State of Iowa Long-Term Economic Recovery Strategy
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State of Iowa Long-Term Economic Recovery Strategy

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Scope of Work

In July, 2008 Iowa received a $3 million grant from the Economic Development Administration to create an Economic Recovery Strategy for recovering from the devastating floods and tornadoes that impacted the state earlier that summer. This report outlines the final version of that strategy. It includes the methods, goals, objectives, measures and key projects that the state has undertaken and will continue into the future to ensure the state’s complete recovery. Elements of the scope of work of this grant can be found throughout the report. Some highlights are outlined below.

Scope of Work Item #1
Staffing and support for the RIO and RIAC. This includes efforts to solicit public, community and expert input on economic recovery issues and the development of a long-term recovery strategy on behalf of the state.

- Pages 10-16 outline the history and set-up of the RIO and RIAC.
- Pages 34-39 outline efforts to obtain public and expert input through surveys and events around the state, including the three “Speak Up Iowa” surveys conducted, the Iowa Recovery Analysis Workshop and Survey, and most recently, Iowa’s first ever Disaster Recovery Tabletop Exercise.
- This entire report and its attachments serve as the final State of Iowa Long-Term Economic Recovery Strategy.

Scope of Work Item #2
Identification and quantification of disaster impacts on Iowa’s economic sectors. This includes an economic impact study, task forces with key stakeholders and experts and outreach.

- Page 11 outlines the Task Forces originally created under the RIAC and the work they produced.
- Pages 24-25 outline efforts to identify and quantify disaster impacts including a three surveys of the most impacted communities and their results and a report created by Iowa State University’s Department of Economics. This report, “Evaluating Direct and Indirect Economic Outcomes of the 2008 Iowa Weather-Related Disasters”, can be found in the appendix of this report.

Scope of Work Item #3
Comprehensive economic recovery planning. This includes assessments and analyses related to the economic needs and priorities in the state during the recovery period. The purpose of this plan is to look at the devastation of the disaster as an opportunity to rebuild smarter, safer and stronger than before. Out of this process will come goals and objectives for the state and a road map for disaster recovery including key milestones. The components of the final strategy are included in this report at the point they are developed right now. Those include:

- Overview of disaster damage and impacts (see pages 8, 9 and other impact analysis outlined above).
- Pages 17-52 outline strategy development methodology including Obtain and Expedite Disaster Recovery Funding, Identify and Quantify Disaster Impacts,
Public Outreach and Assistance, Obtain Public and Expert Input and Enact Policy and Legislative Changes.

- Short and long term goals and objectives for Iowa’s overall disaster recovery including projects, accomplishments and difficulties (outlined throughout the road map section of the report, pages 52-150).
- Measures and milestones linked to those goals and objectives (also outlined under each objective).
- Suggested implementation strategies and information on what has taken place (also under each goal).
- Transition strategies going forward are also outlined under each objective.
- A Regional Recovery Strategy section has been added.

**Scope of Work Item #4**
Conduct economic studies and analysis to feed recovery strategy development and implementation efforts. This includes a Comprehensive Infrastructure Study in partnership with the Iowa Department of Economic Development to include five task forces in Natural Resources, Energy, Telecommunications, Transportation and Vertical Infrastructure.

- This study was completed in April 2010. An electronic copy will be provided to the Economic Development Administration along with this report and can be found on the RIO Web site.

**Scope of Work Item #5**
Obtain input from stakeholders about vision, priorities and needs for recovery. This includes “Speak Up Iowa” listening sessions and surveys and other related sessions and forums.

- Pages 34-36 outline outreach efforts including a variety of workshops and forums to obtain expert and public opinion for use in developing the strategy including past and current “Speak Up Iowa” activities.
- Pages 21 and 22 outline the work of the Rebuild Iowa Coordinating Council to set vision, priorities and needs.

**Scope of Work Item #8**
The Rebuild Iowa Office should engage Council of Government.

- RIO staff meets regularly with COG staff and leadership and has received copies of their strategies. These strategies are available on the RIO Web site. And overall summary of the conclusions in those strategies can be found on page 151.
- COGs have been involved in several outreach and planning efforts towards the strategy including the Iowa Long-Term Disaster Recovery Exercise, the Iowa Smart Planning Task Force, state and federal legislative agendas, data collection and their input has been requested in a number of areas related to programs, policy and strategy.
- New to this final report are the COG’s Regional Recovery Strategies, which can be found in the Regional Recovery Strategy section.

**Scope of Work Items #6, #7, #9 and #10**
These are both technical items related to staffing, contracts and reporting.
Executive Summary

The Rebuild Iowa Office (RIO) continues to coordinate the state’s recovery effort from the storms, tornadoes and floods of 2008. Much has been accomplished since the Office’s last quarterly report was issued in July 2010. State funding has been disbursed to help Iowans with unmet needs and housing. Local governments and entities are utilizing millions of federal dollars so thousands of disaster-impacted homeowners can be offered a buyout. More infrastructure projects are under construction and new neighborhoods are being built with mitigation efforts in mind. However, as Iowa continues to celebrate many successes along the road to recovery, it must also address the numerous challenges that are encountered along the path. Recovering from the state’s largest disaster must be looked at as a marathon, not a sprint.

Over the past three months, the RIO has especially remained focused on helping small business owners impacted by the 2008 disasters. Many disaster-affected businesses have reopened their doors, however their debt load continues to be overwhelming and many still struggle with the timeliness of the disbursement of funds. This report describes how programs and recent modifications are working to assist recovering businesses.

This report contains updates on housing progress while outlining the complexities behind certain programs and the bottlenecks communities are facing due to strict federal guidelines for implementation. This following pages also describe how Iowa is implementing Smart Planning principles, publicizing flood awareness through outreach efforts and preparing a blueprint for the state to follow when future disasters occur.

As always, the RIO recognizes and thanks the countless leaders and front-line workers from local, regional, state and federal government, businesses, non-profit organizations and private citizens that have provided input, support and leadership. Their dedication to Iowa’s disaster recovery has made the plans and projects on the following pages possible.
In 2008, Iowa experienced the most devastating series of natural disasters in the state’s history. Between May 25, 2008, and Aug. 13, 2008, more than 85 of Iowa’s 99 counties were impacted by floods, tornadoes and severe weather. This section provides an outline of how the events in 2008 unfolded, and explains the magnitude of the destruction that followed.

In an effort to address the disasters, the Rebuild Iowa Office (RIO) and Rebuild Iowa Advisory Commission (RIAC) were established to coordinate the statewide short- and long-term recovery effort. After the RIO and RIAC’s formation, task forces were created to address issues like housing, agriculture, infrastructure, economic and workforce development, hazard mitigation and floodplain management. Since June 2008, there have been hundreds of meetings with local and national experts, as well as impacted Iowans. The discussions have led the RIO to the long-term recovery goals outlined in this report.
Disaster Overview & Background

Disaster Summary

The State of Iowa suffered its most devastating disaster in 2008. Throughout the spring and summer, the state was hit by tornadoes, severe thunderstorms, hail and floods. Between May 25 and Aug. 13, 2008, 85 of Iowa’s 99 counties were declared Federal Disaster Areas.

Iowa’s 2008 disaster is one of the largest in the nation’s history in terms of damage to public infrastructure. In response to these incidents, Iowa Gov. Chet Culver established the Rebuild Iowa Office (RIO) through Executive Order 7 on June 27, 2008, to coordinate the statewide recovery effort.

Identifying all of the damages and impacts, and placing an exact dollar value on them, is impossible. People seeking this precise total dollar figure will be disappointed. Most damage data are estimates and are often not final until many years following a disaster. The data often changes daily, and in some cases is never collected in a uniform way. Much of the data collected is based on one specific program and does not provide an overall picture. However, it has been estimated that Iowa’s 2008 disaster caused approximately $8 to $10 billion in damages statewide. Some estimated damage figures include:

- **Housing** - Tens of thousands of Iowans had their housing situation impacted and thousands of Iowans were displaced. Nearly $1 billion in unmet needs was estimated late in 2008.

- **Businesses** - More than $5 billion in estimated damage, approximately 4,800 non-manufacturing small businesses and 800 intermediate-sized businesses were impacted.

- **Agriculture** - $2.5 to $3 billion, estimated total damage to crops and grain, equipment, agricultural infrastructure, and grain storage and handling facilities.

- **Infrastructure** - Though it will not cover all of the need, FEMA’s Public Assistance program is a good indicator of infrastructure damage. Iowa’s estimated Public Assistance funding now tops $1.4 billion.
Iowa Disaster Events & Response Timeline

May 2008
25 Tornadoes and flooding hit Butler and Black Hawk counties, including the communities of Parkersburg and New Hartford.
   State Emergency Operations Center in Camp Dodge is activated.
27 Federal disaster declared for first Iowa counties (DR-1763-IA).

June 2008
3 FEMA/State Joint Field Office opens in Urbandale, IA.
8 Mason City (Cerro Gordo County) is impacted with heavy rain and flooding.
   Heavy rain tops the levee at New Hartford (Butler County) causing flooding.
   Iowa River surpasses flood stage of 22 feet.
10 Saylorville Dam (Polk County) is topped causing flooding.
   Coralville Reservoir (Johnson County) tops its emergency spillway.
11 Tornado hits the Little Sioux Boy Scout Ranch in Monona County.
13 Cedar River crests at 31.1 feet in Cedar Rapids (Linn County), nearly 20 feet above flood stage.
14 Two levees are breached in Des Moines (Polk County).
15 A levee breach occurs in Oakville (Louisa County).
   Coralville Lake crests at 716.97 feet above sea level (surpasses previous record of 716.71 feet).
   The Iowa River crests at 31.5 feet (surpasses previous record of 28.52 feet).
21 Cedar River drops below 12-foot flood stage for the first time since June 2 in Cedar Rapids (Linn County).
24 Water stops going over the Coralville Lake spillway.

July 2008
7 Iowa River falls below flood stage in Johnson County.

August 2008
13 The federal disaster incident period for DR-1763-IA closes.
   In total, 85 of Iowa’s 99 counties were declared.

August 2009
29 FEMA/State Joint Field Office closes.
30 Iowa Recovery Center opens in Urbandale, IA.

Presidentially-Declared Disaster Counties
May 25 - Aug. 13, 2008

All counties in the state of Iowa are eligible to apply for assistance under the Hazard Mitigation Grant Program.
Mission, Vision & Goals

IOWA’S VISION FOR LONG-TERM RECOVERY
Iowans will thrive in a state that values, safeguards and invests in its sustainable future, resilient communities, welcoming environment, vital economy, treasured lands and natural resources, rich cultural history, global role and its entire people.

REBUILD IOWA OFFICE MISSION
The Rebuild Iowa Office (RIO) will lead the State of Iowa’s efforts to rebuild safer, stronger and smarter in the wake of the 2008 severe storms and catastrophic flooding.

REBUILD IOWA OFFICE VISION
A ready and responsive organization committed to rebuilding a resilient Iowa that’s safe, sustainable and economically strong for its people, reaffirming its ties to the land, rivers, environment and rich cultural history today and tomorrow.

REBUILD IOWA OFFICE GOALS
- Provide leadership in coordinating state recovery efforts, in planning, programs, policy development, activities and decisions.
- Provide redevelopment principles and policies, link local/state/federal agencies, establish priorities and secure funding resources for recovery.
- Provide recovery information, services, guidance, status, updates and progress to Iowa.
- Improve disaster recovery processes at the local, state and federal level.

THE REBUILD IOWA OFFICE

The RIO is focused on the recovery from 2008’s devastating storms, floods and tornadoes.

The RIO’s Long-Term Community Recovery Assistance team works with some of Iowa’s hardest-hit disaster-affected communities, helping each develop a unique recovery and rebuilding plan.

The RIO’s Case Management Coordination team works with voluntary agencies and faith-based groups. Their work with more than 25 local Long-Term Recovery Committees helps place struggling Iowans in contact with case workers who help them navigate the steps to a successful disaster recovery.

The RIO Communications team keeps Iowans informed of the latest disaster recovery information and programs by issuing press releases and hosting public press conferences to ensure accurate media messaging. The team also facilitates discussion among local, state and federal agencies involved in the recovery efforts to encourage cooperation and communication, handles public disaster-related inquiries, and offers a wealth of recovery information for the public through the RIO Web site, www.rio.iowa.gov.

The RIO also has staff specialists who research and coordinate economic, environmental, housing and infrastructure recovery issues as well as disaster-recovery policy and legislation.
The RIO & The RIAC

THE REBUILD IOWA OFFICE (RIO)
As a result of the unprecedented levels of devastation and destruction caused by storms and floods during the spring and summer of 2008, and in an effort to efficiently and effectively manage the resources that were committed to rebuild and recover, Governor Chet Culver established the Rebuild Iowa Office through Executive Order 7 dated June 27, 2008. The Rebuild Iowa Office was officially established as a state agency in House File 64, Iowa legislation which was signed into law on Feb. 2, 2009. This legislation directs the office to coordinate disaster recovery until June 30, 2011. It also calls for quarterly reports to “include an updated budgetary and financial analysis including full-time equivalent positions, and progress in obtaining goals, benchmarks, and objectives.”

THE REBUILD IOWA ADVISORY COMMISSION (RIAC)
The RIAC is a 15-member commission created by the Governor in Executive Order 7. This group worked tirelessly throughout July and August of 2008 to visit communities impacted by the disaster, listen to experts, leaders and other stakeholders, and determine the top priorities for the immediate recovery process. Each RIAC Commissioner chaired a task force, which was comprised of Iowans who donated their time to help develop strategies for a statewide recovery.

Task Forces
- Agriculture & Environment
- Cultural Heritage & Records Retention
- Economic & Workforce Development
- Education
- Floodplain Management & Hazard Mitigation
- Housing
- Infrastructure & Transportation
- Long-Term Recovery Planning
- Public Health & Health Care
The RIAC 45-Day Report

This report assembled by the RIAC included the following priorities and recommendations for short-term recovery:

1) Provide support and assistance to individuals
2) Meet people’s immediate housing needs
3) Provide incentives for the rebuilding and reopening of businesses and non-profits
4) Begin floodplain mapping
5) Create flexibility in funding options for local governments
6) Expedite the flow of recovery funds
7) Ensure public health is maintained

These recommendations were a beginning template for the focus of the Rebuild Iowa Office and its partners. All were acted upon and many continue to be addressed.

In September, October and November of 2008, members of the RIAC continued to meet and delve more deeply into specific areas of disaster recovery. Hundreds of Iowans signed up for issue-specific Task Forces chaired by commission members to volunteer their time and effort to help establish priorities for Iowa’s disaster recovery. Each task force prepared a report to the larger commission that assisted in the formulation of their long-term recommendations.

The RIAC 120-Day Report

This report assembled by the RIAC included the following priorities and recommendations for long-term recovery:

1) Individual Services and Guidance - Iowa will provide advice and support to individuals and families seeking assistance in making their way through the challenges of rebuilding their lives in a disaster case management framework that has ongoing, lasting organizational capacity and processes in place to be sustained during non-disaster times.

2) Housing - State and local governments will place a high priority on ensuring availability of adequate, affordable housing and the availability of individuals and families to rent or purchase those homes.
3) The State should provide incentives for Iowa’s struggling small businesses, microenterprises and non-profits for restoration and rebuilding of their businesses from this disaster and future major disasters.

4) Infrastructure Investments - The State should lead in planning, establishing expectations statewide, and securing funding for infrastructure repair, rebuilding and/or construction.

5) The State should identify, create and sustain funding options and provide flexibility for local and state governments to assist in rebuilding an even better Iowa.

6) The State must invest in local emergency management agencies for the central coordination function and work in all areas of emergency management - preparedness, response, recovery and mitigation - to achieve the baseline capacity needed to keep Iowa safer from future disasters.

7) The State should ensure policy and programs that sustain community identity, quality of life and cultural heritage.

8) The State will lead in developing guidance and support for integrated, regional planning to address recovery and leverage multi-jurisdictional strengths for ongoing initiatives.

9) The State will move state policy forward and lead the discussion with regional and local interests on floodplain and watershed management.

10) The State will complete floodplain mapping for the entire state using state-of-the-art technology. The State will pursue and implement the mapping process and related activities as expeditiously as is reasonable and practical.

11) Rebuild Iowa Office Roles and Responsibilities - The State must formalize the Rebuild Iowa Office and associated responsibilities related to the 2008 disaster recovery.

12) All involved agencies, governments and interested parties should promote and support communications and outreach initiatives to educate and support Iowans as they recover and plan for future disasters.
Rebuild Iowa Office & Advisory Commission Timeline

June 2008
27 Governor Culver’s Executive Order 7 creates the Rebuild Iowa Advisory Commission (RIAC) and Rebuild Iowa Office (RIO)

July 2008
17 RIAC meets for the first time in Des Moines
31 RIAC meets in Cedar Rapids

August 2008
5 RIAC meets in Wapello
19 RIAC meets in Cedar Falls
22 “Speak Up Iowa!” Public Input Final Report submitted to the RIAC
25 RIAC meets in Urbandale
29 RIAC meets in Urbandale
31 RIAC submits its 45-Day Report to Governor Culver

October 2008
1 RIAC meets in Des Moines
31 Unified Task Force Report submitted to RIAC

November 2008
6 RIAC meets in West Des Moines
13 RIAC meets in Des Moines
17 RIAC submits its 120-Day Report to Governor Culver
23 RIAC meets in Des Moines

December 2008
9-10 Disaster Recovery Conference in Coralville

February 2009
2 The RIO hosts its first “Rebuild Iowa Day at the Capitol”
House File 64 is signed into law by Governor Culver establishing the Rebuild Iowa Office in code and creating the Rebuild Iowa Coordinating Council

April 2009
13 The RIO releases its April Quarterly Report
20 The RIO submits its quarterly EDA progress report

May 2009
11 RIAC meets in Des Moines
18 Iowa Recovery Analysis Workshop
19 First meeting of the Rebuild Iowa Coordinating Council
July 2009
10 The RIO releases its July Quarterly Report
21 Rebuild Iowa Coordinating Council meeting
27 The RIO submits its quarterly EDA progress report

October 2009
13 Rebuild Iowa Coordinating Council meeting
   The RIO releases its October Quarterly Report
27 The RIO submits its quarterly EDA progress report

November 2009
24 Optional teleconference for RIAC members to update legislative proposals

December 2009
17 Rebuild Iowa Coordinating Council meeting

January 2010
8 The RIO releases its January Quarterly Report
14 Rebuild Iowa Day at the Capitol
25 The RIO submits its quarterly EDA progress report

April 2010
9 The RIO releases its April Quarterly Report
27 Rebuild Iowa Coordinating Council meeting
28 The RIO submits its Quarterly EDA progress report

May 2010
20 Optional teleconference for RIAC members

June 2010
24 Iowa Disaster Recovery Tabletop Exercise

July 2010
9 The RIO releases its July Quarterly Report
31 The RIO submits its quarterly EDA progress report

October 2010
8 The RIO releases its October Quarterly Report
31 The RIO submits its final Economic Recovery Strategy to EDA

November 2010
16 Rebuild Iowa Coordinating Council Meeting

January 2011
1 Rebuild Iowa Office Transition Plan due to Governor and General Assembly
10 The RIO releases its January Quarterly Report
March 2011
3    Rebuild Iowa Day at the Capitol

April 2011
8    The RIO releases its April Quarterly Report

June 2011
30   Rebuild Iowa Office scheduled to close
ECONOMIC RECOVERY STRATEGY METHODS

Even during the initial response phase of the disaster, Iowa's leaders were already looking to the future. They realized the 2008 disasters were of the magnitude that state government's usual resources would not be enough. With help from the Economic Development Administration (EDA), the Rebuild Iowa Office (RIO) was formed. The RIO's main responsibility, through state and EDA grant funding, is to guide the recovery process and develop an Economic Recovery Strategy for the state. This strategy will help to guide and track disaster recovery progress and suggest strategies, policy, projects and other means by which the state can rebuild safer, stronger and smarter.

Several methods have been, and are being, implemented in order to develop the Economic Recovery Strategy Road Map. These methods will help to determine and address damages, unmet needs, policy and strategy for Iowa's long-term economic recovery.
Obtain & Expedite Disaster Recovery Funding

Obtaining and maximizing funding through federal programs, state resources and local revenue streams is vital to recovery. So far, more than $4.1 billion has been allocated for Iowa’s disaster recovery through state and federal programs (see Disaster Recovery Funding Sources in Appendix). This funding is at various stages of being committed to specific projects and individuals. However, more than $1.4 billion has been spent.

KEY METHODS

1) Monitor funding progress and unmet needs and communicate that information across all levels of government and to the public

The Rebuild Iowa Office (RIO) works hard to monitor the progress of funding and communicate that information.

Monthly expenditure reports detail information on every known public funding source in the 2008 disaster recovery effort. This includes information on the amount of funding that has been allocated, approved and spent in Iowa.

Allocated funds are those that have been promised to the State of Iowa through legislation or other means but are in various stages of program approval and may not necessarily be available for use.

Approved funds are those that have been designated to specific projects, areas or individuals and are available for use.

In addition to this statewide information, the RIO collects funding levels wherever available at the county level for each program. While some programs do not report funding by county, of the nearly 40 programs, at least some county-level data is available for 24 of them.

This information is distributed in a press release each month and posted on the RIO and Legislative Services Agency Web sites. Further information on total funding and each funding source can be found in the Appendix of this report.

2) Advocate for funding needed to ensure rebuilding and recovery is complete

The RIO has worked with Iowa’s leaders at the local, state and federal level to advocate for the funding needed to recovery and rebuild. To date, Iowa has secured more than $4.1 billion.

One critical source of relatively flexible funding to the state is
Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development (HUD). Iowa has received now five separate allocations of CDBG funds totaling nearly $900 million.

The most recent allocation was a part of a special Disaster Recovery Enhancement Fund of $311 million that HUD set aside in 2009. To access these funds, states had to document the amount of existing appropriations that they were spending on mitigation-related activities. Of all of the eligible states, Iowa had the highest level of mitigation-related spending and therefore was awarded the highest amount of the fund, $84 million. These funds can be spent on any of the state’s existing disaster recovery activities.

Following the announcement of this funding, the Governor asked Directors from Iowa Homeland Security and Emergency Management Division (HSEMD), Iowa Finance Authority (IFA), Iowa Department of Economic Development (IDED) and the RIO to recommend how to allocate these funds. In response to their recommendations, on Sept. 16, 2010, the Governor announced the following allocation plan:

- $50,000,000 allocated to Infrastructure projects including flood mitigation strategies, health and safety of Iowa’s water systems, infrastructure for revitalization programs and levees.
- $10,000,000 allocated to Business programs to ensure the economic recovery of disaster-impacted communities.
- $10,000,000 allocated to the Iowa Flood Center and the Iowa Department of Natural Resources for the implementation of HF 2459 and HF 2531 for watershed planning activities.
- $9,920,640 allocated to Housing programs to continue the replacement of lost single- and multi-family projects across the state and re-establish the lost tax base for disaster-impacted communities.

IDED is now in the process of gaining HUD’s approval on the state’s action plan for these funds.

3) **Ensure program design is effective in reducing red tape and expedite funding and ensure that funding is prioritized to meet the most pressing needs and fairly distributed both programmatically and geographically**

The RIO has worked consistently with local, state and federal agencies to review programs and policies relevant to disaster recovery and ensure that their design and implementation is equitable, transparent and effective. In some cases, changes were able to be made and in others, federal legislation is needed to make larger reforms. One of the state’s most
important lessons learned in this disaster is that many federal sources of funding are not designed for disaster relief and are therefore difficult to administer effectively.

One of the biggest areas of concern has been programs designed to assist businesses. There are few models in other states to which Iowa could look and creating new programs requires a lot of work to overcome issues. Most recently, the City of Cedar Rapids, IDED and RIO were able to secure HUD’s commitment that private loans would not be considered a duplication of benefits for these funds. This decision will help many businesses qualify for greater levels of assistance funding. However, challenges regarding duplication of SBA loans, documentation issues and other difficulties remain. The RIO continues to work diligently and collaboratively to resolve them.

4) Coordinate recovery efforts with federal, state and local entities from all sectors

The RIO utilizes several means of coordinating with other entities active in disaster recovery.

Shortly after the disaster in 2008, FEMA and HSEMD created the Interagency Coordinating Team (IACT). This group of more than 40 state and federal agencies met monthly for the first year of recovery with the RIO coordinating meetings. This group has since been folded into the Rebuild Iowa Coordinating Council.

In February 2009, House File 64 created the Rebuild Iowa Coordinating Council. This Council, made up of state agencies, local leaders and legislators, was charged with facilitating “communication between state agencies and the RIO.” The Council meets quarterly and has now invited federal agencies to participate.

The Council shared ideas and experiences in disaster recovery and has also participated in special events outside of meetings including the “Road Ahead Workshop” in July 2009, which allowed members to discuss key aspects of the disaster recovery process, outline best practices and suggest improvements, goals and benchmarks going forward.

In June 2010, the group participated in Iowa’s first ever Disaster Recovery Tabletop Exercise. This discussion-based exercise allowed them to discuss their roles and the state’s responsibilities in a future disaster. This exercise has led to the development of a Disaster
Recovery Framework with the state which will be discussed further in this report and finalized near the end of 2010.

5) **Advocate for changes to the federal system of funding disaster recovery**

Iowa’s disaster recovery experience has led the state to conclude that major reforms are needed at the federal level to improve how future major disasters are handled. The RIO staff has sought the input of those involved in the state’s recovery at all levels to create a set of overarching recommended changes to the federal system.

Reforming recovery in the United States requires a fundamental shift in the approach of how the federal government plans for and handles major disasters. While response has a coordinating agency (FEMA) and a structure with established programs, recovery does not. In order to ensure well-coordinated recoveries that maximize the opportunities that major disasters present as well as minimizing the long-term negative impacts, this shift in approach is critical. The state’s overarching recommendation is that the federal government create a disaster recovery framework with one coordinating body, one set of rules and expectations and funding and programs designed with long-term recovery in mind. This system must address the following issues and elements:

*Flexible and predictable disaster-track funding for a set threshold of major disasters*

- Provide states with up-front (not reimbursement-based) block grant recovery funding immediately following a major disaster.
- Use a formula that is consistent across all states and disasters based on damages or other program funding.
- Allow states to set program priorities and parameters including income limits and other regulations including lead abatement and the use of volunteer labor.
- Allow for a global local match requirement that calls state and local governments to contribute a certain percentage to overall recovery, not individual programs and projects.

*A shared, real-time data system for all levels of government*

- Create a shared database for information and applications from those impacted that is a part of a coordinated system of case management for impacted individuals.
- Allow impacted individuals to complete one application and sign one privacy waiver that allows all government agencies to access their recovery information.
- Allow all administering entities to update this database with information to improve the speed and accuracy of programs.
- Include comprehensive loss verification for each individual that documents all loss so that
ECONOMIC RECOVERY STRATEGY METHODS

multiple inspections and other checks are not needed.

- Include a clear and consistent shared system of checking for duplications of benefit that involves all related agencies and creates common definitions and policies that prevent fraud while still allowing individuals to receive needed benefits.

**Coordinated damage and needs assessments**

- Work with states on a common system for damage assessment data collection that is completed in each Presidentially-declared disaster (not abandoned after declaration).
- Designate one agency to provide clear documentation of a state’s overall losses and an assessment of funding gaps left by recovery programs.

**Resources and support for immediate case management**

- Immediately following the initial response, impacted individuals and businesses desperately need a system that provides them with case management guidance in planning for their long-term recovery.
- Such a case management system should be organized at the local level but needs federal support and resources in order to successfully provide assistance.
- This system should serve as a gateway for recovery assistance, requiring that individuals work with case managers in order to qualify.

**Change the structure of hazard mitigation funding**

- FEMA’s HMGP program focuses nearly all resources on states following a major disaster. Focusing more resources on pre-disaster work would improve its success.
- Provide greater resources for planning so that mitigation projects can be prepared before funding is available.
- Recognize that some elements currently considered mitigation, such as housing buyouts, are really recovery programs. Create a separate mechanism for those projects that allows for quicker approval so that homeowners are able to move on.

THE RIO COORDINATING COUNCIL

Rob Berntsen, Iowa Utilities Board
Pat Boddy, DNR
Elisabeth Buck, IWD
Pat Callahan, Iowa League of Cities
Bob Donley, Board of Regents
Doug Elliott, Governor’s Appointee from the Councils of Government
Kevin Fangman, Dept. of Education
Ro Foege, Dept. on Aging
Pat Grassley, Legislator
Rob Hogg, Legislator
Charlie Krogmeier, DHS
Dave Miller, HSEMD
Bret Mills, IDED
Karen Misjak, ICSAC
Terrence Neuzil, Iowa State Association of Counties
Tom Newton, IDPH
Bill Northey, IDALS
Joe O’Hern, IFA
BG Tim Orr, IDALS
Dick Oshlo, DOM
Cyndi Pederson, DCA
Jeff Quigle, Dept. of Public Safety (State Fire Marshal Division)
Kim Reynolds, Legislator
Nancy Richardson, DOT
Tom Schueller, Legislator
Roya Stanley, OEI
Ljerka Vasiljevic, DPS (Director’s Representation)
Lt. Gen. Ron Dardis, RIO Executive Director
Jacqui DiGiacinto, RIO Staff Lead
These recommendations and accompanying information have been shared with Iowa’s congressional delegation as well as representatives of several federal agencies, including FEMA Administrator Craig Fugate and HUD Secretary Shaun Donovan, both of whom have visited the state and learned about Iowa’s disaster recovery first-hand.

The RIO is also participating in the National Disaster Recovery Framework discussion being led by FEMA at the President’s request. In October 2009, a regional video teleconference was hosted by FEMA Region VII. Staff from the RIO and other Iowa representatives listened in and shared their thoughts about needed changes at the federal level. More information about this nationwide effort can be found at www.DisasterRecoveryWorkingGroup.gov.
Identify & Quantify Disaster Impacts

To determine and measure disaster progress and identify roadblocks and unmet needs going forward, it is critical to develop systems of assessing and monitoring the impacts of the disaster and the results of programs.

KEY METHODS

1) Gather disaster data that assists in better understanding the impact of the disaster and recovery needs

Nationwide, disaster response and recovery activities do not include a centralized system for assessing, verifying, tracking and reporting disaster impacts beyond FEMA’s initial damage assessments used to quantify a federal disaster declaration. It is only when those impacted apply for assistance that a state is able to record any damages or need. Program statistics do not tell the entire story.

Data Collection - To better understand impacts and recovery progress, the RIO conducted surveys of 13 impacted communities in August 2009, February 2010 and August 2010.

Communities were asked to provide information in the areas of housing, business, government and cultural/arts facilities.

Housing - Twelve communities estimated that the total number of displaced households was over 8,500. In these communities, an estimated 35 percent of the displaced households were renters and 46 percent were homeowners. Ownership status was unknown for the remaining 19 percent. An estimated 35 percent of the impacted households were located within the 100-year floodplain. Cedar Rapids, Coralville and Waverly had the most housing units located within the 100-year floodplain. Five communities reported a total of 20 property owners had elevated their original house at the current location within the 100-year floodplain. Elkader, Iowa City and Waverly each reported one household had relocated its original home to a location outside the 100-year floodplain.

Ten communities reported 156 displaced households had moved to an existing house within the community and that 69 percent of those had purchased a home. Six communities estimated that 26 homeowners are still considered displaced, with over half of those renting with no immediate plan to rebuild or purchase. Less than half are living with family or friends. Oakville reported that more than 100 households have left the community.
Twelve communities reported that a total of 1,142 demolitions had taken place with 299 scheduled future demolitions. Cedar Rapids and Coralville have had the most demolitions to date. Over 1,400 units in 9 communities were reported as having health and safety hazards.

Business - Twelve communities reported that 1,751 businesses had closed due to physical property damage or lack of access to the operation for 24 hours or more. Those communities reported that 85 percent of the businesses had reopened; 54 percent in their original location and 17 percent in a new location. It was reported that 263 businesses, or 15 percent, remain closed and of those, 15 percent plan to reopen. Since 2008, 100 new businesses have opened in the 13 communities, with 47 percent of them located in a disaster-affected area.

Twelve communities reported that 472 jobs had been created as a result of the 2008 disasters and that 25 percent of those jobs created were permanent positions.

Government - In the 13 communities, 109 government buildings were closed due to either physical damage or lack of access to the building for 24 hours or more. Cedar Rapids had the most damaged government buildings (51) and Coralville and New Hartford reported two each. As of August 2010, 69 of the buildings have reopened and all but 3 of them are at their original location. Both Charles City and Waverly reported that one government building had been permanently moved to a new location. Forty government buildings remain closed in the 13 communities; of these, 20 percent are permanently closed and 80 percent plan to reopen.

Cultural - The 13 communities reported a total of 46 non-profit cultural and arts facilities were closed due to physical damage and lack of access to the operation for 24 hours or more due to the 2008 disasters. Des Moines and Waverly had the most impact with 15 and 13 facilities impacted respectively. Almost 90 percent of these facilities are now re-opened and 67 percent are at their original location. Less than 1 in 4 (23.9 percent) were temporarily moved to a new location. Approximately 10 percent of the cultural facilities are permanently closed.

Economic Impact Study - The RIO also contracted with Iowa State University’s Department of Economics for a disaster-related economic impact study. The report provides an analysis of “sets of population, unemployment, employment, business firms, and trade patterns over time in an attempt to discern the household consumption and business productivity disruptions caused.” The full report was released in August 2010 and can be found on the RIO Web site at www.rio.iowa.gov/resources/reports.

2) Gather information on recovery programs and their results

In addition to the efforts detailed above, the RIO also follows every disaster program closely and regularly reports information on each. Information on specific programs and their results can be found throughout this report and in the Program Guide on the RIO Web site.
Public Outreach & Assistance

All involved agencies, governments, and interested parties should promote and support communications and outreach initiatives to educate and support Iowans as they recover and plan for future disasters. (RIAC Recommendation #12)

The RIO works diligently to communicate with the media and Iowa constituents, as well as local, state and federal agencies about disaster assistance programs, updates, meetings, concerns and announcements; to correspond in a timely fashion to incoming inquiries and requests for information; and to clarify facts/data that may be misconstrued or are inaccurate so that Iowans can be well-informed about the disaster impact and recovery efforts.

**KEY METHODS**

1) Provide regular updates to increase awareness of disaster recovery progress and issues

Listed below are the RIO outreach efforts that take place on a regular basis and are part of the RIO’s ongoing communication schedule.

- The RIO Communications Team started a weekly “Working to Recover” series of news releases in October 2009 to show how disaster recovery funds and programs have specifically assisted individuals, businesses and communities. This effort will be continued through the end of 2010. The releases also highlight how local, state and federal agencies, as well as non-profits and volunteers, are “working to recover.”

- The “Iowa Recovery Times” newsletter is issued monthly to the RIO e-mail distribution list. It is also posted to the RIO Web site.

- The RIO Communication team publishes the “Rebuild Iowa Office Legislative Weekly” newsletter during the state’s legislative session to inform lawmakers about the recovery process. Copies can also be found on the RIO Web site.

- The RIO Communications team works with the RIO’s Executive Director and Chief of Staff to assist with messaging for speeches and public presentations given at local, state and national conferences. Most recently, RIO Executive Director Lt. Gen. Ron

**RIO-SPONSORED WORKSHOPS & CONFERENCES**

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
<th>Location</th>
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<tr>
<td>Dec. 6-7, 2008</td>
<td>Disaster Recovery Conference</td>
<td>Coralville, Iowa</td>
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<tr>
<td>Feb. 18-19, 2009</td>
<td>Housing Working Session</td>
<td>Coralville, Iowa</td>
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<tr>
<td>Feb. 20, 2009</td>
<td>LTCR Community Workshop</td>
<td>Palo, Iowa</td>
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<td>Feb. 21, 2009</td>
<td>LTCR Community Workshop</td>
<td>Oakville, Iowa</td>
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<td>Feb. 23, 2009</td>
<td>LTCR Community Workshop</td>
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<td>Cedar Rapids, Iowa</td>
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<td>Feb. 26, 2009</td>
<td>LTCR Community Workshop</td>
<td>Waverly, Iowa</td>
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<tr>
<td>March 12, 2009</td>
<td>LTTRC Disaster Recovery Summit</td>
<td>Cedar Rapids, Iowa</td>
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<tr>
<td>May 18, 2009</td>
<td>Iowa Recovery Analysis Workshop</td>
<td>Ankeny, Iowa</td>
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(continued in next sidebar)
Dardis spoke at the International Economic Development Council's Annual Meeting and U.S. Chamber Small Business Summit to tell Iowa's recovery story and initiatives for the future.

- The Communications team handles all potential and real crisis communications with state departments and agencies, as well as COGs and Entitlement Cities about 2008 disaster recovery issues.

- The RIO Communications team makes sure the media and general public are aware of all Rebuild Iowa Coordinating Council quarterly meetings and Rebuild Iowa Advisory Commission (RIAC) meetings. After every meeting, a press release summarizing what was discussed is sent out to the RIO e-mail distribution list. Minutes from every meeting are posted on the RIO Web site. The team also posts notifications about task force meetings that are related to various pieces of disaster legislation, such as Water Resource Coordinating Council (WRCC) meetings, the Iowa Smart Planning Task Force meetings, and business and individual case management task force meetings.

- After the release of every RIO Quarterly Report, the Communications Team answers inquiries and books interviews with various media outlets to provide an update on the recovery and progress to-date.

- The RIO maintains a social media presence on sites such as Twitter and Facebook to distribute information and news releases from the Rebuild Iowa Office.

2) Increase awareness and participation in disaster recovery programs

Listed below is information about events, press conferences, forums, open houses and other activities that the RIO has been involved in to increase awareness about disaster recovery efforts, assistance programs and those partners that are involved in the recovery process.

- The RIO Communications team frequently works with other local, state and federal agencies to get information out to the public by organizing press conferences, writing press releases, designing informational publications and planning other special events. For example, on June 30, 2010, the RIO worked with officials with the East Central Iowa Council of Governments (ECICOG), the Housing Trust Fund of Johnson County, the Iowa Finance Authority and Iowa Department of Economic Development to host a ribbon cutting in North Liberty to mark success in leveraging disaster funding with federal homebuyer tax credits.

- In July 2010, the RIO recognized Iowa organizations and individuals that have exhibited exemplary service in Iowa’s 2008 disaster recovery efforts through the Rebuild Iowa Award for Service. RIO Executive Director Lt. Gen. Ron Dardis presented the awards at public events and recipients were featured in a “Working to Recover” press release.
During the summer of 2010, the RIO Communications Team helped organize “Flood Seminars” around Iowa. The seminars are designed to help people better understand the 2008 Iowa floods and how Iowans can better plan and prepare for future flooding. The RIO handled all publicity and logistics for the events. The first five seminars were held during June and July in Burlington, Cedar Rapids, Waverly, Mason City and Ames. Four additional seminars took place in September in Elkader, Cherokee, Red Oak and Honey Creek State Resort due to public interest in the topic. The seminars were hosted by the University of Iowa’s Center for Global & Regional Environmental Research, Rebuild Iowa Office, University of Northern Iowa Center for Energy and Environmental Education, Iowa Department of Natural Resources, Iowa Department of Agriculture and Land Stewardship, Iowa State University Extension, Iowa League of Cities and the Iowa State Association of Counties. A final flood seminar will be held in Des Moines in October 2010.

The seminars were an outgrowth of an initial “Flood Symposium” held at the Iowa State Historical Building in Des Moines in March 2010. The symposium featured experts in flood-related fields, a book signing and a panel discussion about how Iowa is preparing for the future. After this event took place, there were requests for similar seminars to be held around the state.

In March 2010, the RIO launched a Civic Organization Tour in communities across Iowa. Presentations in front of groups such as Rotary and Kiwanis clubs, as well as local economic-based organizations, reminded Iowans of the state’s continuing efforts to recover from the floods, storms and tornadoes of 2008. The presentations also educated citizens on ways they can protect themselves and their communities from future flooding. Presentations were given from March through June 2010 in Vinton, Atlantic, Winterset, Cedar Falls, Wapello, Sioux City, Davenport, Oskaloosa, Anamosa, Charles City and Mason City.

In February 2010, the RIO led Flood Awareness Month preparation efforts. Weekly meetings were held with representatives from the RIO, the Iowa Insurance Division (IID), Iowa Department of Natural Resources (DNR) and Iowa Homeland Security and Emergency Management Division.
(HSEMD). On March 4, 2010, Gov. Culver signed a proclamation making March Flood Awareness Month, helping spread the Flood Awareness Month Message for the second year in a row. In March 2010, the Flood Awareness media tour campaign picked up with more than 30 radio and TV interviews conducted among the four state agencies. The message included information about the National Flood Insurance Program, how people can prepare for floods, and more.

- On Jan. 14, 2010, the RIO held “Rebuild Iowa Day” at the Iowa State Capitol Rotunda so individuals could learn more about the state’s disaster recovery efforts from the 2008 floods and tornadoes. The public, state legislators, city officials and the media were invited to view displays and speak to representatives from federal and state agencies assisting with the recovery from the 2008 severe storms and floods. Representatives from disaster-affected communities were at the event to share their recovery stories.

- On Jan. 6, 2010, the RIO assisted in publicizing and organizing a meeting between the National Commission on Children and Disasters and federal, state and local officials in Cedar Rapids, Iowa, one of the communities hardest hit by the severe flooding and tornadoes in 2008. The field visit brought to light the unique challenges of meeting the disaster recovery needs of children.

- In order to make sure all Iowans are aware of the resources and funding currently available, the RIO placed a message in newspapers across the state the weeks of Dec. 20 and Dec. 27 in 2009, and Jan. 3 in 2010. The message was placed in 195 newspapers covering both disaster and non-disaster affected communities.

- In December 2009, the RIO, along with HSEMD, assisted in organizing a groundbreaking for a new safe room at a new school in the Waverly-Shell Rock School District. The RIO also assisted with a groundbreaking for a new development project in the Cedar Rapids downtown area utilizing disaster-related tax credits.

