

**HOMELAND SECURITY AND EMERGENCY MANAGEMENT
DEPARTMENT[605]**

Adopted and Filed

Rulemaking related to emergency assistance

The Homeland Security and Emergency Management Department hereby rescinds Chapter 11, “Emergency Assistance,” Iowa Administrative Code, and adopts a new Chapter 11 with the same title.

Legal Authority for Rulemaking

This rulemaking is adopted under the authority provided in Iowa Code sections 29C.20A and 29C.20B.

State or Federal Law Implemented

This rulemaking implements, in whole or in part, Iowa Code sections 29C.20A and 29C.20B.

Purpose and Summary

The rulemaking eliminates language that is overly restrictive, obsolete, and repetitive of the Iowa Code and therefore results in a shorter chapter. This rulemaking also implements and updates current practices.

Public Comment and Changes to Rulemaking

Notice of Intended Action for this rulemaking was published in the Iowa Administrative Bulletin on December 24, 2025, as **ARC 9824C**. A public hearing was held on the following date(s):

- January 13, 2026
- January 14, 2026

No one attended the public hearings. No public comments were received. No changes from the Notice have been made.

Adoption of Rulemaking

This rulemaking was adopted by the Director of the Department, John Benson, on January 28, 2026.

Fiscal Impact

This rulemaking has no fiscal impact to the State of Iowa.

Jobs Impact

After analysis and review of this rulemaking, no impact on jobs has been found.

Waivers

Any person who believes that the application of the discretionary provisions of this rulemaking would result in hardship or injustice to that person may petition the Department for a waiver of the discretionary provisions, if any.

Review by Administrative Rules Review Committee

The Administrative Rules Review Committee, a bipartisan legislative committee which oversees rulemaking by executive branch agencies, may, on its own motion or on written request by any individual or group, review this rulemaking at its [regular monthly meeting](#) or at a special meeting. The Committee’s meetings are open to the public, and interested persons may be heard as provided in Iowa Code section 17A.8(6).

Effective Date

This rulemaking will become effective on March 25, 2026.

The following rulemaking action is adopted:

ITEM 1. Rescind 605—Chapter 11 and adopt the following **new** chapter in lieu thereof:

CHAPTER 11
EMERGENCY ASSISTANCE

DIVISION I
IOWA DISASTER AID INDIVIDUAL ASSISTANCE GRANT PROGRAM

Preamble

This division implements a state program of financial assistance to meet disaster-related expenses, food-related costs, or serious needs of individuals or families who are adversely affected by a state-declared disaster emergency. The program is intended to meet needs that cannot be met by other means of financial assistance.

605—11.1(29C) Definitions.

“Bona fide residence” or *“bona fide address”* means the same as defined in Iowa Code section 321.1(6C).

“Department” means the same as defined in Iowa Code section 29C.2.

“Dwelling” or *“dwelling unit”* means the structure in which a household resides. “Dwelling” or “dwelling unit” includes permanent structures, mobile homes, manufactured homes, modular homes, fifth-wheel travel trailers, travel trailers, and motor homes in which a household resides.

“Emergency management coordinator” means the person appointed by the local emergency management commission pursuant to Iowa Code sections 29C.9 and 29C.10.

“Fifth-wheel travel trailer” means the same as defined in Iowa Code section 321.1(36D) “c.”

“Home” means the pre-disaster dwelling or dwelling unit for a household.

“Household” means all adults and children who lived in the pre-disaster residence who request assistance, as well as any persons, such as infants, spouses, or part-time residents, who were not present at the time of the disaster but who are expected to return during the assistance period.

“Manufactured home” means the same as defined in Iowa Code section 435.1.

“Modular home” means the same as defined in Iowa Code section 435.1.

“Manufactured or mobile home” means the same as defined in Iowa Code section 435.1.

“Mitigation” means the same as defined in rule 605—1.2(29C).

“Motor home” means the same as defined in Iowa Code section 321.1(36D) “d.”

“Necessary expense” means the cost associated with acquiring an item or items, obtaining a service, or paying for any other activity that meets a serious need.

