

<u>Iowa Recovery Update – Aug. 9, 2024</u>

State and FEMA disaster assistance is available for homeowners and renters affected by tornadoes, severe storms and flooding in **28 lowa counties**.

The counties are Adair, Adams, Buena Vista, Cedar, Cherokee, Clarke, Clay, Dickinson, Emmet, Harrison, Humboldt, Jasper, Lyon, Mills, Monona, Montgomery, O'Brien, Osceola, Palo Alto, Plymouth, Polk, Pottawattamie, Ringgold, Shelby, Sioux, Story, Union and Woodbury.

Key Messages

- FEMA has provided more than \$56 million in Individual Assistance directly to survivors to help with home repairs, paying for a temporary place to live and other serious needs not covered by insurance.
- More than 5,000 lowa households have been approved for Individual Assistance.
- In addition, FEMA's National Flood Insurance Program has paid more than \$5 million in claims.
- The State of Iowa has a temporary housing program. The state's <u>Disaster Recovery Temporary</u> <u>Housing Program (DRTHP)</u> is available in eligible counties. Residents can apply <u>online</u> or by calling 1-833-307-6030. The Call Center is open daily from 7 a.m. 8 p.m.

FEMA Disaster Recovery Centers in Iowa

DRCs are open daily from 8 a.m. to 6 p.m. As of August 11, all DRCS will be closed on Sundays.

Buena Vista County
Sioux Rapids
Municipal Pool
201 Eighth St.,
Sioux Rapids, IA 50585

Woodbury County
Siouxland Regional
Transit System
6401 Gordon Dr.
Sioux City, IA 51106

Palo Alto County
Iowa Lakes
Community College
3200 College Dr.
Emmetsburg, IA 51334
Opens Thursday,
Aug. 8, 1–6 p.m.

Dickinson County
Dickinson County Expo
Bldg. meeting room.
1602 15th St.,
Spirit Lake, IA 51360
Opens Thursday,
Aug. 8, 1–6 p.m.



Cherokee County

Cherokee County
Emergency Management
(Formerly the Cherokee
County Work Services
Bldg.)
322 Lake St., Suite B
Cherokee, IA 51012

Clay County

Clay County Regional Events Center Tower Gate Pavilion 800 W. 18th St. Spencer, IA 51301

Emmet County

St. Patrick's Church - Gym 903 Central Ave. Estherville, IA 51334

Humboldt County

Humboldt County Engineer Secondary Roads Bldg. 2221 220th St. Humboldt, IA 50548

Lyon County

Forster Community Center 404 First Ave. Rock Rapids, IA 51246

Sioux County

City Park Shelter House 1013 13th Ave. Rock Valley, IA 51247

O'Brien County

City of Sheldon Community Services Center 416 Ninth St., Sheldon, IA 51201

<u>Greenfield - Adair County</u>

Greenfield City Hall 202 S. First St. Greenfield, IA 50849

Pottawattamie County

Veterans Affairs Building 623 Sixth Ave Council Bluffs, IA 51501

State Disaster Recovery Housing Programs

For Homeowners:

Disaster Recovery Temporary Housing Program (DRTHP)

Governor Reynolds has announced a <u>Disaster Recovery Temporary Housing Program (DRTHP)</u> that will provide temporary sheltering options .

The <u>Disaster Recovery Temporary Housing Program (DRTHP)</u> is available through the state of lowa to provide temporary sheltering options for eligible disaster survivors as they pursue long-term housing solutions. For this program, housing options may include recreational vehicles and travel trailers, for up to six months at no cost for lowans whose homes were majorly damaged, destroyed, or deemed not habitable.

The household must have a primary residence located in one of the eligible counties. Please review this page for list of <u>eligible counties</u>.

Residents can apply online or by calling 1-833-307-6030. The Call Center is open daily from 7 a.m. – 8 p.m.