- In November 2009, the RIO staff assisted the Linn Area Long-Term Recovery Coalition with a holiday Open House. More than 200 disaster impacted families attended to get information from various non-profits that assisted with disaster recovery efforts.

- In November 2009, team members worked with the Iowa Department of Economic Development and Governor’s Office to organize the announcement of four new business and landlord disaster assistance programs.

- The RIO played an active role in organizing a visit in September 2009 to Cedar Rapids by Craig Fugate, Administrator of the Federal Emergency Management Agency (FEMA). The RIO has also assisted in planning visits by Janet Napolitano, U.S. Secretary for Homeland Security and Shaun Donovan, U.S. Secretary for Housing and Urban Development.
In August and September 2009, the RIO planned and staffed Flood Forums around the state. More than 200 Iowans affected by the floods of 2008 met with agency and program representatives during four flood forum events that reached out to eight different communities and the surrounding areas. The flood forums were held initially in the towns of Cedar Rapids, Wapello and Mason City as an additional way to connect disaster-affected Iowans with the services available at the federal, state and local levels. The Rebuild Iowa Office held a final Flood Forum which originated at Camp Dodge in Johnston and was broadcast through the Iowa Communications Network to sites in Elkader, Iowa City, Waterloo and Vinton.

The RIO Communications team scheduled and staffed media tours via TV, radio and newspaper to update Iowans about the role of the Rebuild Iowa Office in long-term recovery and to inform Iowans about programs such as the Iowa Unmet Needs Disaster Grant Program in April and October 2009.

In March 2009, the RIO worked with the IID and DNR to organize and declare the State’s first “Flood Awareness Month.”

In November 2008, the RIO worked with the Iowa Department of Human Services on a mental health media campaign which provided disaster victims resources to combat stress, mental anguish and mental illness.

3) Ensure accuracy through messaging by monitoring third-party reports, media stories, etc.

The RIO assists in managing expectations, correcting misinformation in the media or impacted communities and ensuring that appropriate messaging reaches intended audiences across the state.

- Local news outlets and media clips are monitored on a daily basis to ensure accuracy of messaging relating to the disasters and recovery. The RIO follows up with media outlets that provide misinformation to the public and ask for a correction.

- The RIO’s Communications Director attends monthly meetings with the Cedar Rapids’ C3 team, consisting of local public information officers in the Cedar Rapids and Linn County area. The Communications Director also attends monthly meetings with
City of Cedar Rapids officials, and staff from the RIO, IDED and IFA to address ongoing recovery needs and issues.

- The RIO’s Constituent Liaison keeps track of topics, issues and concerns that constituents mention in phone calls, letters and e-mails to the RIO and Governor’s Office. The team then uses that information to make necessary program improvements or provide necessary public messages via the media.

4) Handle constituent issues efficiently and effectively and use that information to make necessary program improvements or provide necessary public messages.

Beyond surveys, conferences, workshops and other avenues for gaining feedback which are outlined in the Obtain Public & Expert Input section, the following are examples of topics that needed clarification or additional messaging to ensure impacted Iowans had the most up-to-date resources.

- The RIO’s Constituent Liaison specifically responds to phone calls, e-mails and letters from constituents. The Liaison then conveys the needs and questions of disaster-impacted Iowans to RIO staff members for clarification or further program improvements.

- The RIO issues press releases that outline passed and proposed legislation addressing disaster-related topics.

- In January 2010, the RIO created and released a "Funding Chart Booklet" which explains the intricacies behind each state and federal disaster funding source. This was updated in May 2010.

- The RIO worked with the Iowa Department of Revenue to address specific problems that may arise when disaster victims file their taxes in 2009 and 2010.

- The RIO worked with FEMA to help clarify messaging when constituents were confused about their move-out date and/or issuance of rent in the Temporary Housing Unit program.

5) Provide a clearinghouse of information for those impacted by and interested in Iowa’s disaster recovery

Transparency in the recovery system is imperative. The RIO constantly works with a multitude of recovery partners to collaborate on messaging and make certain information being distributed from this Office is correct, accessible, timely and easy to understand.

- The RIO Web site serves as an additional tool to get disaster-related information out to the people who need assistance. The site includes links to all disaster programs and information on Long-Term Community Recovery efforts and Case Management. The RIO Web site is updated daily with the latest information and news.
The most recent additions to the Web site include a disaster assistance program section broken out by category and a new section for information about Floodplain Management and Iowa Smart Planning.

**FUTURE COMMUNICATIONS EFFORTS**

- In January 2011, the RIO will assist with publicizing and educating legislators and city officials about the RIO’s transition plan which outlines how the Office’s responsibilities and tasks will be transferred to other agencies as the Office’s sunset date approaches.

- In January 2011, the RIO will create a “briefing booklet” that features stories and photos, and outlines achievements and challenges encountered in the 2008 disaster recovery effort.

- On March 3, 2011, the RIO will host another Rebuild Iowa Day at the Capitol to update legislators and the general public about progress and challenges in Iowa’s disaster recovery.

- In March 2011, the RIO will continue to work with the IID, DNR and HSEMD to establish activities to promote March as Flood Awareness Month in Iowa.

- In March and April 2011, the RIO will work with students at an Iowa college to create a short “Lessons Learned” video which will share best practices from some of Iowa’s 2008 disaster-impacted communities.

- The RIO will continue to work with the IID and DNR to promote awareness of the National Flood Insurance Program and other mitigation efforts through a statewide, individual and community-based outreach campaign that will begin in 2011.

- The RIO will further update the comprehensive Disaster Program Manual which can be accessed on the RIO Web site.

- The RIO will continue to work with federal lawmakers to convey Iowa’s suggestions and recommendations for a “disaster track” for federal funds. The RIO continues to advocate for federal funds with fewer restrictions so assistance can flow faster to disaster-impacted individuals and communities in need.
In addition to the outreach already described, it is critical to seek out and utilize the input of experts related to disaster recovery and members of the public interested in and impacted by the disaster recovery process.

**KEY METHODS**

1) **Ensure that Iowans have a voice in recovery strategy planning**

   Throughout the process of creating a recovery strategy for the State of Iowa, the RIO has made several efforts to obtain and utilize input and ideas from those impacted, local officials, experts and a variety of other stakeholders. The RIO has gathered information through surveys, workshops, conferences and public meetings. At the beginning of this disaster recovery effort, public input was used to create the RIAC’s 45- and 120-day reports to the Governor and Iowa Legislature. Those two reports guide the RIO’s efforts in formulating policy and addressing programmatic needs and changes.

   In addition to the RIAC reports, the RIO continues efforts to gain feedback and expertise from individuals, businesses and various groups at the local, state and federal levels.

   It is important to note that given the personal challenges disaster victims are facing, it can be difficult to obtain input from impacted individuals, business owners and even community leaders. Any method of doing so, whether a task force meeting, town hall event or survey, requires time and effort that those impacted may not have to give. For this reason, the RIO has undertaken several different types of input methods in order to reach the most people on the terms that are best for them.

   **Speak Up Iowa Surveys and Listening Sessions** - When the disasters first hit Iowa in 2008, the RIO held “Speak Up Iowa!” listening sessions across the state, allowing Iowans to provide feedback on how they had been impacted and what their immediate needs were for recovery.

   In 2009, the RIO distributed a similar survey, called the “Speak Up Iowa II Survey” to citizens in impacted communities across Iowa to see if the state was on the right track. Various groups of people completed the survey, including disaster victims, business owners, volunteers, etc. It asked questions about public perception of the disaster recovery and communication efforts, what programs people had applied for and what programs people needed additional information on. More than
250 surveys were returned. The RIO shared the data collected in the questionnaire during a statewide media tour in July and August 2009. During the media tour, the RIO promoted lesser-known recovery programs and services to inform Iowans about available resources.

In May 2010, the RIO sent a “Speak Up Iowa III Survey” to more than 1,000 impacted homeowners, business owners and community leaders to gauge how they perceived the disaster recovery effort was going. The survey was also posted on the RIO Web site for Iowans to access and submit. The survey asked constituents what programs they utilized for disaster assistance, how much they received and their opinion on how easy or difficult the application process was to go through. More than 400 people responded to the survey. The “Speak Up Iowa III” survey is the last public input survey the RIO will release. The results gathered from all three “Speak Up Iowa” surveys will continue to serve as a guideline for improving disaster programs offered nationwide and specifically in Iowa.

*Iowa Recovery Analysis Workshop and Online Survey* - The Iowa Recovery Analysis Workshop was held on May 18, 2009. This effort was held in partnership with the U.S. Department of Homeland Security FEMA National Integration Center, the State of Iowa and the RIO. The goal was to conduct a mid-course analysis of actions and processes in Iowa’s disaster recovery that worked best, where improvements are needed and what should be continued, as well as best practices to share with other disaster-impacted jurisdictions.

Individuals participating in this workshop included officials from local, state and federal levels. Participants also identified necessary changes in national disaster recovery policy. FEMA and the RIO also used an online survey and individual interviews to solicit responses from officials and administrators from impacted communities. The endeavor resulted in valuable input that continues to be used to modify Iowa’s disaster recovery programs and policies and suggest national reforms. A summary can be found on the RIO Web site.

*Iowa Disaster Recovery Tabletop Exercise and Iowa Disaster Recovery Framework* - On June 24, 2010, the RIO held a discussion-based tabletop exercise for the purpose of designing and establishing a framework to support disaster recovery coordination within the State of Iowa. The ultimate purpose of the exercise was to determine what a recovery model should look like for Iowa’s future disasters. More than 45 local, state and non-government organization representatives participated in the exercise.

Based on the outcome of the exercise, a proposed framework for disaster recovery has been created for Iowa. This framework is intended to supplement and not supplant current response and recovery practices and procedures. It is meant to capture best practices and provide guidance that will allow the State of Iowa to be more prepared for future disasters, particularly those at the catastrophic level. It should serve as a flexible system by which these disasters can be coordinated and managed in the long-term. More information about the framework can be found later in this report in *Goal 7: Statewide Mitigation Planning*.
Voluntary Constituent Feedback - Another key component to ensuring Iowans have a voice in the recovery effort is constituent input gathered from calls, e-mails and letters directed to the RIO. As a result of this feedback, the RIO has been able to address concerns with various recovery programs and funding streams. Because impacted Iowans have voiced their issues, the RIO has organized neighborhood meetings with state leaders and program administrators to clarify eligibility requirements for assistance programs, sent letters to individual homeowners about new funding sources for which they may qualify and assisted in creating individual unmet needs assistance programs and case management systems.

2) Create a strategy for the state that is driven by Iowans impacted by the disaster and subject matter experts who can provide valuable input

The efforts described above for obtaining public and expert input have fed into the development of Iowa’s Long-Term Disaster Recovery Strategy. That strategy is outlined in the quarterly reports the RIO produces. Each quarter, it is updated and expanded upon to further refine goals and objectives and provide more information on the strategies and status of the success of those strategies in meeting the RIO’s goals. This strategy will be finalized upon the RIO’s sunset date of June 30, 2011, and will include specific information on how the goals should be carried forward for the remainder of the state’s recovery.

SPEAK UP IOWA II

Speak Up Iowa II surveys were distributed in 11 disaster-affected communities across the state in May and June 2009. The Rebuild Iowa Office distributed the surveys at each community’s one-year disaster commemoration events.

- May 24, 2009 – Parkersburg
- May 25, 2009 – New Hartford
- May 30, 2009 – Waterloo
- June 6 & 13, 2009 – Vinton
- June 7, 2009 – Mason City
- June 12, 2009 – Oakville
- June 12 & 13, 2009 – Cedar Rapids
- June 13, 2009 – Waverly
- June 20, 2009 – Atalissa
- June 23, 2009 – Elkader
- June 24, 2009 – Cedar Falls

Surveys were also available at the Governor’s booth at the Iowa State Fair and were distributed during the Rebuild Iowa Office Flood Forums held in Cedar Rapids, Wapello, Mason City, Iowa City, Vinton, Elkader, Waterloo and Johnston.

The survey could also be completed and submitted via the Rebuild Iowa Office Web site through Oct. 5, 2009.

In total, the Rebuild Iowa Office received more than 250 survey responses.
The 120-Day Report prepared by the Rebuild Iowa Advisory Commission (RIAC) included 12 goals and related strategies to ensure that Iowa is better prepared for future disasters. This “urgent call to action” has served as the basis for federal and state legislative policy proposals.

The 2008 disasters in Iowa and the Midwest came just 15 years after the horrific floods of 1993. Many of the RIAC’s recommendations are similar to those proposed in 1994 by the Interagency Floodplain Management Review Committee (IFMRC) at the federal level, and the Iowa Flood Disaster Report at the state level. Gerald E. Galloway, lead author of the 1994 federal report, says in Chapter 25 of the book *A Watershed Year: Anatomy of the Floods of 2008*, “In 1994, the IFMRC proposed widely accepted, solid, science-based proactive measures to reduce, across the nation, future flood losses and the trauma they bring. Yet, because memories of floods fade rapidly and dealing with many of these recommendations would have brought political push-back, few of the measures were adopted. Now, with both Katrina and the Midwest floods of 2008 still on our minds, will we once again avoid the issue?”

The Iowa General Assembly has taken significant action on each of the twelve RIAC goals by passing the following legislation:

**RIAC GOAL #1: Individual Services and Guidance – Iowa will provide advice and support to individuals and families seeking assistance in making their way through the challenges of rebuilding their lives in a disaster case management framework that has ongoing, lasting organizational capacity and processes in place to be sustained during non-disaster times.**

**2009**

*HF64, Disaster Assistance Bill, Division II* appropriates $10 million to the Iowa Department of Human Services for the Iowa Unmet Needs Disaster Grant Program. This program provides up to $2,500 to disaster-impacted households for needs not met by other programs. Out of this funding, $250,000 is transferred to the Iowa Department of Human Rights for Individual Development Accounts.

*SF377, Prescription Drug Donation* allows the Iowa Department of Public Health to receive and distribute drugs after a disaster. The bill also provides immunity from civil or criminal prosecution to the Departments, its employees, agents and volunteers who act in good faith.
SF457, Financing Options for Cities and Counties After Disaster authorizes disaster recovery housing project tax credits for eligible properties affected by the 2008 disasters.

SF478, Standing Appropriations Bill, Division XV appropriates $1 million of the original $10 million Unmet Needs Disaster Grant funding to the Rebuild Iowa Office (RIO) for payment to area long-term recovery committees (LTRCs) for expenses incurred in setting up the case management system, and authorizes LTRCs to seek reimbursement from DHS for payments made to households for unmet needs. It also appropriates $1,150,000 to tornado-damaged communities, leaving $7,850,000 for the Iowa Unmet Needs Disaster Grant Program.

2010

HF2422, Individual Case Management helps make the individual case management system implemented after 2008 disasters permanently available for future disaster victims.

HF2294, Voucher Program in Smaller Disasters uses local long-term recovery committees (part of the case management system) to administer a voucher program to distribute individual assistance funds in smaller disasters.

HF2531, (Standing Appropriations Bill – Income Tax Penalties) waives penalty and interest to amend 2008 state income tax return due to claiming disaster benefits that were only allowed on federal tax returns.

RIAC GOAL #2: Housing – State and local governments will place a high priority on ensuring availability of adequate, affordable housing and the ability of individuals and families to rent or purchase those homes.

2009

HF64, Disaster Assistance Bill, Division I appropriates $24 million to the Iowa Finance Authority (IFA) for the Jumpstart Housing Program.

2010

HF2531 (Standing Appropriations Bill – Housing Trust Fund) contains a provision authorizing IFA to utilize Housing Trust Fund monies to support the Iowa Mortgage Help Initiative.

RIAC GOAL #3: Businesses and Non-profits – The state should provide incentives for Iowa’s struggling small businesses, microenterprises, and non-profits for restoration and rebuilding of their businesses from this disaster and future major disasters.

2009

HF64, Disaster Assistance Bill, Division III appropriates $22 million to the Iowa Homeland Security and Emergency Management Division (HSEMD) for Community Disaster Grants to cities and
counties for various needs including non-profit and business assistance.

SF478, Standing Appropriations Bill, Division XV requires the Iowa Department of Economic Development (IDED) to create a Disaster Assistance Loan and Credit Guarantee Program to provide loan and credit guarantees to eligible businesses damaged by the 2008 disasters, not to exceed 10 percent of the loan or $25,000, whichever is less.

2010

HF2422, Business Case Management establishes a Business Disaster Recovery Task Force to outline recommendations for business disaster recovery.

SF2389, (RIIF Bill – Small Business Assistance) appropriates $20,000 for IDED to develop a business assistance internet site and $5 million to develop and fund a small business loan program – Save our Small Businesses Fund.

RIAC GOAL #4: Infrastructure Investments – The state should lead in planning, establishing expectations statewide, and securing funding for infrastructure repair, rebuilding and/or construction.

2009

HF705, Weather Safe Rooms requires State Building Code Commissioner to develop standards for use by property owners who wish to incorporate weather safe rooms into public and private buildings. The rules will not be adopted until after the General Assembly has convened in 2010 and has had a chance to consider the proposed rules and a joint report from the Commissioner, the Department of Public Defense, the Iowa Department of Natural Resources (DNR), and the RIO on best practices in the design, construction and maintenance of safe rooms. The joint report is due to the governor and General Assembly by Dec. 15, 2009.

HF820, Federal and Stimulus Appropriations outlines use of federal funds in Iowa, including explanation of the Fall 2008 appropriation of $125,297,142 from CDBG funds under federal Consolidated Security, Disaster Assistance, and Continuing Appropriations Act, 2009, Pub. L. No. 110-329 to IDED for disaster relief, long-term recovery and restoration of infrastructure.

HF822, Infrastructure Appropriations, Division I appropriates $24.7 million to the Iowa Department of Transportation (DOT) to assist local
governments to rebuild and repair local roads, with 50 percent allocated to cities and 50 percent to counties.

**SF376, I-Jobs Bonding Bill** provides

- $165 million for disaster-related projects, including $46.5 million for specific projects and $118.5 million for competitive grants for local infrastructure projects related to disaster and flood rebuilding and prevention;
- $13.5 million to DNR for purposes including construction or repair of structures for purposes including mitigating flood damage or the threat of flood damage in areas most severely affected by the 2008 flood;
- $5 million to IFA for Disaster Damage Housing Assistance grants to ease and speed recovery efforts from the natural disasters of 2008, including stabilizing neighborhoods, preventing population loss and neighborhood deterioration, and improving health, safety and welfare of persons living in disaster-damaged neighborhoods;
- $11.5 million to Iowa Department of Agriculture and Land Stewardship (IDALS) for purposes including reconstruction or repair of permanent soil and water conservation practices damaged by the 2008 flood;
- and makes changes to the bonding authority of the Iowa Board of Regents, allowing them to bond for construction of replacement facilities and flood recovery and flood mitigation expenses resulting from a disaster proclaimed in accordance with Iowa Code Section 29C.6.

**SF482, Iowa Summer Youth Corps and Iowa Green Corps Programs** authorizes the Iowa Summer Youth Corps to participate in service learning activities covering six areas, including emergency and disaster preparedness; and the Iowa Green Corps will use AmeriCorps or Iowa Summer Youth Corps Program volunteers to provide capacity building activities in certain projects, including storm water reduction and management projects, and targeted in communities working with existing community improvement programs or requiring disaster remediation activities in an area declared a disaster area by the president or governor.

**2010**

**HF2531, (Standing Appropriations Bill – Cedar Rapids/Linn County Appropriations)** contains $4.5 million for Linn County’s administrative building and $2.1 million for Cedar Rapids’ federal courthouse renovation.

**SF2389, (RIIF Bill – Disaster and Watershed Improvement Appropriations)** contains I-JOBS funding for projects in several flood-impacted cities and counties, plus $30 million for a Disaster Prevention Program (see RIAC Goal #8) and $2 million for the Watershed Improvement Review Board (see RIAC Goal #9.)
RIAC GOAL #5: Local and State Government Rebuilding - The state should identify, create, and sustain funding options and provide flexibility for local and state governments to assist in rebuilding an even better Iowa.

2009

HF64, Disaster Assistance Bill appropriates $22 million for Community Disaster Grants to cities and counties.

SF44, Local Option Sales Tax expedites the process for a disaster-affected communities to allow voters to consider imposing a local option sales tax.

SF81, School District Disaster Recovery assists schools with recovering from disaster by changing the approval method for transfers from the emergency fund, modifying other funding provisions related to disaster recovery, and authorizing AEA boards to purchase and lease-purchase property.

SF142, Certain Economic Development Appropriations authorizes use of funds from other programs for Jumpstart.

SF336, Optional Waiver of Local and Private Match Requirement for applicants from declared disaster areas to Community Attraction and Tourism (CAT) and River Enhancement CAT (RECAT) Programs.

SF344, Economic Development Programs authorizes use of specified economic development programs for disaster-related funding in the future.

SF376, I-JOBS Bonding Bill see listing under Recommendation #4.

SF415, City Acquisition of Disaster-Affected Abandoned Property creates an alternative process for cities in 2008 disaster areas to acquire abandoned property damaged by disaster that constitutes a public nuisance and is not feasible to rehabilitate. It also requires a city to attempt to notify the owner at least 30 days before filing a petition to award title to the city, and requires waiting at least 60 days after filing the petition to hold a public hearing. The petition must be dismissed if the court receives written request from the owner. It also requires the city to pay the fair market value of the current condition of the property. If the payment is not claimed within two years, the funds are transferred to the city.

SF457, Financing Options for Cities and Counties After Disaster includes changes for cities and counties affected by disaster related to local bonding, contract letting, lease or lease-purchase contract requirements, loan agreement requirements, definitions of essential county purpose and
essential corporate purpose; legalizes certain actions taken in response to natural disaster; and
allows disaster-affected cities and counties to amend their FY08 budgets. It also authorizes
disaster recovery housing project tax credits for eligible properties affected by the 2008 disasters.

SF474, Regents Bonding authorizes the Iowa Board of Regents to issue $100 million in revenue
bonds, secured by student fees and charges and institutional income, for flood repair and
mitigation at the University of Iowa; and $15 million for ISU’s veterinary medical facilities.

SF478, Standing Appropriations Bill, Division XIII appropriates $1.15 million to seven Iowa
communities damaged by tornadoes in 2008.

SF478, Standing Appropriations Bill, Division XXII authorizes cities to collect up to 5 percent in
franchise fees, and requires that fees collected in excess of inspection and regulation costs for
utilities be used for property tax relief, disaster projects or other specified purposes.

2010

HF2531, Standing Appropriations Bill (Bond Issue Votes) provides more flexibility on dates that a
bond issue vote may be scheduled in disaster-impacted communities.

SF2310, Natural Resources Outdoor Recreation Trust Fund outlines implementation of a
proposed amendment to the Iowa Constitution.

RIAC GOAL #6: Emergency Management - The state must invest in local emergency
management agencies for the central coordination function and work in all areas of
emergency management – preparedness, response, recovery, and mitigation – to achieve
the baseline capacity needed to keep Iowa safer from future disasters.

2009

SF280, Disaster Emergency Assistance Immunity clarifies that an emergency for which immunity
is provided to volunteers includes disasters for which the governor has declared a disaster
emergency.

SF441, Modifying Statewide Mutual Aid Compact by including local emergency management
commissions as participating governments in the statewide mutual aid compact.

2010

Budget constraints made this difficult to address in 2010.

RIAC GOAL #7: Community Identify - The state should ensure policy and programs that
sustain community identity, quality of life and cultural heritage.
2009

**SF114, Historic Preservation Grants** allows more than one grant per county by authorizing funding for projects totaling no more than $200,000 per county, with a limit of $100,000 per project.

**SF481, Historic Preservation Tax Credits** increases cap from $20 million to $50 million per year, with 20 percent of the tax credits dedicated to disaster recovery projects. Unused credits from projects in Cultural and Entertainment Districts (which receive 30 percent of the total credits) and projects that create 500 or more new jobs (which receive 20 percent of the total credits) will revert to use for disaster recovery projects.

**HF822, Infrastructure Appropriations, Division VIII** outlines criteria for projects considered for River Enhancement Community Attraction and Tourism funding. These projects create or enhance recreational opportunities and community attractions on and near lakes or rivers or river corridors within cities across Iowa.

2010

**SF 2380, Tax Credit Changes** retains the Historic Preservation Tax Credit program but reduces its cap from $50 million to $45 million beginning July 1, 2012.

**SF2389, (RIIF Bill – Economic Development Appropriations)** appropriates $12 million for Community Attraction and Tourism grant funding and $4 million for River Enhancement Community Attraction grant funding, plus funding for Main Street projects.

**RIAC GOAL #8: Planning Guidance - The state will lead in developing guidance and support for integrated, regional planning to address recovery and leverage multi-jurisdictional strengths for ongoing initiatives.**

2009

**HF756, Floodplain Management Task Force** requires Iowa’s Water Resources Coordinating Council to submit funding and policy recommendations by Nov. 15, 2009 promoting watershed management to reduce the adverse impact of future flooding on residents, businesses, communities, and soil and water quality.

**SF 2389, (RIIF Bill – Smart Planning)** establishes Smart Planning.
The legislation established 10 Smart Planning Principles:


4) Occupational Diversity. Increase Diversity of Job & Business Opportunities.

5) Revitalization. Concentrate Development & Mix Land Uses

6) Housing Diversity. Expand Housing Opportunities & Choices.

7) Community Character. Foster Distinctive, Attractive Communities with a Strong Sense of Place.

8) Natural Resources and Agricultural Protection. Protect, Preserve & Wisely Utilize Natural Resources & Working Lands.


10) Transportation Diversity. Variety of Transportation Choices.

The legislation also established comprehensive Planning Guidance for cities and counties:

1) Public Participation

2) Community Issues and Opportunities

3) Land Use

4) Housing

5) Public Infrastructure and Utilities

6) Transportation

7) Economic Development

8) Agricultural and Natural Resources

9) Community Facilities

10) Community Character

11) Hazards

12) Intergovernmental Collaboration

13) Implementation
The legislation also established a Smart Planning Task Force to develop statewide planning goals, evaluate and develop incentives for comprehensive planning, develop a model for regional comprehensive planning, and develop recommendations for state comprehensive planning programs.

Lastly, a $30 million Disaster Prevention Program was created with I-JOBS funding, eligibility contingent on following Smart Planning. This will be administered by IFA.

RIAC GOAL #9: Floodplain Management - The state will move state policy forward and lead the discussion with regional and local interests on floodplain and watershed management.

2009

HF756, Floodplain Management Task Force requires Iowa’s Water Resources Coordinating Council (WRCC) to submit funding and policy recommendations by Nov. 15, 2009 promoting watershed management to reduce the adverse impact of future flooding on residents, businesses, communities, and soil and water quality. It also includes a provision clarifying that nothing in Iowa Code Section 455B regarding authority of the DNR for floodplain control shall be construed as limiting the authority of a city or county to adopt an ordinance regulating a junkyard located within a five hundred year floodplain.

HF822, Infrastructure Appropriations, Iowa Flood Center, establishes the Iowa Flood Center at the University of Iowa in Division VI and appropriates $1.3 million to the Iowa Flood Center in Division I. Purposes for this funding include developing hydrologic models for flood forecasting and floodplain inundation mapping, establishing community-based programs to improve flood monitoring, sharing resources and expertise, and to develop a knowledgeable workforce regarding flood research, prediction and mitigation strategies.

2010

SF2389, (RIIF Bill) appropriates $2 million for the Watershed Improvement Review Board for wetland easements and flood prevention.

SF2371, Dredging Royalties reduces royalty fees for removing sand and gravel from rivers in Linn and Black Hawk Counties on a pilot basis through June 30, 2015.
The WRCC generated 16 policy recommendations and nine funding recommendations. The funding recommendations from the WRCC were not addressed in 2010 due to budget constraints, however five policy recommendations passed and were included in the following legislation:

- **HF2531 (Standing Appropriations Bill – Floodplain Issues)** requires the WRCC and others to extent feasible to: 1) work on establishing an Iowa chapter of State Floodplain Managers Association, 2) education and 3) marketing for flood risks and floodplain awareness.

- **HF2459 Watershed Bill** 4) authorizes that funding be sought for pilot watershed projects involving IDALS, DNR and the Iowa Flood Center, and 5) outlines potential watershed governance via Watershed Management Authorities.

**RIAC GOAL #10: Floodplain Mapping** - The state will complete floodplain mapping for the entire state using state-of-the-art technology. The state will pursue and implement the mapping process and related activities as expeditiously as is reasonable and practical.

**2009**

**HF822, Infrastructure Appropriations**, provides funding and FTEs to the DNR for floodplain management to support the mapping process (funding for the mapping was secured from federal sources) and authorizes funding for flood gauges; and charges the Iowa Flood Center at the University of Iowa with developing models for floodplain inundation mapping.

**2010**

**SF2389, (RIIF Bill – Floodplain Mapping)** allocates existing Community Development Block Grant (CDBG) funds to the Iowa Flood Center for floodplain mapping efforts.

**RIAC GOAL #11: Rebuild Iowa Office Roles and Responsibilities** – The state must formalize the RIO and associated responsibilities related to the 2008 disaster recovery.

**2009**

**HF64, Disaster Assistance Bill, Division IV** formalizes the RIO until June 30, 2011 and establishes the Rebuild Iowa Coordinating Council.

**HF809, Administration and Regulation Appropriations Bill**, authorizes FTEs and FY10 funding for the RIO.

**2010**

**SF2367, Administration and Regulation Appropriations Bill**, appropriates $647,014 and maintains 12 FTE’s to support the RIO during FY11. Additional RIO funding is provided through federal sources.
RIAC GOAL #12: Coordinated Communication and Outreach - All involved agencies, governments, and interested parties should promote and support communications and outreach initiatives to educate and support Iowans as they recover and plan for future disasters.

2009

HF64, Disaster Assistance Bill, Division IV establishes the Rebuild Iowa Coordinating Council to facilitate communication between state agencies and the RIO, and requires state agencies to cooperate with and provide support to the RIO to the greatest extent practicable.

HF811, Health and Human Services Appropriations, Division XI places a new “Iowa Public Health Modernization Act” in Iowa Code to address components of public health including preparation for, response to, and recovery from public health emergencies and disasters.

2010

The Rebuild Iowa Coordinating Council, established by HF64 in 2009, ensures this recommendation is met, but is scheduled to sunset on June 30, 2011.

FUTURE LEGISLATIVE FOCUS

Policy areas to be addressed by the RIO during 2011 will likely include establishment of disaster funds, emergency management issues, support for records retention improvement at local and state levels, floodplain management proposals, flood insurance policy and real estate disclosure form transparency of flood issues, and the RIO’s transition framework. The RIO will also likely support legislative recommendations being generated by task forces pursuant to legislation passed in 2010, including business case management (HF2422) and smart planning (HF2531).

The following bills that were introduced in 2010, but did not pass, each address various policy areas identified by RIAC recommendations and could receive renewed attention in 2011:

- SF2294, Disaster Recovery Fund would have created a future state disaster recovery fund once emergency funds were replenished, but did not pass.
- HSB672/SSB3187, Emergency Management Trust Fund would have
established an Emergency Management Trust Fund, funded by a surcharge on property and casualty insurance policies purchased by Iowa property owners ($1 on renters’ policies, $2 for policies on single family homes, mobile homes and condos; and $4 on commercial policies), but did not pass.

**SSB3178, Property Tax Floor for Emergency Services** would have set a floor property tax rate for emergency services at 40.5 cents per $1,000 property value, but did not pass.

**SSB3170 and HSB608, 500-Year Floodplain Development** explored the idea that state financial support should be withheld from certain development in the 500-year floodplain, but these bills did not pass.

**SF2316, Floodplain Management Policies** not passed in 2010 include:

- Regulating the .2 percent (500-year) floodplain (or a model ordinance)
- Establishing stormwater standards (or best practices)
- Enhancing safety for critical facilities (require continued operation or safe cessation during 500-year flood event)
- Holding a hydrological tiling study
- Integrating multipurpose wetlands into watersheds
- Updating conservation practice criteria to reflect changing precipitation
The goals and objectives of Iowa’s economic recovery were developed through the Rebuild Iowa Advisory Commission (RIAC) and associated Task Force meetings in the summer and fall of 2008. Input obtained through “Speak Up Iowa” Public Input Sessions and surveys was also utilized, along with the continuing work of the RIO team assigned to creating Iowa’s Economic Recovery Strategy through funding from the Economic Development Administration and the state.
Goal 1: Housing Recovery

State and local governments will place a high priority on ensuring availability of adequate, affordable housing and the ability of individuals and families to rent or purchase homes. (RIAC Recommendation #2)

BACKGROUND

An estimated 38,000 people were displaced from their homes by the floods and tornadoes of 2008. Initially, displaced Iowans stayed in emergency shelters, motels and with family or friends. As the debris was cleared and floodwaters subsided, households made more permanent housing plans. Tornado-impacted households filed insurance claims and rebuilt their homes; flood-impacted households repaired their homes or moved into replacement housing. Replacement housing included relocating to existing housing units elsewhere in the community or region. Some households purchased newly constructed homes. Numerous federal and state programs were designed and implemented to address the immediate and long-term housing needs of displaced individuals and households. Now, residences in 100-year floodplains are being purchased through voluntary programs and removed to create permanent green space.

PROGRAMS & POLICIES

Small Business Administration (SBA) - SBA provided for disaster relief through a loan program designed to assist individuals and households with long-term rebuilding and repair. Loans are based on the cost to repair the damage and capacity to repay the loan. The SBA typically places a lien on the damaged or replacement home and loans are repaid at the time of any voluntary buyout or future sale of the property.

FEMA Housing Assistance - Housing Assistance was provided to eligible registrants whose primary residence was damaged by the disaster. The purpose of the program was to provide funding to return individuals and households to permanent housing as quickly as possible. Financial assistance was available to meet the following housing needs:

- Temporary Housing: FEMA provided financial assistance to assist displaced households with funds to rent a different home if a suitable home could be located. FEMA provided temporary housing units when rental properties were not available. FEMA provided 592 temporary housing units (mobile homes) by securing mobile home pads in 25

JUMPSTART HOUSING PROGRAM

The Jumpstart Iowa Housing Assistance Program is administered through the Iowa Finance Authority and the Iowa Department of Economic Development.

This program uses state and federal funding to help disaster-impacted homeowners make a down payment on a new house, repair their current home or maintain their mortgages while waiting for a potential buyout. For down payment assistance and housing rehabilitation assistance, a receding loan is issued and will be forgiven if the homeowner stays in the house for 5 years.

Below are the statewide figures as of Sept. 30, 2010.

- Total number of applicants: 4,321
- Total amount requested in those applications: $73.9 million
- Total number of applicants approved to-date: 3,778
- Total amount obligated: $66.8 million
- Total amount disbursed: $60.4 million
- Average award: $17,691
- Applications ineligible for the program: 636
commercial mobile home parks in 13 communities in seven counties. A total of 506 mobile homes were located in commercial parks and a total of 86 mobile homes were provided to displaced persons on private land. Typically, these sites were in rural areas or smaller towns where the property owner had the ability to place a mobile home on the same lot adjacent to their damaged home.

- **Repair**: Financial assistance from FEMA was also made available to homeowners to repair damages to their primary residence that was not covered by insurance. The goal was to make the damaged home safe, sanitary and functional.

- **Replacement**: Financial assistance was available to homeowners to replace their destroyed home if it was not covered by flood insurance.

**Jumpstart Housing Assistance Program** - The Iowa Finance Authority (IFA) and the Iowa Department of Economic Development (IDED) contracted with 11 Councils of Government (COGs) and Entitlement Cities across the State of Iowa to disburse funding under the “Jumpstart” program. The 11 entities are: East Central Intergovernmental Association; East Central Iowa COG; Iowa Northland Regional COG; Northern Iowa Area COG; Southern Iowa COG; Southwest Iowa Planning Council; Cedar Falls; Cedar Rapids; Des Moines; Iowa City and Waterloo.

IFA administered the state-funded portion of the program, which had less restrictive eligibility requirements. IDED administered the federally-funded portion of the program.

Eligible housing activities included Housing Repair/Rehabilitation, Homebuyer Assistance; and Interim Mortgage Assistance (IMA). Program eligibility for federal housing assistance was based on whether a household had received FEMA funds and if their household income is at 100 percent or below the area median income. No duplication of benefits is allowed.

No repair/rehabilitation benefits are allowed to a structure located within the 100-year floodplain or a designated buyout area, unless the activity meets all HUD environmental requirements, applicable design standards and the property is insured by flood insurance. The maximum amount a person may receive for repair/rehabilitation is $60,000, and for homebuyer assistance it is $60,000. The $60,000 limit included $10,000 which could be used to purchase energy efficiency appliances and improvements. IMA is only available to persons whose principal residence will be acquired through an acquisition program. The maximum amount of IMA is $1,000 a month for up to 20 months, or until the buyout of their destroyed property occurs.

**“Jumpstart Express” Emergency Repair Option** - "Jumpstart Express" Emergency Repair was an option under the Jumpstart Iowa Housing Assistance Program. The application process for "Jumpstart Express" was the same as Jumpstart Iowa Housing Assistance. This option helped homeowners repair their current home without having to meet all of the previous requirements. The maximum award was a $24,999 loan which will be forgiven if the homeowner stays in the house for 5 years.
Voluntary Property Acquisition Programs - There are two voluntary programs that provide financial assistance to the state that are passed on to communities and counties for acquiring substantially damaged properties. The Hazard Mitigation Grant Program (HMGP) is through FEMA and is managed by the Iowa Homeland Security and Emergency Management Division (HSEMD). The other program uses Community Development Block Grant (CDBG) funding through the U.S. Department of Housing and Urban Development (HUD) and is managed by the Iowa Department of Economic Development (IDED).

- **Hazard Mitigation Grant Program (HMGP):** HMGP provides grants to states and local governments to implement long-term hazard mitigation measures after a major disaster declaration. Acquisition projects are voluntary and property owners are under no obligation to sell their homes. Communities considered numerous options for mitigation projects, but in some areas state and local officials determined that the most effective mitigation measures would be the acquisition of properties and the removal of residents and structures from the hazard area. Acquisition projects are based on the principle of fair compensation for property. Properties acquired through HMGP funds are permanently converted to green space.

- **Community Development Block Grant (CDBG):** The CDBG Property Acquisition Program acquires additional properties that are located in the floodway or the regulatory floodplain and are located in an area that may be at risk for future flooding, but were not eligible for HMGP funding. IDED is responsible for administering this program. Properties acquired using CDBG funds may be redeveloped.

Both voluntary acquisition programs use federal funding to acquire property. Federal funding requires a review process to determine that a household is not being twice for the same loss. This is referred to as the “Duplication of Benefits” (DOB) review.

**Duplication of Benefits Restrictions** - The duplication of benefits policy is one of the most complex and least understood aspects of the property acquisition process. Established in the Stafford Act, it is designed to prevent the duplication of benefits for disaster recovery funds, meaning two sources of recovery funds cannot be used for the same purpose. Federal agencies consider assistance through flood insurance and other sources to be advances toward the purchase price of a property and in return deduct.
those amounts from the price paid to the property owner (FEMA, however, does not deduct benefits for which the property owner can provide receipts to show that the money received was used for its intended purposes such as home repair). Disaster relief is provided primarily by FEMA and the Small Business Administration (SBA) to meet short-term recovery needs. CDBG funds are generally for long-term needs such as economic redevelopment in disaster affected areas and are being used in this disaster to assist in the voluntary buyout acquisition program. HUD advises state and local governments that funds from two or more government agencies cannot be used for the same costs. Because government funds were used to provide down payment assistance to acquire replacement housing in Iowa, a duplication of benefit policy issue was raised and those funds are now subtracted from buyout awards to affected homeowners.

**Small Project Rental Rehabilitation Assistance** - IDED developed a program to assist landlords with rehabilitation of damaged residential units. A small project involves seven or fewer units. The program allows for landlords to receive up to $24,999 per unit for rehabilitation if the property owner agrees to comply with the program requirements. These requirements include meeting the CDBG National Objective of primarily benefitting low and moderate income persons. This means that at least 51 percent of the units in any project must be occupied by persons or households with incomes at or below 80 percent of the area median income limits.

**Large Project Rental Rehabilitation Assistance** - IDED has also designed a program to assist landlords with more than eight units in a project. The program eligibility and guidance are similar to the requirements for the small project rehabilitation program noted above.

**Residential Landlord Business Support Program (RLBS)** - In December 2009, IDED introduced several new programs to assist businesses with disaster recovery. One program, the Residential Landlord Business Support Program, was designed to compensate residential landlords for lost rental revenue on affordable rental housing units that were physically damaged by the disaster. Landlords could receive up to $15,000 per business tax identification number.

**New Single Family New Construction** - IDED developed a program to encourage new single family construction to provide permanent housing in disaster-impacted counties. Administrative entities were selected to administer the first two rounds of program funding. IDED announced in the summer of 2010 that a third round of funding was available and applications are due Oct. 15, 2010. The units developed under this program are offered to sale to households with incomes at or below the median income limits established by HUD. The maximum per unit development cost is $180,000. For half of all the units constructed, there is a maximum sales price of $150,000.

**Multi-Family (Rental) Unit New Construction** - IDED also developed a program to encourage multi-family new construction to assist with Iowa's housing shortage. Applications could be submitted to either replace lost housing units or add rental housing to an area impacted by the disasters. Awards were granted to projects located in Cedar Rapids, Des Moines, Dubuque, and Dubuque County. The maximum per-project cap limitation is $3 million and the maximum per-unit development cost cap is $60,000 (unless it is an adaptive re-use, which has a cap of $66,000).
Low-Income Housing Tax Credit (LIHTC) Program - Annually, the Internal Revenue Service (IRS) makes a per capita allocation of federal tax credits to each state as part of the Low-Income Housing Tax Credit program. IFA received a combination of funding which included the “per capita” funds and a special allocation of Disaster Tax Credits which are intended to help the state recover from the natural disasters and is charged with allocating those credits to developers of affordable housing in Iowa. Developers who receive tax credits sell them to investors to generate equity for the housing developments. The tax credits are a dollar-for-dollar reduction to the investor’s federal tax liability on ordinary income.