“Owner” means one or more persons, jointly or severally, in whom is vested all or part of the legal title to property or all or part of the beneficial ownership and a right to present use and enjoyment of the property. “Owner” includes a mortgagee in possession.

“Rent” means an amount paid to the landlord under the rental agreement.

“Safe, sanitary, and secure” means free from disaster-related health hazards.

“Serious need” means the item or service is essential to the household to prevent, mitigate, or overcome a disaster-related hardship, injury, or adverse condition.

“Tenant” means a person or persons entitled under a rental agreement to occupy a dwelling or dwelling unit to the exclusion of others.

“Travel trailer” means the same as defined in Iowa Code section 321.1(36D) “b.”

605—11.2(29C) Program implementation.

11.2(1) *Disaster proclamation.* The Iowa individual assistance grant program (IIAGP) shall be implemented when the governor issues a proclamation of a state of disaster emergency that authorizes individual assistance. The program shall be in effect only in those counties named in the proclamation. Assistance shall be provided for a period not to exceed 120 days from the date of proclamation.

11.2(2) *Voucher system.* The IIAGP will be implemented through a reimbursement or voucher system. Reimbursement may include checks provided to the applicant. The applicant must sign a promise to purchase replacement food or personal property.

11.2(3) *Program extensions.*

a. The program may be extended beyond 120 days through an extension of the governor's disaster proclamation; or

b. The program may be extended in 30-day intervals requested by the applicant household through the contracted entity and approved by the department.

605—11.3(29C) Application for assistance. To request assistance for disaster-related expenses, the household shall complete the online form and submit it within 45 days of the disaster proclamation to the contracted administrative entity.

11.3(1) Application forms are available from an approved administrative entity, as well as the website of the department at homelandsecurity.iowa.gov.

11.3(2) The application shall include:

a. A declaration of the household's annual income, accompanied by a current pay stub, W-2 form, or income tax return.

b. An authorization to release confidential information to personnel involved in administering the program.

c. A certification of the accuracy of the information provided.

d. An assurance that the household had no insurance coverage for claimed items.

e. A commitment to refund any part of a grant awarded that is duplicated by insurance or by any other assistance program, such as but not limited to local community development groups and charities, the Small Business Administration, or the Federal Emergency Management Administration.

f. A short, handwritten narrative of how the disaster event caused the claimed loss, including an itemized list of items damaged by the disaster.

g. A copy of a picture identification document for the adult applicant.

h. When vehicle damage is claimed, current copies of the vehicle registration and liability insurance card.

11.3(3) The application period may be extended beyond 45 days through an extension of the governor's disaster proclamation. If the forty-fifth day falls on a Saturday, Sunday, or holiday, the deadline is moved to the following business day.

11.3(4) Only one application will be accepted per household. Duplicate applications will be denied.

11.3(5) Applicants must respond to requests for information within 21 days or the application will be denied. If an application is denied because a client does not respond to a request for documentation, the applicant has 30 days from the date on the notice letter to submit documentation or the case cannot be reopened.

605—11.4(29C) Eligibility criteria. To be eligible for assistance, an applicant household must meet all of the following conditions:

11.4(1) The household's bona fide residence was located in the area identified in the disaster proclamation during the designated incident period, and the household verifies occupancy at that residence. If a vehicle was damaged, the vehicle must have been located in the same county as the bona fide residence.

11.4(2) Household members are citizens of the United States or are legally residing in the United States.

11.4(3) The household's annual income is at or less than 200 percent of the federal poverty level for a household of that size.

a. Poverty guidelines are updated annually.

b. All income available to the household is counted, including wages, child support, interest from investments or bank accounts, social security benefits, and retirement income. Proof of income is required.

c. Income determination is based on the applicant's or applicants' adjusted gross income as defined in 26 U.S.C. §62 as amended to March 25, 2026.

11.4(4) The household has unmet disaster-related expenses or serious needs that are not covered by insurance. The applicant must provide claim documentation from the insurance company.

