Reynolds has announced a \$10 million State Disaster New Housing Grant Program that will provide financial assistance for the development of for sale and rental housing in cities impacted by the disasters in counties Adair, Adams, Buena Vista, Cedar, Cherokee, Clarke, Clay, Emmet, Harrison, Jasper, Lyon, Mills, Montgomery, O'Brien, Plymouth, Polk, Pottawattamie, Ringgold, Shelby, Sioux, Union and Woodbury.*

**Additional counties may be added. [A map of counties](#), including those approved for FEMA Individual Assistance, as required for this program, is available.*

Link to program: <https://www.iowaeda.com/disaster-recovery/new-housing-2024/>

Disaster Recovery Farm Interest Program (DRFIP)

The Disaster Recovery Farm Interest Program (DRFIP) provides financial assistance to agricultural asset owners and producers who are recovering from property damage and losses caused by recent severe weather events. DRFIP will reimburse one year of interest paid on eligible loans executed or amended after the date of the Presidential disaster declaration for the county where the damage occurred.

Eligible applicants must own a farm or operate a farming operation located in an Iowa county approved for federal Individual Assistance following the three presidentially declared natural disasters this spring and summer. These counties currently include Adair, Adams, Buena Vista, Cedar, Cherokee, Clarke, Clay, Emmet, Harrison, Jasper, Lyon, Mills, Montgomery, O'Brien, Plymouth, Polk, Pottawattamie, Ringgold, Shelby, Sioux, Union and Woodbury.*

**Additional counties may be added. [A map of counties](#), including those approved for FEMA Individual Assistance, as required for this program, is available.*

Link to program: <https://www.iowafinance.com/disaster-recovery-farm-interest-program-drfip/>

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.

FEMA home inspections conduct rapid assessments of a home's habitability. FEMA policy does not allow inspectors to go on roofs or into crawl spaces or basements that have standing water or have structural issues.

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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

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 and owners
- Contractor fraud issues and document replacement
- Call the Tornado Hotline: 1-866-761-4692
- Iowans 60 and over should call 1-800-992-8161

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 \(floodsmart.gov\)](#)
- 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. [Post-Flood Clean-Up Resources | Iowa.gov](#) [Homeowners and Renters Guide to Mold Cleanup after Disasters](#)
- Iowa residents in Clay, Emmet, Lyon, Plymouth and Sioux counties affected by the June flooding, may be eligible for Disaster Supplemental Nutrition Assistance Program (D-SNAP) benefits. Iowa HHS will have staff on the ground in these five counties July 8-13. To learn more about eligibility requirements and application sites, visit: hhs.iowa.gov/dsnap.
- [State of Iowa Assistance](#)
- State Disaster New Housing Grant Program: <https://www.iowaeda.com/disaster-recovery/new-housing-2024/>
- Disaster Recovery Farm Interest Program (DRFIP): <https://www.iowafinance.com/disaster-recovery-farm-interest-program-drifip/>

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.

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Insurance information is the most common missing document. 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.

You may receive an automated phone call, text message or email offering additional resources available to you.

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](#).

To report suspected fraud, contact FEMA Investigations and Inspections Division

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

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
9 a.m.-6 p.m. Monday- Friday:
9 a.m. – 1 p.m. Saturdays

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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.

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

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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.**

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 **Buena Vista, Cherokee, Clay, Emmet, Lyon, O'Brien, Plymouth, Sioux and Woodbury** counties in Northwest Iowa and **Adams, Cedar, and Jasper** counties in Central Iowa, **Clarke, Harrison, Mills, Polk, Pottawattamie, Ringgold, Shelby, and Union** counties in Southwest Iowa. Whose employment or self-employment was lost or interrupted due to severe storms, straight-line winds, tornadoes, and/or flooding.

DUA expands eligibility for unemployment benefits and provides assistance to the self-employed, including business owners and farmers. **Impacted individuals can start applying today. Application deadlines vary by county.**

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, tornadoes and flooding that occurred April 26-27, May 20-21 and June 16 have until this 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 **Buena Vista, Cherokee, Clay, Emmet, Lyon, O'Brien, Plymouth and Sioux** counties have until Nov. 15 to file. Residents in **Clarke, Harrison, Mills, Polk, Pottawattamie, Ringgold, Shelby and Union** counties. Have until Oct. 15 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?

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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.

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 \(iowa.gov\)](#)

FEMA hiring staff for Iowa disaster recovery efforts

FEMA is hiring Iowa residents to support the severe weather recovery efforts. The temporary positions are for 120 days and may be extended, in 120-day increments.

All candidates should possess strong computer, communication, interpersonal and customer service skills. Applicants must be at least 18 years old. U.S. citizenship is required. Selected candidates will be required to complete a background investigation, including fingerprinting. FEMA is an Equal Opportunity Employer. Apply online here: [USAJOBS – Search](#)

Salaries are comparable to local pay rates.

Positions include:

- Emergency Management Specialist 2
- Creative Services Specialist
- Human Resource Specialist
- Applicant Services Program Specialist
- Intergovernmental/Congressional/Private Sector Specialist
- General Engineer
- Statistician
- Logistics Specialists

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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.

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