Disaster Tax Relief Act - The Heartland Disaster Tax Relief Act of 2008 provided specific tax relief to Midwestern disaster areas which included counties in Iowa. The Act allowed taxpayers to use distributions from their retirement accounts without the typical tax penalties if they sustained loss or damage to their main home. The Act provided an additional exemption to taxpayers providing housing in their main home to displaced individuals, excluded certain cancellations of indebtedness due to the natural disaster, and provided tax relief for temporary relocation.

State Historic Tax Credits - The State Historic Preservation Office (SHPO) is responsible for oversight of historic tax credits. SHPO reserved 20 percent of the tax credit allocation for any tax credit year in a disaster recovery fund for projects located in a governor- or presidentially-declared disaster area. The eligible property must have been physically impacted as a result of the natural disaster. The initial application for the project must be submitted within the five year time frame of the initial disaster declaration.

Lead–Based Paint Training Program - In January 2009, IDED recognized that Iowa had a shortage of trained and certified lead contractors, workers, and inspectors primarily in the realm of lead abatement. Iowa’s 2008 disasters compounded the problem. To build the capacity and meet the demand for these services, IDED implemented a lead-based training program for contractors and workers registered in Iowa. Attendees could receive reimbursement for the course upon obtaining a certificate and refreshers or recertification was also covered by the program. Courses that are eligible under the program are Sampling Technician, Inspector-Risk Assessor, Sampling Technician & Inspector-Risk Assessor Refresher parts 1 and 2, Abatement Contractor, Abatement Worker, Abatement Contractor/Worker Refresher, and Safe Work Practices.
**SHORT-TERM OBJECTIVES**

1) **Provide assistance that allows people to repair their homes and be able to live in them again**

   **Progress to Date:** By the end of August 2010, Southern Iowa Council of Governments (SICOG), Southwest Iowa Planning Council (SWIPCO), and the city of Cedar Falls, had committed and expended 100 percent of their state Jumpstart funds. Most of the remaining administrative entities have small amounts of funding left to expend but are not completely done administering the Jumpstart programs.

   At the end of September 2010, IDED reported 3,778 unduplicated households that participated in the Jumpstart program. A total of 2,772 households participated in the state-funded program, and 1,006 households participated in the federally-funded program.

   **Measures:**
   - FEMA’s Housing Assistance program provided $122.4 million to 23,236 registered households as of July 29, 2010.
   - The SBA committed $160.9 million in housing loans and by July 29, 2010 had expended $79.7 million.
   - The federally-funded portion of the Jumpstart program approved 1,006 applications and the average award was $23,187. A total of 804 reviews for duplication of benefits (DOB) have been completed and 1,110 inspections have been conducted by Sept. 30, 2010. To date, $23.3 million has been obligated and $19.2 million has been dispersed.
   - The state-funded portion of the program had less restrictive eligibility requirements and approved 2,772 applications and the average award received was $15,697 as of Sept. 30, 2010. The total funds obligated under the state program were $43.5 million. Of that, $41.1 million has been disbursed.

   **Strategy Going Forward:** The RIO will work with IFA to assist in recommending how the state Jumpstart funds that remain unallocated may be redistributed to areas where there is remaining unmet needs for housing repair and rehabilitation.

2) **Provide assistance that allows landlords to repair damaged rental units**

   **Progress to Date:** The City of Cedar Rapids is administering a housing rehabilitation program called the Residential Property Disposition Program. The program’s purpose is to rehabilitate houses acquired by the City that are structurally and economically feasible. Individuals can partner with an experienced contractor or developer before applying for the program. Applications for this program were accepted between June 30 and July 30, 2010.

   **Measures:** As of Sept. 22, 2010, 233 rental rehabilitation projects with seven or fewer units...
have received funding from IDED for a total cost of $7,297,036.35. The amount designated for this activity was $14.5 million dollars. Four large rental rehabilitation projects with eight or more units per building have been funded at a cost of $1,157,885.50. The maximum amount allowed for rehabilitation costs per unit is $24,999. The Residential Landlord Business Support Program (RLBS) has dispersed $1,860 as of Sept. 23, 2010. There were two applications from landlords that had residential properties in Cerro Gordo County.

**Strategy Going Forward:** The RIO will continue to coordinate with IDED to monitor program participation in the rental rehabilitation programs available to small and large rental projects.

3) Help those living in FEMA mobile homes find a permanent housing solution

**Status:** Complete

**Progress:** Immediately following the disaster, FEMA placed 506 mobile homes for displaced Iowans in 25 commercial mobile home parks. These parks were located in 13 communities throughout seven counties. In addition, 86 mobile homes were provided to displaced Iowans on private land. Typically, these sites were in rural areas or smaller towns where the property owner had the ability to place a mobile home on the same lot as their damaged home.

**FEMA Mobile Home Units that Remain in Iowa**

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<th>Mobile Home Units</th>
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**Measures:** A total of 592 households (100 percent) have been relocated out of temporary housing units.
LONG-TERM OBJECTIVES

1) Provide incentives and gap funding to enable the building of new, affordable housing to replace what was lost in the disaster

Progress to Date:

**Single Family New Construction Program** - The first round of funding for this program is nearing completion. As of Sept. 21, 2010, 26 homes are under construction, 351 have been completed and 340 have been sold. The number of approved applicants exceeded the amount of funding available so a second round of funding was approved. A second round of construction has begun and 291 units are currently under construction. Six units have been completed and 90 are sold. Together, the first and second round of funding allocated for this program totaled $48 million. The results for both rounds have resulted in 357 completed units with another 317 units under construction.

**Multi-Family New Construction Program** - Cedar Rapids sustained the most damage to its housing inventory where over 40 percent of the damaged housing stock was rental units. The first round of multi-family construction produced 135 units of housing in two projects in Cedar Rapids. IDED committed $3.5 million in funding for these two projects. In Iowa City, one project produced 22 new rental units and received $2.9 million from IDED. The second round of funding was announced in September 2010 and will provide $26.2 million for additional multi-family housing units.

**Replacement Housing** - Because of the gap between the average value of a damaged home and the cost of a similar-sized replacement home, the RIO worked with IDED to request that HUD allow homebuyers to retain up to $25,000 in down payment benefit after their buyout. Without this effort to allow retention of the down payment assistance benefit, any down payment assistance households received would be subtracted from their buyout offer as a duplication of benefit. The buyout program assistance may come from the CDBG Homebuyer Assistance Program, CDBG Single Family New Production, State Down Payment Assistance or FEMA’s Replacement Housing Incentives.

Measures:

**Multi-Family New Construction Program** - The second round of awards was announced on Sept. 9, 2010. Twenty developments that will provide 368 housing units in Cedar Rapids were approved for $18 million in the second round of multiple family development financing. An additional 156 units will be constructed in Des Moines. Two projects in Dubuque County will provide 21 units of new housing and one new project in the city of Dubuque will include 72 units.

**Single Family New Construction Program** - IDED announced a third round of funding for this program on Aug. 19, 2010. Applications are due on Oct. 15, 2010. It is anticipated that there will be an additional fourth round of funding made available in early 2011.
Low Income Housing Tax Credits - As of Sept. 9, 2010, IFA had approved the use of disaster tax credits for projects representing 456 buildings with 4,782 low-income units. The tax credit amount approved was $62.6 million. The projects include new development and acquisition/rehabilitation. The projects are located in Black Hawk, Dallas, Dubuque, Madison, Warren, Johnson, Linn, Mahaska, Polk, Pottawattamie, Scott, Story, Union and Harrison counties.

Strategy Going Forward: Program recipients will have until Dec. 31, 2011, to have all single-family dwelling units under this activity under construction. The RIO will continue to review monthly progress reports from the participants. As the buyouts progress throughout 2010 and households continue to make permanent housing plans, the RIO will continue to analyze the need, demand and market for additional single- and multi-family housing in flood-impacted communities regions. It is anticipated that additional rounds of funding will be necessary beyond 2011 to improve the availability of affordable housing throughout the state and specific to regions impacted by the natural disasters of 2008.

2) Reduce the risk of housing damage and impacts in future disasters

Progress to Date: IDED has committed $23 million to assist with demolitions. A 19-point checklist must be followed in order for FEMA to reimburse communities for demolition. The estimated cost ranges from $12,500 to $15,000 per structure. This cost includes assessment, remediation and demolition costs.

Elevation - While removing homes from the floodplain is the primary method of preventing future risk, some homeowners choose to repair their home and elevate it by raising the first floor at least one foot above the base flood elevation (BFE). The BFE is the elevation for the 100-year flood. An estimated 56 percent of the damaged or destroyed homes were within the 100-year floodplain. The RIO’s August 2010 community survey asked the communities to estimate the number of repaired homes in the 100-year floodplain that had been elevated as part of the repair or rehabilitation from the June 2008 floods. Five of the communities surveyed responded to the question regarding elevating homes within the 100-year floodplain and reported that 18 homes had been elevated.

Relocation - Another option for hazard mitigation is to relocate the residence to another area not prone to flooding. The August 2010
community survey reported that one home each was moved in the communities of Elkader, Iowa City and Waverly for a total of three relocations.

**Measures:**

**HMGP Buyouts** - As of Sept. 17, 2010, HSEMD reported that they have acquired a total of 746 properties across the state. The current number of properties listed for acquisition is 974. There are 737 properties that have been identified as “substantially damaged” and 82 properties that are repetitive loss properties. This total includes commercial and industrial properties; however, most are residential. There are several communities across the state where the acquisition phase of the HMGP program has been completed. Those communities and the number of properties acquired are Des Moines (18), Evansdale (8), La Porte City (10), Muscatine (10), Oakland (1), Palo (15), and Shell Rock (4). As acquisition is completed, the process moves into the demolition phase.

**CDBG Buyouts** - As of Sept. 30, 2010, IDED reported that they have awarded funding for the acquisition of 888 properties. IDED has received 1,212 property files for duplication of benefits reviews (DOB) and has completed 1,141 DOB reviews which represent 94 percent. IDED has completed 1,096 receipt eligibility reviews. After IDED completes their review the administrative entity receives the funding and proceeds with completing the buyout offer which includes updating abstracts, ordering title work, finalizing mortgage and home equity loan payoffs, paying and release of liens, and obtaining clear title.

**Strategy Going Forward:** The funding programs for new construction and repair or rehabilitation all contain program guidelines that prohibit investment of program dollars in buyout areas or 100-year floodplains. While this is a mitigation strategy under FEMA’s HMGP program to reduce future risk and impact, it is also a recovery strategy using HUD’s CDBG funds to guide new investment away from areas of potential risk. As new programs are proposed and existing programs analyzed, adherence to limiting reinvestment in flood-prone areas will continue to be a strategy to reduce future losses.

The RIO will continue to monitor progress toward completing voluntary acquisitions and demolitions with FEMA, HSEMD, IDED and the administrative entities. The RIO will assist in coordinating resolution of any policy or program issues that arise in the acquisition and demolition process. The RIO will also continue to coordinate outreach and provide information to the public regarding policies to reduce and eliminate future risk by conducting Flood Seminars, working with FEMA to encourage the use of flood insurance, and providing technical assistance to the Smart Planning Task Force. The RIO will provide assistance and informational resources to administrative entities preparing and implementing open space and greenway plans.

3) **Work to ensure that new housing meets quality standards, long-term sustainability and energy efficiency goals**
Progress to Date: It is the RIO and IDED’s goal to utilize CDBG funds to guide new single-family housing development to be green-built, sustainable structures. For all available in-fill lots and all existing subdivision lots for single-family construction, all newly constructed single-family housing should, to the extent possible, meet the requirements of the Iowa Green Streets Criteria, particularly with regard to structure design considerations. Newly created subdivisions must meet the Iowa Green Streets Criteria pertaining to both unit design and site-related considerations. All newly constructed multi-family housing is required to meet the Iowa Green Street Criteria.

Measures:

Sustainability - Demolition contracts award salvage rights to the demolition contractor. In Mason City, the memorandum of agreement (MOA) that the City has entered allows them to work with Habitat for Humanity to try and relocate historic properties. If Habitat for Humanity is not interested in the properties, the public will be able to relocate the properties. The last resort is to salvage as much of the materials and fixtures from the properties as possible for re-use.

Energy Efficiency Program - IFA provided funding for an Energy Efficiency Program through the entitlement cities and Councils of Government (COGs) to assist relocated property owners with vouchers or funds to purchase energy efficient appliances, heating and air conditioning and home improvements supplies that reduce energy demand. Each participating household was eligible to request up to $10,000 to assist with purchasing equipment or supplies including programmable thermostats, water heaters, ductwork, windows, doors, insulation, Energy Star appliances and lighting. Approximately $3.1 million was disbursed to assist relocated homeowners with appliances and heating and air-conditioning purchases. The intent of the program was to reduce future energy demand and assist the flood-damaged property owners with managing their future utility bills by obtaining supplies and equipment that would lower their future overall housing costs (utilities, taxes, insurance, and mortgage). These funds were disbursed as part of the program that assisted people with up to $60,000 in down payment assistance and appears as part of the State Jumpstart award dispersals.

Lead-Based Paint Training Program - Since March 1, 2009, the Iowa Department of Public Health (IDPH) has processed 2,278 initial
professional certifications and 739 renewal professional certifications. Individuals are required to certify the firm for whom they work if it is not already certified. Since March 2009, IDPH has processed 1,175 initial and 393 renewal firm certifications. As of Sept. 17, 2010, there are approximately 1,650 professional applications to be processed and 1,000 firm applications to be processed. IDPH is receiving 30 to 50 applications per day. IDED has served 232 people in the reimbursement program since March 2009, and the reimbursement for their training was $109,559. In 2010, 139 people have participated in the training program and have been reimbursed $70,741.

**Strategy Going Forward:** The RIO will continue to monitor, review, and measure progress of funding programs requiring residential development to be located outside of the 100-year floodplain or buyout areas and to meet sustainable building criteria.

4) **Review state and local policies that may expedite action in times of disaster, and where needed, create waivers and/or special conditions to benefit housing response and recovery**

**Progress to Date:** The RIO has convened a Housing Task Force which includes attendees representing IDED, IFA, the RIO and Jim Davis, RIAC Housing Task Force Chair. The Task Force meets regularly to discuss immediate issues and long-term recovery strategies. Recent meetings included implementing a housing needs assessment and determining the tax base increases to communities that have participated in the new construction programs.

**Strategy Going Forward:** The Housing Task Force will continue to meet as needed throughout 2010.
Goal 2: Business & Workforce Recovery

The State should provide incentives for Iowa’s struggling small businesses, microenterprises, and non-profits for restoration and rebuilding of their businesses from this disaster and future major disasters. (RIAC Recommendation #3)

BACKGROUND

With the assistance of business programs, SBA loans and private loans, businesses in disaster-impacted areas are making ends meet, but more needs to be done for these businesses to succeed and to mitigate similar problems in the future.

According to community survey data from 13 affected communities, more than 2,000 large and small businesses were estimated to have closed due to physical damage to property or a lack of accessibility to the operations for 24 hours or more due to the 2008 floods. It is also estimated that about 2,000 jobs were lost due to the floods, the majority of which are considered to be a permanent loss. At the end of August 2009, more than 10 percent of the flood-affected businesses were still closed. Over 80 percent of that group is thought to be closed permanently.

Of those that reopened, two-thirds are in the same location as pre-flood and one-third have moved to a different location or their status is uncertain.

One-third of the communities report that at least one new business has opened in their town as a result of the floods.

PROGRAMS & POLICIES

Jumpstart Iowa Small Business Assistance Program - Through the Jumpstart Small Business Assistance Program, the Iowa Department of Economic Development (IDED) provided financial assistance to businesses suffering physical damage or economic loss due to the 2008 storms, tornadoes and floods. The Jumpstart Small Business Assistance Program, launched in September 2008, used state and federal funding to provide forgivable loans of up to $55,000 to impacted businesses, assisting them in disaster-related repairs and lost revenues. The loan is forgivable if the business reopens within 12 months of the award date.

The Jumpstart Small Business Program stopped accepting applications on April 15, 2009, due to a reduction in incoming applications. A new disaster program, the Business Rental Assistance Program (BRAP) was then
announced April 16, 2009.

**Community Economic Betterment Account (CEBA) Program** - The CEBA disaster recovery program helped finance business operations; including biosciences; advanced manufacturing and information solutions/financial services.

The program provided financial assistance to companies that create new employment opportunities and/or retain existing jobs and make new capital investments in Iowa.

Additionally, the CEBA disaster recovery program has closed and has been replaced (as of July 1, 2009) with the Grow Iowa Values Fund Disaster Recovery Component. There has been one award through this program: Accent Media Corp in Cedar Rapids for the amount of $5,000.

**U.S. Small Business Administration Loans** - SBA provides low-interest disaster loans to homeowners, renters, businesses of all sizes and private, non-profit organizations to repair or replace real estate, personal property, machinery & equipment, inventory and business assets that have been damaged or destroyed in a declared disaster.

**High Quality Job Creation Program** - As businesses change and grow, flexible programs are needed to help businesses meet the demand of providing value-added goods on a world-economy scale. Financial programs are available to assist companies in promoting growth and profitability while creating quality job opportunities for Iowans.

The High Quality Jobs program provides qualifying businesses tax credits to off-set the cost incurred to locate, expand or modernize an Iowa facility. To qualify for this very flexible assistance package that includes tax credits, exemptions and/or refunds, a business must be a non-retail or non-service business and meet wage threshold requirements.

**Business Rental Assistance Program (BRAP)** - The Business Rental Assistance Program was introduced on April 16, 2009, by IDED. The program provides financial assistance to companies located in, or planning to locate in, rental space that was physically damaged by the 2008 natural disasters. The program is meant to help offset building rental lease payments for a maximum of six months, not to exceed a total award amount of $50,000. Now in addition, recipients will be allowed to apply for up to $75,000 for expenses associated with replacing damaged machinery, office furniture, supplies and other equipment. This program is called **Expanded Business Rental Assistance Program (EBRAP)**.

This program is different from the Jumpstart Small Business Assistance Program, which provided emergency funds to more than 1,000 disaster-impacted businesses. Instead, this program will assist not only businesses currently located in disaster areas, but will create an incentive and an opportunity to attract new businesses to grow and expand into these communities.

**Equipment Reimbursement Assistance Program (ERAP)** - The Equipment Reimbursement Assistance Program is to provide financial assistance to businesses that (1) owned their own building, or (2) leased rental space, during the 2008 natural disaster(s). The building or rental
space must have sustained physical damage to machinery, equipment, furniture, inventory or supplies.

Awards are limited to 75 percent of replacement cost, not to exceed a total amount of $75,000 per business. Any business awarded funds must be located in a presidentially-declared county at the time assistance is provided. Businesses eligible under the Business Rental Assistance Program (BRAP), will not be eligible for additional assistance under this element. Additionally, in-home businesses are not eligible for assistance.

**Flood Insurance Reimbursement Program** - The Flood Insurance Reimbursement program is to provide financial assistance by reimbursing businesses for the cost of flood/sewer backup and related business interruption insurance coverage. Businesses are eligible if they meet one of the following criteria: (1) had water in their building as a result of the 2008 disaster(s), involving overland flow or sewer backup; and/or (2) are located in the 100 or 500-year floodplain. Under option (2), businesses that located to either floodplain subsequent to the disaster may also be eligible for assistance. Reimbursement would be for a one-time, one year of coverage, up to $5,000 per qualified business.

**Residential Landlord Business Support Program** - This program is designed to compensate disaster-impacted residential landlords providing affordable housing for lost rental income. Landlords may receive up to $15,000 per business impacted by the disaster.

**Loan Interest Supplement Program** - The Loan Interest Supplement Program provides assistance in the form of interest supplements to businesses who have obtained physical disaster loans and / or economic injury loans from an eligible lender.

An eligible business has received a disaster loan for economic injury and/or physical damage as a result of the 2008 natural disasters. The business must be open and operating at the time of application and at each disbursement. Common ownership must be in place both pre-disaster and post-disaster.

An eligible business may apply for interest supplements up to $50,000 for the first three years of the disaster-related loans executed prior to June 30, 2010. Economic injury disaster loans must have closed prior to June 1, 2009. Maximum allowable reimbursement is calculated on the first 36-months of interest on the original disaster loan or line of credit.

**Commercial Rental Revenue Gap Program** - CRRG provides assistance
with cash flow for commercial building owners to offset the loss of revenue from rental space that was physically damaged by the disaster.

To be eligible the business must provide lease agreements from tenants prior to the disasters. The business must provide lease agreements from current tenant or documentation of final inspection by local government showing rehabilitation/repair of the building is complete and ready to be occupied by a tenant.

The maximum award for CRRG is up to 12 months lost rental revenue to businesses who own commercial rental property, up to $25,000 per unit.

**EDA Revolving Loan Funds** - The Economic Development Administration’s regional offices around the nation award competitive grants to establish revolving loan funds to government, educational and non-profit organizations and agencies, as well as EDA-approved economic development district organizations.

In Iowa, Councils of Government (COGs) are the recipient of these awards. The COGs, in turn, disburse money from the revolving loan fund for loans at interest rates that are at or below market rate. The loans are made to small businesses or to businesses that cannot otherwise borrow capital. As the loans are repaid, the COGs use a portion of interest earned to pay administrative expenses and add the remaining principal and interest repayments to the funds’ capital base so there is money to make new loans.

Following the 2008 disasters, COGs were given additional funding for these loans in order to help disaster-impacted businesses.

**Midwestern Disaster Area Bonds (MDA)** - The Heartland Disaster Tax Relief Act (HDTRA) of 2008 provides assistance to areas in the Midwest that suffered severe storms, tornadoes and flooding in the spring and summer of 2008. One of the provisions of HDTRA is the creation of MDA bonds.

MDA bonds are a new kind of private activity tax-exempt bond designed to facilitate the economic recovery and rebuilding of areas damaged by the severe weather. The bonds are issued on a conduit basis; that is, the borrower (business) is responsible for repaying the debt. Rates and terms will be dependent on the credit-worthiness of the borrower. Iowa was provided $2.6 billion in bonding authority for MDA bonds.

To qualify, the business or trade must have suffered a loss attributable to the severe storms, tornadoes or flooding or, the business must be replacing a business or trade that suffered a loss. Because Iowa lost so many businesses from the storms, tornadoes and flooding, most businesses locating, expanding or improving facilities in Iowa can be considered replacing a business that suffered a loss.

**Emergency Public Jobs Program for Unemployed Workers** - This program was designed to put Iowans who have lost their job due to the tornadoes or floods back to work (up to 1,040 hours
- approximately 6 months). The program was administered by Iowa Workforce Development (IWD) and the wages were paid at the prevailing wage for the worksite.

**Disaster Unemployment Assistance (DUA)** - Disaster Unemployment Assistance was coordinated by IWD. The program provides benefits to persons unemployed due to federal disasters who are not eligible to receive regular unemployment insurance. The benefits cover self-employed workers not usually entitled to unemployment insurance, including Iowa farmers.

Those eligible for benefits in addition to individuals who lost their jobs directly due to the severe storms, flooding and tornadoes may also include:

- individuals who are unable to reach their job or self-employment location because they must travel through the affected area and are prevented from doing so by the disaster,
- individuals who were to commence employment or self-employment but were prevented by the disaster,
- individuals who became the breadwinner or major support for the household because of the death of the head of the household due to the disaster, or
- individuals who cannot work or perform services in self-employment because of an injury caused as a direct result of the disaster.

Program benefits have since concluded with $6,681,951 paid to roughly 2,106 eligible claimants out of 3,025 applicants.

**Iowa Workforce Development Small Business Disaster Recovery Grant Program** - The Small Business Disaster Recovery Grant provided assistance specifically with the goal of ensuring that businesses were able to maintain staffing levels and avoid disaster-related lay-offs. Utilizing a portion of the National Emergency Grant from the Department of Labor, Iowa Workforce Development created the Small Business Disaster Recovery Grant (otherwise known as the Business Capitalization Grant).

The purpose of the business grant was to assist small businesses with 25 or fewer employees, return to full employment in the aftermath of the disaster. The maximum grant allowable was $5,000. Because National Emergency Grants are to assist dislocated workers, the focus of the business grant was on the number of workers dislocated and to help the owner return to the pre-disaster level of employees. The application
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deadline for the program was Sept. 30, 2009.

One-hundred and seventeen (117) grants totaling $494,829 were issued to Iowa small businesses through the program.

Safeguard Iowa Partnership - The Safeguard Iowa Partnership is a voluntary coalition of the state’s business and government leaders, who share a commitment to working together to prevent, prepare for, respond to and recover from catastrophic events in Iowa. Created in 2007 by the Iowa Business Council and state agency officials, the partnership helps integrate business resources, expertise and response plans with those of government during all stages of disaster management.

**SHORT-TERM OBJECTIVES**

1) Help businesses closed by the disaster to reopen and stay open

   **Progress to Date:** The RIO works in collaboration with local Chambers of Commerce, statewide business organizations and other business partners to evaluate the needs of disaster-impacted businesses. Businesses have so far received assistance in the form of low-interest Small Business Administration loans, other loans, CDBG-funded assistance programs and state assistance programs, such as the Jumpstart Assistance Program. CDBG funds are allocated by the U.S. Department of Housing and Urban Development (HUD).

   In November 2009, Governor Culver announced four new CDBG-funded disaster assistance programs for small businesses and landlords impacted by the 2008 storms and floods, as well as improvements to the duplication of benefits policy for homeowners.

   The two newest programs announced this spring by IDED and the RIO were created by the affected business owner community. The *Flood Insurance Reimbursement Program* and **Equipment Reimbursement Assistance Program** guidance was approved by HUD in April 2010. Most recently, HUD approved the activity to use CDBG dollars to fund business case management to assist affected businesses in navigating through the recovery process and offer professional mentoring services to recovering businesses.

   CDBG has been instrumental in Iowa businesses getting back on their feet. However, these CDBG funds were never intended to be used for disaster recovery. They are not user-friendly and come with a multitude of restrictions, including the Duplication of Benefits process. The business owner must prove that they have not received previous assistance for that particular need. It’s a lengthy, complicated process that slows down the recovery effort. Numerous discussions have taken place with state officials and CDBG recipients about these difficulties. The RIO’s Executive Director Lt. Gen. Ron Dardis has traveled to Washington, D.C., to share these concerns with federal officials from HUD and other agencies. In September 2010, HUD ruled that private-loans and SBA-loans were no longer considered a duplication of benefits.
This is a small victory for businesses in Iowa recovery from the disasters of 2008 and an example for future recovery efforts for businesses throughout the country.

This struggle to get dollars out the door is most evident in Cedar Rapids, which sustained a large portion of the damage in 2008. In an effort to expedite the document verification process, IDED has issued a request for proposal to hire an accounting firm to aid in the deployment of disaster relief funding in Cedar Rapids. The firm of RSM McGladrey, Inc., was hired and has been assisting with the processing of business applications since August 2010.

Measures: Jumpstart Small Business figures to date are included below:

- Total number of applicants: 1,169
- Total number of businesses assisted: 1,020
- Total amount distributed: $29,880,662
- Average award: nearly $29,000

Though using CDBG funds can be quite laborious, the administrative entities have been able to get dollars out the door. Nearly 673 applications have been approved for business disaster program funding – that is more than $14.13 million in funds expended. A large portion of those dollars have funded the Business Rental Assistance Program (BRAP) with over $9.9 million going to over 600 applicants.

Strategy Going Forward: COGs and Entitlement Cities administering the new business programs are completing the contracts and have begun accepting applications for the new programs. The RIO will continue to monitor the success of these programs and the status of impacted businesses to determine future assistance.

2) Attract new businesses to disaster-impacted areas

Progress to Date: IDED and the RIO worked closely with business leaders and landlords across the state to develop the Business Rental Assistance Program (BRAP).

Measures: Participation in BRAP increased steadily since the program was rolled out in November 2009. More than 550 applicants have been approved funding assistance with over $9 million expended.
Strategy: The benefit of BRAP is two-fold. There is an incentive for a business to stay or relocate to a disaster-affected area with the assistance of rental payments for six months or $50,000. The commercial landlords also benefit from the incentive renters have to stay or relocate in the disaster-impacted area, leaving less vacant store fronts and office space. The RIO, IDER and local communities will continue to promote and administer this program.

3) Create and retain jobs in recovery and provide skills training to help connect people to those jobs

Progress to Date: The State of Iowa received a National Emergency Grant from the U.S. Department of Labor for $28.7 million dollars toward the Emergency Public Jobs Program and the Small Business Disaster Recovery Grant.

Measures: The application deadline for the Small Business Disaster Recovery Grant program was Sept. 30, 2009. A total of 117 grants totaling $494,829 were issued to Iowa small businesses through this program.

As the program was winding down in March 2010, IWD had 120 workers statewide at approximately 35 worksites remaining. The EPJ program spent nearly $24.4 million of the National Emergency Grant through May 2010. Over the last two years of this grant, there were a total of 268 active worksites across the state, with 1857 participants enrolled in temporary jobs. The EPJ program proved to be a great asset to the State of Iowa in that most of the extensive damage and devastation caused by the floods and tornadoes of 2008 was cleaned up, operations were restored and families were sustained through providing temporary jobs at prevailing wages. For every one dollar spent four more dollars were pumped back into the economy. This is an excellent return for the communities which sustained these damages.

Strategy Going Forward: The temporary jobs part of the grant concluded on June 24, 2010. Workforce-based training for participants will conclude on June 30, 2011.

LONG-TERM OBJECTIVE

1) Increase business preparedness and state and local contingency planning for future disasters

Progress to Date: The Safeguard Iowa Partnership (SIP) has developed a web-based catalog of the private-sector resources that businesses may make available to emergency management officials on a paid or voluntary basis in an event of an emergency. This registry provides a streamlined process for businesses to assist local and state officials respond and recover from disasters.

Through legislation passed during the 2010 legislative session, the HF 2422 Business Case Management Task Force has been developed to recommend steps for preparing assistance
in the case of another disaster.

The task force has met several times so far discussing a variety of important issues from best practices learned in 2008 to national standards for case management. The group will continue to meet monthly to discuss and create the recommendations for the Governor and the legislature on Business Disaster Case Management.

**Measures:** The SIP is offering free Business Continuity Training to help businesses develop individual continuity plans for use during a disaster. Attendees cover four different aspects of a continuity plan each day of the session to have a plan finalized by the session’s end.

**Strategy Going Forward:** The RIO will continue to work with the HF 2422 Business Disaster Case Management Task Force in the development of recommendations for the Legislature. So far, the group has meet several times over the summer discussing the purpose of the task force, best practices for business recovery during the 2008 disasters and outlining the initial recommendations for the report due to the Governor and Legislature in November. A writing team has been selected and the first draft of the recommendations will be presented to the full task force for review at the October meeting.

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**BUSINESS DISASTER CASE MANAGEMENT (HF 2422) TASK FORCE**

The following meetings were planned in 2010 for the Business Disaster Case Management Task Force to discuss the challenges and potential solutions to businesses that are impacted by future disasters.

- **July 13, 2010:** Introductory Meeting
- **Aug. 10, 2010:** Diagnoses of barriers to recovery
- **Sept. 14, 2010:** Mitigation strategies
- **Oct. 12, 2010:** Mitigation strategies
- **Nov. 2, 2010:** Finalize report
Goal 3: Infrastructure Investments

The State should lead in planning, establishing expectations statewide, and securing funding for infrastructure repair, rebuilding, and/or construction. (RIAC Recommendation #4)

BACKGROUND

Repair, maintenance, improvements and new development of Iowa’s infrastructure continues to be a struggle; especially after the disasters of 2008. Infrastructure is a key component in rebuilding Iowa communities and businesses safer, stronger and smarter. Iowa’s economy will not grow and prosper without a sustainable and affordable foundation of infrastructure suitable for the times and the purposes. While new and innovative infrastructure programs have been developed since the disasters, the number of new projects outweighs available sources for funding.

The Rebuild Iowa Office continues to play an active role in advocating for funding for disaster-related infrastructure projects.

PROGRAMS & POLICIES

FEMA Public Assistance Funds - FEMA has committed $1,219,300,224 in Public Assistance dollars to rebuild and restore the state’s impacted infrastructure. The work ranges from repairing bridges to relocating public buildings. These dollars are invaluable to the recovery of Iowa.

CDBG Infrastructure Funds - Community Development Block Grant money has been committed to improving the State’s infrastructure. In total, CDBG dollars committed to infrastructure is $127,788,621. Being the most flexible source of funding, CDBG is playing an important role in the recovery process for individuals, businesses and non-profits. Iowa was awarded two appropriations for infrastructure funding through CDBG. The first appropriation was for $25.75 million and the second was for $96.66 million, totaling slightly over $122 million. Additionally, IDED provided nearly $5 million in Opportunity and Threats funds to enhance CDBG infrastructure projects.

I-JOBS Infrastructure Investment Initiative - Governor Culver’s signature initiative, I-JOBS, will strengthen Iowa’s economy, help the state recover from the natural disasters of 2008 and preserve or create thousands of jobs. The $830 million three-year program was passed in 2009 and...
The I-JOBS Initiative is funded with bonds to be repaid with existing state gaming revenue, meaning no tax increase. There has been $195 million in competitive grants awarded to 91 projects statewide for reconstruction of local public buildings and flood control prevention in communities hit by the 2008 disasters. There was also $46.5 million and $30.9 million in Targeted Disaster Relief grants awarded in 2009 and 2010 respectively.

Rebuild Iowa Infrastructure Fund - In the 2010 legislative session, SF 2389 (the “Rebuild Iowa Infrastructure bill”) also made several flood-related appropriations, including $30.9 million for targeted projects and $30 million in additional I-JOBS funding to establish a Disaster Prevention Grant Program at the Iowa Finance Authority. Cities and counties that follow smart planning principles and comprehensive planning guidance outlined in SF 2389 will be eligible to apply.

Department of Transportation Funding - To recover from the 2008 floods, the Iowa DOT received federal disaster transportation funds totaling more than $37 million for damaged roads and rail systems. In addition, the Iowa Transportation Commission awarded/administered $5 million of state Railroad Revolving Loan and Grant Program (RRLGP) funding to railroads to repair/replace damaged infrastructure. Of that funding, $1 million was grant and $4 million was no-interest loan. The Iowa DOT has submitted a second round of applications to the Federal Railroad Administration for requesting $4.4 million of additional disaster recovery funding for five railroads. If awarded, this funding will primarily be used to repay the RRLGP loans but also to pay for some additional infrastructure repair.

**SHORT-TERM OBJECTIVES**

1) Develop a statewide, comprehensive infrastructure strategy that provides strategic direction, including goals and priorities for investment

   **Status:** Complete

   **Progress to Date:** The final report is complete and can be found on the RIO Web site.

2) Repair and replace damaged infrastructure

   **Progress to Date:** With several disaster-related infrastructure funding sources, rebuilding is underway. Infrastructure projects across the state are being supported by state, federal and local partnerships.

   **Measures:** The RIO’s August 2010 community data survey from 13 heavily impacted communities reported a total of 109 government buildings were closed following the 2008 floods. As of August 2010, more than 65 percent had been reopened, most at the same location. Of the 35 percent of facilities still closed, local officials plan to reopen all but five. Nearly 48 cultural and arts facilities closed after the floods in 13 impacted communities. As of
August 2010, all but six facilities have been reopened.

*Cities included in survey: Cedar Falls, Cedar Rapids, Charles City, Coralville, Des Moines, Elkader, Iowa City, New Hartford, Oakville, Palo, Vinton, Waterloo and Waverly.*

**Strategy Going Forward:** The RIO will continue to encourage funding from FEMA and champion disaster-related projects seeking I-JOBS funding. The RIO will also monitor approved projects to ensure Iowa's communities are being good stewards of the funding.

It is important to note that the shortfall in infrastructure dollars in Iowa is significant; both I-JOBS and CDBG programs received more applications than could be funded. The CDBG program was unable to fund more than $260 million in project applications. The I-JOBS program was unable to fund more than $200 million in project applications. State officials will continue to investigate ways to fund remaining infrastructure needs.

3) **Complete needed demolition while reducing waste and increasing salvage**

**Progress to Date:** Preservation Iowa has been selected to organize architectural materials salvage from FEMA projects. Preservation Iowa has received a grant/team from the AmeriCorps-NCCC Campus in Vinton for this project. The salvage project(s) in Waverly, Elkader and Waterloo will salvage over 50 homes and redistribute the materials back into the marketplace at a small fee that covers costs and makes a small margin to support Preservation Iowa's ongoing disaster relief assistance for communities.

Another important post disaster activity has been the participation of National Register eligible and or listed buildings in the federal and state Historic Rehabilitation Income Tax Credit incentive programs for disaster recovery.

The success of the Iowa and Historic Rehabilitation Income Tax Credit program to date has resulted in an invitation to Preservation Iowa to present these results to the national preservation conference in Austin in October. Preservation Iowa will share the "Disaster Recovery Success Stories" session with Louisiana, Mississippi and Texas.

**Measures:** According to FEMA, 2,829 structures have been identified for demolition. Of those structures, 1,859 will be demolished due to Health and Safety concerns and 970 will be demolished after buyouts.
**Strategy Going Forward:** Cities have been developing demolition plans to fit the needs of their specific communities. In Cedar Rapids, which has the most damaged structures, officials are continuing to do environmental assessments and abatements prior to demolition. The City plans to demolish about 700 homes using FEMA funds and another 400 using CDBG. As of Aug. 31, 2010, 500 homes have been demolished and another 198 are scheduled to be taken down due to their “imminent threat” status.

**LONG-TERM OBJECTIVE**

1) Ensure that new infrastructure is safer, stronger and smarter and incorporates smart planning and energy efficiency principles

**Progress to Date:** Several agencies, including the Office of Energy Independence, Department of Cultural Affairs and IDED, are already working toward improving Iowa’s energy efficiency, sustainability, community identity and quality of life. The Iowa Smart Planning bill reinforces each of these concepts.

Two other initiatives developed as a result of the 2008 disasters provide assistance to communities, professionals and citizens regarding rebuilding and planning in a more economically and environmentally sustainable manner; the Rebuilding a Sustainable Iowa Program and the Smart Growth Partnership.

Projects that are being replaced rather than repaired have a unique opportunity to be more energy efficient and use smart planning principles. For example, the Cedar Rapids Commerce Center project will be LEED-certified. This complex will use smart planning principles as well as using the space to the fullest extent with communal purposes.

**Measures:** The RIO will work to implement recommendations from the EPA’s technical
assistance reports the five participating communities.

In 2010, the Iowa Legislature appropriated $30 million from FY 11 revenue bonds to the I-JOBS Board for a Disaster Prevention Grant Program for grants to cities and counties. The money is intended to assist in the development and completion of public construction projects relating to disaster prevention, including construction, replacement or reconstruction of, local public buildings in a manner that mitigates damages from future disasters, including flooding.

**Strategy Going Forward:** The RIO submitted an Iowa Smart Planning initiative for the 2010 Legislative Session. The Iowa Smart Planning bill language was incorporated into the Rebuild Iowa Infrastructure Fund (RIIF) bill (SF 2389), passed by both chambers of the General Assembly on March 29, 2010, and was signed by Governor Culver on April 26, 2010. The Iowa Smart Planning Bill is enabling legislation that provides authority to, but does not mandate, local governments to create and implement comprehensive plans. The bill includes Iowa Smart Planning Principles, local comprehensive plan definition and creates a smart planning task force to examine how to encourage local comprehensive planning, consider how to integrate smart planning principles into state programs and recommend a structure for regional planning. The Department of Management, the RIO and the Iowa Association of Regional Councils are coordinating task force activities. The task force is drafting and evaluating policy recommendations and a final report will be submitted to the Governor and Legislature by Nov. 15, 2010. For more details, see Section 6 Smart Planning.

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**CEDAR RAPIDS STEAM CONVERSION**

This program provides financial assistance to benefit businesses, who are former steam plant customers that relied on generating stations in Cedar Rapids, which were heavily damaged by the 2008 flood. There are two components: Steam Conversion and Buy-Down of Higher Steam Rates.

Steam Conversion: This program provides funds based on a pro-rated share of actual costs, to convert buildings to a new energy source. Maximum award amount for steam conversion is up to 50 percent of actual conversion costs.

Buy-Down of Higher Steam Rates: Business can be reimbursed for a portion of the difference between pre-flood steam charges and user costs for the new energy source. Funds are allocated to the business on a pro-rated share based on actual usage.

The program is scheduled to provide nearly $5 million in assistance to pre-flood steam customers to assist with high bills and approximately $16 million for costs to convert to new energy systems.
Goal 4: Individual Services & Guidance

The state will provide advice and support to individuals and families seeking assistance in making their way through the challenges of rebuilding their lives in a disaster case management framework that has ongoing, lasting organizational capacity and processes in place to be sustained during non-disaster times. (RIAC Recommendation #1)

BACKGROUND

By mid-summer 2008, 85 Iowa counties were declared for federal assistance. Of those 85 counties 78 were declared for individual assistance. Individual assistance provides impacted Iowans the opportunity to seek FEMA assistance to help meet disaster-caused needs such as housing, personal property, and medical expenses. In addition, many non-government and voluntary organizations provide monetary and in-kind resources to assist those with their disaster-related unmet needs.

In addition to federal and private assistance, the Iowa legislature passed HF 64 providing $10 million to support the unmet needs of Iowans. Also, any non-profit, voluntary and faith-based organizations active in disaster provide resources to help individuals and families get back to a state of normalcy following the disaster through the organization of Long-Term Recovery Committees and providing disaster case management services.

Long-Term Recovery Committees (LTRCs) are a consortium of agencies representing community services to assist individuals through the disaster recovery process by providing services based on need through the voluntary member organizations and local resources. Disaster Case Management services are typically provided through these LTRCs.

