

STATE OF IOWA

KIM REYNOLDS
GOVERNOR

REQUEST FOR PRESIDENTIAL DISASTER DECLARATION COVER LETTER MAJOR DISASTER

August 3, 2026

The Honorable Donald J. Trump
President of the United States
The White House
1600 Pennsylvania Ave. NW
Washington, D.C. 20500

Through: Acting Regional Administrator Jay Van Der Werff
FEMA Region VII
11224 Holmes Road
Kansas City, MO 64131

RE: Request for Major Disaster Declaration

Dear Mr. President:

Between July 1 and July 4, 2026, severe weather and heavy rainfall inundated Iowa, producing high winds, severe flash flooding, and massive overtopping across central Iowa's river basins. The severe weather conditions caused significant damage to public infrastructure and private property. This deluge has been deemed a "1000-year rain event" by the National Weather Service, constituting a 0.01% chance of this occurring in any given year. Consequently, I respectfully request that you declare a major disaster for the State of Iowa for the events which occurred between July 1 and July 4, under the provisions of Section (401) of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, 42 U.S.C. §§ 5121-5207 (Stafford Act), and implemented by 44 CFR §§ 206.36-206.48.

Given the significant impact to the residents of the state, I have determined that this incident is of such severity and magnitude that effective response is beyond the capabilities of the State of Iowa and the affected local governments, and that supplementary federal assistance is necessary.

For this reason, I am requesting Hazard Mitigation Assistance funding statewide and activation of the Public Assistance programs for the counties listed below:

Public Assistance: Jasper, Polk, Story, and Warren

Hazard Mitigation: Statewide

In addition to Federal Public Assistance programs, I am requesting that the State of Iowa be designated as a Public Assistance managing state. I am confident in the leadership and subject matter expertise evident at the Iowa Department of Homeland Security and Emergency Management (HSEM), and have full faith in the staff's ability to administer the federal Public Assistance program without the full suite of support from the Federal Emergency Management Agency (FEMA). The State of Iowa has proven itself as effective and capable in administering the Public Assistance program at the State level through the administration of the most recent federal declaration, DR-4870. Iowa HSEM maintains the capacity, capability, and institutional knowledge necessary to administer the Public Assistance program and, in turn, will continue reducing the burden, reliance, and increased financial and personnel commitments of our federal partners.

This request for a major disaster declaration under the Stafford Act does not include a request for federal Individual Assistance.

I. Confirmation that the Governor has taken appropriate action under State law and directed the execution of the State emergency plan—44 CFR 206.36(c)(1)

On July 6, 2026, I took action and issued a proclamation of disaster emergency pursuant to Iowa Code § 29C.6 for the following four counties: Jasper, Osceola, Polk, and Story.

Due to the ongoing effects of the disaster, and requests for assistance supported by local damage assessments, I issued an additional proclamation on July 8, 2026, to include Hamilton County.

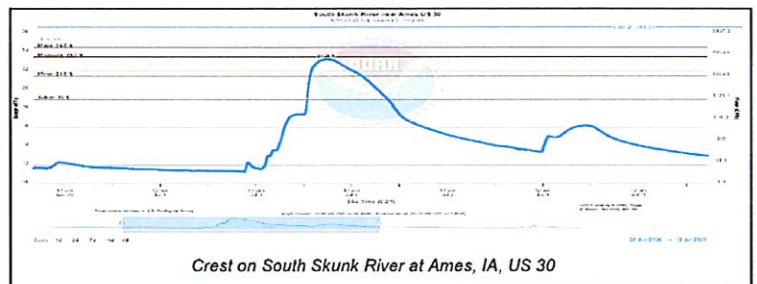
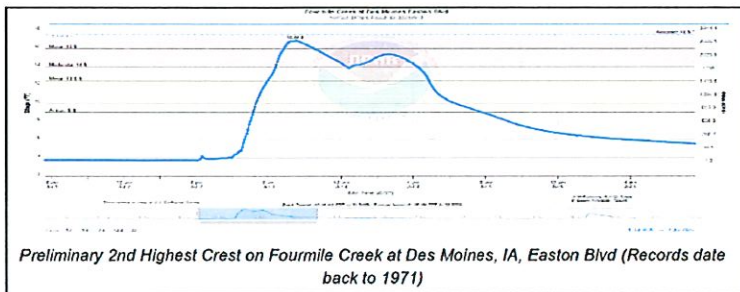
These Proclamations activated the disaster response and recovery aspects of the Iowa Department of Homeland Security and Emergency Management's Iowa Emergency Response Plan, and those additional response plans applicable to the counties affected by this disaster. It also authorized the use and deployment of all available State resources, supplies, equipment, and materials as are reasonably necessary to assist citizens located in the disaster-affected counties.

Through the authorities pursuant to Iowa Code § 29C.20A, Iowa Admin. Code 605-11.23(1), and Iowa Admin. Code 605-11.2(1), I activated the State of Iowa's Individual Assistance Grant Program and Disaster Case Advocacy Program for Jasper, Osceola, Polk, Story, and Hamilton counties. These programs are available to assist individuals and families adversely affected by the disaster, who could not be helped by other means of financial assistance, and for whom federal assistance under the Stafford Act was not made available.

GENERAL FACTS OF THE DISASTER

According to the National Weather Service (see event summary attached to this request), a series of slow-moving thunderstorms brought torrential rain and severe flash flooding to central Iowa between July 2 and July 4. late on July 2 into the morning of July 3, thunderstorms stalled over northern Polk and southern Story counties, dropping 5 to 10 inches of rain (with isolated higher amounts) and causing initial flash flooding that quickly flowed into area streams. A second round of heavy rain fell slightly further north late on July 3 into the morning of July 4. This system impacted Jasper, Polk, Story, and Boone counties, extending up into southern Calhoun and northeastern Carroll counties.