11.4(5) The household has not previously received assistance from this program or another program for the same loss in the same disaster.

11.4(6) Household eligibility for home repair assistance for a dwelling or dwelling unit damaged due to a proclaimed disaster is only available for a household that owns and occupies the dwelling or dwelling unit being repaired.

a. Assistance will be denied if preexisting conditions are the cause of the damage.

b. Repairs to rental dwellings, dwelling units, or landlord-owned equipment are excluded under this program.

605—11.5(29C) Eligible categories of assistance. Expenses eligible for grant funding shall be limited to personal property, food assistance, home repair and temporary housing and shall not exceed a total of \$7,000. Assistance is available under the program for the following disaster-related expenses:

11.5(1) Personal property and food assistance may be issued for damage to personal property or food replacement. Eligible items for personal property assistance may include but are not limited to the following items, based on the item's condition:

a. Appliances or equipment, including:

(1) Small household appliances, including but not limited to:

1. Toasters,
2. Blenders,
3. Microwaves,
4. Vacuums,
5. Dehumidifiers, and
6. Window air conditioners.

(2) Large household appliances if the appliance is owned by the household and not a landlord.

(3) Outdoor equipment, including:

1. Lawn mowers, and
2. Snow blowers.

b. Food.

c. Personal hygiene items.

d. Prescription medications or medical equipment not covered by insurance.

e. Basic household items, including but not limited to:

- (1) Furnishings (e.g., tables, chairs, dressers, couches, end tables),
- (2) Beds (e.g., mattresses, bedding),
- (3) Curtains or window treatments,
- (4) Car or booster seats,
- (5) Strollers,
- (6) Storage totes,
- (7) Televisions,
- (8) Laptop or desktop computers, and
- (9) Area rugs.

f. Clothing.

g. Short-term transportation, such as bus passes.

h. Debris removal.

i. Vehicle repair or replacement if a total loss has occurred.

j. Other personal property items, as determined by the department, in order to assist the household in making the dwelling or dwelling unit safe, sanitary, and secure.

11.5(2) Home repair assistance may be issued for home repair for an owner-occupied dwelling or dwelling unit as needed to make the dwelling or dwelling unit safe, sanitary, and secure, up to a maximum of \$7,000.

- a.* Assistance will be denied if preexisting conditions are the cause of the damage.
- b.* Repairs to rental dwellings or dwelling units or landlord-owned equipment are excluded under this program.
- c.* Assistance may be authorized for:
 - (1) The repair of structural components, such as the foundation and roof.
 - (2) The repair of floors, walls, ceilings, doors, windows, and carpeting of essential interior living space that was occupied at the time of the disaster.
 - (3) Mitigation measures.
 - (4) Debris removal, including trees.
 - (5) Bathroom, including toilet, sink, and tub/shower.
 - (6) Sump pump installation (in a flood event only).
 - (7) Electrical or mechanical repairs.
 - (8) Water heater.
 - (9) Heating systems.
 - (10) Air-conditioning systems.
 - (11) Water well repair for dwellings or dwelling units with no other source of water available.
 - (12) Water softener repair.
- d.* Repairs completed by a vendor must be compliant with applicable building codes and standards as of the date of the governor's proclamation.

11.5(3) Temporary housing assistance.

a. Temporary housing assistance may be issued to a household for lodging at a licensed establishment, such as a hotel or motel. The household's home must be considered to be destroyed, uninhabitable, inaccessible, or unavailable to the household. Total temporary housing assistance cannot exceed \$7,000 and is included as part of disaster assistance.

b. Temporary housing assistance may also be granted for rental unit application fees, deposits, and first month's rent for a new dwelling.

11.5(4) Replacement, repair, or provision of other items of necessity may be approved by the department on a case-by-case basis, up to a maximum of \$7,000.

605—11.6(29C) Eligibility determination and payment.

11.6(1) The contracted entity or designee shall confirm that the bona fide address provided on the application is a valid address and is reasonably believed to be in the disaster-affected area. The department or contracted entity reserves the right to view the damaged property prior to providing any assistance pursuant to the IIAGP.