Counties Served by a Long-Term Recovery Committee for 2008 Disaster Recovery
Voluntary and Community Organizations most commonly represented on LTRCs in Iowa include American Red Cross, Christian Reformed World Relief Committee, Lutheran Disaster Response, Presbyterian Disaster Assistance, The Salvation Army, United Church of Christ, United Methodist Committee on Relief and United Ways.

Typical Committees that comprise the full LTRC may include an Executive Committee, case management, construction, volunteer management, spiritual / mental / emotional, housing, finance, mitigation, donations management and employment committees.

Note that smaller communities may combine functions so long as they address Administration/ Fiscal, Case Management, Donations Management, Volunteer Management and Spiritual/ Emotional Care.

**Iowa Disaster Case Management’s** mission is to:

- Strengthen coordination of voluntary organizations and local and state governmental agencies;
- Ensure that all Iowans receive the necessary assistance and access to resources to recover from disaster; and
- Develop a communication system and strengthen information systems to provide the most up-to-date information for disaster assistance to the public.

The Iowa Disaster Case Management system is funded through $1,180,300 million in Community Development Block Grant (CDBG) funds. These funds are sub-granted to non-profit agencies that provide for the administration and support of disaster case advocates working to assist impacted individuals and families. The sub-grantees that provide these services are as follows: Central Iowa Chapter of the American Red Cross, Clayton County Food Shelf, Iowa State Des Moines County Agricultural Extension District, Lutheran Services in Iowa, Northwest Central Regional Disaster Recovery Inc, United Way of East Central Iowa, United Way of Johnson County, and United Way of Muscatine.

On March 22, 2010, Governor Culver signed into law the Disaster Recovery Case Management bill. This bill provides for the establishment of a statewide system of disaster case management to be activated following the governor’s proclamation of a disaster emergency of the declaration of a major disaster by the president of the United States. The bill highlights the need to institutionalize disaster case management services so that individuals and families have access to information and resources in a timely manner following a disaster. The bill calls on DHS to create coordination mechanisms and standards for the establishment and implementation of a statewide system. This system will include disaster case management standards and policies, reporting requirements, and eligibility criteria. It will also include the development of formal working relationships with agencies and create interagency agreements for those providing disaster case management services. Most importantly this bill will create the development of a central point of coordination for
services related to disaster recovery. Additionally, this bill also creates a business disaster case management task force to research disaster recovery case management assistance needed for businesses following a major disaster.

The Iowa Disaster Human Resource Council (IDHRC) brings together faith-based, voluntary and government organizations active in disaster services to foster a more effective response and recovery for the people of Iowa in times of disaster. The IDHRC works with county emergency managers and city leaders to identify available resources to address unmet needs of Iowans impacted by a disaster.

The principles of coordination, cooperation, collaboration and communication guide the work of the Council and its committees. These principles have assisted the Council, through its committees, to:

- Provide webinars assisting communities in Iowa wanting to develop a COAD, Citizens Corps Council or Citizen Emergency Response Team (CERT).
- Provide technical assistance and guidance through one-day events to share best practices, introduce the elements of COAD development, and build local community partnerships to address unmet needs after disasters.
- Assist in bringing together special needs’ providers and federal, state, and local entities involved in disaster preparedness, response, and recovery to increase involvement of and improvement of services of people with special needs affected by disaster. The goal is to increase the participation of Iowans with special needs and their support systems in local community organizations involved in disaster response.
- Utilizing the vast expertise from the over one hundred faith-based, voluntary, non-profit, and government, partners, the IDHRC will provide training, technical assistance, and guidance to communities in disaster preparedness, response, and recovery.

In the summer 2010, the IDHRC created additional committees to meet the ever growing disaster-related needs of Iowans. These committees, joining the special needs, long-term recovery and COAD community relations committees, are as follows: ESF6 Mass Care, Spiritual and Emotional Care, Communication and Marketing, Volunteer and Donations.
Management, Casework Management and Finance. These committees will broaden the scope of work the IDHRC and bring greater awareness of resources available through the IDHRC.

Even in non-disaster times, the IDHRC is active encouraging the formation of local Long-Term Recovery Committees and identifying groups of volunteers that can be quickly organized once a disaster strikes. This group is also known as the COAD (Community Organization Active in Disaster) Community Relations Committee of the IDHRC. This committee provides local communities guidance and support on recruiting, training and sustaining Long-Term Recovery Committees to become COADs.

A Community Organization Active in Disaster (COAD) is a group based in a community or geographic area that is composed of representatives from public, private and non-governmental agencies that enhance a community’s ability to prepare for, respond to and recover from disasters helping to ensure that individual’s needs are met.

Iowa Disaster Recovery Learning Conference - The Rebuild Iowa Office (RIO), along with the Office of Congressman Dave Loebsack and the U.S. Dept. of Housing and Urban Development (HUD) hosted the Iowa Disaster Recovery Learning Conference on Jan. 29, 2010, at Kirkwood Center for Continuing Education in Cedar Rapids. The conference brought together over 100 representatives from non-profit organizations, voluntary agencies, faith-based organizations, government and community foundations active in Iowa’s recovery from the 2008 floods and tornadoes. The group shared best practices, innovations and lessons learned and offered recommendations to strengthen local, state and federal recovery polices. In addition to creating a learning forum for best practices, the conference served to inform the work of President Obama’s Long-Term Disaster Recovery Working Group, which will offer recommendations on improving disaster recovery policy.

The conference also promoted national peer learning: two representatives from the Gulf Coast shared their experiences with disaster recovery in the wake of Hurricane Katrina while learning from the Iowa attendees. Chris Monforton, CEO of Habitat for Humanity Mississippi Gulf Coast, Inc. and Zack Rosenburg, Director and Co-Founder of the St. Bernard Project, participated in a discussion forum with attendees during lunch.

PROGRAMS & POLICIES

FEMA Individuals and Households Program - Once a disaster is presidentially declared and individual assistance is authorized, homeowners and renters impacted by disaster can apply for financial assistance with their housing and other necessary expenses. To be considered for assistance the home must be the individual’s primary residence and must be located in the individual assistance declared area. The individual must apply for assistance with FEMA to be reviewed for eligibility for the following programs. In 2008 these programs provided a maximum benefit of $28,800.
Other Needs Assistance (ONA) - For other necessary expenses related to the disaster, homeowners and renters may be eligible to receive financial assistance through the ONA program. Registrants cannot apply for ONA, but are referred if ineligible or denied for an SBA loan. The ONA program provides assistance for necessary and serious needs caused by the disaster.

Iowa Unmet Needs Disaster Grant Program - House File 64, passed on Feb. 2, 2009, created the Iowa Unmet Needs Disaster Grant Program (IUNDGP), which provides reimbursements and vouchers to disaster victims to cover remaining unmet needs including child care, transportation, food, home repairs and personal property. The program was administered throughLTRCs and developed to provide a grant of up to $2,500 to households for unmet needs related to the disaster. Eligibility requirements include applicants at or below 300 percent of the federal poverty level, must have registered with FEMA, and have disaster caused unmet needs. The application deadline was Oct. 16, 2009. The program was closed when all funding was committed.

Individual Development Accounts - The disaster-related Individual Development Account (IDA) Program was created in 2009 by the Iowa Legislature. The Legislature appropriated $250,000 to the Iowa Department of Human Rights (DHR) for a “state match to account holders affected by a natural disaster occurring in 2008 for which the President of the United States declared a disaster area, and who have a household income that is equal to or less than three hundred percent of the federal poverty level.”

Pertinent facts about the Rebuild Iowa IDA Program:

- Eligibility: At or below 300 percent of the federal poverty limit.
- Matching Funds: Individuals who save $2,000 can have their savings matched $1 for $1; while families who save $4,000 can have their savings matched $0.50 for $1. If the family’s income is at or below 200 percent of the federal poverty limit, they can have their savings matched $2 for every $1 they save up to $2,000 for an individual or $4,000 for a family.
- Approved Uses of Savings and Match: Closing costs and down payment for a first-time homebuyer; Closing costs and down payment for a homeowner who has not owned a home in the past 36 months; Funds to start or expand a small business; Funds to pay for post-secondary education or job training; Funds to purchase a vehicle if the
saver does not currently own one; Funds for improvements to a primary residence that increases the taxable value of the property; Emergency medical costs for the account holder or for a member of the account holder’s family; Assistive technology, home or vehicle modification, or other device or physical improvement that assists an account holder or family member with a disability.

- Qualifications to Receive Savings Match: Become a member of a participating credit union; Make a minimum deposit of $25 per month; Save for a minimum of six consecutive months; Complete an approved financial education program; Complete a home buyer or small business education program if the saver wants to buy a home or start a small business.

**College Student Aid Commission Disaster Relief Grant** - The Iowa Disaster Relief Grant, a one-time authorized program of $500,000, provided assistance to students impacted by the numerous natural disasters throughout Iowa. Student awards were based on family loss from the tornadoes and floods as reported by the Federal Emergency Management Agency (FEMA) and financial need as determined from the Free Application for Federal Student Aid (FAFSA). This program provided 382 students from 45 Iowa counties with awards averaging $1,164.

**Social Services Block Grant (SSBG) Disaster Assistance** - The SSBG Disaster Assistance funding resulted from special action taken by the U.S. Congress in the late summer of 2008. The overall award of $11,157,944 was made to the Iowa Department of Human Services, with sub-awards to the Iowa Department of Public Health and the Iowa Department on Aging, due to the collaborative efforts of the three departments in addressing the needs of Iowans impacted by the nationally declared disasters in Iowa.

**Iowa Department of Public Health (IDPH) Programs:**

**Substance Abuse Prevention and Treatment** - In July 2009, IDPH was awarded $3.1 million in Social Services Block Grant funding from the U.S. Department of Health and Human Services for substance abuse disaster relief prevention and treatment services. Since then, 22 community-based prevention agencies and 21 community-based treatment agencies have provided a variety of substance abuse disaster relief services statewide. Disaster-related substance use problems may not show up for 12 to 36 months post-disaster.

There have been three different categories of substance abuse disaster relief services:

- **Statewide prevention campaign** and associated local activities to decrease substance abuse through TV and radio messages, billboards, and newspaper articles, all referencing a statewide toll-free response and referral telephone helpline. Local prevention activities were aligned with the statewide prevention campaign but varied based on each communities issues and needs.

- **Focused outreach** to substance abuse clients who left treatment or who may have relapsed during or after the weather disasters.
The IDA and the Area Agencies on Aging (AAAs) were deeply involved in the immediate response to the disasters of 2008. Initially the Iowa Aging Network portion of the SSBG Disaster Assistance funding was directed toward ongoing needs of older Iowans who had sought assistance through various programs and for whom the AAAs had lists of impacted elderly. Efforts included direct mailings and telephone calls to all individuals on the lists, to help be sure that the needs had been met.

As time went on, AAAs working with various county and local disaster relief organizations were able to identify additional elders impacted by the disasters whose needs had not been fully met.

IDA’s total SSBG award: $1,628,000

EXPENDITURES BY CATEGORY:
- Home-Based Services: $1,182,661
- Case Management: $237,461
- Home-Delivered Meals: $119,440
- Congregate Meals: $46,492
- Prevention & Intervention: $33,946
- Legal Services: $8,000

Enhanced treatment services to clients and families responding to the prevention campaign and focused outreach or who identified themselves as impacted by disaster.

Home and Community Based Public Health Services - Through the Bureau of Local Public Health Services, IDPH was approved to receive $1,450,000 in SSBG funding as a result of the 2008 disasters. Funding has provided additional resources to assure the delivery of home and community-based services (public health nursing, home care and supportive services, screening and assessment services, family support home visiting, and case management services) to caseloads that have exponentially increased in the months since the tornadoes and flooding.

Iowa Department on Aging Programs:
The portion awarded, $1.628 million, to the Iowa Department on Aging (IDA) is restricted to serving Iowans age 60 and older who were impacted by the declared disasters to meet continuing needs resulting from those disasters. The IDA has worked with six of the 13 Area Agencies on Aging to identify and serve disaster-impacted older Iowans.

Iowa Department of Human Services (DHS) Programs:
Ticket to Hope - Ticket to Hope provided disaster-affected Iowans with up to eight free mental health counseling sessions from a licensed professional. The goals of Ticket to Hope were to:
- increase access to professional mental health services for people affected by the 2008 natural disasters.
- provide a simple, non-invasive process for engaging people in needed mental health services.
- reduce barriers to improving mental health and overall quality of life.

County Pharmacological and Mental Health Services - In July 2009, DHS launched a program to provide funding for limited mental health and medication/medication management benefits for people of all ages experiencing mental health problems related to the 2008 natural disasters. Specifically, this program provided limited community-based mental health services and limited pharmacy benefits to cover the costs of necessary pharmaceuticals. Many of these recipients would not be able to pay for these services, thereby resulting in ongoing inability to function in daily activities, such as employment, family participation and other areas of life.
**Disaster Behavioral Health Response Teams** - The Division of Mental Health and Disability Services at the DHS has developed an organized team of volunteer behavioral health providers to respond to the mental health needs of Iowans following disasters and critical incidents. Six regional Disaster Behavioral Health Response Teams can be deployed anywhere in Iowa. These teams respond when local resources have been depleted or are insufficient. The goal of the team is to provide an organized response to victims, families, volunteers, first responders, survivors and others affected in order to lessen the mental health effects of trauma.

**Project Recovery Iowa** - The mission of the Crisis Counseling Assistance and Training Program (CCP), called Project Recovery Iowa, was to assist individuals and communities in recovering from the challenging effects of natural and human-caused disasters through the provision of community-based outreach and psycho-educational services. Project Recovery Iowa was a strengths-based model promoting resilience, empowerment and recovery. Services were anonymous and outreach-oriented. Crisis counseling was provided in the community rather than in an office-based setting. The Project Recovery Iowa program ended on Sept. 30, 2009.

**SHORT-TERM OBJECTIVES**

1) **Develop and maintain a statewide disaster case management system**

   **Progress to Date:** Through the work of LTRCs, non-profit agencies and faith-based organizations, disaster case management services continue to provide assistance to many individuals and families still recovering. Assistance provided includes financial and in-kind donations as well as referral services to other community service providers that can assist in the recovery process.

   These agencies are helping individuals get back to a state of normalcy by providing financial resources and connecting them to community services. Agencies are working to help families rebuild their lives and get back into permanent housing.

   One of the groups instrumental in this process in 2008 and even today is the IDHRC. This group is coordinated through the Iowa Homeland and Emergency Management Division and assisted with the establishment of LTRCs across the state.

   **Measures:** Iowa had 78 counties declared for individual assistance and each was represented by an LTRC. The data below represents the case management data from these LTRCs.

<table>
<thead>
<tr>
<th>Number of people assisted</th>
<th>17,929</th>
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</thead>
<tbody>
<tr>
<td>Number of open cases</td>
<td>6,243</td>
</tr>
<tr>
<td>Hours worked by Case Advocates</td>
<td>77,090</td>
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<tr>
<td>Number of outside community referrals made</td>
<td>2,967</td>
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<td>Total dollars given to clients</td>
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<tr>
<td>Dollars expended by CDBG Disaster Case Management</td>
<td>$817,420</td>
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Strategy Going Forward: The RIO will continue to monitor the progress of the sub-grantees. Of the eight sub-grantees, one has completed services and two have requested an extension through September 2010. The RIO will start the close-out process with all other sub-grantees in July. This process will take 60-90 days and a full report will be provided once all sub-grantees have been successfully closed out.

Many of the LTRCs active for the 2008 disaster event have completed their work. Of the 24 active LTRCs only 3 continue to be active. Some services provided by the LTRCs are now transitioning to community-based services to help those still in need.

2) Provide financial support for individual and family unmet needs

Progress to Date: The majority of the programs listed in this section have provided financial support to individuals and families.

Measures: The following is a list of programs and progress made to date:

**FEMA and ONA**

- Total FEMA registrations approved: 24,888
- Total funding approved: $138,749,926.87
- Other Needs Assistance: $16,346,074.85
- Total households approved for the IUNDGP: 3,303
- Total number of individuals assisted: 8,500
- Total amount awarded as of March 18, 2010: $7,640,648

**Iowa Unmet Needs Disaster Grant Program** - 99 percent of the funds have been expended with 5,155 applications received providing $7,551,545 in assistance to individuals and families.

**Individual Development Accounts** - Currently, eight savers are enrolled in the disaster-related program. Four of these savers are working toward home improvements and two are saving for education. Various outreach strategies have been undertaken since the fall of 2009 to identify eligible individuals and households. The outreach and referral network includes credit unions, community action agencies, home ownership counseling agencies, and various community organizations.

**Iowa Department on Aging** - The ultimate goal of the department has been to appropriately use SSBG funds to meet the 2008 disaster recovery needs of older Iowans that qualify for the assistance. In August 2010, IDA received a request from DHS to consider releasing
funds that most likely would not be expended by the September 30 deadline, the last day to provide reimbursable services under the SSBG Supplemental Disaster Grant. After thorough consultation with area agency partners, IDA released $253,872 to DHS to be used by another state agency that was in need of additional SSBG funds. IDA’s total award amount was subsequently reduced from the original award of $1,628,000 to $1,374,128.

To date, IDA has served a total of 2,323 older Iowans aged 60 years and older and 6 adults of unknown age have received assistance for disaster related needs. Case management services were provided to 732 Iowans and 622 received home-based services. There have been 34 congregate meals served, and 137 home-delivered meals. And 757 older Iowans have received prevention and intervention services.

**Strategy Going Forward:** As of this writing, IDA is preparing final grant close-out reports. The RIO will continue to provide updates for the remaining assistance programs and provide an overall report once all assistance programs have been completed.

3) **Provide mental health services for all those who need it regardless of income**

**Progress to Date:** The Ticket to Hope Program provided grassroots outreach to community service and faith-based groups, businesses, schools and agencies in the 30 targeted Project Recovery Iowa counties and the entire state through Sept. 30, 2010. DHS continued to run a full-scale marketing and media outreach campaign through television, radio and print ads to increase awareness and utilization of this program and to also to indicate phase-down of this outreach.

County Pharmacological and Mental Health Services provided all eligible counties with the opportunity to apply for this program through Sept. 30, 2010.

DHS has also participated in community meetings, attended conferences and talked with community providers to promote ease of access for mental health services and to reduce the stigma surrounding mental health issues.

<table>
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<th>AGE DEMOGRAPHICS (through Aug. 5, 2010)</th>
<th>(0-5)</th>
<th>(6-11)</th>
<th>(12-17)</th>
<th>(18-59)</th>
<th>(60+)</th>
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</thead>
<tbody>
<tr>
<td>Ticket to Hope</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>132</td>
<td>7</td>
<td>158</td>
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<td>421</td>
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<td>115</td>
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<tr>
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<td>0</td>
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<td>3</td>
<td>3</td>
<td>1563</td>
<td>180</td>
<td>3,221</td>
</tr>
</tbody>
</table>
Measures:

**Iowa Department of Human Services**

*County Pharmacological and Mental Health Services* - 12 counties were contracted to provide services and 6 counties have submitted service amounts to be reimbursed by DHS.

*Ticket to Hope* - This program provided services in over 50 counties, 116 locations, and mailed 1,216 vouchers to Iowans. There were 62 approved contracts, including nearly 340 Iowa Department of Public Health-licensed providers which resulted in 30 percent increase in vouchers mailed to Iowans since launching marketing and media outreach campaign in March 2010.

**LONG-TERM OBJECTIVES**

1) **Establish a case management framework that can be in place for future disasters that includes continuity and consistency in practices and training**

**Progress to Date:** An Iowa Disaster Case Management Advisory Council (IDCMAC) was formed that brings together key partner agencies and individuals active in the disaster case management services in Iowa. The IDCMAC is in response to the Disaster Case Management bill that passed the legislature in 2010.

**Strategy Going Forward:** The IDCMAC will convene four times and a final framework will be produced for implementation in January 2011.

2) **To establish and sustain Community Organizations Active in Disaster statewide**

**Progress to Date:** The IDHRC is working together with local communities, county emergency managers, non-profit and faith based organizations to help establish COADs.

**Measures:** There are 28 COADs that are in various stages of development and operation, several covering multiple counties.

**Strategy Going Forward:** The IDHRC continues to work with communities, helping them establish COADs to be more prepared for the future disasters and help meet needs of individuals and families.
3) Improve disaster behavioral health response in future events

**Progress to Date:** The Disaster Behavioral Health Response Team (DBHRT) is offering services and support to staff working with survivors of the 2008 and 2010 disasters.

**Measures:** Since June 2009, The Iowa Disaster Behavioral Health Response Team has signed on 420 volunteers and trained over 2,000 individuals in a combination of Compassion Fatigue, Community Resiliency, Substance Use After Disasters, Psychological First Aid, Disaster Behavioral Health Response, Critical Incident Stress Management (including Group Stabilization and Intervention) and Mental Health First Aid. The DBHRT has responded to 20 requests for service.

**Strategy Going Forward:** The Disaster Behavioral Health Response training schedule is geared to assist communities to respond to the ongoing needs of community residents in the process of long term recovery from the disasters in 2008 and 2010. In addition, the team responds to critical incidents or traumatic events as they arise in communities throughout the year.
Goal 5: Local Economic Recovery

The State should identify, create, and sustain funding options and provide flexibility for local and state governments to assist in rebuilding an even better Iowa. (RIAC Recommendation #5)

BACKGROUND

The weather disasters of 2008 had a broad impact in Iowa, resulting in 85 counties being presidentially-declared disaster areas. Occurring just as the nation was entering a recession, the disasters exacerbated economic impacts being felt statewide. Although one can attempt to measure the economic impact of flooding, numbers don’t necessarily describe the full picture of the toll caused from lost homes and businesses, family possessions and jobs. In A Watershed Year: Anatomy of the Iowa Floods of 2008, chapter author Daniel Otto says property destruction from flooding “damages the economic capacity of a region and disrupts normal economic activity. While spending on rebuilding becomes economic gain for the construction and building supply sector, there is loss of future growth potential because public and private resources are diverted away from other productive uses and into flood recovery.”

PROGRAMS & POLICIES

It has proven to be important to target a variety of programs to meet the specific needs of each area. RIO’s role in this effort has included providing technical assistance and planning support, identifying partnership opportunities with federal agencies to support Iowa community recovery and mitigation efforts, advocating for funding from state and federal sources to address recovery needs, and promoting policy changes that enable communities to generate resources to support their own recoveries.

While additional details of various funding sources are provided in other sections of this report, some examples of direct funding obtained specifically for communities to address disaster needs include:

- Community Disaster Grant (CDG) Program - CDG was a $22 million disaster-relief program established by House File 64 and signed into Iowa law on Feb. 2, 2009. Counties that received a presidential disaster declaration following the weather disasters of 2008 and cities within those counties were eligible for funding of $2,000 or more based on a pro rata share of damage costs. The grants were used for...
disaster-related costs not yet covered by other federal or non-federal resources. See Sidebar for more information.

- **Tornado-Impacted Community Funding** - Recognizing the special challenges faced by tornado-damaged communities, a total of $1.15 million was appropriated in the 2009 legislative session to the RIO for distribution to Marion county for the benefit of Attica ($25,000); Dunkerton ($50,000); Fairbank ($50,000); Hazleton ($50,000); New Hartford ($200,000); Delaware county for the benefit of Oneida ($25,000); Parkersburg ($750,000)

- **Disaster Prevention Grant Program** - Cities and counties that follow “Smart Planning” principles and guidelines outlined in SF2389, passed in 2010, were eligible to apply for a total of $30 million funding for infrastructure programs that have a disaster mitigation component. The program is administered by the Iowa Finance Authority. More information is available in Goal 6.

Examples of legislative policy changes that have created means of raising local revenue for recovery include:

- **Financing Options for Cities and Counties After Disaster** - Senate File 457, passed in 2009, includes changes for cities and counties affected by disaster related to local bonding, contract letting, lease or lease-purchase contract requirements, loan agreement requirements, definitions of essential county purpose and essential corporate purpose; legalizes certain actions taken in response to natural disaster; and allows disaster-affected cities and counties to amend their FY08 budgets. Also authorizes disaster recovery housing project tax credits for eligible properties affected by the 2008 disasters.

- **Local Option Sales Tax (LOST)** - Senate File 44, passed in 2009, allowed cities and counties more flexibility in calling for a vote on a local option sales tax (LOST) for disaster relief. Two key impacted cities, Iowa City and Cedar Rapids, were successful in passing this tax and it has served as an important source of revenue for recovery. See sidebar for more information.

- **School District Disaster Recovery** - Senate File 81, passed in 2009, assists schools with recovering from disaster by changing the approval method for transfers from the emergency fund, modifying other funding provisions related to disaster recovery, and authorizing AEA boards to purchase and lease-purchase property.

- **Optional Waiver of Local and Private Match Requirement for State Grant Applicants** - Senate File 336, passed in 2009, allows state boards the option of waiving the typical local and private match requirement for applicants from declared disaster areas applying for funding from the Community Attraction and Tourism (CAT) and River Enhancement CAT (RECAT) Programs, potentially freeing those match funds for disaster recovery needs.

- **Flexibility on Bond Issue Dates** - House File 2531, passed in 2010, included a provision that
allows more flexibility on dates that a bond issue vote may be scheduled in disaster-impacted communities.

**SHORT-TERM OBJECTIVE**

1) Connect local governments with programs, technical assistance and funding sources to enable the development and implementation of long-term recovery plans

**Progress to Date:** To assist in achieving a goal of connecting local governments with programs, technical assistance and funding sources to enable the development and implementation of long-term recovery plans, the RIO established a long-term community recovery team. The team focused on recovery and rebuilding of Iowa’s communities during the first two years following the 2008 weather disasters. This included placement of RIO Community Liaisons in the field to work with impacted communities, providing a vital link to the RIO’s coordination and advocacy capabilities to address the individual recovery needs of each community in a timely manner. Several program planners based in Des Moines supported community recovery efforts on a statewide basis, also assisting with policy development and implementation. Staffing has evolved appropriately as community recovery needs have changed. In the early stages of the recovery, three Community Liaisons were placed in the field while just one remains today, assisting Cedar Rapids with the needs of that hard-hit community. A housing specialist was added approximately one year into the recovery to address the many issues that were evolving as buyouts, relocations and other housing-related activities increased.

RIO worked with other state agencies to foster federal partnerships with FEMA, HUD, EPA, USDA and others that have provided funding and technical assistance to communities to assist in recovery.

**Measures:** RIO directly assisted ten communities immediately following the 2008 weather disasters, and eventually reached out to 22 additional communities to offer individualized assistance.

Many federal partnerships have resulted in significant funding and technical assistance. Examples include:

- **Community Disaster Loan (CDL) Program** - FEMA Community Disaster Loans (CDL) can be made to any local government in
need of financial assistance to perform essential services. Applicants may include fire and police departments that provide critical community services during and in the immediate aftermath of disasters, as well as school boards, district court offices, and local governments. Following the 2008 weather disasters in Iowa, the U.S. Department of Homeland Security approved loans from this program for five Iowa communities, including Cedar Rapids ($5 million), New Hartford ($118,811), Oakville ($51,588), Palo ($304,722) and Parkersburg ($385,295).

- **Community Recovery Toolbox** - Partnering with FEMA’s Emergency Support Function (ESF) #14 Long-Term Community Recovery, the RIO connected local leadership with resources to develop long-term recovery plans, reports and implementation strategies. This partnership produced a Community Recovery Toolbox, which is available to all communities on the RIO Web site at www.rio.iowa.gov. The Toolbox has been promoted through community workshops, conference presentations, online availability, distribution of CDs, and through publication of articles that facilitate outreach to impacted communities. The RIO promoted the utilization of the Toolbox tools at every opportunity including community workshops, conference presentations, online availability, distribution of CDs, and through articles in publications that facilitate outreach to impacted communities. Tools in the Toolbox include:
  - Communications Mapping Tool - A guide to identify community recovery stakeholder communications networks and implementation techniques
  - Decision-Making Tool - A process and template to guide community recovery decision-making
  - Project + Program Development Guide - A guide and template assisting development of community recovery projects and programs
  - Resource Guide - A directory for community recovery technical assistance resources and funding opportunities

- **Smart Growth Partnership** - The RIO is partnering with the Environmental Protection Agency (EPA), FEMA, U.S. Department of Agriculture and IDED to bring smart growth technical assistance to five Iowa communities devastated by the natural disasters of 2008 (more details on this initiative are found in Goal 6).

- **Iowa Climate Change Adaptation and Resilience Pilot Project** - The RIO is also partnering with the EPA on an Iowa Climate Change Adaptation and Resilience Pilot Project, which places Iowa on the leading edge of a community-focused effort to adapt to climate change.

**Strategy Going Forward:** As required by House File 64, a transition plan is being prepared for submission by Jan. 1, 2011 to the governor and the general assembly that identifies
transition issues for disaster recovery assistance due to the elimination of the office on June 30, 2011. That plan will detail recommendations for continued support of local economic recovery issues.

Also, RIO is in the planning stages of mounting a “Community Lessons Learned” review that will leave a legacy of information to assist communities in future recovery efforts. This review is designed to look back at the disaster recovery process from a local community perspective. RIO staff will reach out to local community leaders, Councils of Governments, local agencies, non-profits and voluntary agencies to receive answers to questions that will help us to:

- Capture flood recovery lessons learned from local decision makers who were there.
- What went right and what went wrong.
- Identify what needs improvement.
- Identify success stories as well as future opportunities for improvement.

The information will be compiled into reports and it is planned to create a video excerpting relevant interviews to tell the story in a visual way. The video will be approximately one hour in length and will be produced in partnership with one of Iowa’s colleges.

**LOCAL OPTION SALES TAX (LOST)**

SF 44, passed in 2009, allowed cities and counties more flexibility in calling for a vote on a local option sales tax (LOST) for disaster relief. Passage of the tax by voters in Iowa City and Cedar Rapids has served as an important source of revenue for recovery in those communities.

LOST funds being generated in Iowa City during the first year totaled almost $7.5 million, and are expected to exceed $8.5 million for FY11. The city plans to relocate the wastewater treatment plant operations at a cost of $5.7 million, and elevate Dubuque Street and the Park Road Bridge.

The City of Cedar Rapids estimates they will collect about $78 million in LOST funds over five years. They have dedicated 90 percent of this revenue toward rehabilitation, acquisition, and local match to federal programs, with 10 percent dedicated to property tax reduction. Funds have been used for recovery programs such as a $10.5 million Personal Possessions Replacement Program providing up to $10,000 to flood-impacted, owner-occupied households to replace personal possessions lost in the 2008 flood. The council is considering extending this program to renters.

Other programs include reimbursing property owners for up to five years of flood insurance premiums, funding the cost of appraisal appeals through voluntary acquisition process, providing flood-impacted contract sellers with pre-flood value, and acquiring privately demolished structures within the Hazard Mitigation Grant Program (HMGP) acquisition area at pre-flood assessed value.

**LONG-TERM OBJECTIVES**

1) Monitor revenue projections and plan for future local government needs

**Progress to Date:** The RIO worked closely with impacted communities to determine the impacts of the disaster on their tax base and budgets, advocated for direct funding sources to meet these needs, and promoted legislative policy changes that provided a means of raising local revenue to support recovery needs. Disaster funding provided by state and federal sources to Iowans has been tracked on a county-by-county basis to assist with monitoring remaining needs, and is posted electronically in conjunction with the Legislative Services Agency at [http://staffweb.legis.state.ia.us/ff/docs/RI0/](http://staffweb.legis.state.ia.us/ff/docs/RI0/).

**Measures:** In addition to obtaining direct feedback from local government officials and citizens through face-to-face discussions and
surveys, local economic data can be measured such as changes to the property tax base, sales tax collections and employment data.

**Strategy Going Forward:** The RIO will continue to assess recovery needs and assist with continuing and emerging recovery issues in communities that continue to experience major rebuilding efforts. The RIO will continue to promote the recovery tools that have been developed and work with other interested stakeholders in the policy areas of smart planning, economic recovery and resiliency, flood mitigation and regional planning to address recovery and leverage multi-jurisdictional strengths for ongoing initiatives.

Several pieces of legislation have been passed with RIO’s support that will enable communities to implement long-term recovery plans. Local leaders have been provided with a number of financial tools to deal with recovery, and must demonstrate political leadership in taking advantage of them. This includes not only revenue generators such as the Local Option Sales Tax or other levy options outlined in this section, but participating in the National Flood Insurance Program to enable citizens to purchase government-sponsored flood insurance (thereby reducing pressure on all levels of governments to financially support recovery efforts) and implementing smart planning to mitigate future damage and reduce resulting costs as described in Goal 8. Local leaders should investigate creation of Watershed Management Authorities in their respective watershed as outlined in House File 2459, passed in the 2010 session. This is described in Goal 9.

2) Create new revenue and contingency options for state and local governments in times of disaster

**Progress to Date:** In both the 2009 and 2010 legislative sessions, The RIO worked with the Governor’s office and General Assembly to pass several bills providing local governments with additional funding options and other contingency measures in times of disaster. Specific funds and revenue options are outlined in the “Programs and Policies” section above.

**Measures:**

*Community Disaster Grant (CDG) Program* - HSEMD administered the Community Disaster Grant (CDG) Program and reports that as of March 19, 2010, all $22 million in CDG funds have been obligated for projects by the eligible cities and counties (see sidebar for more information).

*Local Option Sales Tax* - Cedar Rapids and Iowa City are two flood-affected cities that were successful in passing this tax which has served as an important source of revenue for recovery efforts. Since April 2009, Cedar Rapids has dedicated the local option sales tax revenue toward 90 percent rehabilitation, acquisition and local match to federal programs, with 10 percent for property tax reduction. They anticipate receiving $78,120,000 over the life of the LOST. Since July 2009, the City of Iowa City has used its local option sales tax revenue for the purposes of 100 percent remediation, repair and protection of flood-impacted
These funds can also be used as local matching funds for dollars received from any federal or state programs to assist with flood remediation, repair and protection of flood-impacted public infrastructure (see sidebar for more information).

**Strategy Going Forward:** The RIO continues to work with local and state entities to assess the recovery progress by identifying recovery obstacles and implement solutions when possible. The RIO plans to include information on best practices for contingency measures following disasters as a part of a state strategy for future disasters. Contingency disaster recovery funding still needs to be established at the state level. The RIO advocates for establishment of a $3.5 million public assistance program available in the state to assist communities with recovery from smaller disasters in the future. RIO also believes it is important to establish a disaster recovery fund in new Code Section 8.56A, separate from the general fund and the Iowa Economic Emergency Fund that the Executive Council can access in a presidentially-declared disaster. Funds would be used for the purpose of helping with a) business recovery, administered via IDED; b) housing needs, administered via IFA; c) individual unmet needs, administered via DHS; and d) historic preservation needs resulting from disaster, administered via DCA. No more than 10 percent of the adjusted revenue estimate for a given fiscal year would be allocated to the disaster recovery fund. These funds should be used only when federal assistance under the Stafford Act is not available or does not adequately meet the needs of the citizens of the State in the disaster area. Expenditures should be approved by the Executive Council and are subject to rescission by the legislature. Funding would not revert until the close of the succeeding fiscal year.
Goal 6: Smart Planning

The Rebuild Iowa Advisory Commission’s 120-Day Report directed the State of Iowa to engage in integrated, regional, and statewide planning to address disaster recovery in such a way that mitigates future loss, protects resources, and adapts the economy to a changing environment. The Report also called on the State to develop principles to guide decision-making that align with Smart Growth and sustainability concepts, and ensure that policy and programs sustain and enhance community identity, quality of life, and cultural heritage.

BACKGROUND

The flooding that occurred in 2008 was a vivid reminder that there are many issues facing communities that do not respect political boundaries. A more rigorous planning culture in Iowa was identified as a need so that communities proactively address risks posed by natural disasters and other issues, including those issues that extend beyond communities’ borders. According to an Iowa State University survey conducted in November 1999, only 33 percent of cities in Iowa had adopted comprehensive plans. Seventy-nine percent of counties in Iowa had adopted comprehensive plans. A quick estimate in 2009 showed slight improvement to 39 percent and 84 percent, respectively. A review of academic literature shows that plans are better in states that have undertaken planning reform, producing more detailed plans with greater implementation. Also, states that require comprehensive planning that include hazard mitigation in those requirements have experienced a conservatively estimated 1-percent reduction in losses from natural disasters to insured, privately owned residential properties between 1994 and 2000. This estimate is conservative as the study’s data relies only on insured losses; with most losses the result of flooding in Iowa, which has a higher likelihood of not being covered by insurance, the savings would likely be significantly higher. FEMA estimates that in 2008, fewer than 10 percent of property owners impacted by the flood had flood insurance. Additionally, Iowa is experiencing flooding on a more regular basis, resulting in more savings over a longer period of time. In general, improved land use policy is often cited as a particularly effective form of flood hazard mitigation.

The Rebuild Iowa Office drafted a report in the summer of 2009, titled Recovering from the Storms, Planning for the Future: A Safer, Smarter, Stronger Iowa, which proposes an integrated, statewide planning framework for Iowa. The report begins with a summary of presentations.
and reports produced by Dr. Galloway, a nationally-recognized expert on water resources management, that outlines common sense approaches to land use planning and describes a history of inaction, policy implementation and land use decisions by all levels of government which over the last 100 years have yielded unintended results contributing to increased losses and destruction of property due to flooding. The summary emphasizes that there is a shared responsibility among individuals, communities, states, and the federal government to take serious steps toward mitigating the impacts of natural disasters, and, most importantly, illustrates the connection between natural disasters (specifically, floods) and the need for comprehensive land use planning.

Until passage of Smart Planning legislation in 2010, Iowa Code included no guidance, incentives, or mandates for local or regional planning. In fact, Iowa was one of only a handful of states that did not explicitly list in code the elements that should or must be included in a local comprehensive plan.

Further, many complex issues facing communities, regions, and the state, such as flood mitigation, economic development, quality of life, and many others, are best addressed on a multi-jurisdictional level. Recognizing that robust, integrated, proactive planning processes coupled with strong implementation are necessary to meaningfully address these inter-related issues, the report proposed the following planning framework:

1) **Smart Planning Principles** that would guide government policy and program development and investment decision-making. The Principles may aptly be considered sustainable development concepts as they comprehensively address economic, environmental and cultural vitality.

2) **Plan of Action** that outlines a comprehensive set of priorities and strategies for future land use and resource management decisions that are consistent with the proposed Iowa Smart Planning Principles. These strategies represent a compilation of RIAC recommendations, consultation with experts, and research, and are divided into three categories aimed at:
   - reducing damage from natural disasters and enhancing public safety,
   - protecting and enhancing Iowa’s natural resources, and
   - identifying, planning and managing future growth.

3) **Statewide Planning Structure** that outlines an integrated local-regional-state planning system and associated tools to assist and encourage implementation. State-level planning activities include coordination of services between agencies and the provision of funding and technical assistance to regions and local governments. Regional planning activities include developing specific strategies to address multi-jurisdictional issues and the provision of technical assistance to local governments. Local governments engage in comprehensive planning and implementation of plan recommendations. The paper emphasizes that the most important
attribute of an effective institutional planning structure is coordination – internally, vertically, and horizontally – between various levels of government.

During the late summer and fall of 2009, RIO staff met with numerous interested organizations and individuals to discuss the concepts within the report and obtain feedback. Comments were also submitted in writing, including letters from the City of Dubuque and the Iowa Association of Regional Councils. Staff also presented the concepts at the American Planning Association, Iowa Chapter annual conference in Des Moines in October 2009 and at the County Zoning Official’s Conference (part of the Iowa State Association of Counties’ Fall School) in November 2009. The feedback was overwhelming positive and supportive of planning reform in Iowa. RIO staff analyzed the feedback, noting many common themes, and used that feedback to develop the Iowa Smart Planning Proposal, filed as legislation during the 2010 legislative session.

All three primary components of the Smart Planning proposal were contained in the final version of the Iowa Smart Planning bill. Those components are the following:

1) Establishes Iowa Smart Planning Principles which shall be considered and may be applied during deliberation of all appropriate planning, zoning, development, and resource management decisions at the local and state level. The Smart Planning Principles include:

   • Collaboration. Governmental, community and individual stakeholders, including those outside the jurisdiction of the entity, are encouraged to be involved and provide comment during deliberation of planning, zoning, development, and resource management decisions and during implementation of such decisions. The state agency, local government, or other public entity is encouraged to develop and implement a strategy to facilitate such participation.

   • Efficiency, transparency, and consistency. Planning, zoning, development, and resource management should be undertaken to provide efficient, transparent, and consistent outcomes. Individuals, communities, regions, and governmental entities should share in the responsibility to promote the equitable distribution of development benefits and costs.

   • Clean, renewable, and efficient energy. Planning, zoning,
development, and resource management should be undertaken to promote clean and renewable energy use and increased energy efficiency.

- Occupational diversity. Planning, zoning, development, and resource management should promote increased diversity of employment and business opportunities, promote access to education and training, expand entrepreneurial opportunities, and promote the establishment of businesses in locations near existing housing, infrastructure, and transportation.

- Revitalization. Planning, zoning, development, and resource management should facilitate the revitalization of established town centers and neighborhoods by promoting development that conserves land, protects historic resources, promotes pedestrian accessibility, and integrates different uses of property. Remediation and reuse of existing sites, structures, and infrastructure is preferred over new construction in undeveloped areas.

- Housing diversity. Planning, zoning, development, and resource management should encourage diversity in the types of available housing, support the rehabilitation of existing housing, and promote the location of housing near public transportation and employment centers.

- Community character. Planning, zoning, development, and resource management should promote activities and development that are consistent with the character and architectural style of the community and should respond to local values regarding the physical character of the community.

- Natural resources and agricultural protection. Planning, zoning, development, and resource management should emphasize protection, preservation, and restoration of environmentally sensitive land, natural resources, agricultural land, and cultural and historic landscapes, and should increase the availability of open spaces and recreational facilities.

- Sustainable design. Planning, zoning, development, and resource management should promote developments, buildings, and infrastructure that utilize sustainable design and construction standards and conserve natural resources by reducing waste and pollution through efficient use of land, energy, water, air, and materials.