In Jasper County, the city of Newton experienced 2 to 4 inches of rain, resulting in significant street flooding in uncommon locations. Meanwhile, the city of Ames in Story County recorded some of the highest rainfall totals, ranging from 4 to 7 inches with isolated higher amounts, inundating streets that rarely experience such flooding. The hydrographs below detail the extremely rapid rise of river levels in the Fourmile Creek at Des Moines and the South Skunk River near Ames, located in Polk and Story counties, respectively.



Compounding over two consecutive nights, localized 48-hour rainfall accumulations reached up to 15 inches across northern Polk, Story, Jasper, and surrounding counties. The initial wave saturated regional soils and sent Fourmile Creek to its second-highest preliminary crest on record and caused significant flash flooding across portions of the Des Moines metro area as well as temporary closures of I-35. The second wave led to significant flash flooding in the Ames area, causing flooding along Ioway Creek and the South Skunk River as well as temporary closures of I-35 again. Visual impacts assessed by the Story County Emergency Management Agency confirmed that nearly every creek and stream had exceeded its banks or was flowing bank-full.

The impacts of these heavy rains were exacerbated by their localization and intensity over a short period of time, leading to areas of the affected counties that rarely see flash flooding experiencing rapid soil and roadway saturation.

On July 17, 2026, the State of Iowa requested the Federal Emergency Management Agency (FEMA) conduct a Public Assistance joint preliminary damage assessment in four counties: Jasper, Polk, Story, and Warren. At the conclusion of the joint preliminary damage assessment for Public Assistance, it was determined that, combined, the four counties had over twenty-five entities reporting damages, which included significant flash-flooding and washout damage.

Because of these joint preliminary damage assessments, I have determined that the severity of damage in the four counties is such that the federal Public Assistance Program is needed to aid in recovery.

Attached are summary documents for damage costs to date. As we are able to assess damage to other affected counties, including infrastructure damage, I reserve the right to request additional types of federal assistance for additional counties.

II. The situation is of such severity and magnitude that effective response is beyond the capabilities of the State and affected local governments– 44 CFR 206.36(b)(1)

Pursuant to 44 CFR 206.36, I have determined this incident is of such severity and magnitude that effective response is beyond the capabilities of the State and affected local governments, and supplementary federal assistance is necessary to save lives and to protect property, public health and safety, or to lessen or avert the threat of a disaster.

Fatalities, Injuries, and Evacuations

In Polk County, surging floodwaters triggered the urgent evacuation of 20 units at the Pleasant Valley Mobile Home Park. The crisis rapidly escalated as the flood entered the city of Des Moines, devastating over 100 units at the Parkside East Apartments. Nearly 400 residents were abruptly displaced, with local fire and rescue crews executing dozens of water rescues to pull residents from the rapidly rising waters. These rapid response efforts by local first responders were the critical barrier preventing severe injuries and a catastrophic loss of life.

The sheer scale of this storm system required swift, life-saving interventions across multiple jurisdictions.

The Ember Youth Recovery Center in Story County was fully evacuated to alternate housing following a lightning strike and flooding. Serious injuries and loss of life were prevented due to the effective actions of facility staff. The building, however, sustained critical damage which will need to be repaired prior to repatriation.

Utilities

Due to the rapid and torrential rainfall, critical utility infrastructure in Polk and Story counties was systematically crippled. The sheer volume of water incapacitated lift stations, which quickly overwhelmed local officials. Iowa State University and the cities of Roland and Kelley, in Story County, sustained extensive damage to lift stations and water utility infrastructure. This resulted in the loss of drainage capabilities, with city officials in Roland operating pumps for over a week to try and reduce the burden on sewer and water utility infrastructure. These prolonged pumping operations in turn damaged sewer lift station piping, showing the extreme and overwhelming nature of this event locally.

Critical Facilities and Infrastructure

Numerous utility facilities, pumping stations, sewer systems, bridges, and primary and secondary roadways were impacted, damaged, or destroyed during this event. Because soils were already heavily saturated, the fast and powerful overland flooding caused water levels to rise rapidly, inundating critical facilities and systems. The true scale of the impact on these systems and facilities has yet to be fully realized. In the coming weeks, as floodwaters recede and safe access is restored, comprehensive damage assessments, structural inspections, and cost analysis will reveal the full extent of the damages sustained.

Commercial and Transportation

Multiple roadways were closed by either official notification from Iowa DOT or due to high water levels on roads and washouts. Transportation of commercial goods and services, response by emergency medical services, response by recovery and restoration services personnel, and travel by private citizens was severely impacted.

- The Iowa DOT closed Interstate 35, a major north-south running roadway that connects multiple counties in the state, including the cities of Des Moines and Ames, for several hours. Four other local highways providing transit through Story and Polk counties were also closed for hours due to flooding and standing water. These closures caused disruptions to the movement of goods and services, emergency medical services, and the ability for residents to seek shelter or evacuate if necessary.
- Between July 1 and July 4, Iowa DOT and Iowa State Patrol responded to nine calls for service from residents affected by flooded highways and roadways.
- Ames officials, in Story County, urged residents and commercial transporters to avoid driving through flooded roadways; reports warned that moving water can quickly become life-threatening.
 - Flooding also disrupted the July 4 holiday travel of many individuals traveling North and South between Ames, Des Moines, and other parts of the state.
- Numerous bridges and roads were damaged in Polk County, leading to infrastructure instability and requiring citizens to report areas of concern to local officials.

