



WORTH COUNTY

Individual & Family Preparedness and Coordination Guide

Preparedness • Self-Reliance • Emergency Information • Recovery

CORE MESSAGE

Preparedness starts at home. Individuals and families should plan to meet their own immediate needs, protect their household, receive and act on reliable emergency information, and safely help neighbors when they are able. Government and voluntary agencies may provide important support, but outside assistance can be delayed, limited, unavailable, or restricted by eligibility requirements.

Prepared for residents of Worth County, Iowa

Worth County Emergency Management Agency | August 2026

This guide is educational and does not replace emergency instructions from public-safety officials, insurance policies, legal advice, or program-specific eligibility rules. Disaster assistance programs and requirements can change; use current official sources after an incident.

1. The Household Is the First Level of Preparedness

Worth County's Comprehensive Emergency Management Plan coordinates government, public-safety, public-health, volunteer, private-sector, and other resources during emergencies. That system works best when individuals and families are prepared to manage their own immediate needs and use public resources for needs that truly exceed household capability.

Worth County ESF-11 specifically encourages every individual and family to prepare for a minimum of three days of self-sufficiency for food and water. National preparedness guidance similarly emphasizes knowing local hazards, making a family emergency plan, building and maintaining emergency supplies, protecting financial records and insurance coverage, learning basic safety skills, receiving alerts, and knowing your neighbors.

A practical standard for Worth County households

Plan for at least three days of basic self-sufficiency as a minimum. When practical, build beyond the minimum for extended power outages, winter storms, rural access problems, medication needs, pets, infants, older adults, disabilities, or other household-specific needs.

PREPAREDNESS DOES NOT MEAN DOING DANGEROUS WORK

Being your household's first line of preparedness means taking safe, reasonable actions: calling 911 for life-threatening emergencies, knowing how to shut off utilities when appropriate, providing first aid within your training, using fire extinguishers only when conditions are safe, sheltering or evacuating when directed, accounting for household members, and avoiding unnecessary exposure to hazards. Do not enter collapsed structures, approach downed power lines, handle hazardous materials, or perform rescue operations beyond your training and equipment.

2. Nine Household Preparedness Priorities

1. Know your hazards and warnings

Understand the emergencies that can affect Worth County—severe thunderstorms, tornadoes, flooding, winter weather, power outages, hazardous-material incidents, fires, transportation emergencies, public-health events, and other disruptions. Have more than one way to receive warnings.

2. Make a family emergency plan

Decide how you will communicate, where you will meet, where you will go if you evacuate, who your out-of-area contact is, how children will be reunited with caregivers, and how pets or livestock will be handled.

3. Build and maintain emergency supplies

Keep water, shelf-stable food, medications, first-aid supplies, flashlights, batteries, chargers, sanitation supplies, weather radio, cash, important documents, and household-specific items. Rotate supplies before they expire.

4. Prepare for power and utility loss

Know how your household will safely manage heating or cooling, refrigeration, well pumps, medical equipment, communications, lighting, and food storage during an outage. Never operate generators or fuel-burning equipment indoors or in enclosed spaces.

5. Protect your health and medications

Maintain a current medication list, pharmacy and healthcare contacts, essential medical supplies, backup plans for electrically powered medical equipment, and enough necessary medication when feasible and permitted.

6. Protect your finances and insurance

Maintain appropriate homeowners, renters, auto, farm, flood, or other applicable coverage; understand deductibles and exclusions; document property; keep important records accessible; and maintain emergency savings when possible.

7. Prepare pets and animals

Include food, water, medications, carriers or crates, leashes, identification, vaccination records, and animal care arrangements in your household plan.

8. Learn useful skills

First aid, CPR/AED, fire-extinguisher use, weather awareness, utility shutoff, Stop the Bleed, and Community Emergency Response Team (CERT)-style skills can make a household and neighborhood more capable.

9. Know your neighbors

Identify people nearby who may need extra help and people who have useful skills or equipment. A prepared neighborhood can share information, check on vulnerable residents, and solve small problems while professional responders focus on life-safety priorities.

