

CREDIT POLICY ANNOUNCEMENT

Bulletin- 2024-04 | FEMA Major Disaster Declaration - Update

FEMA has updated the counties in Iowa where individual assistance was granted. 1 additional county was added, totaling 16 counties where individual assistance has been granted. The new county added is highlighted below.

<https://www.fema.gov/disaster/4796>

Incident Period: Jul 9, 2024 - Jul 11, 2024

Declaration Date: Aug 20, 2024

- Buena Vista (County)
- Cherokee (County)
- Clay (County)
- Dickinson (County)
- Emmet (County)
- Humboldt (County)
- Lyon (County)
- Monona (County)
- O'Brien (County)
- Osceola (County)
- Palo Alto (County)
- Plymouth (County)
- Pottawattamie (County)
- **Scott (County)**
- Sioux (County)
- Woodbury (County)

Loans within the counties where individual assistance was granted must adhere to the FEMA Disaster Area guideline shown below. We will continue to monitor FEMA announcements and provide timely updates.

FEMA Disaster Area

If the subject property is located in a FEMA declared major disaster area where individual assistance was granted, one of the following is required:

- Collateral valuation (completed by a Spring EQ vendor) after the disaster incident period end date OR
- Post disaster inspection confirming the property was not adversely affected by the disaster