For Homeowners:

The <u>Disaster Recovery Housing Assistance Program</u> application is open now for disaster-impacted homeowners in counties approved for FEMA Individual Assistance. *A map of approved counties is available here.*

This state of lowa-run program addresses unmet housing recovery needs outside the scope of insurance coverage or FEMA Individual Assistance. Eligible homeowners can receive up to \$50,000 for the repair or rehabilitation of their disaster-impacted homes. The program ID is 28.

Interested homeowners must first file an insurance claim if insurance is present, then apply for FEMA Individual Assistance, and received a Housing Assistance award and then; if there are unmet home repair needs can apply for the Disaster Recovery Housing Assistance Program.

For Developers:

The <u>State Disaster Recovery New Housing Grant Program</u> application is open now for developers. The program ID is 571222 It will provide financial assistance for the development of for sale and rental housing in cities impacted by the disasters in approved counties.

A map of counties, including those approved for FEMA Individual Assistance, as required for this program, is available here.

All Iowa Housing Program Information can be found at <u>Disasterrecovery.iowa.gov</u> <u>Housing Information</u>

Applications for state grant programs are available on <u>lowaGrants.gov</u>. First-time users must create an account. A short instructional video can help applicants with the login process. A call center is also available for those who need additional assistance with their application.

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.

How to Apply with FEMA

- Visit DisasterAssistance.gov.
- 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=LU7wzRjByhl

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.

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 FEMA decision letter you receive 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

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. 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.

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

Polk County

Hyatt Place West Des Moines – Jordan Creek Boardroom 295 S. 64th St. West Des Moines, IA 50266 9 a.m.–6 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

For more SBA Disaster info, visit: <u>Disaster assistance | U.S. Small Business Administration (sba.gov)</u>

Agriculture Recovery Center to Open in Woodbury County

State, federal and local agencies, in conjunction with farming industry groups, will host Agriculture Recovery Center events to help lowans recover from spring tornado, flood and storm damage. It will be held in **Woodbury County** – Correctionville Community Center, 312 Driftwood St., Correctionville, IA 51016 on Thursday, August 22 from noon – 8 p.m.

The walk-through events, designed as a resource fair, will provide information on addressing agricultural or rural needs that are not covered by standard programs offered by FEMA or the state of lowa. The U.S. Department of Agriculture, the lowa Insurance Division and other government agencies are working with industry organizations such as lowa Pork Producers, lowa Soybean and lowa Cattlemen to ensure unmet needs are identified and resources are shared.

Helpful Information

- For information on numerous Iowa Disaster Recovery Assistance Programs, click here <u>State of Iowa Assistance</u>
- 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. <u>Post-Flood Clean-Up Resources | Iowa.gov</u> <u>Homeowners and Renters Guide to Mold Cleanup</u> <u>after Disasters</u>

- Disaster Recovery Farm Interest Program (DRFIP): https://www.iowafinance.com/disaster-recovery-farm-interest-program-drfip/
- The lowa Homeland Security Emergency Management Department coordinates the lowa Hazard Mitigation
 Program which works to reduce or eliminate long-term risk to people and property from natural hazards and their
 effects. For more information on the grant program visit <u>Hazard Mitigation | Homeland Security and Emergency Management (iowa.gov)</u>
- The U.S. Department of Agriculture's <u>disaster assistance fact sheet</u> for lowa is a one-stop-shop of Rural Development (RD) programs and contact information that can be used to help people and businesses in rural lowa rebuild and recover from severe weather and natural disasters. Additional resources are listed: https://www.rd.usda.gov/resources/rural-development-disaster-assistance.
- Free Legal Assistance <u>Legal Aid of Iowa's Disaster Relief Project</u> provides information and legal assistance for disaster survivors regarding insurance, housing contractor fraud and document replacement. The Hotline 1-866-761-4692 is open 24 hours a day, seven days a week. Survivors can also email: <u>disaster@iowalaw.org</u>.

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.4796, 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.