3. How Individuals and Families Coordinate with Worth County

Individuals / Families	Worth County Emergency Management / Response System
Maintain a household emergency plan, supplies, insurance, important records, emergency contacts, and arrangements for household-specific needs.	Maintain the county CEMP and Emergency Support Functions; coordinate countywide preparedness, information, resource processes, and EOC support when needed.
Use 911 for immediate life-safety emergencies. Follow warning, evacuation, shelter-in-place, road closure, and other protective-action instructions.	Public safety agencies respond to emergencies under their legal authorities. EMA supports coordination, situational awareness, warnings, resource requests, and multi-agency needs.
Use household resources, insurance, family, neighbors, normal service providers, and community organizations when appropriate.	Coordinate larger or unmet community needs through the applicable ESFs, local partners, voluntary agencies, private-sector resources, mutual aid, and state channels as available.
Report damage and unmet needs accurately when requested, retain receipts and documentation, and apply promptly for assistance programs for which the household may be eligible.	Support damage assessment, public information, mass care, resource coordination, and recovery information; help connect residents to activated state, federal, or voluntary programs.
Help neighbors safely when able, especially with information, welfare checks, basic supplies, transportation, cleanup, and other tasks within personal capability and training.	Coordinate community-level priorities and organize outside resources when incidents exceed normal local capacity. Government resources are prioritized based on life safety, incident conditions, and availability.

911, not EMA, for immediate emergencies

Call 911 for fire, medical emergencies, crimes in progress, rescue needs, hazardous-material releases, downed power lines creating an immediate danger, or other urgent threats to life and safety. Emergency Management is a coordination function; it does not replace dispatch, fire, EMS, law enforcement, utilities, or your own emergency actions.

4. Worth County Emergency Support Functions: What Residents Should Know

Worth County organizes emergency coordination under fifteen Emergency Support Functions (ESFs). Residents do not need to memorize the ESF system, but understanding the functions helps explain what county government may be coordinating during a disaster and what households should do to support their own safety and recovery.

ESF / Function	How It Can Affect Households	What Residents Should Do
ESF-1 Transportation	Road closures, evacuation, transportation disruptions, movement of people or emergency supplies.	Know evacuation routes; keep vehicles fueled when severe weather is expected; have a transportation backup; never drive through flooded roads; communicate disability or mobility needs early.
ESF-2 Communications	Warnings, 911 systems, public-safety communications, telephone/cellular/internet outages, backup communications.	Use multiple alert methods; keep phones charged and power banks ready; have a battery or hand-crank radio; conserve battery power during outages; keep key numbers on paper.
ESF-3 Public Works & Engineering	Roads, bridges, debris, public water/wastewater systems, emergency access, damaged public infrastructure.	Avoid damaged infrastructure; report urgent public hazards; follow boil-water or access restrictions; do not enter unsafe structures; document private property damage for insurance/recovery.
ESF-4 Fire Operations	Fire suppression, life safety, evacuation support, fire-related hazards.	Call 911; evacuate early when directed; maintain smoke/CO alarms and extinguishers; never re-enter damaged or burning structures; provide responders accurate hazard information.
ESF-5 Emergency Management	EOC activation, countywide information, coordination, resource requests, situation reporting, state coordination.	Follow official instructions; use emergency systems appropriately; provide accurate damage/need information when requested; understand that EMA coordinates—it does not replace household preparedness.
ESF-6 Mass Care, Housing & Human Services	Emergency sheltering, feeding, relief supplies, human services, family assistance, access and functional needs.	Bring medications, identification, essential supplies, chargers, and household-specific items if going to a shelter; follow official shelter information; do not assume a shelter will supply every personal item.
ESF-7 Logistics & Resource Management	Coordination of scarce emergency resources, supplies, facilities, donations, volunteers, and distribution points.	Maintain your own supplies first. Use official distribution sites and instructions. Do not self-deploy donations or volunteers into disaster areas. Expect resources to be prioritized by need and availability.
ESF-8 Public Health & Medical	Public health guidance, medical needs, disease surveillance, health/safety information, mass casualty support.	Follow public-health guidance; maintain medications and health information; seek appropriate medical care; protect yourself from contaminated water, food, debris, mold, smoke, and other health hazards.
ESF-9 Search & Rescue	Search for missing, trapped, injured, or endangered persons.	Report missing/endangered persons promptly through 911. Give last known location, clothing, medical/mobility information, and other useful details. Do not enter unsafe areas to conduct your own high-risk rescue.
ESF-10 Hazardous Materials	Chemical releases, spills, contamination, evacuation or shelter-in-place protective actions.	Follow evacuation or shelter-in-place instructions immediately. Stay away from spill areas and unknown substances. Do not touch, smell, clean up, or transport hazardous materials unless trained and equipped.
ESF-11 Agriculture & Natural Resources	Food safety, animal disease, pets/livestock, natural resources.	Maintain food/water for people and animals; plan for pet/livestock evacuation or sheltering; protect food safety during outages; follow animal/public-health instructions.
ESF-12 Energy	Electric, natural-gas, propane, petroleum, fuel shortages, restoration priorities.	Prepare for extended outages; use generators safely outdoors; conserve fuel; keep carbon-monoxide alarms working; report outages to utilities; understand restoration may take time.