- Transportation diversity. Planning, zoning, development, and resource management should promote expanded transportation options for residents of the community. Consideration should be given to transportation options that maximize mobility, reduce congestion, conserve fuel, and improve air quality.

2) Articulates 13 elements that should be included in local comprehensive plans, including:
- **Public Participation** - Information relating to public participation during the creation of the comprehensive plan or land development regulations, including documentation of the public participation process, a compilation of objectives, policies, and goals identified in the public comment received, and identification of the groups or individuals comprising any work groups or committees that were created to assist the planning and zoning commission or other appropriate decision-making body of the municipality.

- **Issues and Opportunities** - Information relating to the primary characteristics of the municipality and a description of how each of those characteristics impacts future development of the municipality. Such information may include historical information about the municipality, the municipality's geography, natural resources, natural hazards, population, demographics, types of employers and industry, labor force, political and community institutions, housing, transportation, educational resources, and cultural and recreational resources. The comprehensive plan or land development regulations may also identify characteristics and community aesthetics that are important to future development of the municipality.

- **Land Use** - Objectives, information, and programs that identify current land uses within the municipality and that guide the future development and redevelopment of property, consistent with the municipality's characteristics identified under the Issues and Opportunities Element. The comprehensive plan or land development regulations may include information on the amount, type, intensity, and density of existing land use, trends in the market price of land used for specific purposes, and plans for future land use throughout the municipality. The comprehensive plan or land development regulations may identify and include information on property that has the possibility for redevelopment, a map of existing and potential land use and land use conflicts, information and maps relating to the current and future provision of utilities within the municipality, information and maps that identify the current and future boundaries for areas reserved for soil conservation, water supply conservation, flood control, and surface water drainage and removal. Information provided under
this paragraph may also include an analysis of the current and potential impacts on local watersheds and air quality.

- **Housing** - Objectives, policies, and programs to further the vitality and character of established residential neighborhoods and new residential neighborhoods and plans to ensure an adequate housing supply that meets both the existing and forecasted housing demand. The comprehensive plan or land development regulations may include an inventory and analysis of the local housing stock and may include specific information such as age, condition, type, market value, occupancy, and historical characteristics of all the housing within the municipality. The comprehensive plan or land development regulations may identify specific policies and programs that promote the development of new housing and maintenance or rehabilitation of existing housing and that provide a range of housing choices that meet the needs of the residents of the municipality.

- **Public Infrastructure and Utilities** - Objectives, policies, and programs to guide future development of sanitary sewer service, storm water management, water supply, solid waste disposal, wastewater treatment technologies, recycling facilities, and telecommunications facilities. The comprehensive plan or land development regulations may include estimates regarding future demand for such utility services.

- **Transportation** - Objectives, policies, and programs to guide the future development of a safe, convenient, efficient, and economical transportation system. Plans for such a transportation system may be coordinated with state and regional transportation plans and take into consideration the need for diverse modes of transportation, accessibility, improved air quality, and interconnectivity of the various modes of transportation.

- **Economic Development** - Objectives, policies, and programs to promote the stabilization, retention, or expansion of economic development and employment opportunities. The comprehensive plan or land development regulations may include an analysis of current industries and economic activity and identify economic growth goals for the municipality. The comprehensive plan or land development regulations may also identify locations for future brownfield or grayfield development.

- **Agriculture and Natural Resources** - Objectives, policies, and programs addressing preservation and protection of agricultural and natural resources.

- **Community Facilities** - Objectives, policies, and programs to assist future development of educational facilities, cemeteries, health care facilities, child care facilities, law enforcement and fire protection facilities, libraries, and other governmental facilities that are necessary or desirable to meet the projected needs of the municipality.

- **Community Character** - Objectives, policies, and programs to identify characteristics and qualities that make the municipality unique and that are important to the municipality's
heritage and quality of life.

- **Hazards** - Objectives, policies, and programs that identify the natural and other hazards that have the greatest likelihood of impacting the municipality or that pose a risk of catastrophic damage as such hazards relate to land use and development decisions, as well as the steps necessary to mitigate risk after considering the local hazard mitigation plan approved by the Federal Emergency Management Agency.

- **Intergovernmental Collaboration** - Objectives, policies, and programs for joint planning and joint decision-making with other municipalities or governmental entities, including school districts and drainage districts, for siting and constructing public facilities and sharing public services. The comprehensive plan or land development regulations may identify existing or potential conflicts between the municipality and other local governments related to future development of the municipality and may include recommendations for resolving such conflicts. The comprehensive plan or land development regulations may also identify opportunities to collaborate and partner with neighboring jurisdictions and other entities in the region for projects of mutual interest.

- **Implementation** - A compilation of programs and specific actions necessary to implement any provision of the comprehensive plan, including changes to any applicable land development regulations, official maps, or subdivision ordinances.

3) Establishes the 33-member Iowa Smart Planning Task Force with the following responsibilities:

- Develop statewide goals consistent with the Iowa Smart Planning Principles and work with State agencies to integrate Principles into appropriate State programs.

- Recommend an effective and efficient State planning and coordination structure.

- Recommend assistance necessary to support and incentivize local planning.

- Recommend a framework for regional planning and collaboration.
The Iowa Smart Planning bill language was incorporated into the Rebuild Iowa Infrastructure Fund (RIIF) bill (SF2389), passed by both chambers of the General Assembly on March 29, 2010, and signed by Governor Culver on April 26, 2010. The RIO, Iowa Department of Management, and Iowa Association of Regional Councils coordinate task force activities. A report outlining the task force’s recommendations is due to the Governor and General Assembly by Nov. 15, 2010.

**PROGRAMS & POLICIES**

**Iowa Smart Planning** - Senate File 2389, Division VII, constitutes the Iowa Smart Planning bill. The bill contains three primary components:

- Establishes Iowa Smart Planning Principles that shall be considered and may be applied during deliberation of all appropriate planning, zoning, development, and resource management decisions at the local and state level.

- Articulates 13 elements that should be included in local comprehensive plans.

- Establishes the Iowa Smart Planning Task Force.

The passage of this bill is a major step forward for the State of Iowa. Previously, Iowa was one of only a handful of states without planning enabling legislation, which has been sought by various groups in Iowa since the 1920s.

**Local Comprehensive Planning Grant Program** - The RIO and Iowa Department of Economic Development (IDED) have identified $1 million to support the development of local and regional comprehensive plans. This program is funded through supplemental disaster Community Development Block Grant (CDBG) funds through the United States Department of Housing and Urban Development (HUD). Due to restrictions from the source of these funds, the 85 counties declared disaster areas by the President during the 2008 storms, as well as the cities within those counties, are eligible to apply for funds through this program. Eligible cities and counties may apply for up to $50,000 to support comprehensive plan updates or development. Applicants will need to provide up to 50 percent local match. The RIO and IDED received approval from HUD to utilize supplemental disaster CDBG funds for this purpose and issued the application in July 2010. Applications were due Sept. 30, 2010.

**Smart Growth Partnership** - The RIO is committed to integrating sustainable development concepts into Iowa’s rebuilding activities. One way in which the RIO is accomplishing this is through a partnership with the United States Environmental Protection Agency’s (EPA) Smart Growth Program, in collaboration with the United States Federal Emergency Management Agency (FEMA) and IDED. The United States Department of Agriculture (USDA) – Rural Development has also joined the partnership for the Waverly project.

The Smart Growth Partnership is intended to build upon the community recovery plans and
strategies developed with the RIO and FEMA Emergency Support Function (ESF) #14 – Long-Term Community Recovery during the fall of 2008. The goal of the assistance is to integrate smart growth principles into recovery activities in order to facilitate recovery that benefits the communities’ economy, environment, and public health. FEMA and EPA are providing funds to support this assistance.

Disaster Prevention Grant Program - Legislators also created the $30 million Disaster Prevention Grant Program in SF 2389 in 2010 for which only cities and counties that follow the Smart Planning Principles and comprehensive planning guidance outlined in the Iowa Smart Planning bill are eligible to apply. This program is part of the I-JOBS bonding program, and provides grants to assist in the development and completion of local public buildings in a manner that mitigates damages from future disasters, including flooding. The Iowa Finance Authority (IFA) is the administrator of this program.

Rebuilding a Sustainable Iowa - The Center on Sustainable Communities (COSC) developed and coordinates a statewide training program called Rebuilding a Sustainable Iowa covering green building industry topics in the residential, commercial and energy-specific sectors. Created to help Iowa rebuild sustainably in its disaster recovery efforts, the program is designed to improve the state’s ability to construct healthy, durable, energy-efficient, and cost-effective built environments. Thanks to a $1 million contract with IDED utilizing disaster supplemental CDBG funds, COSC is able to further its mission of education for consumers and professionals to build with a focus on sustainability.

COSC leads a collaborative approach with multiple partners in providing consistent, comprehensive, sustainable building trainings that utilize local expertise to implement national standards. From fall 2009 through summer 2010 training topics included general introductions on green building and detailed trainings on heating, ventilation, and air conditioning systems; materials selection; roofing; assessing and prioritizing rehabilitation for existing homes; historic preservation; windows, doors, and insulation; and stormwater management. Trainings are targeted to commercial property owners and contractors, as well as homeowners. The workshops include classroom education, on-site demonstration, and follow-up evaluations. To date, COSC has visited over 20 Iowa cities including Cedar Rapids, Cedar Falls, Dubuque, and Sioux City, offering over 130 workshops to more than 2,200 Iowans.
Partners in this initiative include: Iowa Community Colleges of Iowa, Iowa Department of Natural Resources, Iowa Utility Association, Preservation Iowa, Iowa Energy Center, Iowa Department of Public Safety, US Green Building Council – Iowa Chapter, Iowa Association of Municipal Utilities, Greater Cedar Rapids Area Home Builders Association, Iowa Association of Community College Trustees, Cenergy, and RDG Planning and Design. More information about the trainings can be found at www.icosc.com.

Climate Change Adaptation Partnership - The RIO and the United States Environmental Protection Agency, along with numerous other agencies and organizations, are collaborating to investigate barriers and incentives for considering regional effects of climate change in hazard mitigation and other community planning processes. A report will be produced and submitted to the White House Council on Environmental Quality.

LONG-TERM OBJECTIVE

1) Design and enact a system and structure to support and encourage sustainable comprehensive and integrated local, regional and statewide planning.

Progress to date:

Iowa Smart Planning Task Force - The Iowa Smart Planning bill, contained in SF2389, included three components: 1) ten Iowa Smart Planning Principles that shall be considered and may be applied during deliberation of all appropriate planning, zoning, development, and resource management decisions; 2) guidance for local comprehensive planning, including 13 suggested elements; and 3) establishment of the Iowa Smart Planning Task Force.

The Task Force convened for the first time on June 23, 2010, and has been meeting throughout the summer of 2010. The Task Force was divided into two committees in order to explore concepts in-depth. A report outlining the Task Force’s draft recommendations was issued on Sept. 16, 2010, for public comment. Public input meetings were held across the state in late September and early October to solicit public ideas, and a survey is available to collect input. Once public input has been reviewed and considered, a finalized report outlining the Task Force’s recommendations will be submitted to the Governor and General Assembly by Nov. 15, 2010. The RIO, Iowa Department of Management, and Iowa Association of Regional Councils is coordinating the Task Force’s work. More information can be found on the RIO Web site.

Smart Planning Checklist - In May 2009, a checklist was provided to all state agencies to use as a tool for ensuring that the Iowa Smart Planning Principles are considered in all appropriate investment decision-making and programmatic development processes.

Sustainable Planning Conference - The RIO collaborated with 1000 Friends of Iowa, the Iowa Department of Public Health, Iowans Fit for Life, and other organizations to host a
sustainable planning conference in Des Moines on June 29, 2010. The conference agenda included a discussion of numerous planning topics, including flood risk management, healthy food systems, and walkability. A bus tour and walking audit took attendees through areas that have either implemented sustainable design concepts or are in the beginning phases of integrating sustainable concepts into redevelopment plans. The RIO is currently collaborating with partners to plan a similar conference in 2011.

**Smart Growth Partnership Update** - Six communities were selected through a competitive application process among the 10 communities that were assisted by the RIO and FEMA last fall. A summary of the smart growth assistance provided to each is included below. For more details and to review reports developed through this program, visit the RIO Web site.

- **New Hartford** - A workshop on green infrastructure solutions for stormwater management was held on July 16-17, 2009. Numerous partners came together to learn about the local flooding issues caused by heavy rain events. Flooding from rivers was not addressed in this workshop. Green alternatives for stormwater management, including complimentary approaches to typical grey systems (storm sewers, etc.), were introduced at public forums. An idea for implementing a rain garden pilot project at the local school was developed to use as an educational tool to inform citizens of the usage and benefits of green infrastructure. This pilot project is pending action by the local school board and city council. A Green Infrastructure Playbook was also developed for New Hartford, which includes sources for technical and financial assistance, as well as example design concepts, educational signage, and renderings of potential rain garden and bioswale projects. This playbook was later updated to serve the entire state, and can be downloaded from the RIO Web site. The workshop was particularly timely as the community partnered with Iowa Living Roadways to conduct community visioning around beautification efforts during the same time as the Smart Growth workshop. The green infrastructure strategies discussed at the workshop compliment community beautification efforts.

- **Cedar Rapids** - A site visit was held Sept. 9-10, 2009. The scope of the visit and assistance includes touring impacted...
neighborhoods and potential infill sites to understand neighborhood character and typical
development trends, meeting with various stakeholder groups to learn about the various
planning initiatives underway, and obtaining input on potential improvements to
development codes and regulations. Consultants hired by the EPA will complete an audit
and provide recommendations for incorporating smart growth principles in the City's
development policies and regulations, including its comprehensive plan, metro design
standards, zoning ordinance, stormwater management regulations, and subdivision
standards; identify infill strategies, particularly in flood-impacted neighborhoods; and
develop options and strategies to implement green infrastructure in existing codes and
ordinances. The final report is expected by the end of 2010.

- **Cedar Falls** - A site visit and public workshops were held Sept. 30 and Oct. 1, 2009. The
  scope of the visit and assistance includes conducting a forum for elected representatives
  and Planning and Zoning Commission members to discuss in general terms what smart
growth development looks like and the benefits of incorporating smart growth concepts
in Cedar Falls' development codes. A workshop was also held to obtain input from the
public to create a vision for redeveloping Center Street and develop options that
incorporate smart growth concepts to foster revitalization of the North Cedar
neighborhood, which was particularly hard hit by floods in 2008. Two memos were
produced; the first memo reviewed Cedar Falls' 2002-2022 Comprehensive plan,
including considerations for how the plan could better align with each of the 10 Smart
Growth Principles, as well as recommendations for improving Cedar Falls' subdivision
ordinance, supplemental specifications to the Statewide Urban Designs and
Specifications, zoning ordinance, and floodplain ordinance. The second memo provides
background on the North Cedar Falls public workshop and outcomes, and outlines
possible prioritization of necessary activities to implement recommendations from the
Policy Review Findings Memo and the North Cedar workshop. Renderings and maps
were also produced, including existing and proposed land use maps, Center Street
concept plan, and potential Center Street cross section designs.

- **Coralville** - A site visit and associated public workshops were held Nov. 4-5, 2009. The
  scope of the visit and assistance includes an evaluation of redevelopment options for
Old Town and the surrounding area, which was flooded during the summer of 2008.
Coralville is planning new structural improvements, including incorporation of green
space, to enhance flood protection in the area, and would like to see redevelopment that
incorporates a mix of uses. Consultants hired by the EPA will analyze the City's planned
unit development guidelines and recommend options for including smart growth
concepts within that framework, and review the City's subdivision ordinance and
streetscape standards, incorporating green infrastructure concepts to manage
stormwater and improve water quality. A final report is expected by the end of 2010.
Iowa City - A site visit and public workshops were held Nov. 11-13, 2009. The scope of the visit and assistance includes conducting a market analysis to assess the demand for housing and mixed-use development, including the densities and mix of uses needed to support future transit improvements in the Riverfront Crossings District south of Downtown. A workshop was conducted with elected officials, the public and other stakeholders to set a vision and objectives for the District and create preliminary redevelopment concepts. Participants also made recommendations for incorporating smart growth concepts in the City's zoning and subdivision ordinances, design guidelines, green infrastructure for stormwater management, and parking and mass transit programs. A final report is expected by the end of 2010.

Waverly - This project got underway in early 2010 and is benefited by the USDA - Rural Development's participation. A site visit and public workshops were held May 26-27, 2010. The scope of work focuses on methods to integrate Smart Growth Principles into the City's upcoming comprehensive plan update scheduled for 2010-2011, recommendations for green infrastructure solutions to stormwater management, and ideas for infill and affordable housing development. The May workshops were a follow-up to a City Council workshop held on March 16, 2010, intended to introduce Smart Growth concepts and explain the proposed scope of work through this partnership. A final report is expected by the end of 2010.

Disaster Prevention Program Update - The Iowa Finance Authority made application materials available in June and sponsored regional workshops throughout June and July 2010. Awards were approved on Sept. 15, 2010, by the I-JOBS Board of Directors. A complete list of approved and deferred awards can be accessed at www.ijobsiowa.gov.

Climate Change Adaptation Partnership Update - A meeting was held on April 28, 2010, to identify organizations interested in participating in this partnership, agree upon goals, and determine next steps. It was determined that two groups would be assembled to explore the following: Group 1: Climate Change Science and Risk Assessments – How is climate changing in Iowa and what do changes in climate mean to communities in Iowa?; Group 2: How should hazard mitigation and
other community planning programs respond to climate change? These two groups will be meeting throughout the remainder of 2010.

**Strategy Going Forward:** The RIO will continue to work with the Iowa Smart Planning Task Force to ensure that a report is filed with the Governor and General Assembly by November 15, 2010, and will continue to be an advocate for additional resources and partnerships to facilitate and encourage Smart Planning throughout Iowa.
Goal 7: Statewide Mitigation Planning

Blend traditional mitigation planning with recovery efforts to take advantage of increased focus and mitigate while rebuilding.

BACKGROUND

Recent studies have shown that the costs to taxpayers for responding and recovering from natural disasters across the nation continue to rise. Therefore, taking measures to reduce the likelihood of future loss is critical to Iowa’s long-term recovery efforts. The RIO is committed to ensuring that Iowa recovers from the 2008 disasters and rebuilds safer, stronger and smarter than before. This means that local, state and federal policy, programs and actions should encourage long-term recovery to be done in a way that minimizes future loss from disasters.

PROGRAMS & POLICIES

Hazard Mitigation Grant Program (HMGP) - The Hazard Mitigation Grant Program provides grants to states and local governments to implement long-term hazard mitigation measures after a major disaster declaration. The purpose of the HMGP is to reduce the loss of life and property due to natural disasters and to enable mitigation measures to be implemented during the immediate recovery from a disaster.

HMGP funds may be used to fund projects that will reduce or eliminate the losses from future disasters. Projects must provide a long-term solution to a problem, for example, elevation of a home to reduce the risk of flood damages as opposed to buying sandbags and pumps to fight the flood. A project’s potential savings must be more than the cost of implementing the project. Funds may be used to protect either public or private property or to purchase property that has been subjected to, or is in danger of, repetitive damage. Examples of projects include, but are not limited to:

- Acquisition of real property for willing sellers and demolition or relocation of buildings to convert the property to open space use
- Retrofitting structures and facilities to minimize damages from high winds, earthquake, flood, wildfire, or other natural hazards
- Elevation of flood prone structures

Weather Safe Rooms - Weather Safe Rooms are multi-purpose rooms in buildings such as schools and other facilities that are designed to protect
people from events such as tornadoes. The HMGP program that provides funding for the
construction of safe rooms in Iowa is managed by the Iowa Homeland Security and Emergency
Management Division (HSEMD). Projects are funded based on other federal dollars appropriated
for disaster recovery. FEMA funds 75 percent of eligible, approved mitigation projects submitted
by the State. Following the 2008 disasters, Iowa's mitigation program is eligible to receive more
than $316 million due to the magnitude of the damage. The State sets the priority for which
mitigation projects will receive grants.

House File 705 passed during the 2009 legislative session tasked the State Building Code
Commissioner, in conjunction with the Iowa Department of Defense, the DNR and the RIO with
reviewing and assessing best practices in the design, construction and maintenance of buildings,
safe rooms and storm shelters to reduce the risk of personal injury from tornadoes and other
severe weather. The review and assessment is part of the rulemaking process to set standards
for safe rooms and storm shelters. This bill is not to be interpreted to require the inclusion of a
safe room or storm shelter in a building construction, but to identify standards for safety purposes
when they are included.

Safe rooms currently being constructed in Iowa are built to specific standards set by FEMA
guidance which requires the rooms provide shelter for larger groups of people in extreme-wind
events. The criterion specifies the materials, design and construction of a shelter that makes it
able to withstand winds up to 250 miles per hour. The community of Parkersburg, for example,
included a safe room into the design and reconstruction of their high school that was severely
damaged by an EF-5 tornado during 2008.

**Hazard Mitigation Plans** - Mitigation plans form the foundation for a community's long-term
strategy to reduce disaster losses and break the cycle of disaster damage, reconstruction and
repeated damage. The Disaster Mitigation Act of 2000 requires State, Tribal and local
governments develop a FEMA-approved hazard mitigation plan as a condition for receiving
certain types of non-emergency disaster assistance such as Hazard Mitigation grants.

This program is administered in Iowa by HSEMD. Government entities are required to document
planning processes and identify hazards, potential losses, and mitigation goals and measures.
They must demonstrate proposed mitigation actions based on sound planning processes
accounting for vulnerability to specific hazards and capabilities of individual communities. Local
plans, which can be city, county, or optional multijurisdictional, must be updated every five years;
the State plan must be updated every three years.

**National Flood Insurance Program (NFIP)** - The NFIP is a Federal program enabling property
owners in participating communities to purchase insurance protection against flood loss. NFIP
coverage is available to all owners of insurable property (a building and/or its contents). Renters
may also insure their personal property against flood loss. This program is intended to be an
insurance alternative to disaster assistance to meet the escalating costs of repairing damage to
buildings and their contents caused by flooding.
Participation in the NFIP is based on an agreement between local communities and the Federal Government which states that if a community will adopt and enforce a floodplain management ordinance to reduce future flood risks to new construction in Special Flood Hazard Areas (SFHA), the Federal Government will make flood insurance available within the community as a financial protection against flood loss. A SFHA is a high-risk area defined as any land that would be inundated by a flood having a one percent chance of occurring in any given year (also referred to as the 100-year flood). Development can take place within the high-risk area provided that development complies with local floodplain management ordinances, which must meet the minimum Federal requirements.

In Iowa, this program is managed by the Department of Natural Resources (DNR) in conjunction with floodplain management programs. DNR works to increase the number of communities participating in the NFIP.

**SHORT-TERM OBJECTIVE**

1) Make future disaster mitigation a priority in rebuilding efforts, including increasing the number of weather safe rooms.

**Progress to Date:** Iowa has made mitigation a top priority in the public infrastructure repair process in order to ensure that it rebuilds safer, stronger and smarter and protects infrastructure from future disaster damage.

As of July 2010, 23 percent of the state’s Public Assistance projects included mitigation measures. When compared with an average of nine percent in other impacted states, it is clear Iowa is going above and beyond to ensure mitigation measures are included. Mitigation measures are approved when the benefit cost analysis indicates that current investments will minimize losses in future flood events.

**Measures:** HSEMD reports as of Sept. 27, 2010:

<table>
<thead>
<tr>
<th>Hazard Mitigation Grant Program Summary:</th>
<th>30 percent of submitted applications awarded</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Project Type</strong></td>
<td><strong>Projects Submitted to FEMA</strong></td>
</tr>
<tr>
<td>Property Acquisition</td>
<td>43</td>
</tr>
<tr>
<td>Infrastructure</td>
<td>51</td>
</tr>
<tr>
<td>Weather Safe Rooms</td>
<td>29</td>
</tr>
<tr>
<td>Mitigation Planning</td>
<td>57</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>180</td>
</tr>
</tbody>
</table>

|                             | $390 million | $114 million |

|                             | $80.2 million | $80.2 million |
| Infrastructure             | $282.8 million | $11 million  |
| Weather Safe Rooms         | $24.3 million  | $20.3 million |
| Mitigation Planning        | $2.6 million   | $2.3 million  |

|                             | $390 million  | $114 million |


Waverly-Shell Rock students break ground for their new safe room.

John Benson with HSEMD talks about the importance of safe rooms.
Property Acquisition: All applications submitted to FEMA by HSEMD on behalf of communities for property acquisition have been approved.

Infrastructure: Five additional applications have been approved by FEMA in the last three months bringing the total to seven approved infrastructure projects. The majority of applications, 48, are still under review by FEMA. Projects include:

- City of Akron – $353,500 for re-routing electrical distribution lines
- City of Belmond - $1,535,000 for installation of backflow valves and storm water lift stations
- City of Iowa City - $568,726 for flood proofing three well houses
- City of Lyon - $6,732,760 to retrofit and harden 36 miles of electrical transmission line and poles
- City of Mason City - $736,100 for construction of a floodwall around the water treatment plant
- City of Mason City - $801,200 to upgrade their pumping station
- City of Nashua – $360,250 to elevate a lift station and generator and construct floodwall

Weather Safe Rooms: Sixteen additional Iowa municipalities have been awarded funding to include weather safe rooms in community schools, retirement, park and other facilities (see side bar for details).

Hazard Mitigation Plan Grants - Plans may cover a single community or county, or may cover multiple communities within a single county.

- 307 Iowa communities and counties have FEMA-approved hazard mitigation plans. The number of jurisdictions with approved plans are reduced as plans expire.
- 644 Iowa communities and counties have new or updated planning initiatives in progress.
- The State of Iowa and 37 local/multi-jurisdictional hazard mitigation planning projects, with an estimated project cost of over $1.7 million have been approved by FEMA since January 2009.

Community Development Block Grant - Plans may cover a single community or county, or the plan may cover multiple communities within a single county. Grants awarded for municipalities to complete a hazard mitigation plan may range from $5,000 for a small community to over $100,000 for a county-wide plan.

In addition to FEMA grants administered by HSEMD, HUD provides funding for disaster
recovery as well in the form of Community Development Block Grants administered by the Iowa Department of Economic Development (IDED).

Community Development Block Grant - To date, IDED reports that $59,059,697 in mitigation-related infrastructure projects have been financed through HUD’s Disaster Recovery Enhancement Fund. In addition to infrastructure funding, $230 million has been set aside for housing acquisitions.

Strategy Going Forward: The RIO and other state agencies will continue to promote the importance of safe rooms. Currently, with funds available under HMGP, it is very cost-effective for these to be built in new construction and renovation projects. The state is also working on a plan going forward to continue promoting the benefits of including safe rooms in public construction, particularly schools.

LONG-TERM OBJECTIVES

1) Increase individual disaster preparedness and mitigation efforts, including the purchase of flood insurance, through public education efforts

Progress to Date: Community seminars to help people better understand the 2008 Iowa floods and how Iowans can better plan and prepare for future flooding took place in the communities listed below. These events titled “Anatomy of Iowa Floods: Preparing for the Future” were offered free to the public.

These seminars were hosted by the University of Iowa’s Center for Global & Regional Environmental Research, the RIO, University of Northern Iowa’s Center for Energy and Environmental Education, Flood Center of Iowa, DNR, IDALS, Iowa State University Extension, Iowa League of Cities and the Iowa State Association of Counties. Seminars were held in the following locations:

- Honey Creek Resort State Park, Lake Rathbun, Sept. 30
- Red Oak, Montgomery County Historical Society Building, Sept. 21
- Cherokee, Western Iowa Community College, Sept. 14
- Eklader, FreedomBank Community Room, Sept. 7
• Burlington, City Council Chambers, June 16
• Cedar Rapids, Kirkwood Community College Training and Outreach Services Building, June 21
• Waverly, Waverly-Shell Rock High School Auditorium, June 30
• Mason City, North Iowa Community College Muse Norris Conference Center, July 24
• Ames, City Council Chambers, July 19
• Des Moines, Iowa State Historical Building, March 9

Presentations include topics covering trends in Iowa precipitation, the work of the Iowa Flood Center, floodplain management strategies, water quality issues, rural-urban watershed coalition building, and a discussion of state public policy issues. Each seminar closed with a question and answer session.

**Measures:**

*National Flood Insurance Program* - Currently, there are 549 communities participating in the NFIP. More than 90 eligible communities in Iowa do not participate in the NFIP. Participation in the program allows citizens to tap into the federal insurance program and significantly reduce their risk of financial loss resulting from the effects of a flood.

In Iowa, about 53,000 homes, businesses and other structures are located in high risk floodplains (those that have a 1 percent chance of flooding in any year). Iowa currently has approximately 17,043 flood insurance policies (up 53 percent from the number prior to the 2008 floods), however the number is still one of the lowest in the nation. According to the DNR, 9,026 policies (slightly more than half) cover structures in the high risk areas.

The Iowa Insurance Division (IID), the DNR, HSEMD and the RIO continue to work together on public education and awareness campaigns regarding disaster preparedness and mitigation efforts across Iowa.

Most recently in March 2010, the state agencies kicked off a month-long public information campaign designating March as Flood Awareness Month. Special presentations were organized in various communities about the benefits of flood insurance and preparing for future disasters. The group also shared flood-related information and safety tips with the media and the public through a statewide educational campaign. Interviews were done with more than 40 media outlets (radio, TV and newspaper) across the state. The campaign proved to be very effective and built on the success of the previous year’s campaign (Flood Awareness Month was first declared in Iowa by Governor Culver in 2009). Plans are already in the works to continue the educational effort every March into the future.

In addition to the March campaign, the IID is leading a multi-year outreach effort to maintain a
steady level of awareness for flood mitigation efforts at the state, community and individual levels. The effort will focus on three key areas: organize statewide media outreach through radio and TV advertisements, planning door-to-door outreach notifying households that they are in a floodplain and hosting community panels that discuss mitigation efforts and flood insurance. The statewide, multi-year campaign is expected to begin in 2010 and be funded with CDBG funds through 2012.

Community Rating System - Two communities in Iowa are participating in the Community Rating System to achieve premium discounts on flood insurance. The City of Davenport has a Class 8 rating providing a 10 percent discount and the City of Des Moines has a Class 7 rating which provides a 15 percent discount. Several other communities in Iowa are actively pursuing entry into the CRS program including Cedar Rapids, Cedar Falls, Coralville and Iowa City.

Strategy Going Forward: In November 2009, the IID submitted recommendations (under SF 759) to the 2010 Iowa Legislature to incentivize the purchase of flood insurance in Iowa. Some of the recommendations for consideration included:

- Offer consumers a tax credit for new flood insurance policies.
- Support the marketing efforts of sellers of flood insurance.
- Expand FEMA’s pilot program to all counties through the state.
- Require changes to the real estate disclosure form.
- Require a check-off form with the application for insurance whenever homeowners or renters coverage is sold or renewed acknowledging that the insurance agent selling the coverage has discussed the need for flood insurance with the client.

None of these recommendations were adopted during the 2010 legislative session. The RIO will continue to work with the IID and policymakers to address these issues in the future.

2) Support and assist local emergency management agencies in expanding their capacity and resources

Progress to Date:

The RIO met with the Iowa Emergency Management Association Executive Board on April 9, 2010, to discuss the challenges and
positive changes that can strengthen the local emergency management system in Iowa. They agreed that the recommendations that came from the 2006 study of local emergency management are still relevant.

The following policy recommendations resulted from an extensive, state wide effort to examine the challenges in the local emergency management system (excerpts from: Study of the Structure of Emergency Management, Local Emergency Management Systems: Report and Recommendations for a Stronger Iowa, submitted by the Advisory Committee for the Study of the Structure of Emergency Management, February 2006).

1) **Funding** - Federal and state mandates on local emergency management have increased exponentially in the last several years. Response to a major disaster takes significant coordination of state and local efforts; therefore, local jurisdictions have borne the majority of the expense of emergency management programming in Iowa. Further, smaller counties face difficulty in funding emergency management at even a basic level; a state supplement would help to assure a baseline of compliance consistently across the state and assist local government to comply with unfunded mandates in Iowa Code and Administrative Rules. The purpose of a state appropriation is to expand, enhance, and strengthen local programs currently in place. State funding is not intended to supplant these efforts, rather to assist EMA’s in meeting state and federal mandates. State funds would supplement local funds by ensuring each county received an equitable level of state monies to implement state and federal mandates. Because of the increased emphasis on statewide capacity for response by local jurisdictions and of regional collaboration, state funds are critical to allowing compliance by each county, thereby preserving their eligibility for federal funds. An additional impact may be an increase in consistency of programs from county to county and a rise in the number of counties employing a full-time EMC.

2) **Authority** - Again, although each county Emergency Management Commission is a legal municipality, the Commissions are the only municipalities who cannot sustain themselves with taxing authority. Therefore, the Commissions’ budgeting authority can be compromised by its sole dependence on other funding bodies. At the same time, adding taxing authority as one of five options that maintains local control. No change is recommended to the authority of the Commission to employ the EMC, establish the emergency management program, develop a budget and determine the method by which the budget “may” be funded.

The recommendations to add taxing authority is seen as the simplest way, once it is approved, to fund local emergency management at an appropriate level for the county. Many jurisdictions look to taxing authority as the answer to the constraints on their emergency management programs and capacity. Other jurisdictions are working well under their current funding structure. The Commissions’ authority for other current
functions is effective and should be maintained.

3) **Natural Relationships** - The General Assembly has in recent years pushed local governments toward consolidation and regionalization of services. However, because of the hands-on nature of emergency management, which requires that coordinators be very familiar with emergency personnel, available resources for response, and the specific assets and risks of each community, regionalized emergency management programs are not feasible. Moreover, artificial delineations of regions for the purpose of planning do not always make sense. Instead, counties must be able to plan together according to common threats, populations, and other factors.

This recommendation creates the expectation that local emergency management will continue to operate in a voluntary collaborative manner with other EMA and agencies, and it encourages additional efforts. The results will bring more efficiency to local emergency management while continuing to keep decision making at the local level and allowing the specialized and personal contacts necessary to ensure effective response to incidents of all types.

**Strategy Going Forward:** The RIO will continue to work with the Iowa Emergency Management Association, HSEMD and other emergency management partners to champion effective solutions.

3) **Develop an Iowa All-Hazards Long-Term Recovery Plan for future major disasters and plans for training and exercising this plan regularly**

**Progress to Date:** The State of Iowa currently lacks a formal, permanent system designed to coordinate long-term recovery following a major disaster. In an effort to create such a system, the RIO planned and implemented a discussion-based tabletop exercise on June 24, 2010. Nearly 50 people participated in the day-long event including representatives from non-government organizations, local governments, and state agencies.

The purpose of the exercise was to design and establish a lasting framework for the State of Iowa for coordination of long-term disaster recovery efforts including:

- Identification of long-term recovery issues.
Continuous, ongoing prioritization and goal-setting.

Identification of gaps/duplications/timelines in programs and funding.

Development of policies and procedures, prior to disbursement, that ensures timely, effective, and transparent use of funds in recovery.

Implementation of a communication strategy to ensure accountability, transparency and effective real-time information sharing for state-wide recovery.

Recommendation of state policy.

Objectives included identifying protocols for activating and deactivating the state’s recovery framework and determining how, once developed, to keep it current and relevant for the next major disaster. Outcomes of the tabletop were documented in the Iowa Disaster Recovery Tabletop Exercise After Action Report/Improvement Plan. This report summarizes and analyzes discussion and input during the exercise. Based upon this report, the National Disaster Recovery Framework proposed by FEMA and lessons learned from the 2008 disaster recovery process, a proposed framework for Iowa has been drafted.

Strategy Going Forward: As part of the RIO Transition plan to make the State of Iowa better prepared for future disasters, the proposed Draft Iowa Disaster Recovery Framework, based upon input during the tabletop exercise has been distributed to exercise participants and state agency directors. This structure proposed to increase the state’s capacity to prepare for, support and coordinate future long-term disaster recovery efforts was reviewed and critiqued by local, state and federal stakeholders on Sept. 30, 2010. The second draft document incorporating discussions and ideas from the Sept. 30, 2010 meeting, will be distributed for comment by the end of October. The comment period for the second draft report ends November 19. The final State Disaster Recovery Framework will be distributed by the end of 2010. The final report will be part of the final RIO Transition Plan for closing the office at the end of June 2011.
Goal 8: Floodplain & Watershed Management

The State will move state policy forward and lead the discussion with regional and local interests on floodplain and watershed management. (RIAC Recommendation #9)

BACKGROUND

Floodplain management and hazard mitigation issues were at the forefront of discussion after the 2008 flooding. The Floodplain Management and Hazard Mitigation Task Force assembled at the time to provide recommendations to the state on necessary courses of action determined priority issues including the usage of floodplains for critical needs and associated risks for floodplain development; a lack of education and public information and awareness on floodplains; a lack of program flexibility and continuity; and, a greater need for hazard mitigation and floodplain management planning for the future. Iowa is utilizing a comprehensive approach to address these issue involving local, state and federal partners.

PROGRAMS & POLICIES

Water Resources Coordinating Council (WRCC) - The Water Resources Coordinating Council (WRCC) was established by legislation prior to the 2008 floods to address water quality issues, but water quantity issues have become an additional responsibility for the group since the 2009 legislative session. Membership on the WRCC has been expanded to reflect the flooding focus, and includes fourteen agencies (see the sidebar).

In 2009, the Iowa General Assembly required the WRCC to create policy and funding recommendations that promote “a watershed management approach to reduce the adverse impact of future flooding on this state’s residents, businesses, communities, and soil and water quality.” The WRCC approved 16 policy recommendations and 9 funding recommendations and submitted them to legislators and the Governor in November 2009. The RIO took a lead role in advocating for passage of these recommendations during the 2010 legislative session, and succeeded on several fronts as described below.

A law passed in 2010 established a new Watershed Planning Advisory Council to provide stakeholder input to the WRCC. The advisory group is charged with outlining recommendations that involve improving water quality; creating economic incentives for, and measurement of, pollution control; facilitating implementation of stormwater control programs;
providing greater flexibility for broader public involvement in watershed management planning; assigning responsibility for monitoring flood risk, flood mitigation, and coordination with federal agencies; and involving cities, counties, and other local and regional public and private entities in watershed improvement.

**Iowa Silver Jackets Flood Risk Management Team** - The Flood Risk Management Team has been formed with the signing of the Charter in April 2010. The intent of the Silver Jackets program, according to their June 2010 newsletter, “is to implement an alternate approach for states. Instead of having to work with each agency independently, states can come to the Silver Jackets to work with many agencies at once. This ensures improved communication and coordination, and easier leveraging of resources and relationship building. Funds provided through the Silver Jackets program facilitate an ongoing intergovernmental forum through which all participants can access the many available programs and cohesively apply them to a state’s hazard priorities. Silver Jackets teams bring agencies together to strategically manage a state’s flood risk throughout the flood risk management life-cycle.”

In Iowa, mitigation, preparation/training, collaboration and coordination are within the scope of the team’s mission. Meetings of the group’s representatives are informal and open to all who share an interest in flood risk management.

**Iowa Floodplain & Stormwater Management Association** - A provision adopted into the Standing Appropriations bill, HF 2531, would ensure that Iowa institutes a state chapter of the Association of State Floodplain Managers (ASFPM), becoming one of the few remaining states in the nation to do so. This was one of the recommendations of the Water Resources Coordinating Council, and will help to achieve a goal of spreading knowledge of floodplain and watershed planning and management throughout the state.

Julie Tallman, development regulation specialist for Iowa City, and Jerry Skalak, project manager with the U.S. Army Corp of Engineers, Rock Island, both certified floodplain managers, have been spearheading efforts to form an Iowa association of floodplain managers. According to the procedures established by the national office of the ASFPM in Madison, Wis., the Iowa group will first form a state association, and then become a state chapter of ASFPM after meeting specific association goals.

**SHORT-TERM OBJECTIVE**

1) Repair and replace damaged and destroyed flood management infrastructure

   **Progress to date:**

   As of Sept. 15, 2010, nearly all repairs have been completed for levees and floodwalls damaged as a result of the Floods of 2008, for those levees and structures that had been eligible and are participating in the Corps of Engineers Public Law 84-99 program. The 84-99
Program covers 100 percent of repair costs for levees and structures built with federal funds, and 80 percent of repair costs for private levees built with non-federal funds, but participating in the program.

Louisa County - Closure of levee breaks in Levee District 16 southwest of Oakville (Louisa County) has been completed. Two breaks in the levee on the upper end of Louisa County Levee District Number 11 (LD #11) at Wapello along the Iowa River are repaired with minor work remaining. The levee surrounding LD #11 was breached in seven locations during the 2008 flood.

Polk County - Construction is underway for the Birdland Park levee system improvements in Des Moines and is due to be completed by fall 2011. A construction contract for the Central Place levee system improvements in Des Moines should be awarded in fall 2010, also with a completion date of fall 2011. The projects will protect significant urban residential and industrial areas that flooded in 2008.

Cedar Rapids - The Cedar River Flood Risk Management Project, Feasibility Study Report with Integrated Environmental Assessment (Study) has been completed and is available for Public Review. The Public Review period ended Sept. 30, 2010.

The Corp’s Rock Island District also reports the status of the following projects:

- Stream bank protection feasibility efforts underway for: Cedar River 290th Street Bridge; North Raccoon River in Perry, IA; and Bear Creek in Roland, IA.
- Construction of a stream bank protection project for Coal Creek/ Monroe County, IA is complete.
- Construction of stream bank protection project for the Iowa River Park Road Bridge/Iowa City will start this fall after a mussel survey dive is completed and the State of Iowa issues the Corps a sovereign lands permit.
- There are currently two new potential projects being considered for local flood protection in Iowa City, and Waverly. These areas sustained significant flood damages during the flood of 2008.
- Plans and specifications for the Davenport floodwall are complete and construction is anticipated to start in the spring of 2011. The
project will protect the city’s potable water supply to the 0.005 percent occurrence flood level.