Economic

The flash flooding and total infrastructure washouts have inflicted an economic blow to local communities, cutting off commerce routes and paralyzing small businesses. Many small businesses in these communities rely on local foot traffic and repeat regular customers to continue operating; even a week of disruption to these commerce exchanges can cause operational and financial impacts on these businesses.

Numerous campgrounds were evacuated and closed following the flooding in early July. In Polk County, Sleepy Hollow Conservation Area was severely affected, resulting in the closure of the campground with currently no projection for reopening at this time. In Iowa, the summer months are the primary economic drivers for campgrounds, conservation areas, and other outdoor leisure parks. With the flooding, washouts, and impacts to roadways and trails, many of these nature-oriented organizations will miss their peak commerce months while absorbing significant costs related to cleanup and repairs.

Residential

Hundreds of residents had their lives abruptly upended, facing sudden displacement, the catastrophic loss of personal property, and immediate life-threatening conditions. In Jasper County, specifically in the city of Newton, hundreds of homes reported flooding, resulting in extensive damage to finished basements, mechanical systems, personal property, and structural components. Six towns in Jasper sustained enough residential damage to result in residents reaching out to town officials, who in turn then conveyed the local concern to the county emergency management agency. Many citizens experienced significant disruptions in their personal lives due to displacement, loss of belongings, interruption of utilities, and extensive cleanup requirements.

Residents in Polk County similarly reported extensive basement water intrusion, structural impacts, and standing water in their homes. Over two hundred reports of varying degrees of impact were reported to local emergency managers, with some residents reporting nearly eight feet of water in their basements.

Furthermore, apartments housing vulnerable and low-income residents in East Des Moines were severely damaged causing displacement, loss of property, and life-threatening conditions to hundreds of residents. These already socially vulnerable individuals will need increased aid and support from local and state resources to find them replacement housing and rebuild their own lives, as repairs are made to the Parkside East apartments; a repair process which could take months to complete.

Story County residents were particularly hit hard by this event, as over three hundred and fifty residents reported water intrusion and basement flooding in their homes. The majority of the flooding that affected these homeowners was due to flash flooding, sewer backup, and overland flooding – types of flooding not generally covered by programs such as the NFIP. In Story County alone, early estimates are north of \$14.9 million of residential damage.

Consequently, most of the homeowners in the affected counties face substantial out-of-pocket expenses for cleanup, repairs, mold remediation, replacement of damaged personal property, and temporary housing alternatives. Further, because of the nature of this flooding event, many experienced uninsured and underinsured damages and losses to their properties. Many of these expenses, even with local, state, and federal support, are unlikely to ever be recouped.

The Ember recovery residential treatment facility, which is a part of the state of Iowa's Youth and Shelter Services (YSS) sustained catastrophic damage during this event. The facility was operating at full capacity at the time, providing care for dozens of teens and young adults. With the facility now being unable to accept any new youth placements, the State's overall capability to provide resources and in-patient residential treatment to youth struggling with addiction, and other maladies, has been severely compromised. Further, for the patients that were in the facility during the event, and had to be evacuated, their continuity of care and ongoing treatment was severely disrupted – causing potential re-traumatization and backsteps in progress. Since its opening in 2022, Ember has provided residential addiction treatment to over 5000 patients, with this critical state resource now currently out of commission, some of the most vulnerable residents of Iowa are at even higher risk for negative health and safety outcomes.

Recreational

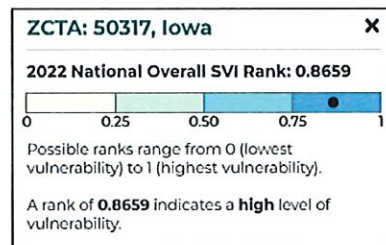
Story County Conservation experienced extensive damage to recreational infrastructure. Floodwaters caused washouts and erosion along the Heart of Iowa Nature Trail and West Peterson Park.

Additionally, the Grant Avenue Trail remained underwater for approximately 12 days following the event. Estimated damages to Story County Conservation facilities total \$344,900.

In Warren County, the conservation board detailed heavy damage to their trail system and trail bridges. The board estimates more than \$500,000 in damages to a trail system that is visited by hundreds of people each week, and is a part of “quality-of-life” programming for visitors and residents, acting as a natural attraction for the county.

Vulnerability

According to the Social Vulnerability Index (SVI) administered by the Agency for Toxic Substances and Disease Registry (ATSDR), the zip codes primarily affected by this event in Polk and Jasper Counties were ranked in the highest quartile of measured vulnerability indices related to socioeconomic, household, transportation, and housing type metrics. For reference, below is the SVI ranking for zip code 50317 in Polk County, where over 100 apartments flooded, causing extreme displacement and resource needs for affected residents.



III. Federal assistance under the Act is necessary to supplement the efforts and available resources of the State, local governments, disaster relief organizations, and compensation by insurance for disaster-related losses—44 CFR 206.36(b)(2)

The following describes the nature and amount of State and local resources that have been, or will be, used to alleviate conditions of this disaster as outlined in Section 9 of the Request for Presidential Disaster (FEMA Form 010-0-13).

Local Resources

Local emergency management agencies coordinated with local and state partners for emergency operations center support, communications assets, and coordinated damage assessments.