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ESF-13 Public Safety & Security	Law enforcement, traffic control, access control, evacuation, scene security.	Use 911 for urgent threats; obey roadblocks and evacuation orders; avoid disaster areas; secure property when safe; report suspicious or dangerous conditions.
ESF-14 Business & Infrastructure	Critical supply chains, business continuity, utilities, private-sector services and infrastructure.	Expect disruptions to groceries, fuel, pharmacies, banking, communications, lodging, and other services. Keep household reserves and alternate providers; avoid panic buying.
ESF-15 External Affairs / Public Information	Official emergency information, media coordination, rumor control, public instructions.	Use official Worth County, public-safety, weather-service, utility, and state sources. Verify before sharing. Do not spread rumors, outdated road closures, shelter locations, or unconfirmed damage information.

5. Emergency Supplies: Build for Your Household

A kit is not a single commercial bag—it is the set of supplies your household will actually need when normal utilities, transportation, stores, pharmacies, and services are disrupted. Store supplies where they can be reached quickly and review them at least twice a year.

Water & food

- Water for drinking, cooking, and sanitation; Worth County’s minimum planning benchmark is three days
- Shelf-stable food that matches household dietary needs
- Manual can opener and basic food-preparation items
- Pet or animal food and water

Light, power & information

- Flashlights or headlamps and spare batteries
- Battery/hand-crank weather radio
- Phone charging cables and charged power banks
- Safe backup-power plan if the household depends on electric medical or well-pump equipment

Health & sanitation

- First-aid kit and basic first-aid knowledge
- Necessary medications and copies of prescriptions/medication list
- Eyeglasses, hearing-aid batteries, mobility or medical supplies
- Masks, hygiene items, toilet paper, garbage bags, disinfecting supplies

Documents & money

- Identification and emergency contacts
- Insurance policy information and claim phone numbers
- Copies/photos of important property, financial, medical, and legal records
- Some emergency cash in small denominations

Tools & clothing

- Weather-appropriate clothing, sturdy shoes, blankets
- Work gloves, basic tools, utility shutoff tool if appropriate
- Fire extinguisher and working smoke/CO alarms
- Local maps and written directions if navigation systems fail

Special household needs

- Infant supplies, formula, diapers, comfort items
- Older-adult or disability-related equipment and backup plans
- Pet carriers/crates, leashes, tags, vaccination records, medications
- Household-specific items that would be hard to obtain during a disruption

Do not create a secondary emergency

Generators, grills, camp stoves, and other fuel-burning equipment can cause fatal carbon-monoxide poisoning. Operate generators outdoors and well away from doors, windows, and vents; follow manufacturer and fire-safety guidance.

6. Make a Family Emergency Plan Before You Need It

1. Choose two meeting places: one near your home and one outside your immediate neighborhood.
2. Choose an out-of-area contact who can help relay messages if local communications are overloaded.
3. Decide how household members will communicate if voice calls fail; text messages may work when calls do not.
4. Know where children, older adults, or household members with disabilities may be during the day and how reunification will occur.
5. Know at least two ways out of your neighborhood and where you would go if you had to evacuate.
6. Plan for pets and animals; not every temporary location can accommodate every animal.
7. Discuss shelter-in-place: where you would go inside the home and what supplies you need there.
8. Document medication, medical equipment, mobility, communication, or transportation needs that could affect evacuation or sheltering.
9. Keep emergency contacts and essential information on paper as well as in phones or cloud storage.
10. Practice the plan. A plan that nobody remembers is just paperwork.