11.6(2) Designated staff in the department shall:

- a.* Monitor applicants' names and addresses as reports are submitted by the administrative entity.
- b.* Monitor, review, and provide timely submission of invoices by the administrative entity for payment and shall process appeals.

11.6(3) For applications with a voucher or reimbursement request, the department or its designee shall:

- a.* Determine eligibility and the amount of payment within the rules of the program.
- b.* Notification of the decision will be written, timely and adequate. Timely means within ten days of the decision being made along with a full and complete explanation for why assistance may have been denied.
- c.* Authorize vouchers to an eligible household to purchase needed goods and services.
- d.* Pay vendors for goods and services purchased with vouchers.

605—11.7(29C) Contested cases.

11.7(1) *Reconsideration.*

a. The household may request reconsideration of decisions regarding eligibility and the amount of assistance awarded.

b. To request reconsideration, the household shall submit a written request to the Iowa Department of Homeland Security and Emergency Management, 7900 Hickman Road, Windsor Heights, Iowa 50324, within 30 days of the date of the letter notifying the household of the department's decision. Reconsiderations will also be accepted electronically via the process detailed in the initial notice of decision.

c. The department shall review any additional evidence or documentation submitted and issue a reconsideration decision within 30 days of receipt of the request.

11.7(2) Appeal. The household may appeal the department's reconsideration decision according to procedures in 605—Chapter 2 and this rule.

a. Appeals must be submitted in writing to the Iowa Department of Homeland Security and Emergency Management, 7900 Hickman Road, Windsor Heights, Iowa 50324, within 30 days of the date of the reconsideration decision. Written appeals will also be accepted electronically via the process detailed in the notice of reconsideration decision.

b. A written appeal is filed on the date the envelope sent to the department is postmarked or, when the postmarked envelope is not available, on the date the appeal is stamped received by the agency.

605—11.8(29C) Discontinuance of program.

11.8(1) Deferral to federal assistance. Upon declaration of a disaster by the President of the United States under the Robert T. Stafford Disaster Relief and Emergency Assistance Act, 42 U.S.C. §5121 through §5207 as of March 25, 2026, the Iowa individual assistance grant program administered under this chapter will be discontinued in the geographic area designated by the federal individual assistance program. Upon issuance of the presidential declaration:

a. No more applications will be accepted.

b. Any applications that are in process but are not yet approved will be denied.

c. Persons seeking assistance under this program will be advised to apply for federal disaster assistance.

11.8(2) Exhaustion of funds. The program will be discontinued when funds available for the program have been exhausted. To ensure equitable treatment, applications for assistance will be approved on a first-come, first-served basis until all funds have been depleted. "First-come, first-served" is determined by the date the application is approved for payment.

a. *Partial payment.* Because funds are limited, applications may be approved for less than the amount requested. Payment cannot be approved beyond the amount of funds available.

b. *Reserved funds.* A portion of allocated funds will be reserved for final appeal decisions reversing the department's denial that are received after funds for the program have been awarded.

c. *Untimely applications.* Applications received after the program is discontinued will be denied.

These rules are intended to implement Iowa Code section 29C.20A.

605—11.9 to 11.20 Reserved.

DIVISION II IOWA DISASTER CASE ADVOCACY

605—11.21(29C) Purpose. The purpose of these rules is to guide the provision of the Iowa disaster case advocacy (IDCA) program during the time of emergency disaster for individual assistance when a disaster is proclaimed by the governor of the state of Iowa.

605—11.22(29C) Definitions.

"*Contracted entity*" means an entity chosen by the department as the contracted administrator for the IDCA program.

“*Emergency management coordinator*” means the person appointed by the local emergency management commission pursuant to Iowa Code sections 29C.9 and 29C.10.

“*Household*” means all adults and children who lived in the pre-disaster residence who request assistance, as well as any persons, such as infants, spouses, or part-time residents, who were not present at the time of the disaster but who are expected to return during the assistance period.