Immediately following the event, and in response to widespread power outages and declining temperatures, the State of Iowa and local communities activated the following resources for residents, including:

- In Jasper County, numerous local agencies, volunteer organizations, and private businesses coordinated to report damages, monitor rising water levels, provide flood mitigation assistance, distribute public information, and coordinate recovery efforts. Significant personnel time, equipment, and emergency protective measures were deployed.
- The City of Des Moines deployed numerous search and water rescue teams in immediate response to the floods, as apartment buildings in the most vulnerable areas of the city were washed out. Days after the event, repair crews, volunteers, and other emergency management personnel took accounting of the damages, helped clear debris, connected survivors with resources, and began to orientate towards recovery.
- In Story County, the experience of local emergency managers informed the immediate notification of resource requests to the Iowa Department of Homeland Security and Emergency Management. With substantial residential damage, volunteer agencies were mobilized to begin organizing for debris removal, muck outs, and resource drives.

Non-Governmental Organization Resources

The American Red Cross and the IMPACT Community Action Partnership opened an emergency shelter near downtown Des Moines to house, feed, and provide resources to the nearly 400 residents who were displaced from the Parkside East Apartments. Dozens of residents remained in the shelter through the month of July.

State Resources

As governor, I issued timely proclamations of disaster emergency to support statewide response operations and activated two State programs: the Iowa Individual Assistance Grant Program and the Disaster Case Advocacy Program in Jasper, Polk, and Story Counties. I also activated the State Emergency Operations Center and provided public messaging to support State and local operations.

The Iowa Individual Assistance Grant Program (IIAGP) and Disaster Case Advocacy Program (DCA) provided just over \$7,000 worth of assistance to survivors of this event through IIAGP funds and opened over 500 survivor household cases to provide support and resources as households navigated their individual and unique paths to recovery and a return to normalcy. Over the last 12 months, the State IIAGP and DCA programs have provided case advocacy support to over 1,100 survivor households and awarded over \$500,000 in IIAGP funds.

The Iowa Department of Homeland Security and Emergency Management coordinated resources and activated the Iowa All-Hazards Incident Management Team to support ongoing response and recovery efforts. The department also coordinated State Emergency Operations Center operations and conducted joint Public Assistance damage assessments with local and federal entities.

Iowa HSEM provided floodwater pumps and generators in response to community requests for aid in fighting floodwater intrusion and the loss of electrical and sewer utilities.

The Iowa Department of Transportation facilitated road closures and informed the public about detours around the closures.

Public Assistance

On July 17, 2026, I directed the Iowa Department of Homeland Security and Emergency Management to work with federal partners to gather and validate data related to damage costs and impacts to public infrastructure. Below is a summary of estimated damage eligible under the Public Assistance Program in the four counties for which I am requesting federal assistance:

Category	Estimates
A (Debris Removal)	\$145,812
B (Emergency Protective Measures)	\$145,114
C (Roads & Bridges)	\$1,742,774
D (Water Control Facilities)	\$870,000
E (Buildings)	\$1,069,085
F (Utilities)	\$143,108
G (Parks, Rec Facilities, Other)	\$2,422,976
Total	\$6,538,870

This joint effort is driven by the strong local relationships that Iowa HSEM has fostered with its applicants. Based on the State's understanding of PAPPG eligibility and local guidance, validation at the State level has progressed rapidly, and both County and State thresholds have been met. The State remains confident that FEMA Region VII will further validate all described and submitted damages within each category. With respect to the thirty-day declaration deadline, the State is willing to agree to the currently validated FEMA amounts, with the understanding that pending further validation, more applicant damages will be deemed eligible.

Initially the State considered an additional event on July 8 to be part of the same weather system and was working within the established timeframe to deliver a JPDA for the July 3 and July 8 events within 30 days of the July 8 event. The State notes that the deadline for this request was further compressed due to the NWS determining that the events that occurred on July 8 in northwest Iowa were not a part of the same damaging storm system, and therefore excluded from this incident period.

Following the Joint Preliminary Damage Assessment executed by FEMA and Iowa HSEM, it was determined that the four counties listed, Jasper, Polk, Story, and Warren had exceeded their county thresholds for assistance, and the State of Iowa had exceeded its state threshold by close to \$400,000.

Role of Hazard Mitigation Efforts

The State of Iowa has emphasized the importance of hazard mitigation planning activities for many years. The State's planning process is driven by Section 322 of the Disaster Mitigation Act of 2000. Efforts are synchronized through the coordination and integration of local hazard mitigation planning and the interagency State Hazard Mitigation Team. The State has an approved Enhanced State Mitigation Plan effective September 2023.

Since 1990, FEMA, the State of Iowa, and local entities have been proactive in mitigating the effects of natural disasters on private and public property, committing \$675 million to reduce hazards in counties included with this request. Over the last decade, HSEM records identify at least 13 older hazard mitigation, planning, and project-scoping activities marked complete in Polk, Story, and Warren Counties, representing approximately \$9.13 million in tracked project value. The area also has approximately \$21.04 million in additional mitigation and planning requests currently under FEMA review, along with other flood and stormwater mitigation projects in earlier stages of development. Pending amounts remain subject to FEMA review, approval, and funding availability.

Lastly, due to repetitive flooding impacts in this portion of the state, especially around Fourmile Creek, the State's mitigation program has aided in the acquisition of over 70 properties, with an estimated value of roughly \$13 million. These buyouts have yielded an estimated \$6 million in avoided losses. Without these mitigation efforts, the impacts due to this rapid flash flooding event would have been drastically larger. Furthermore, through joint efforts with the State's partners at the Iowa Economic Development Agency, another 90 properties were acquired at a cost of \$5.1 million, adding additional mitigation efforts to reducing flooding damages in this area.