7. Financial Preparedness and Insurance Are Disaster Supplies Too

Emergency kits help a household through the first days. Insurance, documentation, savings, and financial records often determine how well a household recovers over the following months and years.

Review insurance annually

Understand what your homeowners, renters, auto, farm, business-at-home, flood, sewer-backup, and other policies do and do not cover. Do not assume every disaster is covered. Ask about deductibles, limits, replacement-cost versus actual-cash-value coverage, temporary living expenses, and special limits.

Document your property

Take current photos or video of rooms, major possessions, vehicles, outbuildings, and valuable items. Keep serial numbers or receipts for high-value property when practical.

Protect important records

Keep insurance policies, identification, deeds/leases, account information, tax records, medical information, and legal documents in a secure location with a protected digital backup.

Maintain emergency savings

Even a modest emergency fund can help pay for fuel, a hotel, food, a deductible, cleanup supplies, childcare, or lost work before any outside assistance arrives.

Know how to contact your insurer

Keep insurer and agent contact information somewhere besides your phone. After a disaster, contact your insurer promptly and follow claim instructions before making non-emergency permanent repairs.

Keep receipts

Document disaster-related expenses, temporary housing, repairs, cleanup, replacement items, and other costs. Receipts may be required for insurance or assistance programs.

Insurance is the primary recovery tool for insured losses

FEMA and state disaster programs are not substitutes for adequate insurance. Federal assistance, when authorized, is intended to address eligible serious needs and help make housing safe, sanitary, and functional—not necessarily restore a household or all personal property to its pre-disaster condition.

8. Prepared Neighbors Make Worth County More Resilient

Professional responders may be handling fires, injuries, blocked roads, rescues, utility hazards, and other high-priority calls across the county. In the first minutes and hours, neighbors often know who is home, who uses medical equipment, who has a tractor or chainsaw, who can provide first aid, and who may need a welfare check.

SAFE WAYS NEIGHBORS CAN HELP

- Check on neighbors after severe weather when conditions are safe, especially older adults, people living alone, and people with access or functional needs.
- Share verified official information and help others receive warnings; do not amplify rumors.
- Provide simple assistance within your capability—phone charging, water, a ride when roads are safe, temporary shelter, basic first aid, or help contacting family.
- Coordinate cleanup safely after authorities indicate the area is safe; use proper protective equipment and avoid power lines, gas leaks, unstable structures, floodwater, and hazardous materials.
- If volunteering in a larger disaster, work through an established organization rather than self-deploying into restricted or dangerous areas.
- Consider first-aid/CPR, Stop the Bleed, weather-spotter, or CERT-style training so your willingness to help is matched with useful skills.

The goal is capability—not heroics

Neighbors can solve many small problems and provide valuable information, but they should not take on hazardous rescue, firefighting, electrical, structural, or hazardous-material work without the training and equipment required for those tasks.

9. Disaster Assistance: Important, but Never a Recovery Plan

One of the most important preparedness lessons is that a household should not assume state or federal government will reimburse all disaster losses. Assistance depends on the event, declarations, program activation, eligibility, documentation, insurance, available resources, and the specific unmet need. A disaster can be devastating to one family or one neighborhood without meeting the conditions for broad government assistance.

Iowa Individual Disaster Assistance Grant Program (IIAGP)

- Available only when the Governor issues a disaster proclamation that activates the program for the affected county.
- For disasters declared after July 1, 2024, eligible households may receive up to \$7,000.
- Household income generally must be at or below 200% of the federal poverty level.
- Eligible categories include temporary housing, food assistance, personal property, and home repair; documentation is required.
- The program does not automatically apply after every damaging event, and the application period is limited.

Iowa Disaster Case Advocacy (DCA)

- Activated with qualifying state disaster proclamations and has no income restriction for eligible households.
- A disaster case advocate helps a household identify unmet needs, build a recovery plan, navigate insurance and applications, locate housing or services, and connect with available resources.

- DCA is valuable navigation and advocacy, but it is not a guarantee that money or a particular resource will be available.