**Measures:** The U.S. Army Corps of Engineers reports the following program expenditures:

- Over $9 million in the Omaha District for Flood Recovery Efforts, PL 84-99 Levee Rehabilitation Projects

- A total of over $78 million in Iowa projects including:
  - $5,800,000 for Pre-Flood (2008) preparations such as pump rental, labor, sand bags, travel, etc.
  - $17,110,855 for Flood Recovery Efforts, PL 84-99 Levee System Repairs
  - $52,412,332 for Corps Reservoirs Projects at Coralville Lake Reservoir, Lake Red Rock and Saylorville Lake
  - $3,319,361 for various Lock & Dams projects

**Strategy:** A strong effort is being made to re-establish the level of protection that existed in pre-flood conditions by closing breaks in levees, repairing damage to floodworks, and simultaneously mitigating future damage where possible. An interagency working group has coordinated funding requests for levee repairs and floodplain wetland easements to avoid duplication. Opportunities are also being sought to re-establish natural floodplains where possible, and connect existing wetlands to the river system. Highest priority is being given to levee breaks and damaged infrastructure. Repairs by federal agencies are also being coordinated with mitigation efforts to avoid duplication of effort, and to maximize the effectiveness of mitigation measures.

**LONG-TERM OBJECTIVES**

1) **Improve the inspection and maintenance of Iowa’s floodplain management infrastructure**

**Progress to Date:** The 2009 Session of the Iowa General Assembly provided $2 million and authorized seven new positions in the Iowa Department of Natural Resources’ (DNR) Floodplain Management Program. The same funding was re-authorized in the 2010 session for continuation of these positions.

Federal agencies are also revamping communication and inspection plans in the aftermath of the 2008 floods. The National Levee Safety Program will inventory all levees in the United States, leading to the development of a National Levee Database. Both the Corps and FEMA are ramping up more rigorous inspection efforts, and are working with local sponsors and levee districts to bring the design and construction of existing levees up to current standards.
specifications and standards to assure that a uniform level of protection is provided.

Flood Risk Management - State and federal agencies working collaboratively on the repair of levees and floodworks have transitioned to the Iowa Flood Risk Management Team, also known as the Silver Jackets program. This effort will bring additional focus to long-term watershed management, provide training and planning resources and assistance to local units of government, and continue to coordinate disaster and recovery programs between state and federal programs, with an emphasis on reducing future flood risk through mitigation and education efforts. The goal of the Silver Jackets program nationally is for state and federal partners to work seamlessly and anticipate needs during disaster events.

Both Regional and State Silver Jackets teams are working to reduce flood risk in the Upper Mississippi Basin. Meetings of the six Upper Mississippi Basin states (which includes Iowa), along with the Corps of Engineers, FEMA and other federal agencies will continue to be held quarterly. Concerns to be addressed will include levee inventory and certification efforts being undertaken by federal agencies; overlapping lines of authority and jurisdiction between federal programs during disasters; shared responsibility to stream gauging networks; new technologies for flood forecasting; assistance to local units of government for revising mitigation plans; shared data management systems; evaluating new technologies; developing further incentives for non-structural alternatives; coordinating flood easement programs between state and federal agencies; and evaluating requirements, formulas and data inputs used to develop benefit cost ratios (BCR’s) used in conjunction with the expenditure of federal funds.

Continued coordination at state and basin levels will maintain a level of preparedness that will facilitate faster response and better coordination of resources in future disasters. Flood risk management teams will work collaboratively to improve processes, identify gaps and leverage resources and information.

Strategy Going Forward: The strategy for floodplain management would ideally include continued annual funding for the staff positions reestablished in DNR’s Floodplain Management Program, implementation of more stringent and effective floodplain management policies, and continued coordination of state permitting and regulatory
programs regarding floodplain development. DNR will also be able to increase inspection frequencies for bridges, dams and floodplain permits. Programs in place will also maintain teams and working groups assembled during the Floods of 2008 in order to be better prepared for future flood events. As flood recovery efforts are completed, federal and state agencies will re-focus their attention on reducing flood risk so that future floods of equal magnitude do not cause damage at the levels seen in 2008. The need to develop a statewide levee database continues to be a top priority.

2) Develop and implement recommendations to encourage regional watershed cooperation and overall planning for floodplains that mitigates future impacts

Progress to Date:

_Watershed Management Authorities_ - Legislation passed in 2010 outlines the process that two or more local governments located within the same hydrologic unit code 8 (HUC-8) watershed may follow to establish a “Watershed Management Authority” through a 28E agreement. An authority may perform the following duties:

- Assess the flood risks in the watershed.
- Assess the water quality in the watershed.
- Assess options for reducing flood risk and improving water quality in the watershed.
- Monitor federal flood risk planning and activities.
- Educate residents of the watershed area regarding water quality and flood risks.
- Allocate moneys made available to the authority for purposes of water quality and flood mitigation.
- Make and enter into contracts and agreements and execute all instruments necessary or incidental to the performance of the duties of the authority. A watershed management authority shall not acquire property by eminent domain.

Local governments located in the Cedar River Watershed have held meetings to explore establishing a Watershed Management Authority. A state legislator who is seeking election to the Floyd County Board of Supervisors has pledged to pursue establishing a Watershed Management Authority in his area if he is elected.

_Water Resources Coordinating Council_ - The WRCC held its first meeting since the legislative session adjourned on July 13, 2010. A subgroup led by the Iowa Flood Center was identified to begin consideration to address marketing and education requirements.

_Iowa Floodplain and Stormwater Management Association (IFSMA)_ - Floodplain and watershed management has come to the forefront as an important issue in the aftermath of the catastrophic and historic flooding of 2008. The duties of a floodplain manager often fall to
local or county officials around the state who may or may not have had training in floodplain management. The vision of a floodplain association in Iowa is one of a pro-active group providing support, floodplain training and expertise, acting as a resource for officials in the communities, regions or counties.

A group of professionals representing floodplain managers, planners, engineers, architects, and other disciplines have been meeting to since March to formalize the Association. Articles of Incorporation have been filed and bylaws drafted. The first annual meeting is planned to be held just prior to the Iowa Water Conference in Ames.

The purpose of IFSMA is to promote public awareness and education of proper floodplain and stormwater management; promote the professional status of floodplain and stormwater management; enhance cooperation and exchange of information among various related private organizations, individuals and local, state and federal agencies; disseminating information to help prevent flooding; and to provide information regarding floodplain and stormwater management legislation and other related information.

**Strategy Going Forward:** One area of focus is to seek funding to support the education and watershed pilot projects that received legislative approval during the 2009 legislative sessions in HF 2531 and HF 2459. The Governor recently recommended to Iowa Department of Economic Development that $10 million of $84.1 million Community Development Block Grant allocated to Iowa by HUD in September be used to support the 2009 legislation.

**Watershed Planning Advisory Council** - HF2459 established the 21-member Council to develop annual recommendations for improving water quality and mitigating floods. Members will be meeting during the fall to prepare a report to the Governor, General Assembly, Iowa Department of Agriculture and Land Stewardship, Department of Natural Resources and the WRCC by December 1. This group will consider previous WRCC recommendations for inclusion into their report.

**Iowa Silver Jackets Flood Risk Management Team** - The team plans to continue meeting monthly to share information affecting Iowa’s floodplains, watersheds, and flood control infrastructure. Members are working to identify specific projects that require a comprehensive, inter-agency approach to achieve flood mitigation. Projects in the
communities of Cherokee and Missouri Valley are being considered.

3) **Complete watershed studies for the primary watersheds across the state**

**Progress to Date:** Watershed planning is a collaborative effort among local interests, state and federal agencies and non-governmental organizations. USACE is leading a regional watershed plan for the combined Iowa and Cedar River Basins.

*Iowa-Cedar Rivers Basin Interagency Watershed Study* - Led by the US Army Corps of Engineers, this study is progressing with field work to begin in the fall of 2010. The purpose of the study is to formulate a comprehensive watershed plan and process for interagency collaboration to address water resource and related land resource problems and opportunities in the Iowa-Cedar Rivers Basin in the interest of increasing social and economic value, increasing ecological integrity, and management risk.

*UNESCO HELP Watershed Project* - State and federal partners are also working cooperatively with the Iowa Flood Center and the UNESCO HELP Watershed Project at the University of Iowa. The project designates the Iowa Cedar as a demonstration basin for the adoption of advanced information system technology and data sharing between state, national and international entities. The Iowa-Cedar Project is one of five such basins in the United States, and 64 worldwide, sponsored by the United Nations Educational, Scientific, and Cultural Organization’s (UNESCO) Hydrology for the Environment, Life and Policy (HELP) program.

*Watershed Demonstration Project:* With HUD approval, a portion of the $84.1 million CDBG awarded to Iowa may be allocated to DNR and IFC to implement a pilot watershed project recommended by the WRCC (see sidebar for more information).

**Strategy Going Forward:** The Iowa-Cedar Rivers Basin Watershed Study will guide future efforts to develop plans for the remainder of Iowa’s major river basins, ultimately leading to a statewide plan that will guide state policy and decision-making for both water quality and water quantity concerns. Plans are progressing for field work to being in the fall with public input visioning sessions being held at various locations throughout the watershed.

For the first time in the state’s history, Iowa is on the verge of being able to connect comprehensive land use planning with watershed planning to influence urban and rural sustainable land use practices and improve the quality of our waterways. Recommendations of the Iowa Smart Planning Task Force that will be presented for public comment during late September and early October include a recommendation to develop a watershed planning and coordination program by creating goals and strategies referencing land use for each of Iowa’s nine major river basins.

4) **Provide incentives and develop and promote practices that encourage water retention and reduce urban stormwater issues**
Progress to Date: Retention and stormwater issues were addressed in the WRCC recommendations submitted in November 2009. Legislation that was drafted in response to those recommendations would have initially required the Iowa Department of Natural Resources (DNR) to adopt minimum statewide stormwater standards, with an expectation that the DNR would likely work from the Iowa Stormwater Management Manual (ISMM). The manual, which was completed in 2009, presents planning and design guidelines for the management of stormwater quality and quantity in the urban environment, and encourages the use of enhanced design practices for stormwater management including best management practices and low impact development. The ISMM is Iowa-specific and is part of the Iowa Statewide Urban Designs and Specifications Manual. The ISMM outlines eleven minimum standards as community development guidelines for limiting water runoff.

Flood Education - Legislation passed in 2010 requires Iowa State University Extension and the WRCC and its member agencies to work with floodplain and hydrology experts to educate the general public about floodplains, flood risks and basic floodplain management principles. Their efforts must include developing educational materials and programs in consultation with floodplain experts, and expanding the use of existing integrated farm and land resource management tools to assist planners, landowners, and farmers to plan and create infiltration systems to accommodate one-inch rainfalls and support conservation and business planning.

Education is underway with a series of flood seminars entitled “Anatomy of Iowa Floods: Preparing for the Future” presented by local and state officials and academic professionals. Topics include trends in Iowa precipitation and stormwater runoff, rural-urban watershed coalition building, and a discussion of the new ordinance passed by the City of Cedar Falls that restricts new development in the 500-year floodplain.

Strategy Going Forward: Efforts to inform and educate the public with regard to flood risk, stormwater management best practices and floodplain management will move forward with additional funding through HUD. The Governor has recommended that a portion of the recent $84.1 million CDBG award to Iowa be used in support of the 2009 legislation HF 2531. As much as $400,000 may be designated...
for marketing and education purposes. This includes funding for the Iowa Floodplain and Stormwater Management Association to provide professional educational opportunities and funding for members of the WRCC to develop and conduct flood education for the general public. The bill states the goal of the campaign shall be to convince Iowans to take personal responsibility for clean water and reducing the risk of flooding and to equip them with the tools necessary to effect change through local water quality improvement projects and better floodplain management and flood risk programs.

To address policy, the Watershed Planning Advisory Council will develop recommendations for the state to reduce water runoff and improve water quality. They will consider previous WRCC recommendations and report recommendations to the Governor, General Assembly, DNR and IDALS by December 1.

5) **Improve the state’s ability to model and predict flood events**

**Progress to Date:** Created during the 2009 Legislative session, the Iowa Flood Center at the University of Iowa is providing valuable input to Iowa’s recovery process as well as efforts to prepare for future disasters. The Flood Center was established to provide a multidisciplinary venue for improving decision making and reducing the risk of catastrophic damages from future flooding in Iowa communities. The Flood Center will work with state and federal agencies to develop tools such as flood inundation maps, flood frequency models, and models of changing climate and land use patterns -- all based on best available science and methodologies.

The Flood Center will work closely with the DNR’s Floodplain Management Program. Witold Krajewski, professor of civil and environmental engineering and research engineer at IIHR-Hydroscience & Engineering, was named director of the new Iowa Flood Center in June 2009. The Flood Center is assisting with development of tools to be used in conjunction with Iowa’s new Floodplain Mapping Program, as well as the Iowa Cedar River Basin Study being undertaken by state and federal agencies. Additionally, the Flood Center is a strong proponent of better flood warning and forecasting systems, and works closely with agencies such as the U.S. Geological Survey, National Weather Service and others involved in flood forecasting, as well as users of those predictions and forecasts.

**Strategy Going Forward:** Continued funding for the Iowa Flood Center at the University of Iowa is needed to foster the development of better tools for predicting and forecasting floods, and preparing for flood fight efforts. Integration of inundation mapping and GIS tools with new floodplain mapping will take advantage of new technologies and provide a more accurate basis for mitigating damages from future floods, as well as preparing for high water when it comes. Libraries of inundation maps for various flood stages will be available online or in hard copy for all users. Now a member of the WRCC, the Iowa Flood Center will be able to contribute to the efforts of all state and federal agencies and local communities involved in mitigation and flood fighting efforts. The Iowa Flood Center staff will also participate in basin
Governor Culver discusses planning and proclaims March “Flood Awareness Month.”

RIO staff talk about the importance of watershed management during RIO Day at the Capitol.

A RIO staff member responds to a floodplain question from a constituent.

level studies for Iowa’s nine major river basin areas in cooperation with other participating State and Federal agencies on the WRCC.

6) **Improve Iowa’s river gage system**

**Progress to Date:** “Streamgages” are used to measure, or gage, the amount of water flowing in streams and rivers. They are utilized by federal agencies in managing water resources and in forecasting river and flood conditions. The US Geological Survey collects data from rivers and streams and measures stream behavior during floods. The National Weather Service uses the USGS data to develop hydrologic forecasts and warnings for the United States. The US Army Corps of Engineers uses the data and forecasts provided by both agencies to manage the nation’s rivers system, reservoirs and waterways.

**Measures:** Two stream gages were added on the Cedar River above Cedar Rapids following the 2008 Flood, one at Palo, and one at Vinton. Some local communities like Vinton and Palo pay for the annual installation and year to year maintenance of the gages and benefit from more localized, real-time forecast information.

Ten additional stream gages will be installed in Iowa in 2010 through a partnership between the US Geological Survey (USGS) and the Iowa Department of Natural Resources (DNR). Using state infrastructure funding, these 10 additional stream gages will be located based on critical flood and weather related criteria. The ten new gages will bring Iowa’s total to 166 stream gages and will fill some gaps in information needed for forecasting river levels and floods.

**Strategy Going Forward:** Investments in establishing new gages and replacing older equipment will maintain the capability that currently exists to provide flood predictions and warnings. Advances in technology are expected to improve the accuracy and timeliness of current forecasting, and provide more durable and affordable gages.

Methods being studied and tested by the Iowa Flood Center may provide new technology to augment current forecasting efforts. Newly developed gages will measure the distance from stream level to a bridge deck. Iowa’s river monitoring network managed by USGS currently has about 156 gages. Iowa has about 25,000 bridges with known elevations. Monitoring of smaller streams where no gaging currently exists would improve the detail and capability of future flood forecasting efforts.
Goal 9: Floodplain Mapping

The State will complete floodplain mapping for the entire state using state-of-the-art technology. The State will pursue and implement the mapping process and related activities as expeditiously as is reasonable and practical. (RIAC Recommendation #10)

BACKGROUND

The 2008 flooding brought attention to the status of Iowa’s local floodplain maps. According to the Department of Natural Resources (DNR), the state agency that manages the floodplain mapping program for Iowa, many areas of the state had old, incomplete, and outdated flood maps. Some maps were as much as 35 years old and the unincorporated areas of 31 counties were unmapped. Only 40 of Iowa’s 99 counties were scheduled to receive new, Digital Flood Insurance Rate Maps (DFIRMs) through FEMA’s Map Modernization Program. Even the newer DFIRM products were problematic as most were based on 10-20 ft. interval topographic data.

The Floodplain Management and Hazard Mitigation Task Force established after the flooding to provide guidance and recommendations to the state estimated that the cost to produce more accurate DFIRM’s would be approximately $150,000 per county, for a total cost of $15 million. They also advocated that topographic data provided by more current technology, such as Light Detection and Ranging (LiDAR), be used in the development of new maps for the entire state of Iowa.

PROGRAMS & POLICIES

FEMA Flood Hazard Mapping - FEMA flood maps and the National Flood Insurance Program (NFIP) are tightly intertwined. The maps identify the Special Flood Hazard Area (SFHA), which is the area that has a one percent or greater chance of flooding in any given year. If a community participates in the NFIP, land use and development within the SFHA must comply with local floodplain ordinances that meet minimum NFIP and state of Iowa criteria.

The NFIP is based on the agreement that, if a community practices sound floodplain management, the Federal Government will make flood insurance available to residents in that community. NFIP coverage may be purchased by all owners of insurable property (a building and/or its contents) in a community participating in the program as a financial protection against flood losses.
When FEMA maps flood hazards in a community or county, the following products are produced:

- **Work Map** - A work map is draft flood mapping submitted to FEMA by a Mapping Partner (such as the DNR), reflecting the results of a flood study. The work map depicts floodplain boundaries and provides the basis for the presentation of flood hazard information on an officially adopted DFIRM.

- **Digital Flood Insurance Rate Map (DFIRM)** - A DFIRM is an officially adopted map showing Special Flood Hazard Areas and other flood risk zones in a community or county. It is used for the enforcement of floodplain development regulations that apply in each flood risk zone and for the determination of the flood insurance rate. It is also used by lenders in determining when flood insurance must be required as a condition of a loan.

- **Flood Insurance Study (FIS)** - An FIS is a report prepared for areas studied in detail that contains prior flooding information, descriptions of the flooding sources, information on flood protection measures, a description of the hydrologic and hydraulic methods used in the study, and flood profiles.

The mapping process allows for public comment when needed. The key steps in the mapping process are detailed below.

- **Step 1: Scoping and Map Production**
  - Coordinate with communities and gather flood-related information
  - Perform engineering analysis
  - Complete work maps

- **Step 2: Community Review Period**
  - Preliminary DFIRMs issued to communities
  - Communities have 30 days to send comments on preliminary DFIRMs to FEMA

- **Step 3: Public Meeting**
  - A public meeting is held to present the DFIRMs and to review NFIP requirements
  - If there are changes to detailed flood elevations, a 90-day appeal period begins after a second public notice

- **Step 4: Final Determination**
  - Issued by FEMA following the appeal period or comment period
  - Federal Register notice published

- **Step 5: Effective DFIRMs**
Six months after the final determination is issued
DFIRMs are published and distributed by FEMA
The new effective DFIRMs available at community offices

Light Detection and Ranging (LiDAR) - To produce highly accurate maps, an airplane flies over Iowa’s landscape during the spring or fall, before cover crops, trees and snow obstruct the view of the ground from above. Every square inch of land surface is digitally captured using state-of-the-art light sensing and recording to provide elevation data accurate to within inches. Once the data capture is complete, quality assurance reviews and data processing takes place. The LiDAR data is then available for use in the floodplain mapping process.

After many weather delays, DNR reports that LiDAR collection for the entire state of Iowa was completed in May 2010. Data processing and quality assurance reviews will continue throughout the remainder of 2010.

LONG-TERM OBJECTIVES

1) Complete updated floodplain maps statewide on a specific timeline

Progress to Date: Efforts are underway to complete new floodplain maps for the entire state of Iowa with a priority established for the 85 counties that were Presidentially-Declared Disaster Areas in 2008. Iowa’s DNR manages the production of flood maps and oversee the state’s floodplain management programs. To ensure that external partners are involved in the mapping project, the DNR established a 15-member Iowa Floodplain Mapping Advisory Board comprised of federal, state, and local representatives. Communicating progress and identifying opportunities for leveraging and sharing of resources and ensuring the utilizing of efficient methods and processes are part of the board’s charter.

To meet the expertise requirements for this project, in 2009 the DNR hired a Senior Environmental Engineer to provide technical and project management oversight and a GIS Analyst to support the data management needs for the Floodplain Mapping Program.

A portion of Community Development Block Grant (CDBG) funds appropriated to Iowa for disaster are being used to pay the $15 million cost of developing and publishing these maps for the 85 presidential
disaster-declared counties. Additional sources of funding, such as grant funding through FEMA, will be sought in the future to complete the updated mapping for the remaining 14 counties.

At the end of March 2010, the Iowa Flood Center (IFC), located at the University of Iowa completed contracted work with DNR to perform a pilot floodplain mapping project. Approximate-level floodplain maps were developed for Poweshiek County and the IFC team refined hydrologic, hydraulic, and GIS analysis methodologies to take advantage of improved resolution and accuracy from the statewide LiDAR dataset. The IFC also quantified the time required to perform individual project tasks. Collaborative efforts are now underway with FEMA to develop a DFIRMs for Poweshiek County.

During the 2010 legislative session the Iowa General Assembly passed SF2389. Division 15 of this legislation requires the DNR to utilize the floodplain mapping services offered by the IFC for $10 million of the total $15 million allocated to the DNR. The DNR has executed a $10 million contract with the IFC for the production of flood mapping products that satisfy both DNR and FEMA expectations.

**Strategy Going Forward:** Technical staff members at the DNR are currently working on LiDAR data analysis reviews and hydrologic enforcement, continuously finding ways to expedite the process. Working with the Iowa Floodplain Mapping Advisory Board, DNR is developing a business plan for the implementation of the state-wide mapping project. An important step prior to finalizing the mapping sequence will be to share information during public input sessions to be held around the state.

The DNR and the IFC are working to complete the production of floodplain maps for the 85 disaster-declared counties by the end of June 2014. FEMA will be involved during this period in reviewing the work maps and also in developing the work maps into official Digital Flood Insurance Rate Maps (DFIRMs). Production and FEMA approval of maps for the remaining counties will follow.

Engineering analyses (hydrology and hydraulics) will be done on a watershed basis, and work maps will be developed as the basis for the DFIRMs. The management and updating of floodplain maps will be an on-going, continuous process. Maps will be updated electronically as conditions and available information change. These maps will be web-based and available online for planning and other purposes.

2) **Provide support to local governments and individuals in understanding and using completed maps**

**Progress to Date:** In 2008, the RIAC recommended legislation to require cities and counties with FEMA-approved maps (FIRMs and Flood Hazard Boundary Maps), that identify flood hazard areas within their boundaries to participate in the National Flood Insurance Program (NFIP). This participation will improve floodplain regulation and allow more property owners
to purchase flood insurance through the NFIP.

In the 2009 Legislative Session, House File 759 was enacted requiring cities and counties with current maps to participate in the NFIP by June 30, 2011. Since a statewide mapping project will result in more cities and counties with identified flood hazard areas, the bill requires newly-identified communities to participate within 24 months of the effective date of receiving a new map. State participation in providing financial assistance for a flood-related disaster will be contingent upon a flood-damaged city or county’s participation in the NFIP as of the two-year deadline outlined in the bill.

The bill also required that the Iowa Insurance Division, the RIO, and Iowa Homeland Security and Emergency Management Division develop recommendations on policies and incentives to expand the availability and procurement of flood insurance in Iowa. A report detailing those recommendations was submitted to the House and Senate Rebuild Iowa Committees on Nov. 15, 2009. The recommendations focused in a few key areas, including:

- Financial incentives for purchasing flood insurance including tax credits
- Increased marketing of flood insurance
- Training for insurance agents
- Methods for increasing homeowners awareness of their risk

During the 2010 legislative session, bills were considered that would have required 1) that floodplain information be required on a real estate disclosure form (current forms only require a property owner to provide this information if it is known), and 2) that property and casualty insurance forms clearly indicate that the policy does not cover flooding or sewer backup damage, but coverage may be purchased separately. These proposals were opposed by realtors and insurers, and did not pass. However, insurance company representatives agreed to voluntarily look for ways to educate the public about the availability of flood and sewer backup insurance.

**Strategy Going Forward:** As new maps are approved, ongoing education for the public and local officials will be critical to the success of these initiatives. New maps (especially those based on updated data) often include more areas showing flood risks. This can result in
frustration and confusion on the part of impacted homeowners. The state needs to play a role in assisting those affected in understanding their risks and reasons for any changes.

New maps will identify flood hazard areas where development should be avoided. To help professional planners understand how flood maps are developed and what implications there may be for land-use decisions, the Iowa Floodplain and Stormwater Management Association (IFSMA), Iowa Department of Natural Resources, and the IFC will be collaborating on a training workshop during the American Planning Association Iowa Annual Conference. This conference will be held in Omaha Oct. 27-29, 2010.

One of the primary purposes of the recently formed IFSMA is to help promote public awareness of proper floodplain and storm water management principles. This will include providing learning opportunities for floodplain managers and other local officials whose decisions affect watersheds and floodplains. The future release of work maps and DFIRMS will be a critical tool used in increasing local governments’ understanding of risk and land-use decisions.
Goal 10: Quality of Life

The State should ensure policy and programs that sustain community identity, quality of life and cultural heritage. (RIAC Recommendation #7).

BACKGROUND

In the midst of meeting important and pressing human needs, Iowans cannot forget to protect, repair, replace and enhance the things that make Iowa great, including cultural institutions, attractions and historic sites. Cultural and historic organizations and professionals provide economic activity in Iowa’s communities through employment, tourism, and other activities, and also greatly enhance the state’s quality of life. In the wake of the storms, the Iowa Department of Cultural Affairs (DCA) estimated damages of nearly $300 million to cultural organizations and another $20 million in damage to libraries (excluding the University of Iowa Library). These estimates do not include lost revenue or costs associated with restoring lost or damaged government and historical records. Various technical assistance and funding programs have been made available to address disaster impacts to cultural organizations and professionals.

Arts, Historic Preservation, and Culture - The DCA, Preservation Iowa, Iowa Museum Association, Iowa Cultural Corridor Alliance, the Iowa Cultural Coalition, the RIO and other organizations have worked hard to address the needs of impacted cultural and historic institutions and other non-profits in the wake of the 2008 disasters. The Iowa Arts Council (IAC) staff worked with impacted organizations soon after the flood waters receded to connect them with technical and financial resources. IAC redirected funds for emergency recovery grants and sought additional recovery funding through the National Endowment for the Arts. The RIO has worked with representatives of several cultural institutions important to the economic development and quality of life in affected communities, including the National Czech and Slovak Museum and Library (NCSML), the African-American Museum of Iowa and the Theatre Cedar Rapids.

A portion of Governor Culver’s I-JOBS bonding initiative was allocated for disaster recovery projects, including the following disaster recovery and mitigation projects for Iowa museums, cultural attractions, and historic properties:

- Cedar Falls: Cedar Falls Historical Society - Ice House Museum Restoration: $545,700
State of Iowa Long-Term Economic Recovery Strategy

- Cedar Rapids: African American Museum of Iowa: $268,510
- Cedar Rapids: Cedar Rapids Public Library: $5 million
- Cedar Rapids: Legion Arts - Restoration of CSPS Hall: $4.8 million
- Cedar Rapids: National Czech and Slovak Museum: $10 million
- Cedar Rapids: Paramount Theater: $5 million
- Cedar Rapids: Theatre Cedar Rapids: $1 million
- Indianola: National Balloon Museum: $188,300
- Fort Madison: Santa Fe Depot Redevelopment: $1,131,344

Since 2008, the State Historic Preservation Office (SHPO) has continued to provide disaster recovery technical assistance to preservation professionals and organizations throughout Iowa. Assistance includes individual consultation, site visits and presentations. SHPO staff has attended public meetings throughout Iowa as part of the Section 106 consultation process.

During the 2009 Iowa legislative session, the RIO, SHPO and other organizations advocated for a bill that passed and was signed by Governor Culver increasing available State Historic Preservation and Cultural and Entertainment District Tax Credits. Also during the 2009 legislative session, the RIO supported a bill allowing greater flexibility for the Historic Site Preservation Grant program, administered by the State Historical Society of Iowa, to respond to emergency situations. This change will allow more small grants to be awarded to hard-hit counties during future disasters. More information about this legislative change can be found in the 2009 and 2010 Legislative Actions section of this report.

Non-Profit Organizations - Non-profit organizations are vital to Iowa’s quality of life and provide much needed services and opportunities to individuals and communities. These organizations often have a difficult time identifying the funds necessary to recover when impacted by disasters. While it is difficult to determine the complete picture of a disaster on this sector, it is known that 58 non-profit organizations have received SBA loans totaling more than $15 million. More than 170 non-profit organization project worksheets have been completed for FEMA Public Assistance funds and I-JOBS bonding infrastructure funds have been awarded to nine cultural and/or historic projects related to disaster recovery or mitigation, for a total of nearly $28 million.

In current program rules, obtaining an SBA loan is often the first step for a non-profit in need of assistance. Only non-profit organizations providing “critical services” may apply directly to FEMA for Public Assistance funds; all others must apply first to the SBA and exhaust SBA loan assistance or be declined by SBA before seeking assistance from FEMA. This can cause problems due to the time it takes non-profits to obtain assistance, as well as the additional debt load it may add to the organization. Other programs, such as Jumpstart Small Business...
Assistance were made available to non-profits, but required a disaster-related loan approval.

**Records Retention** - The natural disasters of 2008 illustrated the vulnerability of the records retention and management systems currently in place in Iowa. Public records and archives are inks to Iowa’s past and imperative to government continuity. Even while the floods were inundating communities, property abstracts needed to be updated, citizens requested duplicates of personal documents, and many other activities documenting the activities of people, businesses, and government continued. Without adequate systems in place prior to a disaster, those activities can be seriously delayed or, in a worst case scenario, unable to be completed due to the loss of records. The Rebuild Iowa Advisory Commission (RIAC) acknowledged these issues and called for increasing the State’s capacity to provide direct technical assistance and training for records management, preservation, and storage.

**PROGRAMS & POLICIES**

**Arts and Culture Professionals and Organizations Disaster Recovery Funding** - The Iowa Arts Council (IAC) redirected funds for emergency recovery grants and stipends of $500 for disaster-affected artists and arts organizations. Additionally, The National Endowment for the Arts awarded the IAC $100,000 to administer and award grants to support professional artists, arts organizations, and arts projects that incurred new costs as a direct result of damages or displacement due to the floods and tornadoes of 2008. IAC also worked with organizations to extend grant contract deadlines, where appropriate, to ease the administrative burden on impacted organizations.

**State Historic Preservation and Cultural and Entertainment District Tax Credits** - The State Historic Preservation and Cultural and Entertainment District Tax Credits program provides $45 million annually in income tax credits for the rehabilitation of historically important structures throughout Iowa. The program reserves 20 percent of the credits for disaster-impacted structures in declared disaster areas, beginning with disasters declared on or after Jan. 1, 2008.

These credits have a positive impact on Iowa’s flood recovery considering the large number of historic districts and individual historic properties that were damaged in the 2008 disasters. The additional credits will ensure that
Historic properties are rehabilitated at a quicker pace than would have otherwise occurred. The RIO provided input for development of the program’s administrative rules, which are written and enforced by SHPO. More information about this legislative change can be found in the 2009 and 2010 Legislative Actions section of this report.

**Identifying Historic Properties in Impacted Disaster Areas – Section 106 Review** - In preparation for housing demolitions under FEMA’s Public Assistance (PA) or Hazard Mitigation Grant Program (HMGP), a Section 106 review is required. This review documents the effect of federal programs on historic properties. If properties are found to be historic as defined by the National Register of Historic Places under the US Department of the Interior, the community in which the property is located, FEMA, Iowa Homeland Security and Emergency Management Division (HSEMD) and SHPO will come to agreement on how to avoid, minimize or mitigate adverse effects on historic properties through a Memorandum of Agreement (MOA) process. SHPO and HSEMD have developed a packet to aid communities in the MOA process and have created a system in which communities are able to get their project costs refunded more rapidly than through the typical process.

Most disaster-impacted communities had not completed historical surveys in affected areas. Understanding that the Section 106 review process is federally mandated and requires special expertise and time to complete, FEMA, HSEMD and SHPO partnered early in the demolition and property acquisition process to begin surveying properties. This early action was instrumental in moving along the demolition and property acquisition process in a more timely fashion and serves as a model for other states following a natural disaster. Other federal funding programs, such as the US Department of Housing and Urban Development’s Community Development Block Grant and Neighborhood Stabilization Programs, have been able to use these surveys to simplify their project reviews under Section 106, as well.

**SHORT-TERM OBJECTIVES**

1) **Provide technical assistance and support to impacted cultural and historic institutions and non-profits**

   **Progress to Date:** The African-American Museum of Iowa in Cedar Rapids re-opened on Dec. 26, 2009, 18 months after it was flooded. The Museum raised $700,000 to rebuild, including funds from the I JOBS initiative.

   Another hard-hit cultural organization, the Theatre Cedar Rapids, reopened on Feb. 26, 2010, completing a $7.8 million restoration. Project funding included FEMA Public Assistance, State Historic Preservation and Cultural and Entertainment District Tax Credits and I JOBS bond funding.

   The National Czech and Slovak Museum and Library (NCSML) re-opened in the Kosek Building, located in the Czech Village, on April 17, 2010, after operating out of the Lindale
Mall since the flood. The Kosek Building will also be a temporary location while the Museum awaits rehabilitation of its former building, including components that will mitigate damage from future flooding. The NCSML expects to move into its old location in 2012. The NCSML estimated needing a total of $25 million to recover. The NCSML sought $10 million from state sources, which it received via I-JOBS, and $10 million from federal sources.

Cyndi Pederson, DCA Director, and Robert Massey of Orchestra Iowa in Cedar Rapids have been involved with developing a nation-wide initiative titled “ArtsReady,” which is creating a Web-based tool designed to help arts organizations be more resilient following a minor disruption to business or a major crisis, such as the floods of 2008. More information can be found at http://www.artsready.org/.

Craft Emergency Relief Fund (CERF) released its Studio Protector, a compact resource for artists that provides practical information about advance readiness planning, emergency response actions and short-term recovery actions. The IAC will continue to promote this tool for artists. It can be purchased directly from CERF or from some retail outlets. More info about the tool can be found at studioprotector.org/.

Strategy Going Forward: The DCA and its divisions, Preservation Iowa, the RIO and other organizations continue to offer technical assistance and guidance to impacted cultural and historical institutions and other non-profits.

2) Provide incentives for maintaining historic properties and community identity in rebuilding

Progress to Date: The filing window for the fiscal year 2011 State Historic Tax Credit Program was July 1 through July 15, 2010. The SHPO is currently reviewing those applications. Seven applications are being considered this fiscal year under the “disaster recovery” category, including six new applications and one “underfunded” application from last fiscal year. In total, $9,010,689 in tax credits were requested during this application period in the disaster recovery category. Sufficient funds are available to reserve tax credits to all applications in this category, if the projects are approved during review of the applications.

Where historic properties will be lost or otherwise adversely affected, SHPO works with local, state and federal partners to reach consensus
on actions to mitigate the loss through the Section 106 review process. The loss of six historic buildings in the Bohemian Commercial Historic District in Cedar Rapids will result in the survey and nomination of an associated historic district across the river (the Czech Village). The National Register nomination is on track to be reviewed at the October 2010 State Nominations Review Committee meeting. The loss of housing and other structures across the state will result in new historic property surveys, nominations and public outreach efforts regarding historic preservation. These losses will result in an ultimate gain for preservation through new awareness about the historic properties lost and saved. Planned mitigation for the loss of historic properties includes:

- Cedar Rapids: survey and nomination of Czech Village as an expansion of existing Bohemian Commercial Historic District. Additional consultation is ongoing for the loss of historic housing, commercial properties, and the TM Sinclair & Co. Packing House.
- Vinton: nomination of the Iowa Canning Company Warehouse.
- Cedar Falls: exterior repairs and repainting of the Little Red School House Museum.
- Iowa City: documentation of the house at 103 Taft Speedway.
- La Porte City: repairs to the La Porte City Fire Station and Jail.
- Waverly: survey and nomination of Waverly’s Northwest residential neighborhood, Southeast residential neighborhood, and downtown business district.
- Olin: survey and nomination of Olin’s downtown historic district.
- Parkersburg: boiler replacement at C.C. Wolf Mansion.
- Coralville: signage for existing historic marker program.
- Shell Rock: nomination of 127 East Adair Street (Shell Rock Community Historical Museum).
- Palo: Digital booklet on historic and architectural railroad era in Palo.
- Waterloo: survey and nomination of the Waterloo downtown business district, preparation of a booklet explaining the historic and architectural significance of Sans Souci Island.
- Elkader: survey, nomination and development of flood protection plans for Elkader’s downtown neighborhood, marketing and relocation of historic properties purchased by the City of Elkader.
- Mason City: ongoing consultation for historic property loss.
Several of the agreements also include the optional provision of salvaging architectural features before demolition of the historic properties. This sustainable activity will keep demolition debris out of local landfills and will benefit historic rehabilitation projects throughout the area. As SHPO consultation on the FEMA-funded buyouts winds down, consultation on HUD-funded buyouts is occurring. Agreements will be developed for the loss of historic properties through the HUD-funded program. In addition, consultation on other FEMA-funded and HUD-funded projects continues.

**Measures:** SHPO received 43 project applications for State Historic Preservation and Cultural and Entertainment District Tax Credit Program during the fiscal year 2011 application filing window. Sufficient funds are available to reserve the $9,010,689 in tax credits requested from all seven project applications in the disaster recovery category if the projects are approved during review of the applications. The chart below shows pending disaster projects and their associated city, estimated rehabilitation cost and estimated tax credit eligibility.

**FY 2011 Historic Tax Credit Program Disaster Project Applications**

During the fiscal year 2010 application filing window, SHPO received 103 project applications for the State Historic Preservation and Cultural and Entertainment District Tax Credit Program. SHPO was able to reserve credits for each of the 28 disaster project applicants. The chart below shows approved disaster projects and their associated city, estimated rehabilitation cost and estimated tax credit eligibility.

To date, SHPO has conducted nearly 1,350 consultations related to the 2008 disaster.

**Strategy Going Forward:** SHPO continues to prioritize identification of historically significant properties to streamline the review process and facilitate access to preservation grants and tax incentives.
LONG-TERM OBJECTIVES

1) Increase retention, management, preservation, and proper storage of public records

   Progress to Date: A consortium of groups was awarded a $40,000 “Connecting to Collections” grant from the Institute for Museum and Library Sciences in February 2009 to develop a statewide disaster preparedness and response plan for cultural resources in Iowa, including records and archives. The collaborating partners issued a survey in November 2009. The survey was the first step in gathering current collections data, existence of emergency plans and other basic information from museums, libraries (public and special purpose), historical organizations, city and county archives and biological collection repositories. All respondents to the survey and all public and special libraries have been mapped in GIS. During March and April 2011, 12 free Disaster Awareness and Preparedness Workshops will held across the state. Updates on this project will be provided at the Iowa Library Association meeting and the Iowa Museum Association meetings in October 2010.

   The Iowa State Association of Counties held a meeting in September 2009 to consider the scope of a planned update to the 1987 records manual published by the State Historical Society of Iowa. The goal is to have an updated manual available online by the end of 2010.

   The Iowa Historical Records Advisory Board printed a disaster response checklist poster for its annual “Archive Month” activity in October 2009. The posters were distributed throughout the state to records keepers. It was an identified activity funded by the state grant from the National Historical Publications and Records Commission.

   Strategy Going Forward: During the 2009 legislative session, the RIO advocated for additional, long-term capacity to provide direct assistance and training to records management, preservation and storage organizations. Due to historic budget constraints, funding for this assistance and training was not provided and not addressed in the 2010 session. The RIO will continue to advocate for resources for this important challenge.
The U.S. Department of Commerce’s Economic Development Administration (EDA) recognized the flooding and severe weather experienced in Iowa in 2008 would have a profound economic impact on the state. In an effort to address these impacts, EDA provided funding to numerous regions throughout the State to address recovery efforts and develop strategies for future disasters.

The purpose of the EDA Investment to the COGs is to support the development of Regional Disaster Recovery Strategies. This effort is carried out through the hiring of staff to serve as disaster recovery coordinators.

Disaster recovery coordinators served their regions by developing recovery plans, providing education and training on disaster recovery programs and services, identifying infrastructure needs, assisting business and industry impacted by the disaster, and establishing partnerships with state and regional organizations to leverage funding assistance.

Each region was charged with developing a regional recovery strategy, which is intended to serve as a blueprint for addressing future disasters within the region. Attached are the regional strategies.

Please note the regional recovery strategies presented in this document were prepared by the staff of Iowa’s Councils of Governments. The contents of each strategy include specific disaster recovery goals and strategies from the region. These items should be addressed and/or implemented by the agencies responsible for developing the strategies. Individuals with questions regarding the regional strategies should contact the agency identified within each strategy.
Statewide Obstacles & Recommendations

FUNDING

Obstacles

- Lack of sustainable funding from State or Federal sources to promote and provide for on-going preparedness and recovery activities.
- Administration costs provided for disaster recovery programs were not sufficient.

Recommendations

- Implement a framework for recovery programs that is sensitive to the timing of disaster response and recovery activities:
  - Provide immediate assistance to homeowners and businesses to return to their homes and businesses.
  - Supplement ongoing recovery activities with long range planning after immediate disaster response has been addressed.
- Provide continuous funding to EDD/COGs for on-going disaster response and hazard mitigation activities to assure local jurisdictions have immediate access to the professional, trained staff necessary for the following activities:
  - Update disaster recovery and response plans;
  - Implement disaster recovery and mitigation projects; and,
  - Provide immediate response to local, State, or Federal disaster events.