“*Iowa disaster human resource council*” or “*IDHRC*” is recognized as the designated voluntary organization active in disasters for Iowa.

“*Necessary services*” means the guidance and advice in obtaining a service, or assistance in obtaining resources from various providers for any other activity that addresses a serious need.

605—11.23(29C) Program implementation.

11.23(1) *Disaster proclamation.* The IDCA program shall be implemented when the governor issues a proclamation of a state of emergency disaster that authorizes individual assistance.

a. The program shall be in effect only in those counties named in the proclamation.

b. The program shall commence on the day following the governor’s disaster proclamation and shall be provided for a period of up to 180 days from the date of proclamation.

c. The program may be extended in intervals up to 90 days when adequate justification is presented to the department, but not to exceed 730 days from the date of the proclamation.

d. If the disaster becomes a presidentially declared disaster and a Federal Emergency Management Agency (FEMA) disaster case management (DCM) grant is approved, then assistance may be provided for a period of up to 24 months from the date of the proclamation.

e. The reporting of the numbers of contacts, cases opened, cases pending, cases closed, and other reports as determined and communicated by the department.

f. Audits of disaster case files, as well as cost management and expenditures, may be randomly performed by the department without notice.

11.23(2) *Contracting.* The administrative entity currently under contract for the IIAGP may receive an amended contract to specify administration of the IDCA program.

a. Future contract renewals may be inclusive with the IIAGP and as amended to include the IDCA program.

b. If a local contracted entity is under contract with the state to provide other services or is implementing a state or federal program and the contract contains a sufficient surety bond or other adequate financial responsibility provision, the department shall accept the existing surety bond or financial responsibility provisions in lieu of applying a new or additional surety bond or financial responsibility requirement.

c. The contracted entity shall coordinate activities with emergency management coordinators and voluntary organizations active in the disaster while the program is active. The contracted entity may subcontract with other entities to provide disaster case advocacy with the approval of the department.

605—11.24(29C) Eligibility criteria. To be eligible for assistance, an applicant household must meet all of the following conditions:

11.24(1) The household’s residence was located in the area identified in the disaster proclamation during the designated incident period and the household verifies occupancy at that residence.

11.24(2) Household members are citizens of the United States or are legally residing in the United States.

11.24(3) The household has disaster-related needs that represent a burden that the family is unable to resolve.

605—11.25(29C) Services. Disaster case advocacy is a time-limited resource and process that involves a partnership between a case advocate and a household impacted by a disaster (also known as a client) to develop and carry out a disaster recovery plan. This partnership provides the client with a single point of contact to facilitate access to a broad range of resources, promoting sustainable assistance for individuals and a household’s recovery. These services are client-focused and provided in a manner consistent with standards for trauma-informed practice in human services.

605—11.26(29C) Disaster-caused unmet needs. A disaster-caused unmet need is an unresourced item, support, or assistance that has been assessed by a representative from a local, state, tribal, federal agency or a voluntary, or faith-based organization and that is needed for the client to recover from the disaster. Unmet disaster-caused needs may also include basic and immediate needs, such as food, clothing, shelter, or first aid, and long-term needs, such as financial, physical, emotional or spiritual well-being.

605—11.27(29C) Resources. Applicable resources may include but are not limited to insurance payments, state assistance, voluntary/faith-based and local community assistance, federal disaster assistance, small business administration loans, and personal resources.

605—11.28(29C) Standards and policies.

11.28(1) Access. The contracted entity shall provide clients with ease of access to disaster case advocacy services.

11.28(2) Confidentiality and duplications of benefits.

a. The contracted entity shall have policies and procedures to meet requirements regarding maintaining confidentiality set forth by the department.

b. The contracted entity shall develop memorandums of agreement, memorandums of understanding, and release of information that will allow coordinated case advocacy and services and prevent the duplication of benefits.

11.28(3) Engagement. The case advocate shall create a sustainable, trusting partnership with the client.

11.28(4) Screening. The case advocate shall perform screening to determine eligibility and disaster-related unmet needs.