Even with these previous and pending efforts in place throughout the state, the magnitude and severity of this incident and the impact on especially vulnerable communities are beyond the State of Iowa's capacity to mitigate.

Recent Disaster History of Iowa, Including the Past Twelve Months

All of the counties included in this request have been included as a declared area in a previous declaration, an active FEMA Disaster Declaration (not including COVID-19), and/or a USDA Disaster Declaration for Drought. Currently (2019 - Present), the State of Iowa has eight open presidentially-declared disasters for Individual and Public Assistance, including DR-4779, which was declared on May 14, 2024; DR-4784 which was declared on May 24, 2024; the historically devastating DR-4796, which was declared on June 24, 2024; and DR-4870, declared on May 21, 2025. This totals four disasters that rose to the need for federal assistance in roughly the last 24 months. All of the counties included in this major disaster request are currently included in one of the four most recent open Presidential Disaster Declarations aforementioned and occurring in the last two years with more than 1,400 projects and total public assistance obligations in excess of \$250 million across these four disasters already. The relentless cycle of compounding damage has exhausted local resources and only serves to cause additional stress to these counties.

The enclosures outline the preliminary estimates for the types and amounts of assistance needed under the Stafford Act. The Governor's Certification is included with this request. I certify that for this major disaster, the state and local governments will assume all applicable nonfederal share of costs required by the Stafford Act. The total nonfederal expenditures for the period starting July 1, 2026, are expected to exceed \$1.6 million. Further, I request Hazard Mitigation Assistance funding statewide.

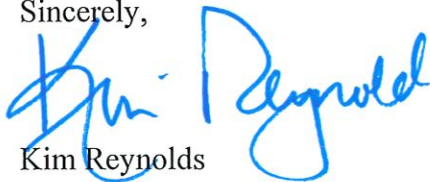
In accordance with 44 CFR § 206.208, the State of Iowa agrees that, with respect to direct federal assistance, it will do the following:

1. Provide without cost to the United States all lands, easements, and rights-of-way necessary to accomplish the approved work;
2. Hold and save the United States free from damages due to the requested work, and shall indemnify the federal government against any claims arising from such work;
3. Provide reimbursement to FEMA for the nonfederal share of the cost of such work in accordance with provisions of the FEMA-State agreement; and
4. Assist the performing federal agency in all support and local jurisdictional matters.

Pursuant to Sections 403 and 407 of the Stafford Act, 42 U.S.C. § 5170b, 5173, the State agrees to indemnify and hold harmless the United States of America for any claims arising from the removal of debris or wreckage for this disaster. The State agrees that debris removal from public and private property will not occur until the landowner signs an unconditional authorization for the removal of debris.

I hereby designate Dennis T. Harper as the State coordinating officer for this request. He will work with FEMA and may provide further information or justification on my behalf.

Sincerely,



Kim Reynolds
Governor of Iowa

Enclosures

OMB No. 1660-0009/FEMA Form 010-0-13

Enclosure B1 – Public Assistance Preliminary Damage Assessment Cost Estimate Worksheet

Enclosure B2 – Governor’s Certification

Supporting Documentation – NWS Event Summary

ENCLOSURE B1 TO MAJOR DISASTER REQUEST

Estimated Stafford Act Requirements for Public Assistance

County (4)	Category A	Category B	Category C	Category D	Category E	Category F	Category G	Total Cost
Jasper		\$15,211	\$157,467		\$6,235		\$40,000	\$218,913
Polk	\$82,409	\$62,691	\$1,540,068	\$870,000		\$5,560	\$1,501,909	\$4,062,638
Story	\$54,273	\$67,212	\$45,239		\$1,062,850	\$137,548	\$372,067	\$1,739,189
Warren	\$9,130						\$509,000	\$518,130
Total	\$145,812	\$145,114	\$1,742,774	\$870,000	\$1,069,085	\$143,108	\$2,422,976	\$6,538,870

ENCLOSURE B2 TO MAJOR DISASTER REQUEST

Estimated Stafford Act Requirements for Public Assistance

I certify that for this current disaster, state and local government expenditures and obligations will include the non-federal share and costs required by the Stafford Act. As stated in my basic letter, and based on information available at this time, tabulation of these estimated expenditures and obligations is as follows:

Category	Estimates
A (Debris Removal)	\$145,812
B (Emergency Protective Measures)	\$145,114
C (Roads & Bridges)	\$1,742,774
D (Water Control Facilities)	\$870,000
E (Buildings)	\$1,069,085
F (Utilities)	\$143,108
G (Parks, Rec Facilities, Other)	\$2,422,976
Total	\$6,538,870