COMMUNICATION AND COORDINATION

Obstacles

- Working with newly established and temporary or interim offices was a challenge.
- Lack of continuity and frequent turnover in personnel in State and Federal agencies, particularly contract inspectors.
- Federal assistance programs did not coordinate with COG’s or local officials when providing individual assistance to disaster-affected homeowners.
Information from FEMA and IHSEMD was not available during the immediate recovery effort, including the locations of issues and disaster-affected individuals.

Lack of communication between Local, State, and Federal agencies with COG staff and local officials. Programs and information were released without properly notifying those working with the flood recovery effort.

Disaster affected individuals and businesses were largely unaware of their eligibility for disaster assistance programs.

The general public did not understand the consequences of accepting assistance from multiple recovery programs and its effect on duplication of benefits.

There were difficulties in the collection of regional disaster data that was consistent with the recovery actions of local municipalities, state, and federal entities.

Jurisdictions and agencies were slow to provide meaningful data related to the disaster declarations of 2008.

Recommendations

- Immediate activation of EDD/COG staff as local partners in all State/Federally designated disaster recovery activities. As a partner, EDD/COG staff should accompany and participate with State/Federal personnel during all state or federally declared disaster damage assessments.

- State and Federal agencies need to share information with the local level disaster assistance support organizations.

- Communication between all public agencies needs to be kept open. Information and training regarding new programs need to be offered to help the disaster recovery coordinator complete their job more efficiently.

- Existing organization’s capacity for disaster recovery should be evaluated before creating new agencies with potential overlapping responsibilities.

- State and Federal organizations should refrain from issuing press releases on available disaster funds until program guidance has been provided to COG’s and local governments.

- COGs, Long-Term Recovery Coalitions, and other local organizations should be utilized to disseminate information and programs to homeowners and businesses

TIMING OF ASSISTANCE

Obstacles
Funding for immediate recovery efforts were delayed.

The timeline to expend all funding without restrictions rushed homeowners to make decisions.

**Recommendations**

- The State should expedite the release of funds or make the process of receiving funds simpler for future disaster recovery efforts.
- Application deadlines should reflect individual needs and the organization’s ability to process applications.
- Programs and funding need to be activated and implemented quickly to respond to disasters.

**BUSINESS ASSISTANCE**

**Obstacles**

- Inability to gather small business disaster assistance needs unless the business directly contacted the EDD/COG.
- State and Federal programs are slow to identify the types of small business assistance available.
- The training made available to disaster recovery coordinators for business assistance was designed for larger businesses in urban settings; many businesses and communities did not fit into this profile.

**Recommendations**

- State and Federal governments should identify categories of small business assistance so businesses will know potential sources of assistance that exist.
- Promote the benefits of business continuity and disaster planning to businesses.
- Business assistance training for disaster recovery coordinators should also be designed for rural communities and small businesses.

**STANDARDIZED ASSISTANCE**

**Obstacles**
State of Iowa Long-Term Economic Recovery Strategy

- Rules for disaster recovery programs and eligibility requirements from State and Federal sources were inconsistent and unclear.
- Each agency that provides disaster assistance funding has different regulations and requirements which make the programs a challenging to administer.

Recommendations
- Develop and adopt a standardized form and/or checklist for disaster assessment to be available to local governments in order to gather comprehensive information necessary to document damages. Such a form/checklist will facilitate local jurisdictions in documenting locations, cost estimates, and other pertinent information necessary for public assistance reimbursement processing.
- Information to disaster recovery assistance for individuals and businesses should be simplified, organized, and delivered in a more efficient way.
- Provide clear guidance to disaster-affected individuals, businesses and grant administrators on program rules and Duplication of Benefits (DOB) restrictions at the time of application. Reevaluate and standardize current Duplication of Benefits (DOB) standards to ensure that disaster-affected homeowners and businesses are not penalized for accepting funds immediately following disasters.
- Standardize disaster-related assistance from State and Federal sources with the following framework:
  - Create a standardized application for each disaster-affected group including homeowners, businesses, and governmental entities.
  - Provide access to standardized application to all applicable organizations and funding sources.
  - Unify disparate funding sources into one pool of disaster-related funding
  - Standardize disaster-related assistance from state and federal sources.

PLAN INTEGRATION

Obstacles
- County Emergency Managers have plans in place on how to handle immediate disaster events. However, there is no long-term recovery plan in place to recover from disasters.

Recommendations
- County Emergency Operations Plans (EOP) and Multi-Hazard Mitigation Plans need to be
better integrated into a coherent whole that eliminates the duplication of efforts.

- Integration of FEMA approved Hazard Mitigation Plans, EDA Disaster Recovery Plans, and any other similar plans that relate to disaster response and recovery into the mandatory county Emergency Operations Plan. In cases where multiple plans overlap, the most recently approved federal and state plan should be incorporated into Emergency Operation Plans.
The following recovery strategy has been designed to address preparations for and mitigation of future disasters in the Area 15 region. This strategy is designed to address the region as a whole, and individual communities likely to be impacted by future disasters and their respective residents, businesses, and local officials. The strategies will serve as a roadmap to help facilitate preventative and mitigative activities.

**REGIONAL STRATEGY**

1. **Encourage the use of pre-disaster mitigation planning in all Area 15 region cities and counties.**
   - Provide technical assistance help write and adopt plans.
   - Assist counties and cities with implementation of pre-disaster hazard mitigation plans.
   - Identify priority projects for funding assistance applications and work with city officials to pursue implementation.
   - Contact cities/counties annually to update the status of implementation of the disaster mitigation plans.

2. **Become actively involved in each of the county emergency management commissions.**
   - Appoint Area 15 RPC staff as an ex-officio member to each of the county emergency management commission.
   - Provide technical assistance to include disaster considerations when making decisions about purchasing (or building) new equipment, facilities, services, infrastructure, and other systems.

3. **Employ and sustain knowledgeable staff at Area 15 RPC to provide hazard mitigation and disaster recovery planning assistance to the region.**
   - Provide technical assistance to write hazard mitigation plans.
   - Provide technical assistance to write and administer grant applications.

4. **Disseminate information to communities as quickly as possible.**
Utilize a mass e-mail list.
- Encourage all cities and counties to have an e-mail address.

**COMMUNITY STRATEGY**

Provide technical assistance to communities most likely to be impacted by future disasters.

1. Identify all communities most vulnerable to river flooding in the Area 15 region.
2. Implement disaster mitigation plans
3. Prepare for future disaster recovery
   - Utilize the Area 15 RPC community disaster survey tool and database.
   - Collect damage information after a disaster strikes for residential, business, and infrastructure.
   - Conduct annual reviews and surveys of communities regarding the status of disaster plan implementation activities.
   - Facilitate dialogue of hazard mitigation projects and needs.
The purpose of the Regional Recovery Strategy is to provide guidance and lessons learned from the 2008 disasters to jurisdictions in the ECIA region if and when they are faced with a disaster. While this strategy has been prepared in response to the Floods of 2008, the insight that it provides should be applicable to hazards identified in hazard mitigation plans. Jurisdictions should evaluate the appropriateness of the suggested strategy before implementing it to their long-term recovery plan. Both the geographic location and the nature of the disaster should be considered. The regional recovery strategy should be considered a template for future disasters.

This Regional Recovery Strategy is organized into five stages of recovery, stage one is immediate action steps that starts with the declaration of a disaster ending with stage 5, long-term recovery efforts and mitigation, which occurs long after the initial triage of the disaster, has ended. Each stage addresses the applicable coordination, housing, business, infrastructure, and human services strategies. Under each sub-section goals, strategies to achieve the identified goals and suggested responsible party for implementation are identified.

It should be noted that the 2008 disasters have very little impact on the business sector. This was in large part that the disasters affected primary rural areas and the urban areas that were affected were minor in comparison to disasters previously experienced. However in the event that a disaster would affect the metropolitan area of the region or a greater magnitude disaster is experienced in an urban part of region, the business category will remain the regional recovery strategy.

**STAGE 1 - IMMEDIATE ACTION**

**Coordination**

**Goal:** Communication measures that should be taken.

- **Strategy:** Get information out to the public on where to apply to FEMA, SBA and the measures that they need to be undertaking that they begin to clean-up. For example, document the disaster damage with photos. Receipts for repair work and clean-up need to be kept.

**Responsible parties:** County Emergency Management Coordinators.
State of Iowa Long-Term Economic Recovery Strategy

**Housing**

**Goal:** Ensure adequate short-term housing opportunities for displaced homeowners/residents.

- **Strategy:** Secure temporary, and/or portable housing. **Responsible parties:** City and/or County, FEMA, Human Service Agencies, IHLSEM

- **Strategy:** Create database of hotel/motel facilities, apartments, shelters, and lease properties. **Responsible parties:** Local housing authority, convention & visitors bureau, local/regional Community Organizations Active in Disaster (COAD) organization, Iowa Finance Authority (IFA), Human Service Agencies.

*This strategy is only applicable if several housing units are lost from the disaster. Local shelters and/or FEMA rental assistance is enough to handle the displacement of a small number of households.*

**Infrastructure**

**Goal:** Identify and repair damage to infrastructure

- **Strategy:** Repair and mitigate future damage to water, wastewater, storm sewer, roads and/or other infrastructure damaged by the disaster. **Responsible parties:** City and/or County, IFA/SRF, IDNR, IDED/CDBG, FEMA, EDA, IHLSEM

**STAGE 2 - INITIAL RECOVERY AND COORDINATION:**

**Coordination**

**Goal:** Encourage a coordinated, community-wide recovery strategy.

- **Strategy:** Coordinate with established long-term recovery committees to prevent a duplication of benefits and recovery efforts. **Responsible parties:** City Council and/or Board of Supervisors, ECIA, LTRC, County Emergency Management Coordinators

- **Strategy:** Follow county and/or city’s communications plan to ensure timely, accurate, and consistent distribution of information to the general public, media, and partnering agencies/organizations. **Responsible parties:** City/Councils, County Emergency Management Coordinator

- **Strategy:** Establish and/or dedicate staff to serve as Disaster Recovery Coordinator. **Responsible parties:** City Council and/or Board of Supervisors, ECIA

**Goal:** Communicate progress regularly.

- **Strategy:** Communicate the available disaster recovery programs and establish public
information meetings. **Responsible parties:** City Council and/or Board of Supervisors, ECIA, County Emergency Management Coordinators

**Goal:** Maximation of available resources.

- **Strategy:** Inform disaster affected government entities of available recovery programs. **Responsible parties:** ECIA, County Emergency Management Coordinators
- **Strategy:** Maximize coordination with non-profit, faith-based, private sector organizations and governmental programs. **Responsible parties:** Non-profit groups, LTRC, ECIA, Cities/Counties

**Housing**

**Goal:** Eliminate safety and health risks presented by damaged housing stock.

- **Strategy:** Establish a FEMA public assistance demolition program. **Responsible parties:** City and/or County, FEMA, ECIA, IHLSEM
- **Strategy:** Apply for a housing buy-out program. **Responsible parties:** City and/or County, FEMA, ECIA, IHLSEM

**Goal:** Repair damaged housing stock.

- **Strategy:** Provide assistance to homeowners and landlords for repair of housing units damaged in the disaster. **Responsible parties:** CDBG, ECIA, IFA

**Human Services**

**Goal:** Promote the physical and mental well being of residents affected by the disaster

- **Strategy:** Inform disaster victims of available mental services being offered. **Responsible parties:** County human services

**STAGE 3 - BUSINESS STABILIZATION AND RECOVERY**

**Business**

**Goal:** Foster business recovery that is inclusive and addresses the full spectrum of the local economy.
State of Iowa Long-Term Economic Recovery Strategy

- **Strategy:** Develop business assistance plan that includes assistance for entrepreneurs, start-up ventures, existing affected commercial and retail concerns, industrial and other major employers. **Responsible parties:** ECI Business Growth Inc., local Chamber of Commerce, Small Business Development Centers (SBDC), Entrepreneur Development Center (EDC), local Economic Development Corporations

**Goal:** Ensure the availability of resources and support services for affected, existing businesses.

- **Strategy:** Capitalize Revolving Loan Fund for business assistance. **Responsible parties:** E.C.I.A. Business Growth Inc.

- **Strategy:** Capitalize short-term forgivable loan program to meet immediate business needs. **Responsible parties:** City and/or County, E.C.I.A. Business Growth Inc., local financial institutions, local Chamber of Commerce, CDBG, community foundation

**Goal:** Encourage economic growth and diversification, as appropriate.

- **Strategy:** Maintain/expand existing business retention and recruitment programs. **Responsible parties:** City and/or County, E.C.I.A. Business Growth, local Chamber of Commerce, Iowa Department of Economic Development, local economic development corporations

**STAGE 4 - SHORT-TERM RECOVERY AND MITIGATION**

**Infrastructure**

**Goal:** Ensure an adequate transportation system for the movement of goods and people.

- **Strategy:** Prioritize road surface transportation projects/expenditures that increase the security of the transportation system and that minimize adverse impacts. **Responsible parties:** MPOs, ECIA, Region 8 RPA, IDOT

**Goal:** Encourage infrastructure recovery that is sustainable and disaster resilient.

- **Strategy:** Consider relocation of critical assets to less hazard-prone areas. **Responsible parties:** City /County, local utilities, IDNR, FEMA, IDED, ECIA, IHLESM

**Housing**

**Goal:** Stabilize existing housing stock.

- **Strategy:** Establish housing rehabilitation for current housing stock not meeting housing quality standards and/or adaptive re-use of industrial and/or commercial buildings. **Responsible parties:** City and/or County, IDED/HUD, ECIA, local housing trust funds, local
financial institutions, EIRHA, IFA

**STAGE 5 - LONG-TERM RECOVERY AND MITIGATION**

**Coordination**

**Goal:** Encourage multi-jurisdictional planning, recovery, and mitigation and comprehensive.

- **Strategy:** Utilize multi-jurisdictional planning to address development and in and around the disaster area and prevent development in hazard areas. **Responsible parties:** City and/or County, ECIA, IDNR, FEMA, EDA, IDED, IHLSEM

- **Strategy:** Utilize multi-jurisdictional planning to ensure that mitigation in one area does not enhance hazard risks in surrounding communities or neighboring jurisdictions. **Responsible parties:** City and/or County, ECIA, IDNR, FEMA, EDA, IDED, IHLSEM

**Housing**

**Goal:** Encourage replacement and new housing development.

- **Strategy:** Use disaster recovery programs to construct new housing stock of, both single-family and multi-family. **Responsible parties:** City and/or County, IDED/HUD, ECIA, IFA, local financial institutions.

**Goal:** Foster housing recovery that is sustainable, inclusive, and meets the unique characteristics of the jurisdiction.

- **Strategy:** Encourage green building in construction/reconstruction, and smart growth development in land use practices. **Responsible parties:** City/County, IDED, ECIA

**Infrastructure**

**Goal:** Encourage recovery that is sustainable and disaster resilient.

- **Strategy:** Rebuild damaged infrastructure to more resilient standards and according to methods that minimize/eliminate adverse impacts. **Responsible parties:** City/County, IDNR, FEMA, EDA, ECIA, IHLSEM

- **Strategy:** Do not allow development of the flood plain from future.
Responsible parties: City/County, IDNR

Information for Individual Residents and Businesses - The five stage recovery strategy listed above is a guide for municipalities and counties. Individual residents and businesses should look for information provided by local media for information on specific disaster recovery programs. FEMA is a good source and individuals should start the recovery process by first contacting FEMA at 1-800-621-FEMA or www.disasterassistance.gov. Please aware that most disaster programs will require individuals to have at least registered with FEMA. The Small Business Administration offers some funding to disaster affected businesses. Businesses with unmet needs are encouraged to register for the Small Business Association (SBA) loan program. SBA’s disaster loans are the primary form of federal assistance for the repair and rebuilding of non-farm, private sector disaster losses. Through its Office of Disaster Assistance (ODA), the SBA is responsible for providing affordable, timely, and accessible financial assistance to homeowners, renters, and businesses following a disaster. Financial assistance is generally available in the form of low-interest, long-term loans. To contact the SBA call 1-800-U-Ask-SBA or questions to email answerdesk@sba.gov.
Purpose and Organization

The purpose of the Regional Recovery Strategy is to provide guidance to jurisdictions in the ECICOG region when they face the challenges of long-term recovery from a disaster. While the strategy has been prepared in response to the Floods of 2008, the general guidance it provides should be applicable to other natural and man-made disasters. Individual jurisdictions should consider the appropriateness of suggested strategies to both the geographic location and the nature of the disaster. Also, the applicability of individual strategies will be affected over time by the changes in growth and development in individual jurisdictions. For these reasons, the strategy should be considered a template and not a final document.

The Regional Recovery Strategy is organized into five stages of recovery, starting with the declaration of a disaster through long-term recovery efforts long after the initial triage of the disaster has ended. It contains five recovery components, though not all components are included in all stages: Coordination, Housing, Business, Infrastructure, and Human Services. For each component, it provides recovery goals, sample strategies to achieve those goals, and suggested responsible parties/possible resources to assist in achieving individual strategies. In almost every goal, the strategies apply to both regional and local recovery efforts, and any items specifically intended to only be regional or local will be identified with bold strategy headings. The primary difference between regional and local efforts will be in the parties responsible for implementing each strategy.

The recovery strategy is constructed with municipalities and counties in mind, providing guidance for the community as a whole. However, in the event of a disaster, individual residents and businesses also require guidance. This usually entails more specific and individual assistance with, and access to, information and resources. Experience shows that state and local agencies and non-profit organizations effectively utilize local media to inform residents of such resources and services during and immediately following a disaster. To assist jurisdictions in facilitating this effort, a short guide to disaster recovery steps for individuals and businesses is found at the end of this section.

Stage 1 - Immediate Action Steps

Coordination

Goal: Communicate progress regularly.
State of Iowa Long-Term Economic Recovery Strategy

- **Strategy:** Establish a public information officer or designee to implement the communications plan and to serve as the single point of contact. **Responsible parties:** City Council and/or Board of Supervisors

**Housing**

**Goal:** Ensure adequate short-term housing opportunities for displaced homeowners/residents.

- **Strategy:** Secure temporary, portable housing. **Responsible parties:** City and/or County, FEMA
- **Strategy:** Create database of hotel/motel facilities, apartments, and lease properties. **Responsible parties:** Local housing authority, convention & visitors bureau, local/regional Community Organizations Active in Disaster (COAD) organization, Iowa Finance Authority (IFA).

**Infrastructure**

**Goal:** Ensure the safety and quality of life for citizenry served by local infrastructure

- **Strategy:** Repair and mitigate future damage to water, wastewater, and storm sewer infrastructure. **Responsible parties:** City and/or County, ECICOG, IFA/SRF, IDNR, IDED/CDBG, FEMA, EDA

**STAGE 2 - INITIAL RECOVERY AND COORDINATION**

**Coordination**

**Goal:** Encourage a coordinated, community-wide recovery strategy.

- **Strategy:** Establish a long-term recovery committee to provide overall guidance and coordination to recovery efforts. **Responsible parties:** City Council and/or Board of Supervisors
- **Strategy:** Develop a communications plan to ensure timely, accurate, and consistent distribution of information to the general public, media, and partnering agencies/organizations. **Responsible parties:** Recovery Committee, Information Officer
- **Strategy:** Establish issue-based task forces with representation from the public and private sectors and including local, regional, state, and federal officials as appropriate. **Responsible parties:** City Council and/or Board of Supervisors
- **Strategy:** Establish and/or dedicate staff to serve as recovery coordinators and to staff
community-wide committee and task forces Responsible parties: City Council and/or Board of Supervisors

Goal: Communicate progress regularly.

- **Strategy:** Establish a data management function/repository to continue to determine needs and to measure progress. Responsible parties: City Council and/or Board of Supervisors

Goal: Ensure efficient use and maximization of available resources.

Note that, as more programs become available and other programs exhaust funding, this should be an on-going effort, not limited to only Stage 2.

- **Strategy:** Develop a comprehensive recovery financing plan that identifies potential resource/funding sources. Responsible parties: Task forces, with assistance from recovery coordinator.

- **Local Strategy:** Maximize coordination with non-profit, faith-based, and private sector organizations. Responsible parties: Task forces, with assistance from recovery coordinator.

**Housing**

Goal: Eliminate safety and health risks presented by damaged housing stock.

- **Strategy:** Establish housing buy-out program. Responsible parties: City and/or County, FEMA, CDBG

Goal: Stabilize existing housing stock.

- **Strategy:** Provide assistance to homeowners and landlords for repair of housing units damaged in the disaster. Responsible parties: City and/or County, CDBG, Federal Home Loan Bank (FHLB), ECICOG, local housing trust funds

**Infrastructure**

Goal: Ensure an adequate transportation system for the movement of goods and people.

- **Strategy:** Engage principles of mobility management to address loss of personal transportation options. Responsible parties: Metropolitan
planning organizations (MPO), local transit system, ECICOG, East Central Iowa Transit, human service providers.

**Human Services**

**Goal:** Promote the physical and mental well being of residents affected by the disaster

- **Strategy:** Establish or activate case management services for disaster-affected families. **Responsible parties:** County human services, local COAD, Hawkeye Area Community Action Program (HACAP), United Way of East Central Iowa (UWECI)

- **Strategy:** Create public information campaign to educate public to potential mental health impacts of the disaster and the availability of programs/assistance. **Responsible parties:** Task force, public information officer

**Goal:** Coordinate with non-profit, faith-based and private providers.

- **Local Strategy:** Coordinate with case managers to identify unmet faith needs. **Responsible parties:** Task force, local COAD

- **Local Strategy:** Coordinate to establish volunteer program to meet individual and spiritual needs. **Responsible parties:** Task force, local COAD, faith-based community

- **Local Strategy:** Provide training to professional staff and volunteers who assist disaster victims. **Responsible parties:** Task force, local COAD.

**STAGE 3 - BUSINESS STABILIZATION AND RECOVERY**

**Business**

**Goal:** Foster business recovery that is inclusive and addresses the full spectrum of the local economy.

- **Strategy:** Develop business assistance plan that includes assistance for entrepreneurs, start-up ventures, existing affected commercial and retail concerns, industrial and other major employers **Responsible parties:** Task force, ECICOG, local chamber, Small Business Development Centers (SBDC), Entrepreneurial Development Center (EDC).

**Goal:** Ensure the availability of resources and support services for affected, existing businesses.

- **Strategy:** Capitalize Revolving Loan Fund for business assistance. **Responsible parties:** City and/or County, ECICOG, local financial institutions, local chamber, CDBG, EDA

- **Strategy:** Capitalize short-term forgivable loan program to meet immediate business needs. **Responsible parties:** City and/or County, ECICOG, local financial institutions, local
Goal: Encourage economic growth and diversification, as appropriate.

- **Strategy:** Maintain/expand existing business retention and recruitment programs **Responsible parties:** City and/or County, ECICOG, local chamber, Iowa Department of Economic Development, Kirkwood Community College

**STAGE 4 - SHORT-TERM RECOVERY AND MITIGATION**

**Infrastructure**

**Goal:** Ensure an adequate transportation system for the movement of goods and people.

- **Strategy:** Prioritize road surface transportation projects/expenditures that increase the security of the transportation system and that minimize adverse impacts. **Responsible parties:** MPOs, ECICOG, Region 10 RPA, IDOT

**Goal:** Encourage infrastructure recovery that is sustainable and disaster resilient.

- **Strategy:** Consider relocation of critical assets to less hazard-prone areas. **Responsible parties:** City /County, local utilities, IDNR, FEMA

**Housing**

**Goal:** Stabilize existing housing stock.

- **Strategy:** Establish housing rehabilitation for current housing stock not meeting housing quality standards. **Responsible parties:** City and/or County, CDBG, FHLB, ECICOG, local housing trust funds, local financial institutions

**STAGE 5 - LONG-TERM RECOVERY AND MITIGATION**

**Coordination**

**Goal:** Encourage multi-jurisdictional planning, recovery, and mitigation.

- **Regional Strategy:** Utilize multi-jurisdictional planning that addresses development and in and around the disaster area and potential future
hazard areas. **Responsible parties:** City and/or County, ECICOG, IDNR, FEMA, EDA.

- **Regional Strategy:** Utilize multi-jurisdictional mitigation activities to ensure that mitigation in one area does not enhance hazard risk in surrounding communities or neighboring jurisdictions. **Responsible parties:** City and/or County, ECICOG, IDNR, FEMA, EDA.

### Housing

**Goal:** Encourage replacement and new housing development.

- **Strategy:** Establish new housing construction programs, both single-family and multi-family. **Responsible parties:** City and/or County, CDBG, ECICOG, local housing trust funds, local financial institutions.

- **Strategy:** Provide incentives to builders/developers to create affordable housing developments. **Responsible parties:** City and/or County, local housing trust funds, local financial institutions, IFA

**Goal:** Foster housing recovery that is sustainable, inclusive, and meets the unique characteristics of the jurisdiction.

- **Local Strategy:** Encourage green building in construction/reconstruction, and smart growth development in land use practices. **Responsible parties:** Task Force, ECICOG, land use administrators & development officials

### Infrastructure

**Goal:** Encourage recovery that is sustainable and disaster resilient.

- **Strategy:** Rebuild damaged infrastructure to more resilient standards and according to methods that minimize/eliminate adverse impacts. **Responsible parties:** City/County, IDNR, FEMA, EDA

- **Strategy:** Protect natural areas inside and outside of the flood plain from future development. **Responsible parties:** Task force, City/County, IDNR

### Human Services

**Goal:** Promote the physical and mental well being of residents affected by the disaster

- **Strategy:** Establish or activate case management services for disaster-affected families. **Responsible parties:** County human services, local COAD, Hawkeye Area Community Action Program (HACAP), United Way of East Central Iowa (UWECI)
• **Strategy:** Create public information campaign to educate public to potential mental health impacts of the disaster and the availability of programs/assistance. **Responsible parties:** Task force, public information officer

**Goal:** Coordinate with non-profit, faith-based and private providers.

• **Local Strategy:** Coordinate with case managers to identify unmet faith needs. **Responsible parties:** Task force, local COAD

• **Local Strategy:** Coordinate to establish volunteer program to meet individual and spiritual needs. **Responsible parties:** Task force, local COAD, faith-based community

• **Local Strategy:** Provide training to professional staff and volunteers who assist disaster victims. **Responsible parties:** Task force, local COAD.

**Important Information for Individual Residents and Businesses** - While the above recovery strategy is constructed with municipalities and counties in mind, individual residents and businesses usually require additional information and resources. Information on such services is usually provided by local media and contained in the recovery documents and publications of the various public and private agencies providing services within the affected jurisdiction. To assist local jurisdictions in facilitating the availability and promotion of these services, this section of the strategy provides initial answers and assistance options to citizens and businesses, keeping in mind that the availability of individual programs and resources will change over time.

**Residents and Businesses:** Following a disaster, individuals and businesses should ensure their immediate health and safety. Any damages to property that are life threatening, harmful, or may become harmful, need to be removed and made safe. Individuals and businesses should file a claim with their insurance company, who will likely begin to document any losses to homes and businesses. As long as it is safe to do so, all residents are strongly encouraged to take pictures to document any damage done to their property, including, but not limited to: structural damage to a property, damage done to appliances, damaged personal belongings, damaged vehicles, and any damage done to utilities. Further, while the list of eligible and ineligible recovery expenses may change over time, receipts will
almost always be required to obtain reimbursement for such expenses, so individuals are also strongly recommended to keep receipts for any and all materials and labor used to recover from a disaster.

Individuals and businesses should try to stay apprised of local newspaper, radio, and television news stations for information on local debris pick-up and damage hotlines. These public services are put in place to assist disaster-affected individuals, and to keep track of the number of affected households and businesses. Individuals in need of additional assistance or in unique circumstances are advised to contact their county’s emergency management office.

Disaster Declarations and FEMA: After a major disaster, the Governor of Iowa will make a proclamation regarding whether affected counties are eligible for any State Individual Assistance Programs. Funds for these programs are generally dependent on disaster type and will typically include housing, small business, and unmet needs assistance, and case management programs to cover costs that FEMA and other recovery programs could not. Once the Governor has proclaimed a disaster in a county or counties, county emergency management offices will begin collecting damage figures from individuals and businesses to forward to the Federal Emergency Management Association (FEMA). FEMA will then make a determination on whether the area is damaged enough to become a Presidential Disaster area and, if so, individuals will be eligible to apply for FEMA disaster assistance.

The following is a general list of the requirements to be eligible for disaster assistance programs:

- FEMA award letter.
- Copy of driver’s license or legal form of identification.
- Documentation showing you have contacted you homeowners insurance company due to the disaster, documentation of any monetary award received or and claim that has been denied.
- Cost estimates for proposed necessary and reasonable repairs.
- Receipts and other documentation of previous out-of-pocket expenditures, if seeking reimbursement for eligible expenses.

Business Programs Through the SBA: Businesses with unmet needs are encouraged to register for the Small Business Association (SBA) loan program. SBA’s disaster loans are the primary form of federal assistance for the repair and rebuilding of non-farm, private sector disaster losses. Through its Office of Disaster Assistance (ODA), the SBA is responsible for providing affordable, timely, and accessible financial assistance to homeowners, renters, and businesses following a disaster. Financial assistance is generally available in the form of low-interest, long-term loans.

Contact Information for the Above Programs:
- Benton County Emergency Management: (319) 472-4519
- Iowa County Emergency Management: (319) 642-3151
- Johnson County Emergency Management: (319) 356-6700
- Jones County Emergency Management: (319) 462-4386
- Linn County Emergency Management: (319) 892-6500
- Washington County Emergency Management: (319) 653-3015

To apply for FEMA individual or public assistance programs, call (800) 621-3362 from 7 a.m. until 10 p.m., or (800) 462-7585 for those with hearing or speech impairments, or apply online at www.disasterassistance.gov.

To apply with the US Small Business Administration contact:
- SBA Answer Desk, 1-800-U-ASK-SBA (1-800-827-5722)
- Send e-mails to: answerdesk@sba.gov
- Answer Desk TTY: (704) 344-6640, mail
- 409 3rd Street, SW, Washington, DC 20416
- www.sba.gov/services/disasterassistance

Other resources that assisted in the formulation of this strategy include the Linn Area Community Organizations Active in Disaster organizational manual and Holistic Disaster Recovery, Ideas for Building Local Sustainability after a Natural Disaster (developed by Natural Hazards and Research Applications Information Center, University of Colorado, Boulder, CO, 2001).
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There appears to be a short window following disasters, such as those experienced in our region, where communities, businesses and business organizations (i.e., Chambers of Commerce, local economic development groups) are attuned to the need to plan and look to the future to act based upon lessons learned about disaster preparedness. At the regional level, continued emphasis on completion and consistent review of HMP goals and action steps is vital. INRCOG/INREDC will continue to provide current information on potential funding sources in all areas of need, including infrastructure projects, housing needs, and business assistance, including active marketing of Revolving Loan Fund assets, both INREDC and other funds, such as local utility companies. As mentioned previously, the HMP process is moving toward multi-jurisdictional plans which will encourage identification and possible elimination of vulnerabilities on a regional level. In addition, County-wide Homeland Security efforts are also starting to be regionalized.

On a more local level, we are in the process of preparing a Checklist, consistent with the information contained in the Report entitled “An Improved Federal Response to Post-Disaster Economic Recovery” prepared following a meeting in Cassopolis, Michigan. The meeting was sponsored by the National Association of Development Organizations, the International Economic Development Council, the U. S. Chamber of Commerce and the Edward Lowe Foundation. The Checklist, which we anticipate completing in the next thirty to sixty (30-60) days, will contain specific categories that need to be addressed by each community and business. Specifically, the Checklist will contain a listing of recommended planning and educational areas that should be considered by our communities. References to activities that we recommend our communities (which include the affected counties also) might carry out in this strategy section could also be handled by the local Chambers of Commerce or the local Economic Development groups

**COMMUNITY ACTIONS**

**Identify Key Parties:** Communities need to identify the key parties that will be responsible for immediate reactions following a disaster. Those persons include the emergency responders, public spokespersons who will communicate with the public and other outside agencies on behalf of the community, and law enforcement.
**Emergency Needs:** There will be immediate needs following a disaster for shelter, food, and possible repairs to infrastructure caused by the disaster. Communities need to have determined who, in their community, will be responsible for each area. Pre-planning may well include advance contacts with motels, contractors and others who could be called upon for immediate response. Authority needs to be delegated to someone from the community to make immediate decisions in each of these areas.

**Recovery Committees and Human Service Agencies:** Many of the communities affected by the disasters of 2008 created Long Term Recovery Committees. Serious consideration should be given to continuing those committee structures. It is obviously not a requirement that they meet as regularly as they have. However, continued meetings on a quarterly or semi-annual basis will at least keep the lines of communication open and allow continued recognition of the need to maintain current information and react to changes in the communities, such as new employers who need to be integrated into the planning process.

A variety of Human Service agencies were very involved following the 2008 disasters, both on a short term, immediate basis as well as on a longer term basis. Many of these agencies were represented on the Recovery Committees. Communities need to continue to communicate and include such agencies in the planning process as they have both resources and volunteers who can add immensely to the assistance pool flowing a disaster. Coordination is always an issue, but including the agencies in the planning process or the Recovery Committee structure can give them a sense of community and aid in the coordination effort, when needed.

**Housing:** One of the most serious issues following the flooding of 2008 was the loss of housing, particularly the low to moderate housing. Communities need to explore the inventory of housing in their communities to determine of the existing stock can accommodate loss of homes that may or may not be insured and replaceable. If not, consideration should be given to possible funding sources to add to the existing inventory through agencies such as USDA, the Iowa Department of Economic Development, and the Iowa Finance Authority, to name a few.

**Transportation:** The loss of major transportation routes can add significantly to the impact of a disaster on a community. The inability to move goods and services as well as the difficulty in residents getting out of harm’s way add immeasurable stress to an already difficult situation following a disaster. Communities need to have multiple options available for assuring the continued transportation issues that may arise. The considerations need to be somewhat disaster sensitive. For example, a community needs to consider what transportation alternatives exist should the disaster be flooding, assuming certain bridges and roads may be impassible for the short term or long term. Alternatively, the disaster might be a chemical leak at a local manufacturing facility that would create different issues. As Hazard Mitigation Plans are developed, these scenarios can and should be addressed. However, the review of transportation options needs to be ongoing as this may be the moist important issue to be faced.

**Business Recovery:** The following section deals with steps that businesses must take following
a disaster, but there are several critical steps the communities must take with respect to their business enterprises. First, the communities must determine a list of critical employers to determine those that the community will need back in service most quickly following any disaster. That decision will turn on issues such as identifying which businesses provide needed services and goods following a disaster as well as which businesses provide the employment and income base that will be needed following a disaster. A list of such businesses and contact information will be vital to be able to immediately respond following a disaster.

Communities, as they develop their local business incentives, should consider what impact, if any, a disaster might have on their program. Questions as to whether changes would occur following a disaster should be discussed. Increased benefits as well as decreased benefits might be necessary. A community’s ability to fund incentives post-disaster might be impacted by loss of revenue caused by a decrease in taxable value or the need to expend available funds on other activities, such as clean-up or infrastructure repairs. Discussion of these issues and the source of funding should be done in advance of a disaster, to the extent possible.

**BUSINESS ACTIONS**

The following recommended actions will be supplemented during the Grant Extension period to provide more detailed checklists for business use. These actions are those that need to be taken by the business entities themselves.

**Pre-Disaster Planning Activity:** Businesses should consider the need for business interruption insurance. This is an economic decision for each business to make, but needs to be considered in advance of a disaster. In addition, each business should be encouraged.

Businesses need to have an accurate and on-going system developed to back up their business information. Many of the aid programs available following the 2008 disasters required proof of assets, losses and expenses, much of which was destroyed by a tornado or washed away with flood waters. Off site storage is imperative and, unfortunately, was not always the norm.

A listing of local and regional businesses that might be able to provide post-disaster services should be maintained. Such services include cleaning services, repair services, contractors that can repair or replace damaged
goods. Although the City can assist in maintaining such a list, the involvement of the businesses themselves will be helpful in maintaining a complete and up-to-date list.

**Emergency Communication:** Through the local Chamber, local economic development group or a similar entity, if available, businesses need to determine how they can best be communicated with following a disaster. There may be websites available which can be a clearing house for information. However a community and its businesses do so, it is vital that a communication link be determined that businesses know will be available.

**Workforce Issues:** Available workforce following a disaster can determine the speed with which businesses can reopen. Consideration should be given to available options to replace, permanently or temporarily, workforce unable to report to work for personal reasons or reasons such as lack of transportation routes. Such decisions are unique to each business but are vital to recovery of the business community. The longer a business is unable to reopen, the higher the likelihood of permanent damage.

**Financing Options:** A listing of financing options following a disaster is important for business recovery. This process is probably most efficient if assisted by the local economic development group/Chamber and certainly can be aided by the regional Council of Governments.

There are a multitude of potential financing options, depending upon the region and community. They include the local lenders, the state and federal programs, the revolving loan funds in the area which may be community-run, administered by a Council of Governments, funded by the utility companies in the area, as well as state and federal programs. A complete list of options, with contact information should be developed and maintained on a current basis. Discussion with local lenders as to what they might be able to do following a disaster might be beneficial. Advance discussions might allow local lenders to have a plan in place in advance allowing for quick response.

**IOWA NORTHLAND REGIONAL COUNCIL OF GOVERNMENTS**

**ATTACHMENT B: REGIONAL CHALLENGES AND RECOMMENDATIONS**

INRCOG/INREDC generally experienced the same types of obstacles set forth in the state-wide compilation prepared by the Councils of Governments. We will not recite those same items here, other than to emphasize a few that were definite issues as we approached disaster recovery internally. The following obstacles are those we believe presented the most interference in our ability to respond effectively to our communities and businesses in the delivery of services.

**Staffing Issues:** Perhaps the most difficult issue faced by INRCOG/INREDC immediately following the tornado and flooding, related directly to the ability of staff to handle the influx of questions and requests for assistance. Fortunately disasters have not hit our region so frequently that we all had the necessary experience to respond immediately and accurately. Unfortunately, because of the fact that disasters have not hit our region so frequently, we did not have sufficient
experienced staff to respond immediately and accurately without further training. We did have staff members who had been through serious flooding before and had the background to assist the remaining staff. However, the learning curve did result in some critical decision-making choices. Those staff members with the most experience to answer questions immediately were also those most necessary for the internal training. The balancing act that resulted was a challenging one. Once funding was secured, finding staff that had any experience to fill two-year positions was a challenge. Staff hired came without any disaster training and, thus, experienced employees were responsible for training the new Disaster Coordinators which meant they were unable to devote as much direct time to disaster recovery directly. In the long-run, that is a necessary part of the process; however, in the short run, it means some direct assistance is delayed.

Recommendation: Certainly, the opportunity to add staff through the Disaster Coordinator Grants funded through EDA was critical and should always be considered in disasters of this magnitude. These grants were approved by September of 2008, which is remarkably quick under the circumstances (from approval of funding at the national level through filing and review of individual applications in Denver). Since adequately trained staff will seldom be in place at the exact time of a major disaster, at the COG level, documenting the processes that worked for future reference is vital. The obligation to prepare this Final Report should result in a usable document should the need arise to respond to a future disaster.

Federal and State Oversight: With federal and state involvement in funding comes the regulation and requirements that must be complied with. Communities and businesses are interested in immediate response to commence recovery activities. They generally are not pleased with COG responses indicating that procedural issues need to be resolved before action can be taken. Even though it would be wonderful to operate in the aftermath of a disaster without such restrictions, we all understand that is not the real world. However, acknowledging that fact, there is significant delay caused by the failure of the reviewing governmental groups to have standardized processes, both at the federal and state levels. We experienced many programs where the expected process was frequently changing. Reviewers were replaced by new personnel whose approach to grant applications or HMP documentation, for example, seemed to be fluctuating on an almost daily basis. Much time was spent reworking documents for grammatical preferences of the reviewers or format changes
that, frankly, should be in place prior to any given disaster.

Many of the state sponsored programs, both housing and business, were announced without formal rules being completely established. We were left in the field with people and businesses expecting benefits and we were unable to determine whether eligibility standards were even being met. Frustration at the beneficiary level was not uncommon and resulted in many questioning whether the groups administering the program knew what they were doing. In addition, numerous times, new requirements were added during the program operations which required additional contacts with frustrated benefit recipients. We understand that many of the changes were the result of interpretations and evolution at levels above those we had contact with; nevertheless, such changes make it difficult to efficiently deliver services.

A similar, although slightly different, issue also arose that involved the lack of consistency of message, both intra-agency and inter-agency. Not specifically the result of changing rules and regulations, or the changing nature of staff, the message and approach to problems solving was not always consistent. Such lack of consistency resulted in mixed messages as to priority of tasks, methods of communication and the hierarchy of exactly who had authority to approve actions or provide answers to questions that arose.

*Recommendation:* To the extent feasible, at the state and national level, considerable effort needs to be given to standardization of process. Obviously, each disaster is different, but common threads do exist. The requirements and regulations that must be considered are not as big a problem as the shifting sand. Administrators of programs will deal with the program requirements - we have no real choice. We all understand that aid dollars come with conditions. The real issue is the uncertainty of knowing whether what we are doing today will be acceptable tomorrow.

*Funding:* A specific obstacle that we believe needs discussion, although it is not just a local issue to our region, is the unnecessary complication that arises from running disaster money through existing non-disaster programs, such as CDBG funding. The CDBG requirements, which are understandable for normal CDBG projects, simply are not appropriate for disaster funding. The requirements (i.e., SHPO, environmental) simply preclude the use of the funds for reasonable purposes following a disaster in a timely fashion.