11.28(5) Intake and assessment. The case advocate shall perform intake and assessment procedures to triage disaster-related needs of eligible households.

a. A case advocate shall conduct an assessment specifically seeking targeted information to identify a client's disaster-related needs.

b. An assessment should focus on planning for recovery and meeting recovery goals.

c. An assessment should be conducted in person, when feasible, and should follow all standards for confidentiality and engagement.

11.28(6) Recovery planning.

a. A recovery plan should outline tasks for both the client and case advocate based on an assessment and documentation of needed services.

b. The plan should identify priority needs and connect the client with resources, establish benchmarks and goals to measure progress toward recovery, and outline a case closure procedure.

c. The plan should be a joint effort between the case advocate and the client.

d. The case advocate should explain the available options, the resource and recovery alternatives, and the support services offered by the case advocate.

11.28(7) Action and advocacy. The case advocate role in recovery includes providing, referring or arranging for needed services and resources; verifying unmet needs, completing documentation and checking duplication of benefits; and actively advocating for the client through presentation, participation in recovery groups and interface with government and nongovernment resource providers.

11.28(8) Monitoring. Monitoring the services allows the case advocate to keep documents up to date, to determine if the chosen resources are providing the services needed, and to evaluate whether adjustments are needed.

11.28(9) Closure.

a. Closure procedures should be outlined in the recovery plan and the roles and responsibilities of the client and case advocate clearly defined.

b. Case closure acknowledges the recovery goals achieved, recognizes the progress made toward unmet goals, and identifies needed resources to continue progress.

605—11.29(29C) Planning and training. Training will adhere to the disaster case management criteria, as prescribed by the federal Administration for Children and Families as of March 25, 2026, and

follow the disaster case advocacy guidelines as designed by the IDHRC or the approved rules of the department. The department shall request from the executive council of the state of Iowa funds to perform training in disaster case advocacy as requested and necessary to prepare for disaster response.

605—11.30(29C) Payment for services.

11.30(1) The department will negotiate payment with the contracted entity when the contract is established. Payment will be based on the contracted entity's actual direct and indirect costs.

11.30(2) The department will accept the contracted entity's federally approved indirect cost rates as required by the federal Office of Management and Budget (OMB).

11.30(3) The local administrative entity may draw down grant funding to pay valid claims on at least a weekly basis.

11.30(4) Exhaustion of funds. The program shall be discontinued when the funds available for the program have been exhausted. The department will notify the contracted entity of the total available funds for the IDCA program once funds have been approved by the executive council. To ensure equitable treatment, assistance will be approved on a first-come, first-served basis until all funds have been exhausted.

605—11.31(29C) Contested cases.

11.31(1) *Reconsideration.*

a. The household may request reconsideration of decisions regarding eligibility.

b. To request reconsideration, the household shall submit a written request to the Iowa Department of Homeland Security and Emergency Management, 7900 Hickman Road, Windsor Heights, Iowa 50324, within 30 days of the date of the letter notifying the household of the contracted entity's decision. Reconsiderations will also be accepted electronically via the process detailed in the initial notice of decision.

c. The department shall review any additional evidence or documentation submitted and issue a reconsideration decision within 30 days of receipt of the request.

11.31(2) *Appeal.* The household may appeal the department's reconsideration decision according to procedures in 605—Chapter 2 and this rule.

a. Appeals must be submitted in writing to the Iowa Department of Homeland Security and Emergency Management, 7900 Hickman Road, Windsor Heights, Iowa 50324, within 30 days of the date of the reconsideration decision. Written appeals will also be accepted electronically via the process detailed in the notice of reconsideration decision.

b. A written appeal is filed on the date the envelope sent to the department is postmarked or, when the postmarked envelope is not available, on the date the appeal is stamped received by the agency.

These rules are intended to implement Iowa Code section 29C.20B.

[Filed 1/28/26, effective 3/25/26]

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EDITOR'S NOTE: For replacement pages for IAC, see IAC Supplement 2/18/26.