Federal FEMA Individual Assistance

- Only available when a Presidential major disaster declaration authorizes Individual Assistance for the affected area.
- There is no fixed statutory “magic number” of homes or a single automatic monetary threshold that triggers federal Individual Assistance. FEMA considers multiple factors, including the severity and concentration of damage and whether state and local resources can meet recovery needs.
- FEMA Individual Assistance addresses eligible uninsured or underinsured necessary expenses and serious needs. It does not replace insurance and is not intended to reimburse every loss or return all property to pre-disaster condition.
- Even when Individual Assistance is authorized, households must apply, document losses, provide insurance information, and meet program requirements.

Bottom line

Plan financially as though government disaster aid may be unavailable. If assistance is later authorized and you qualify, use it—but do not build your household recovery plan around the expectation of a government grant.

10. What to Do After a Disaster

Protect life first

Call 911 for urgent threats. Avoid unstable structures, downed power lines, gas leaks, floodwater, fire, and hazardous materials.

Listen for official information

Follow evacuation, re-entry, shelter, boil-water, road closure, curfew, public-health, or other protective-action instructions.

Check your household and neighbors

Account for household members and pets. Check nearby neighbors when safe, especially those who may need additional assistance.

Prevent additional damage when safe

Take reasonable temporary protective measures if you can do so safely and your insurer permits it. Keep receipts.

Document before cleanup

Photograph or video damage before moving or discarding items when practical. Make a written inventory of damage.

Contact insurance promptly

Report the claim, ask what documentation is required, and follow instructions regarding repairs, temporary housing, and damaged property.

Report damage through official local processes

If Worth County requests damage reporting or assessment information, provide accurate location, damage type, occupancy, insurance status if requested, and contact information.

Keep records

Maintain a disaster folder with claim numbers, photographs, receipts, estimates, applications, correspondence, and notes of phone calls.

Apply promptly when programs are activated

Deadlines can be short. Use official state or federal sources and beware of fraud, unsolicited contractors, and people charging for services that are free.

Expect recovery to take time

Housing, contractors, utilities, insurance, debris, financial assistance, permits, and replacement of essential items can take weeks or months. A written recovery plan helps organize priorities.

11. Household Readiness Check

Use this page as a quick annual review. A household does not have to complete everything at once; consistent improvements add up.

	Preparedness Item
☐	We can receive emergency alerts in more than one way.
☐	Everyone knows our meeting places and out-of-area contact.
☐	We have at least three days of water and food, with more where practical.
☐	We have flashlights, radio, batteries/power banks, first aid, sanitation supplies, and needed medication.
☐	We have a safe plan for extended power loss and know generator/CO safety.
☐	We know evacuation routes and have transportation plans.
☐	Our pets/animals are included in our emergency plan.
☐	We have current insurance appropriate to our property and risks.
☐	We have photographed/documented our property and protected important records.
☐	We maintain some emergency savings/cash when possible.
☐	We know how to shut off utilities when appropriate and safe.
☐	At least one household member has useful first-aid/CPR or similar training.
☐	We know which neighbors may need help and who nearby may be able to help us.
☐	We know to call 911 for immediate emergencies and use official sources for disaster information.
☐	We understand government disaster assistance is not guaranteed and may not cover all losses.

12. Trusted Preparedness and Recovery Resources

Resource	Use It For
Worth County Emergency Management Agency	Local preparedness information, county emergency coordination, official county messaging, exercises, and local recovery information.
Ready.gov / FEMA preparedness resources	Family emergency plans, emergency supply kits, financial preparedness, property documentation, insurance preparedness, hazard-specific guidance, and FEMA App information.

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Iowa Department of Homeland Security and Emergency Management	Current Governor disaster proclamations, Iowa Individual Disaster Assistance Grant Program, Disaster Case Advocacy, and state disaster information.
National Weather Service	Weather watches, warnings, forecasts, and hazard information.
Your insurance company or agent	Policy coverage, claim procedures, deductibles, exclusions, temporary living expenses, and documentation requirements.
Local fire, EMS, law enforcement, public health, utilities, and community/voluntary organizations	Agency-specific emergency information and services. Use 911 for immediate life-safety emergencies.

Reference basis: Worth County Comprehensive Emergency Management Plan and Emergency Support Functions; Ready.gov preparedness guidance; Iowa Homeland Security and Emergency Management individual disaster assistance guidance; FEMA Individual Assistance guidance. Program rules and emergency contacts should be verified against current official sources when needed.