

Daily Fact Sheet – Iowa Recovery

President Biden signed a Disaster Declaration for Iowa homeowners and renters in **Clay, Emmet, Lyon, Plymouth and Sioux** counties who suffered damage from the severe weather and flooding on June 16 and continuing.

Iowa Flooding Key Messages

- Ten shelters have been opened in Northwest Iowa for flooding survivors. Locations are available on the [FEMA app](#)
- Residents are encouraged to document flooding damage. Be sure to take photos of flood damage.
- Be sure to stay safe when cleaning up flooded properties. Tips [FEMA Information on documenting damage and flood cleanup](#)
- Information and resources for disaster survivors are available at Iowa Disaster Recovery website: disasterrecovery.iowa.gov.

FEMA assistance now available following Disaster Declaration for five counties impacted by flooding in Iowa

Iowa homeowners and renters in **Clay, Emmet, Lyon, Plymouth and Sioux** counties who suffered damage from the severe weather and flooding on **June 16 and continuing**, can now apply for disaster assistance with FEMA.

DSA Teams will begin assisting residents in shelters and in the designated counties with FEMA's application process and answering questions about available resources.

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 DRC to apply or get application assistance.

FEMA works with every 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=LU7wzRiByhI>

Apply with FEMA Whether You Have Insurance or Not

- Everyone with disaster damage should apply whether they have insurance or not.



FEMA



Homeland Security and
Emergency Management

- If you have homeowners, renters, or flood insurance, you should file a claim as soon as possible. Please stay in close contact with your insurance agency.
- FEMA cannot duplicate benefits for losses covered by insurance. If your policy does not cover all your disaster expenses, you may be eligible for federal assistance.

Other helpful information

- For road closure and state-wide Iowa up-to-date traffic information, <https://www.511ia.org/>
- 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](#)

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 \(workforce.iowa.gov\)](#).

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

Iowa Storms and Tornadoes Key Messages

- Adams, Cedar and Jasper counties have been added to the disaster declaration that includes Individual Assistance for damage that happened May 20-31.
- DSA Teams are now visiting neighborhoods in these counties to assist residents with the FEMA application process.
- Beginning Wednesday, June 26, all Disaster Recovery Centers (DRCs) will close at 6 p.m. and will be closed on Sundays.

Iowa Disaster Recovery Centers

All DRCs close at 6 p.m. and are closed on Sundays.

Greenfield

Nodaway Valley
Elementary School
324 N.W. Second St.
Greenfield, IA 50849
Open 8 a.m.-7 p.m.

Montgomery County

Southwest Valley
Middle School
406 E. Third St.
Villisca, IA 50864
Open 8 a.m.-7 p.m.
Closing June 29, 2024

Montgomery County

Southwest Valley
Middle School
406 E. Third St.
Villisca, IA 50864
Open 8 a.m.-7 p.m.

Union County

Emergency Management
705 E. Taylor St.
Creston, IA 50801
Open 8 a.m.-6 p.m. June 26-28

Polk County

Riley Resource Group
4400 E. University Ave.,
Pleasant Hill, IA 50327
Open 1 -7 p.m. June 26
8 a.m.-6 p.m. June 26-28

Apply with FEMA

Save time before visiting a DRC:

- Apply online at [DisasterAssistance.gov](https://www.fema.gov/disaster/assistance)
- Call FEMA directly at 800-621-3362

Third Agriculture Recovery Center is Friday, June 28, in Polk County

State, federal and local agencies, in partnership with agriculture industry groups, will host their third event on June 28 in Polk County at:

DMACC – Des Moines Area Community College – Bldg. 5 2006
S. Ankeny Blvd.
Ankeny, Iowa 50023
12 -8 p.m.

The walk-through event, designed as a resource fair, will provide information on addressing agricultural or rural needs not covered by standard FEMA or state programs.

Download the Iowa Disaster Agriculture Resource Guide here:

<https://www.iowa.gov/resources-0/agricultural-resources>

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, including:

- Coverage of fire damage only
- 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.

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.

Help for survivors with insurance

FEMA may provide assistance to underinsured survivors to help pay for disaster-related costs that insurance doesn't cover.

You need to tell FEMA about all the insurance coverage you have (e.g., flood, homeowners, renters, vehicle, mobile home, medical, burial, etc.) when you apply for FEMA assistance. By law, FEMA can't pay for costs that your insurance covers, so it's important to contact your insurance company right away to file a claim.

More information: [Help for Survivors with Insurance](#).

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](#).

Apply with FEMA whether or not you have insurance

- Everyone with disaster damage should apply whether they have insurance or not.
- FEMA assistance is not based on your amount of income.
- If you have homeowners, renters or flood insurance, file a claim. Stay in close contact with your insurance agency. Only damage and needs related to April 26-27 and May 20-31 storms are eligible.
- FEMA cannot duplicate benefits for losses covered by insurance.
- Even if you have insurance, FEMA may be able to provide money for serious needs, temporary housing and any damage to property not covered by insurance.
- In general, people without insurance will be contacted first by FEMA home inspectors. People with insurance may be contacted after you provide your insurance documents.

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

How to apply for FEMA assistance:

- Visit [DisasterAssistance.gov](https://www.fema.gov/disaster/assistance)
- Download and use the [FEMA app](#)
- Call FEMA directly at 800-621-FEMA (3362)

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 Assistance:** 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.

FEMA home inspections continue in Iowa counties

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.

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).

FEMA hiring staff members 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, for a maximum 365-day appointment.

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.

Salaries are comparable to local pay rates. Positions include:

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| ▪ Emergency Management Specialist | ▪ Planning Specialist |
| ▪ Public Assistance Program Delivery Mgr. | ▪ External Affairs Creative Services |
| ▪ Intergovernmental/Congressional/ Private Sector Specialist | ▪ Human Resource Specialist |
| | ▪ Logistics Specialist |

To see posted positions, visit: <https://www.usajobs.gov/Search/Results?l=Iowa&a=HSCB&k=&p=1>

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

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.

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](#).

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 Room
205-207 Main St.
Minden, IA 51553
9 a.m.–6 p.m. weekdays
8 a.m.–2 p.m. Saturdays

Adair County
132 S.E. Court Drive
Greenfield, IA 50849
8 a.m.–5 p.m. weekdays
8 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.

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.

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.