Iowa Severe Weather & Flooding Event Dates: July 3-16, 2026

Issued: July 23, 2026 2:00 pm CDT

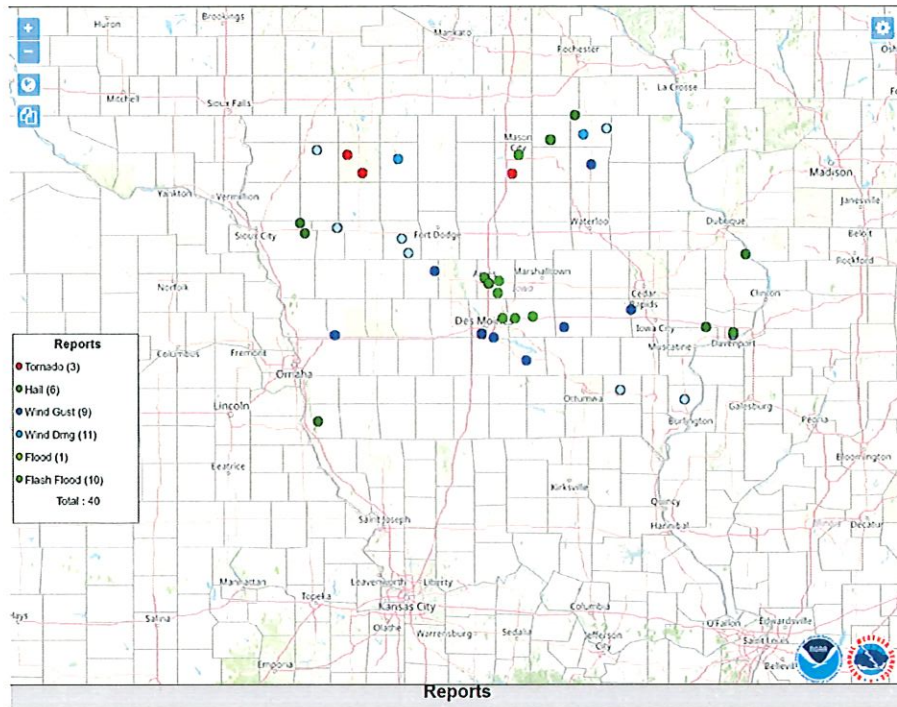
1. Overview

Significant flash flooding occurred late on the night of July 2 into the morning of July 3, with another episode late on July 3 into the early morning of July 4 that impacted central Iowa communities, especially within Polk, Story, and Jasper counties. A second event occurred across northeast Iowa on the evening of July 8.

Late on July 2 into the morning of July 3, thunderstorms slowly moved over the same areas of northern Polk and southern Story Counties. Rain totals of 5 to 10 inches were common in these areas with isolated higher amounts. This rainfall caused flash flooding, with the water eventually flowing into area streams. This included Fourmile Creek, which flows into the eastern part of the Des Moines metro and recorded the preliminary second-highest crest at Easton Blvd behind the record June 30, 2018 Des Moines flash flood.

Another round of heavy rain fell a bit farther north late on July 3 into the morning of July 4 from Jasper through Polk, Story, and Boone counties and up into southern Calhoun and northeastern Carroll counties. In Newton, significant street flooding occurred in uncommon locations from 2 to 4 inches of rain. Some of the highest rainfall totals were around the Ames area, where totals of 4 to 7 inches were common with isolated higher amounts. This resulted in flash flooding with significant street flooding occurring in places that normally do not observe street flooding. This rainfall routed into area streams and rivers with river gages in Ames on the Ioway Creek and South Skunk River reaching minor flood stage.

On the afternoon of July 8th, a line of thunderstorms developed just north of the Minnesota/Iowa border and began drifting south into Iowa after 5pm. Within approximately 4 hours, portions of Worth, Cerro Gordo, Mitchell, Floyd, and Howard counties picked up 3+ inches of rain, with the highest reports over 5 inches of rain near Mason City. Reports of flooded streets and water flowing over roadways were reported with these storms before this rain routed into the rivers. The headwaters of the Cedar River basin, near Austin, MN, picked up between 5 and 7 inches across much of the basin. As this water routed downstream to Charles City, the 20th highest crest on record was observed.



Preliminary local storm reports for July 3-16, 2026. Source: NWS Storm Prediction Center (SPC)

2. Weather Set-Up

An active and anomalously wet weather pattern set-up across the state of Iowa in early July with two weather systems that brought flash flooding to the region.

Event #1 - July 1st-4th (Central Iowa)

Between July 1 and July 4, an anomalous wet and persistent weather pattern set-up over central Iowa, creating an environment primed for high-efficiency, excessive rainfall across the Des Moines and Ames metropolitan corridors. Three key atmospheric drivers converged to trigger catastrophic flooding: a quasi-stationary frontal boundary aligned east-to-west across the Interstate 80 and Interstate 35 corridors, precipitable water (PWAT) values near 2.0 inches—representing tropical moisture levels well over 200% of seasonal norms—and exceptionally weak upper-level steering winds. A stalled boundary acted as a conveyor belt that repeatedly steered convective cells over identical geographic areas, while light winds caused these moisture-laden storms to move at a crawl, maximizing torrential downpours directly over vulnerable urban watersheds.

The result was two-distinct compounding weather disturbances that overwhelmed municipal drainage systems and local river basins. During the overnight hours of July 2 into July 3, the first wave dumped widespread rainfall totals of 5.0 to 10.0+ inches across northern Polk and southern

Story counties. According to NOAA Precipitation Frequency Atlas 14, the highest rainfall amounts exceeded the 1,000-year (0.1% annual chance) event for 24 hours. This initial wave caused flash flooding across portions of the Des Moines metro area, sending Fourmile Creek toward near-historic crests and saturating the soil profile. It also led to structural inundation and transportation disruptions, including temporary closures of Interstate 35.

The following night, July 3 into July 4, a second cluster of heavy storms tracked over many of the earlier pre-saturated regions, dropping an additional 4.0 to 7.0 inches and driving cumulative 48-hour event totals up to 15.0 inches in localized areas. It led to significant flash flooding in the Ames area, as well as flooding along Ioway Creek and the South Skunk River as well as temporary closures of I-35 again.

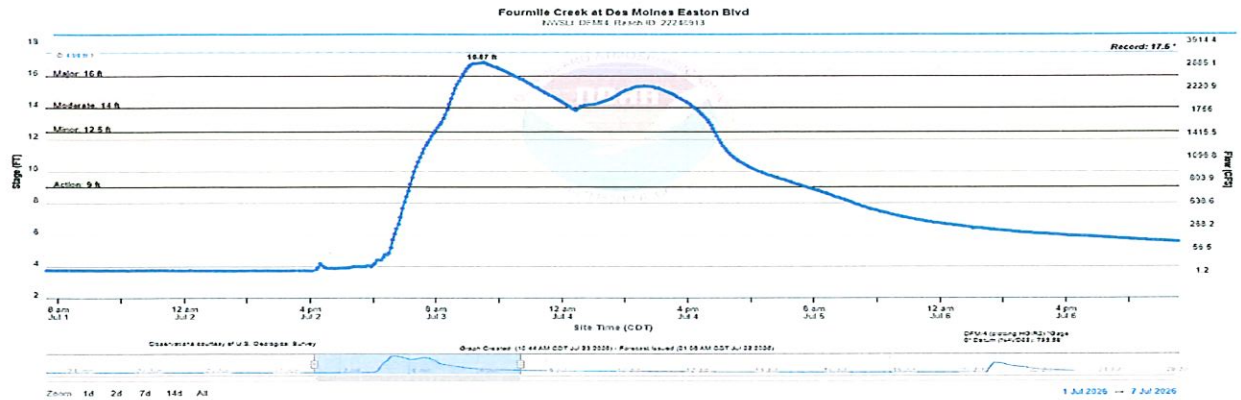
Event #2 - July 8th (Northeast Iowa)

A quasi-stationary surface boundary stalled near the Iowa–Minnesota border while an intense low-level moisture plume drew tropical-like Gulf air northward. This pushed regional Precipitable Water (PWAT) soundings above 2.0 inches—significantly exceeding seasonal norms.

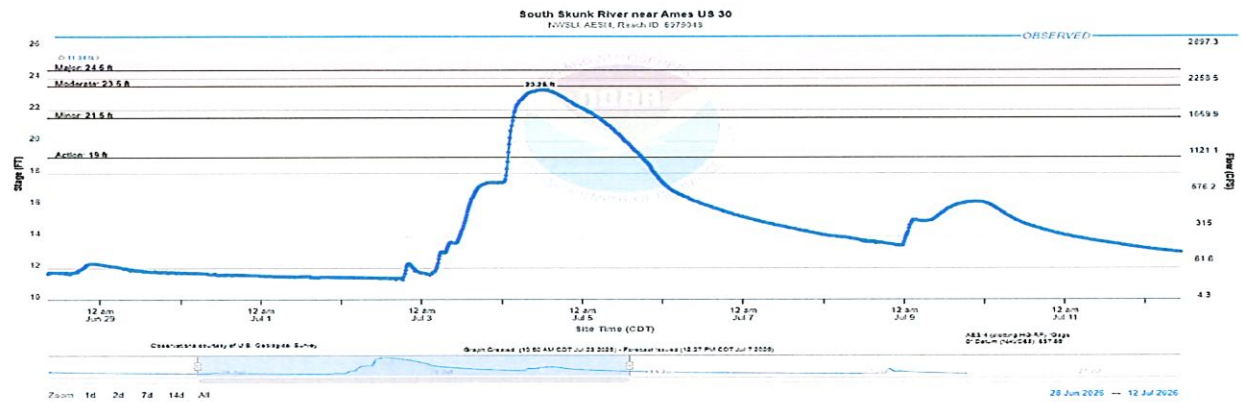
Upper-level winds aligned parallel to the stalled front, causing successive thunderstorm cells to repeatedly traverse the same geographic corridors in a process known as "training," producing sustained, extreme precipitation rates over small micro-watersheds.

This weather system impacted a region with reduced infiltration capacity following heavy rainfall earlier in the month, which had already left local soil profiles nearly saturated and regional tributaries elevated. As the peak convective surge moved across northeast Iowa during the late afternoon and evening July 8, the saturated ground led to more immediate surface runoff than normal during the period of excessive rainfall.

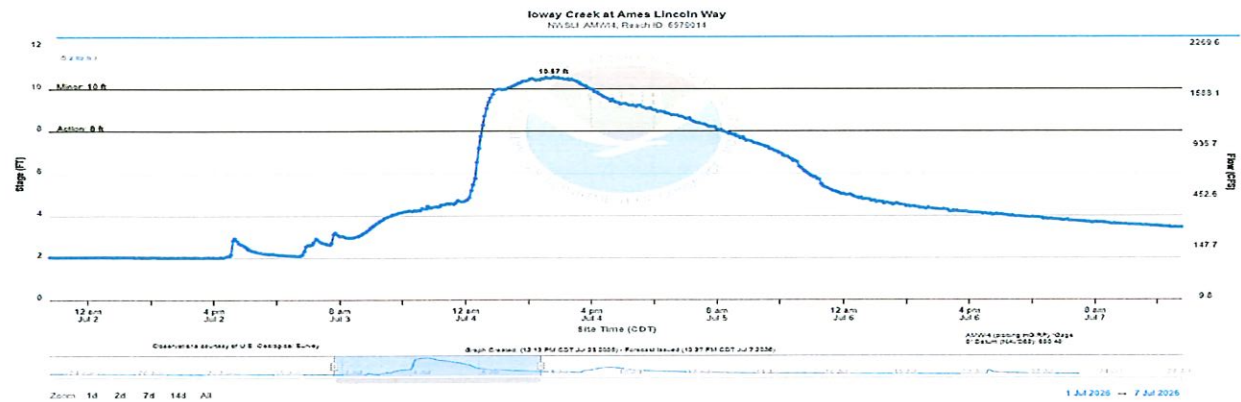
3. Reports/Hydrographs



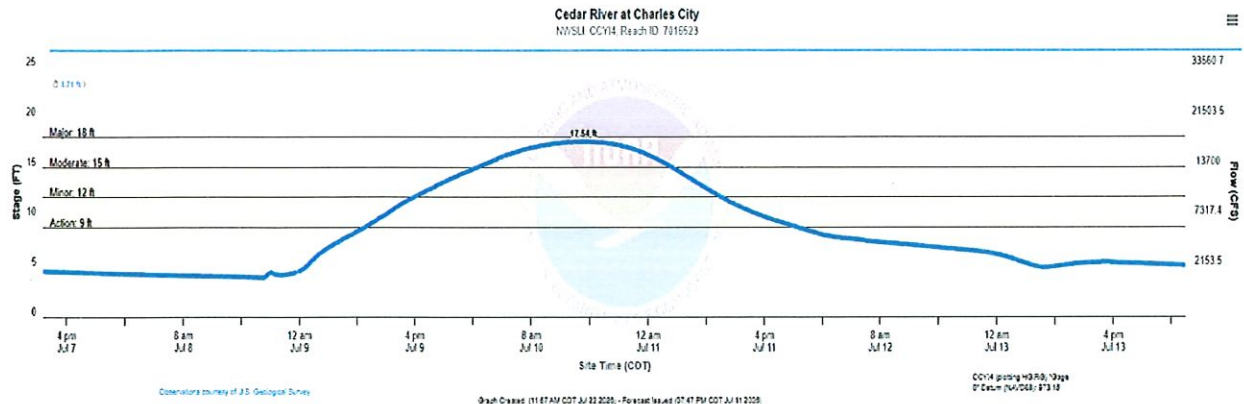
Preliminary 2nd Highest Crest on Fourmile Creek at Des Moines, IA, Easton Blvd (Records date back to 1971)



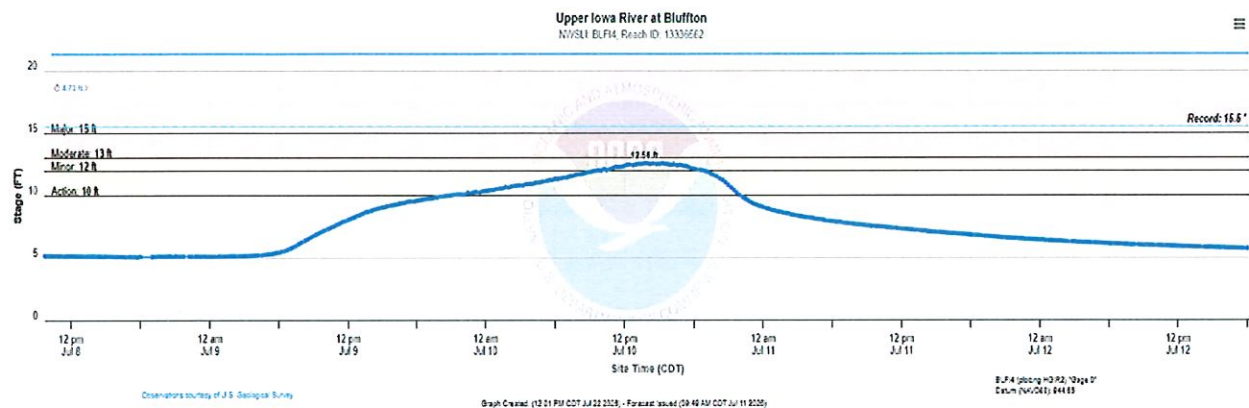
Crest on South Skunk River at Ames, IA, US30



Crest on Ioway Creek at Ames, IA, Lincoln Way



Preliminary 20th Highest Crest at Charles City (Records date back to 1964)



Preliminary 7th Highest Crest at Bluffton (Records date back to 2003)

4. Summary

Between July 1 and July 8, 2026, two separate, high-impact hydrologic events produced widespread, severe flash flooding and elevated river stages across central and northeast Iowa. During the first event from July 1–4, an anomalously moist air mass paired with weak upper-level steering winds and a stalled frontal boundary along the I-80/I-35 corridor to generate repetitive, high-efficiency rainfall across central Iowa. Compounding over two consecutive nights, localized 48-hour rainfall accumulations reached up to 15.0 inches across northern Polk, Story, Jasper, and surrounding counties. The initial wave saturated regional soils and sent Fourmile Creek to its second-highest preliminary crest on record and caused significant flash flooding across portions of the Des Moines metro area as well as temporary closures of I-35. The second wave led to significant flash flooding in the Ames area, causing flooding along Ioway Creek and the South Skunk River as well as temporary closures of I-35 again.

A second storm system on July 8 brought another slow-moving boundary and tropical-like moisture plume into northern and northeast Iowa, dropping 3.0 to 7.0+ inches of rain in under four hours across Worth, Cerro Gordo, Mitchell, Floyd, and Howard counties, as well as adjacent headwater basins in southern Minnesota. Striking a region already pre-conditioned with near-100% soil saturation from the early July precipitation, this deluge generated immediate, widespread runoff, secondary road washouts, localized evacuations, and significant downstream river crests, including the 20th highest crest on record at Charles City on the Cedar River. Together, these back-to-back convective events overwhelmed municipal stormwater

infrastructure, severely damaged transportation corridors, and generated historic surface runoff and riverine flooding across both central and northeast Iowa communities.