*Recommendation:* Both the state and federal governments could ease the ability of governmental units, businesses and individuals if the funding stream for disaster assistance had its own pathway to the ultimate recipient. Obviously there still will be certain requirements that need to be met. However, when those requirements are discussed (pre-disaster) serious consideration may be made as to the restrictions that need to be attached to disaster aid. Not all of the requirements that apply to “normal” projects are appropriate for disaster assistance. The inability to get approval for expenditure of any dollars for up to twelve (12) months or more following a disaster leaves many feeling they are in a hopeless situation. These decisions need to be made outside the pressures if responding to the immediacy of a disaster. If the process is established in advance, the dollars will flow to the needs and address the recovery far more quickly. The ability to
determine when the disaster rules apply, and thus the less restrictive conditions for use, still will reside at the federal level, or state level in some instances. Requesting waivers of rules, for example through the Department of Housing and Urban Development has proven to be a cumbersome and time consuming process. It is apparent that granting waivers causes concern about setting precedents that could be eased by loosening the rules in advance for disasters.
The purpose of the Regional Recovery Strategy is to provide guidance to jurisdictions in the MAPA region when they face the challenges of long-term recovery from a disaster. While the strategy has been prepared in response to the disasters of 2008, the general guidance it provides should be applicable to other natural and man-made disasters. Individual jurisdictions should consider the appropriateness of suggested strategies to both the geographic location and nature of the disaster. Due to the uniqueness of individual communities and disaster types, the strategy should be considered a template and not a finite document.

The Regional Recovery Strategy is organized into four stages, beginning with the initial response through long-term recovery. The strategy contains four recovery components: Coordination, Housing, Infrastructure, and Business. Not every stage will include all recovery components. Each component provides recovery goals, sample strategies, and suggested responsible agencies. Goals may be regional or local depending on responsible parties.

**STAGE 1 - IMMEDIATE ACTION AND COORDINATION**

**Coordination**

**Goal:** Communicate progress regularly.

- **Strategy:** Establish a public information officer to serve as the single point of contact and to communicate disaster-related information to the public. **Responsible Parties:** City Council and/or Board of Supervisors.

**Housing**

**Goal:** Determine housing alternatives for displaced residents.

- **Strategy:** Create an inventory of hotels and motels, apartments, and other lease properties. **Responsible Parties:** Convention and visitors bureaus; local Community Organizations Active in Disaster (COAD).

**Infrastructure**

**Goal:** Ensure public safety by securing infrastructure.
State of Iowa Long-Term Economic Recovery Strategy

- **Strategy:** Repair or mitigate damage to affected transportation and utility infrastructure.  
  **Responsible Parties:** City and/or County; Iowa Department of Natural Resources (IDNR); Iowa Department of Transportation (DOT); Iowa Department of Economic Development (IDED).

**STAGE 2 - SHORT TERM RECOVERY**

**Coordination**

**Goal:** Encourage a coordinated, community-wide recovery strategy.

- **Strategy:** Establish a recovery committee to provide overall guidance and coordination to recovery efforts. **Responsible Parties:** City Council and/or Board of Supervisors.

**Goal:** Ensure efficient use and maximization of available resources.

- **Strategy:** Develop a comprehensive recovery financing plan that identifies potential funding sources. **Responsible Parties:** Local recovery committee; MAPA.

- **Strategy:** Maximize coordination with nonprofit and faith-based organizations. **Responsible Parties:** City Council and/or Board of Supervisors; local recovery committee.

**Housing**

**Goal:** Ensure adequate housing alternatives for displaced residents.

- **Strategy:** Secure temporary, portable housing. **Responsible Parties:** City and/or County; FEMA.

**Goal:** Stabilize existing housing stock.

- **Strategy:** Provide assistance to homeowners and landlords for repair of residential units damaged in a disaster. **Responsible Parties:** FEMA; U.S. Department of Housing and Urban Development (HUD).

**Business**

**Goal:** Assess extent and severity of disaster impacts to businesses.

- **Strategy:** Develop a standardized reporting mechanism to distribute to disaster affected businesses. **Responsible Parties:** City and/or County; local chambers of commerce; MAPA.

**STAGE 3 - BUSINESS RECOVERY AND REVITALIZATION**
**Business**

**Goal:** Ensure the availability of resources and support services for affected, existing businesses.

- **Strategy:** Capitalize Revolving Loan Fund for business assistance. 
  **Responsible Parties:** City and/or County; MAPA; local financial institutions; local chambers of commerce; Economic Development Administration (EDA).

**STAGE 4 - LONG-TERM RECOVERY**

**Coordination**

**Goal:** Encourage multi-jurisdictional planning, recovery, and mitigation.

- **Strategy:** Utilize multi-jurisdictional planning that addresses development in and around the disaster area. **Responsible Parties:** City and/or County; MAPA; FEMA.

**Housing**

**Goal:** Encourage replacement and new housing development.

- **Strategy:** Establish new housing construction programs, both single-family and multi-family. **Responsible Parties:** City and/or County; Iowa Finance Authority (IFA); local housing trust funds; local financial institutions.

**Goal:** Foster housing recovery that is sustainable, inclusive, and meets the unique characteristics of the jurisdiction.

- **Strategy:** Encourage green building in construction/reconstruction and smart growth development in land use practices. **Responsible Parties:** Land use administrators and development officials; IFA.

**Infrastructure**

**Goal:** Encourage recovery that is sustainable and disaster resilient.

- **Strategy:** Rebuild damaged infrastructure to more resilient standards and according to methods that minimize or eliminate adverse impacts. **Responsible Parties:** City and/or County; IDNR; FEMA.
State of Iowa Long-Term Economic Recovery Strategy

● **Strategy:** Consider relocation of critical assets to less hazard-prone areas. **Responsible Parties:** City and/or County; local utilities; IDNR; FEMA.

● **Strategy:** Protect natural areas inside the floodplain from future development. **Responsible Parties:** City and/or County; IDNR.

**Business**

**Goal:** Encourage businesses to adopt disaster planning principals.

● **Strategy:** Reach out to businesses to explain benefits of disaster and continuity planning. **Responsible Parties:** Local chambers of commerce; MAPA.

**Important Information for Individuals and Businesses** - While the above recovery strategy is constructed with municipalities and counties in mind, individual residents and businesses usually require additional information and resources. Information on such services is usually provided by local media and contained in the recovery documents and publications of the various public and private agencies. To assist jurisdictions acquire such services, this section provides basic information and appropriate contacts for individuals and businesses.

Following a disaster, individuals and businesses should ensure their immediate health and safety. Any damages to property that are life threatening, harmful, or may become harmful, need to be removed and made safe. Individuals and businesses should file a claim with their insurance company as soon as possible. As long as it is safe to do so, residents are strongly encouraged to take pictures to document personal property damage, including, but not limited to: structural damage to property, damage to appliances, damage to personal belongings, damage to vehicles, and damage to utilities. Furthermore, while the list of eligible and ineligible recovery expenses may change over time, receipts will almost always be required to obtain reimbursement for such expenses.

Individuals and businesses should stay apprised of local newspaper, radio, and television news stations for disaster recovery-related information. Individuals can always contact their local county emergency management office for relevant information and assistance options.

**Local Emergency Management Agency Contacts:**

● Mills County - Larry Hurst (712) 527-3643

● Pottawattamie County - Jeff Theulen (712) 328-5777

**Disaster Declarations and FEMA:** After a disaster, the Governor will make a proclamation regarding whether affected counties are eligible for any State Individual Assistance Programs. Once the Governor has proclaimed a disaster in a county, the county emergency management
office will begin collecting damage figures from individuals and businesses to forward to FEMA. FEMA will then make a determination on whether the damage sustained warrants a Presidential Disaster Declaration. If a county has been determined eligible for Individual Assistance, citizens may then go through the process of applying for funds.

The following is a general list of the requirements to be eligible for disaster assistance programs:

- FEMA award letter.
- Copy of driver’s license or other legal form of identification.
- Contact insurance provider; document any monetary award received or claim that has been denied.
- Cost estimates for proposed necessary and reasonable repairs.
- Receipts and other documentation of out-of-pocket expenses.

To apply for FEMA individual or public assistance programs, call (800) 621-3362 from 7 a.m. until 10 p.m., or (800) 462-7585 for those with hearing or speech impairments, or apply online at www.disasterassistance.gov.

**Business Programs through the SBA:** Businesses with unmet needs are encouraged to register for the Small Business Association (SBA) loan program. SBA’s disaster loans are the primary form of federal assistance for the recovery of non-farm, private sector disaster losses. Financial assistance is generally available in the form of low-interest, long-term loans.

To apply for the U.S. Small Business Administration contact:

- SBA Answer Desk: 1-800-U-ASK-SBA (1-800-827-5722)
- Send emails to: answerdesk@sba.gov
- Answer Desk TTY: (704) 344-6640
- Mail to: 409 3rd Street SW, Washington, DC 20416
- www.sba.gov/services/disasterassistance
Mid Iowa Development Association

In the event of future disasters in the MIDAS region, a general recovery response strategy should be followed. The strategy is dependent upon what type of disaster has taken place and what areas of the region the incident has affected. The following strategy is broken up into two sections; MIDAS Community Recovery and MIDAS Individuals and Businesses.

MIDAS COMMUNITY RECOVERY

When a community in the MIDAS region encounters a disaster of any scope, the first call should always be the County Emergency Manager. The Local Emergency manager will have options and answers to many of the initial emergency response efforts. Emergency Managers will also have a contact with Iowa Homeland Security and Emergency Management Division (HSEMD). This contact with Iowa Homeland Security will trigger any Governor Declaration of Disaster. Once a Governor declaration is announced, damage assessments and reports will be sent to the Federal Emergency Management Association (FEMA) in order to assess if damages were widespread and severe enough for a Presidential Disaster Declaration.

MIDAS Council of Governments after a Regional Disaster may well be a major player in the distribution of funding if funding is available. As the past has shown, MIDAS has the credentials to administrate many different types of disaster programs. Some of the past programs include the JumpStart Iowa Program and the Iowa Helping Iowans Program. In the past, programs have been funded by federal and state disaster funds. Federal funding is through the Iowa Department of Economic Development (IDED) and State funding is through the Iowa Finance Authority (IFA). These programs are well publicized and open to disaster-affected counties. Information on any of these programs is available at the Rebuild Iowa Office (RIO). After the floods of 2008 the Rebuild Iowa Office (RIO) was established, it was a source of information during the current recovery period. However, RIO is scheduled to “sunset” in 2011 and it is unknown if the State will establish a similar organization in the event of a future disaster.

Iowa Department of Economic Development (IDED)

- 200 East Grand Avenue, Des Moines, Iowa 50309; 515.725.3000; www.iowalifechanging.com

Iowa Finance Authority (IFA)
MIDAS INDIVIDUALS AND BUSINESSES

After disaster strikes and the ‘boots on the ground’ efforts have left town, many MIDAS communities’ citizens and businesses are left with empty homes, piles of debris, unpaid bills and lots of rebuilding. This Recovery Strategy will provide answers and assistance options to citizens and businesses, and is designed to be secondary to immediate emergency response efforts by local officials, but may begin as soon as immediate threats to safety and property have ended.

Step 1: Document: As soon as possible following disaster individuals and businesses need to document and take pictures to show how much damage was done to your property. The pictures may include damaged appliances and personal belongings, damaged buildings, vehicles and utilities. If in doubt as to whether or not to document, citizens are encouraged to err on the side of “over-documentation”.

*Damages that are life threatening, harmful or may become harmful, need to be removed and made safe. For instance, a flooded home will need to be dried out as soon as possible (after documentation) to hinder mold growth.

Step 2: Listen: Individuals and businesses should listen to local newspaper, radio, and television news stations for information on local debris pick-up and damage hotlines. These public services are put in place to assist disaster affected individuals, and to collect a count on how many households were affected by the disaster.

If the local newspaper, radio, and television news stations do not answer your questions, or you have a unique situation please contact your local emergency manager:

- Calhoun County Emergency Manager - Kerrie Hull (712) 297-8323
- Hamilton County Emergency Manager Terry Johnston (515) 832-9518
- Humboldt County Emergency Manager - Pat Colwell (515) 332-4809
- Pocahontas County Emergency Manager - Tim McKiernan (712) 335-3188
After a major disaster, the Governor of Iowa will give a proclamation on whether the affected counties are eligible for the State Individual Assistance Program. The funds are dependent on disaster type and severity. Many times the money is only available for low income families based on yearly income and percent above the poverty level. The Local County Board of Supervisors will appoint an entity to administer the Unmet needs program. Look to the local Emergency Manager for guidance on who to contact.

Unmet Needs Disaster Grant program, contact Linda Von Bank, executive director of Northwest Central Regional Disaster Recovery Inc., at (515) 408-5665 or email at linda_von_bank@hotmail.com or disasterresponse@udmo.com if you live in Calhoun, Hamilton, Humboldt, Pocahontas, Wright, and Webster counties. NWC Regional Disaster Recovery Office will also help connect flood victims with the appropriate resources, including government and privately financed programs.

Step 3: Report Damage: Once the Governor has proclaimed counties a disaster area, local emergency management teams will initiate a disaster hotline in order to collect damage figures. The damage numbers will be forwarded to the Federal Emergency Management Association (FEMA). FEMA will assess the damages reported and make a judgment on whether the area is damaged enough to become a Presidential Disaster area. If your county is declared as a Presidential Disaster area you will be eligible to apply for FEMA disaster assistance. If anyone has encountered any damage or negative impact, he/she should register with FEMA.

To apply for FEMA individual or public assistance programs, call (800) 621-3362 from 7 a.m. until 10 p.m., or (800) 462-7585 for those with hearing or speech impairments, or apply online at www.disasterassistance.gov.

Step 4: Unmet Needs: In many disasters the State of Iowa will initiate a housing assistance, small business assistance, unmet needs assistance and case management programs to cover costs that FEMA and other recovery programs could not. Examples of these programs include the JumpStart Iowa Program in 2008 and Iowans Helping Iowans Program in 2010. The following is a general list of the requirements to be eligible:
State of Iowa Long-Term Economic Recovery Strategy

- FEMA award letter.
- Copy of driver’s license or legal form of identification.
- Documentation showing you have contacted your homeowners insurance company due to the disaster, documentation of any monetary award received or a claim that has been denied.
- Cost estimates for proposed necessary and reasonable repairs.
- Receipts and other documentation of previous out-of-pocket expenditures, if seeking reimbursement for eligible expenses.

**Step 5: Apply:** Businesses with unmet needs are encouraged to register for the Small Business Association (SBA) loan program. Through its Office of Disaster Assistance (ODA), the SBA is responsible for providing affordable, timely and accessible financial assistance to homeowners, renters and businesses following a disaster. Financial assistance is available in the form of low-interest, long-term loans.

To apply with the US Small Business Administration contact:

- SBA Answer Desk, 1-800-U-ASK-SBA (1-800-827-5722); Send e-mails to: answerdesk@sba.gov; Answer Desk TTY: (704) 344-6640; 409 3rd Street, SW, Washington, DC 20416; www.sba.gov/services/disasterassistance

SBA’s disaster loans are the primary form of federal assistance for the repair and rebuilding of non-farm, private sector disaster losses. For this reason, the disaster loan program is the only form of SBA assistance not limited to just small businesses.

**Important Local Recovery Contacts:**

- MIDAS Council of Governments, (515) 576-7183, Fort Dodge
- Webster County: DHS office, (515) 955-6353, Fort Dodge
- Hamilton County: DHS office, (515) 832-9555, Webster City
- Local Small Business Administration Office, (515) 284-4422, Des Moines, IA
- Federal Emergency Management, (515) 725-3231, Johnston, IA
- Red Cross Webster County, (515) 576-1911, Fort Dodge, IA
- Salvation Army, (515) 567-1281, Fort Dodge, IA
North Iowa Area Council of Governments

The NIACOG regional strategy has a foundation built in efficient communication and effective partnerships that have developed since the disasters of 2008 and will continue in the event of future disasters. Our region has worked very diligently through our Long Term Recovery Coalitions to improve communication and coordination among disaster response resources such as County Emergency Management Coordinators, North Iowa Area Council of Governments, Red Cross, United Way, Community Action Organization, Habitat for Humanity, Elderbridge Agency on Aging, Housing Authorities, media, and the faith community.

In the event of future disasters in the NIACOG region, the “road map” for our 67 member communities and 8 county governments will be to:

Step 1: Implement the County Comprehensive Emergency Management Plan (CEMP)

The CEMP provides a framework through which each County and its municipalities prepare for, respond to, recover from, and mitigate the impacts of various disasters that could adversely affect the health, safety and/or general welfare of its citizens.

The CEMP is operations-oriented and will address coordination of evacuation, sheltering, and recovery; rapid and efficient usage of resources; communications and warning systems; annual exercises to test ability to respond to emergencies; and clearly defined responsibilities for municipal departments through an Emergency Support Function (ESF) approach to planning and operations.

The CEMP will provide mechanisms for communities to mobilize resources and conduct activities to guide and support local emergency efforts through response and recovery efforts. The CEMP uses the Emergency Support Function (ESF) approach to designate a lead agency in each community to implement these strategies.

The Cerro Gordo-Franklin County Emergency Management Agency is in the final development stages of a comprehensive plan that will provide the template for our remaining six counties to develop plans. This plan is the result of many agencies, organizations, and governmental entities working together to assure efficient use of available response and recovery resources in the event of a disaster. NIACOG will work closely with the County Emergency Management Coordinators in Cerro Gordo, Floyd, Franklin, Hancock, Kossuth, Mitchell, Winnebago, and Worth counties to promote development, adoption, and implementation of these plans.
State of Iowa Long-Term Economic Recovery Strategy

This process, and these resources, are addressed in the attached Cerro Gordo County Comprehensive Emergency Management Plan.

**Step 2: Utilize services offered through the North Iowa Area Council of Governments (NIACOG)**

NIACOG is a voluntary association of local governments established for the purpose of promoting intergovernmental cooperation and strengthening local units of government. By working collectively through the Council of Governments, cities and counties can share professional and technical services they could not otherwise afford such as:

- Planning: preparation of local and regional comprehensive guidelines for development in areas of land use, hazard mitigation plans, and other studies/plans.
- Technical Assistance: assistance in the actual day-to-day operation of city and county government in areas of administration, zoning, and grant writing.
- Grants Administration: assistance in making application for, securing, and administering federal and state grants in areas of community and economic development, infrastructure, transportation, conservation, housing, and community facilities and services.
- Public Transit: serves as regional transit authority, providing transit service throughout our 8 county region.
- Safety Program: providing safety training sessions to city and county employees.
- Disaster Recovery: NIACOG potentially will be a major funding source in future disasters and will work with the Iowa Department of Economic Development Iowa Finance Authority to administer State and Federal assistance programs as needed. Available disaster programs are listed in Appendix A.

**Step 3: Provide our 67 member communities with specific action steps to distribute to individuals and businesses in preparation of receiving potential monetary assistance through disaster recovery programs.**

- **Step 1: Document:** As soon as possible following a disaster, individuals and businesses need to document and take pictures to show how much damage was done to property. The pictures may include damaged appliances and personal belongings, damaged buildings, vehicles and utilities.
- **Step 2: Access Media:** Individuals and businesses should access local newspaper, radio, and television stations for information on local debris pick-up, damage hotlines, and potential disaster assistance programs. After a major disaster, the Governor of Iowa will give a proclamation on whether the affected counties are eligible for the State Individual Assistance Program. The funds are dependent on disaster type and severity. Many times the money is
only available for low income families based on yearly income and percent above the poverty level.

- Step 3: Report Damage: Once the Governor has proclaimed counties a disaster area, local emergency management teams will initiate a disaster hotline in order to collect damage figures. The damage numbers will be forwarded to the Federal Emergency Management Association (FEMA). FEMA will assess the damages reported and make a judgment on whether the area is damaged enough to become a Presidential Disaster area. If a county is declared as a Presidential Disaster area for Individual Assistance, households will be eligible to apply for FEMA disaster assistance. If anyone has encountered any damage or negative impact, he/she should register with FEMA.

To apply for FEMA individual or public assistance programs, call (800) 621-3362 from 7 a.m. until 10 p.m., or (800) 462-7585 for those with hearing or speech impairments, or apply online at www.disasterassistance.gov.

- Step 4: Unmet Needs: In many disasters the State of Iowa will initiate a housing assistance, small business assistance, unmet needs assistance and case management programs to cover costs that FEMA and other recovery programs could not. Examples of these programs include the Jumpstart Iowa Program in 2008. The following is a general list of the requirements to be eligible:
  - FEMA award letter.
  - Copy of driver’s license or legal form of identification.
  - Documentation showing you have contacted your homeowner’s insurance company due to the disaster, documentation of any monetary award received and/or claim that has been denied.
  - Cost estimates for proposed necessary and reasonable repairs.
  - Receipts (dated and itemized) and other documentation of previous out-of-pocket expenditures if seeking reimbursement for eligible expenses.

- Step 5: Apply: Businesses with unmet needs are encouraged to register for the Small Business Association (SBA) loan program. Through its Office of Disaster Assistance (ODA), the SBA is responsible for providing affordable, timely and accessible financial assistance to homeowners, renters and businesses following a
disaster. Financial assistance is available in the form of low-interest, long-term loans.

To apply with the US Small Business Administration contact:
- SBA Answer Desk, 1-800-U-ASK-SBA (1-800-827-5722);
- Send e-mails to: answerdesk@sba.gov
- Answer Desk TTY: (704) 344-6640
- Mail: 409 3rd Street, SW, Washington, DC 20416
- www.sba.gov/services/disasterassistance

SBA’s disaster loans are the primary form of federal assistance for the repair and rebuilding of non-farm, private sector disaster losses. For this reason, the disaster loan program is the only form of SBA assistance not limited to just small businesses.

*More information on past assistance opportunities is located in Appendix A.

*More information on local recovery contacts is included in the County Comprehensive Emergency Management Plan.
Northwest Iowa Planning and Development Commission

CHECKLIST FOR AFFECTED INDIVIDUALS

In the case of disaster that damages your home follow these steps.

1. Contact FEMA to check on status of disaster declarations and individual assistance announcements.
   
   FEMA Assistance Number (800) 621-3362.

2. Contact your local County Emergency Management Coordinators to ask about available assistance

   Emergency Management Coordinators

   Buena Vista: Bob Christensen; 712-749-2705; bobc@bvema.com
   Clay: Eric Tigges; 712-264-3987; etigges@co.clay.ia.us
   Dickinson: Michael Ehret; 712-336-3987; dcem911@gmail.com
   Emmet: Terry Reekers; 712-362-5702; ematerf5@yourstarnet.net
   Lyon: Wayne Jepsen; 712-472-8330; lyonlec@hickorytech.net
   O’Brien: Anne Koontz; 712-757-4305; obcema@tcaexpress.net
   Osceola: Dan Bechler; 712-754-2381; dbechler@osceolacoia.org
   Palo Alto: Mark Hunefeld; 712-852-4997; paema@iowatelecom.net
   Sioux: Nate Huizenga; 712-737-4010; nateh@siouxcounty.org

3. Contact Northwest Iowa Regional Planning and Development Commission for information on available programs and application instructions.

   Executive Director: Ted Kourousis; 712-262-7225 Ext. 142; ted.kourousis@nwipdc.org
   Planning Director: Steve Hallgren; 712-262-7225 Ext. 141; steve.hallgren@nwipdc.org
   Planner: Darren Bumgarner; 712-262-7225 Ext. 143; darren.bumgarner@nwipdc.org
   Planner: Aaron Sedey; 712-262-7225 Ext. 138; aaron.sedey@nwipdc.org
   Disaster Coordinator: Reilly Wagenbach; 712-262-7225 Ext. 146; reilly.wagenbach@nwipdc.org
   Housing Planner: Sherry Zinn; 712-262-7225 Ext. 139;
4. Have these documents readily available when applying for assistance from state aid programs.
   - FEMA number and letter documenting assistance
   - Insurance policies
   - Ownership proof (deed, contract purchases, abstract etc.)
   - Proof of residence (identification or utility bill etc.)
   - Receipts from construction if construction has already started

sherry.zinn@nwipdc.org
The purpose of the Regional Recovery Strategy is to provide guidance to jurisdictions in the R6PC region when they face the challenges of long-term recovery from a disaster. While the strategy has been prepared in response to the Floods of 2008, the general guidance it provides should be applicable to other natural and man-made disasters. Individual jurisdictions should consider the appropriateness of suggested strategies to both the geographic location and the nature of the disaster. Also, the applicability of individual strategies will be affected over time by the changes in growth and development in individual jurisdictions. For these reasons, the strategy should be considered a template and not a final document.

The recovery strategy is constructed with municipalities and counties in mind, providing guidance for the region as a whole. However, in the event of a disaster, individual residents and businesses also require guidance. This usually entails more specific and individual assistance with, and access to, information and resources. Experience shows that state and local agencies and non-profit organizations effectively utilize local media to inform residents of such resources and services during and immediately following a disaster. To assist jurisdictions in facilitating this effort, a short guide to disaster recovery steps is provided.

The main disaster recovery strategy goals for the Region 6 Planning Commission’s region are in housing recovery, infrastructure, and hazard mitigation. To address these needs and priorities, a number of projects are already underway and funded as outlined in the Scope of Work. In the future, should another disaster occur, the following broad goals will be the R6PC’s focus in a regional recovery effort.

1. **Coordination:** In the Region 6 Planning Commission area, individuals, cities, and counties must all work together in order to ensure an expedient and complete recovery from disaster.

2. **Housing and Business Recovery:** In the Region 6 Planning Commission area plus Jasper, Polk (except Des Moines city limits), and Story Counties, assist communities and individual homeowners return their structures to pre-disaster condition and prevent damage from future disasters. This will also include businesses. Note: a separate business recovery goal is not included, because businesses are generally not affected as much by natural disasters due to the rural nature of the R6PC Region.

3. **Infrastructure Recovery:** Assist city and county governments in the repair and mitigation of infrastructure failure and damage due to a
disaster.

4. Hazard Mitigation: Provide planning assistance to Region 6 Planning Commission counties and cities to minimize future damage from disasters.

IMMEDIATE ACTION STEPS

1. Coordination Strategy: When a disaster does occur, the first and most important step is to contact county and city officials to find out what areas were affected the most severely and act accordingly as far as data collection and immediate outreach. A database should be created to centralize this information.

   Coordination Responsibilities: First, county emergency management is responsible for contacting county and city officials. This county department will be the first and best able to provide immediate resources. Once immediate needs are identified and met, R6PC staff will begin to assist with the coordination of emergency management, county, and city recovery activities. Currently, R6PCO staff members are assigned certain counties and cities to serve as a primary contact and obtain regular updates on county and city issues and needs. In the case of a disaster, staff will contact their assigned counties and cities to determine the disaster’s effects across the region and assess individual county and city needs. R6PC in coordination with emergency management will create and update a database detailing the disaster’s effects on each city and county.

2. Housing Recovery Strategy: Ensure adequate short-term housing opportunities for displaced homeowners/residents. Secure temporary housing like motels, hotels, and rental properties and/or portable housing will be needed. A database of hotel/motel facilities and rental properties that may be available in each city would be beneficial in this effort.

   Housing Recovery Responsibilities: Cities and emergency management would be responsible for creating the database and distributing this information to individuals who cannot live in their homes immediately following a disaster.

3. Infrastructure Recovery Strategy: Ensure the safety of citizens served by local infrastructure. Damage to basic infrastructure including water, waste water, and storm sewer that endangers citizens’ safety or property should be immediately addressed.

   Infrastructure Recovery Responsibilities: City and county public works departments or contracted operator for the system must address major infrastructure damages immediately. Damages that endanger residents in their homes and properties should especially be addressed immediately. Other organizations that can assist include R6PC, IFA/ESRF, IDNR, IDED/CDBG, FEMA, and the EDA.
STEP TWO: INITIAL RECOVERY (SHORT TERM)

1. **Coordination Strategy:** Encourage a coordinated, community-wide recovery strategy through the establishment of a long-term recovery committee to provide overall guidance and coordination to recovery efforts. Also establish and/or dedicate staff to serve as recovery coordinators and to staff community-wide committee.

   *Coordination Responsibilities:* City Council and/or Board of Supervisors will be responsible for encouraging the formation of a committee. A city official or staff person should serve as the recovery coordinator but in smaller cities an R6PC staff member could provide assistance or even serve this function depending on the demand across the region.

2. **Housing and Business Recovery Strategy:** If residential and/or commercial structures sustain substantial damage, there may be a safety and health risk issue posed by these structures. These risks need to be eliminated and all structures must be stabilized. This should be completed through the following steps.

   - Notify homeowners and businesses in each city and rural areas through radio, newspaper, flyers, and face-to-face communication about available programs.
   
   - Help homeowners rehabilitate or repair their homes by managing housing rehabilitation and repair programs on behalf of the federal and state government, encouraging homeowners to apply, disburse funds, etc. Refer to Appendix A for possible programs.
   
   - Help businesses rehabilitate or repair their building(s) by managing business recovery programs on behalf of the federal and state government. Encourage businesses to apply. Refer to Appendix A for possible programs.

   *Housing and Business Recovery Responsibilities:* In coordination with city and county officials and staff, R6PC will be responsible for connecting homeowners and business owners with available programs and funding.

3. **Infrastructure Recovery Strategy:** Ensure an adequate transportation system for the movement of goods and people. The principles of mobility management must be engaged to address loss of personal transportation options.
*Infrastructure Recovery Responsibilities:* Responsible parties for this strategy include local transit systems (e.g. MMT, expanded taxi service, etc.), R6PC-Peoplerides, and human service providers.

**STEP THREE: STABILIZATION AND RECOVERY (LONG TERM)**

1. **Coordination Strategy:** Encourage long lasting collaboration and cooperation among cities and counties in disaster planning and recovery at the county and region level. This can be tied to hazard mitigation planning in the region.

   *Coordination Strategy Responsibilities:* Encourage regularly scheduled meetings agreed upon between counties or arranged by R6PC for emergency management coordinators, county officials, city officials, local committees, and interested citizens to discuss and possibly collaborate on common issues. These meetings should be tied in with but not limited to regular reviews of each county’s hazard mitigation plan.

2. **Housing Recovery Strategy:** The housing stock of the region must be stabilized and rehabilitated so citizens can return to normal lives. The following steps should be taken to ensure this strategy:

   - Application for housing rehabilitation and repair-related grants for affected cities and the entire region. These funds would be disbursed based on requirements and greatest need. An example is the application for recovery funds after the hailstorm disaster in Eldora.

   - Assistance to communities with the FEMA acquisition and buyout process for substantially damaged structures (if disaster is flooding). R6PC will notify each city, county, and individual homeowners with substantial damages through several media. The City of Chelsea is usually affected the most severe so this city will be priority.

   - Communication with cities and counties regularly about housing needs. This involves regular assessments of housing and communication with city and county officials, housing professionals, and residents about the specific needs of the area. The housing stock in the R6PC region is generally older so this effort will focus on the entire region. Applications for housing funding usually result from this process.

   *Housing Recovery Responsibilities:* The Region 6 Planning Commission will collaborate with cities and counties in this process to ensure that homeowners in need are aware of possible assistance. R6PC will also be responsible for assisting cities and homeowners with applications for funding. Cities and counties may have the expertise to assist homeowners with certain program applications and requirements.

3. **Business Recovery Strategy:** Foster business recovery that is inclusive and addresses the full spectrum of the local economy, which involves the development of a business assistance
plan that includes assistance for entrepreneurs, start-up ventures, existing affected commercial and retail concerns, industrial and other major employers. Also, there must be an availability of resources and support services for affected businesses. All affected businesses should be made well aware of these resources.

**Business Recovery Responsibilities:** The R6PC, local chamber, county economic development organizations (e.g., Tama County Economic Development, Pow I-80, etc.), local financial institutions, CDBG, and others that may be identified later will all be responsible for collaborating and ensuring that businesses will have resources both informational and financial available for long-term recovery.

4. **Infrastructure Recovery Strategy:** Ensure that city and county infrastructure is stabilized, rehabilitated, and sufficient to withstand future disaster events. This will be completed through the following steps.

   - Encourage city and county officials, public works staff to regularly assess infrastructure needs.
   - Application for infrastructure improvement grants for affected cities and the entire region.
   - Communication with cities and counties regularly about infrastructure needs. This involves regular communication with city and county officials, public works staff, and residents about the specific needs of the area. Applications for infrastructure improvement funding usually results from this process.

**Infrastructure Recovery Strategy Responsibilities:** Each R6PC staff member is responsible for regularly communicating with certain R6PC counties and cities and infrastructure needs are always included in this communication. Cities and counties will be responsible for regular assessments of infrastructure needs.

5. **Hazard Mitigation Strategy:** Encourage cities and counties to recover in a sustainable manner that mitigates the adverse affects of future disasters on housing, businesses, and infrastructure by continuing to fulfill the projects in their hazard mitigation plans. Investment in each county/cities respective hazard mitigation plan is key to preventing the need for disaster recovery. Proactive rather that reactive planning is extremely valuable in the region. Once all hazard mitigation plans are developed and approved, the document will serve as the roadmap for
preparation and mitigation for future disasters.

*Hazard Mitigation Strategy Responsibilities:* R6PC can assist each county with implementation, monitoring, and plan updates. R6PC will collaborate with county emergency management and city officials annually to ensure that progress is being made in the hazard mitigation action plan. Ultimately, it is the cities’ and counties’ responsibility to implement their plan. Emergency management should be a lead role in this strategy.

**IMPORTANT INFORMATION FOR INDIVIDUAL RESIDENTS AND BUSINESSES**

While the above recovery strategy is constructed with municipalities and counties in mind, individual residents and businesses usually require additional information and resources. Information on such services is usually provided by local media and contained in the recovery documents and publications of the various public and private agencies providing services within the affected jurisdiction. To assist local jurisdictions in facilitating the availability and promotion of these services, this section of the strategy provides initial answers and assistance options to citizens and businesses, keeping in mind that the availability of individual programs and resources will change over time.

**Residents and Businesses:** Following a disaster, individuals and businesses should ensure their immediate health and safety. Any damages to property that are life threatening, harmful, or may become harmful, need to be removed and made safe. Individuals and businesses should file a claim with their insurance company, who will likely begin to document any losses to homes and businesses. As long as it is safe to do so, all residents are strongly encouraged to take pictures to document any damage done to their property, including, but not limited to: structural damage to a property, damage done to appliances, damaged personal belongings, damaged vehicles, and any damage done to utilities. Further, while the list of eligible and ineligible recovery expenses may change over time, receipts will almost always be required to obtain reimbursement for such expenses, so individuals are also strongly recommended to keep receipts for any and all materials and labor used to recover from a disaster.

Individuals and businesses should try to stay apprised of local newspaper, radio, and television news stations for information on local debris pick-up and damage hotlines. These public services are put in place to assist disaster-affected individuals, and to keep track of the number of affected households and businesses. Individuals in need of additional assistance or in unique circumstances are advised to contact their county’s emergency management office.

**Disaster Declarations and FEMA:** After a major disaster, the Governor of Iowa will make a proclamation regarding whether affected counties are eligible for any State Individual Assistance Programs. Funds for these programs are generally dependent on disaster type and will typically include housing, small business, and unmet needs assistance, and case management programs to cover costs that FEMA and other recovery programs could not. Once the Governor has
proclaimed a disaster in a county or counties, county emergency management offices will begin collecting damage figures from individuals and businesses to forward to the Federal Emergency Management Association (FEMA). FEMA will then make a determination on whether the area is damaged enough to become a Presidential Disaster area and, if so, individuals will be eligible to apply for FEMA disaster assistance.

The following is a general list of the requirements to be eligible for disaster assistance programs:

- FEMA award letter.
- Copy of driver’s license or legal form of identification.
- Documentation showing you have contacted you homeowners insurance company due to the disaster, documentation of any monetary award received or and claim that has been denied.
- Cost estimates for proposed necessary and reasonable repairs.
- Receipts and other documentation of previous out-of-pocket expenditures, if seeking reimbursement for eligible expenses.

**Business Programs through the SBA:** Businesses with unmet needs are encouraged to register for the Small Business Association (SBA) loan program. SBA’s disaster loans are the primary form of federal assistance for the repair and rebuilding of non-farm, private sector disaster losses. Through its Office of Disaster Assistance (ODA), the SBA is responsible for providing affordable, timely, and accessible financial assistance to homeowners, renters, and businesses following a disaster. Financial assistance is generally available in the form of low-interest, long-term loans.

**Contact Information for the Above Programs:**

- Marshall County Emergency Management: (641) 754-6385
- Tama County Emergency Management: (641) 484-6261
- Hardin County Emergency Management: (641) 939-8132
- Poweshiek Emergency Management: (642) 623-4357

To apply for FEMA individual or public assistance programs, call (800) 621-3362 from 7 a.m. until 10 p.m., or (800) 462-7585 for those with hearing or speech impairments, or apply online at [www.disasterassistance.gov](http://www.disasterassistance.gov).
To apply with the US Small Business Administration contact:

- SBA Answer Desk, 1-800-U-ASK-SBA (1-800-827-5722)
- Send e-mails to: answerdesk@sba.gov
- Answer Desk TTY: (704) 344-6640
- Mail: 409 3rd Street, SW, Washington, DC 20416
- www.sba.gov/services/disasterassistance
Region XII  
Council of Governments

The Regional Recovery Strategy is intended to provide general guidance to local governmental entities in the region for their response to future disasters. The local response to disasters is the most critical in terms of addressing personal suffering, damage assessment, and service provision. Proper planning can help any county or city better answer these needs even when their own resources are threatened or destroyed. Many activities will mirror regional activities as the region relies upon local officials to help provide information that will be aggregated.

This strategy has been prepared in response to the weather related disasters experienced in the region in 2008, but the actions outlined herein will be applicable to some extent in most other future disasters. The applicability of these actions will vary depending on the exact location(s) affected in the region and the demographics of the affected area, the nature of the disaster, the extent of damage, etc. Local jurisdictions will be able to utilize this document and other existing and future plans (including comprehensive plans, hazard mitigation plans, emergency response plans, etc.) to quickly and effectively come up with an immediate and long-term plan of action in response to a disaster.

Most of this strategy is aimed at the reactions and response of local governments including cities and counties, but basic information is also provided for individuals and businesses that are affected and need urgent assistance. Additional information is included in Appendix A to this report.

LOCAL RESPONSE - IMMEDIATE

1. Communication and Coordination of Response: Key to responding to any disaster is communication and coordination among stakeholders. Ineffective communication can very quickly lead to an out-of-control situation. Local governments should designate in advance, if possible, a primary point of contact (which could be an individual or a team of individuals, depending on the size of the jurisdiction and the extent of the disaster) for all communication and coordination between departments, response teams, etc.

   Short-Term Goal: Designate primary point of contact and establish protocol for communication between responders, service providers, funding agencies, etc.

2. Housing Recovery: Local governments will be responsible for immediate impact assessments and response.
- **Type of housing impacted**: Owner-occupied, rental, temporary, multi-family, etc.
- **Type of damage**: Basement backup, flooding, tornado, fire, earthquake, explosion, etc.
- **Numbers of displaced persons**: Long term or temporary.
- **Photographs of damage**: Both specific properties and more inclusive neighborhood shots should be taken as soon as possible after the disaster.
- **Local Shelters & Temporary Housing**: Location, capacity, term, operations, supplies.
- **Reporting**: Submit damage estimates to county, regional, state, and federal authorities.

*Short-Term Goal: Document and catalog housing damage, provide direct resources to persons displaced by disasters.*

3. **Transportation Infrastructure**: Transportation routes and potential economic impacts should be catalogued as soon as possible.
   - **Road damage**: Report routes, detours, term of closures, damage estimates, maintenance costs, etc.
   - **Bridge damage**: Structures lost, potential detours, damage estimates, etc.
   - **Airports**: Closures, access points, structure damage.
   - **Railroads**: Local damage.
   - **Trails**: Damage assessment.
   - **Photographs**: Take and maintain extensive photos of public damage.
   - **Reporting**: Submit damage estimates to county, regional, state, and federal authorities as appropriate.

*Short-Term Goal: Document and catalog all damage to the multi-modal transportation system, the extent and impact of damage, and report as soon as possible to appropriate authorities.*

4. **Economic Impacts**: Macro impacts of damage should be set aside by local officials in the interest of triage information gathering.
   - **Business Closures**: Document number of businesses, addresses, and contact information, number of potential employees impacted, length of closure expected.
   - **Buyer-Supplier Disruptions**: Document number of businesses, addresses, employees impacted, potential relationships disrupted, and the impact of the disaster for each business.
   - **Photographs**: Maintain extensive photos of damage to industries, commercial enterprises, and the central business district. Take both property-specific and
neighborhood photos.

- **Reporting**: Submit damage estimates to county, regional, state, and federal authorities.

  *Short-Term Goal: Document and catalog the impact of the disaster on the community’s economy, noting losses and potential losses for all business sectors.*

5. **Infrastructure**: Documentation of impacts upon the public infrastructure is key to federal disaster assistance.

- **Public Facilities**: Document locations of damage for all physical structures (public buildings, utilities, parks, etc.), provide initial estimates.

- **Public Services**: Enumerate public services lost or discontinued, provide assessment of need for services and impact on citizens.

- **Technologies**: Document impact of disaster on technologies; include discussion of impact of effects on government’s ability to react to disasters and events in the immediate future.

- **Public Employment**: Document the impact of the disaster on public employment, including the ability of employees to report to work; assess potential for re-deployment to critical functions.

  *Short-Term Goal: Document impact to individual governments to assess the need for assistance, estimate overall damage to public assets, and determine what help is needed for the government to respond to the disaster at hand.*

6. **Human Services**: Local governments and their public service functions are the first line of response to any disaster.

- **Coordinate with County Disaster Coordinators**: Ensure that county officials are aware of needs in the community.

- **Provide Service Points**: Implement shelters, activate disaster response plans.

- **Assess Needs**: Document service needs that the community is unable to provide.

- **Coordinate with Service Providers**: Maintain open lines of communication with fire, medical, and hazmat officials. Cooperate with Red Cross, Salvation Army, and other relief organizations as they set up relief operations.
- **Maintain Order**: Cooperate with law enforcement, establish perimeters, and keep intact the local chain of command.

  *Short-Term Goal: Ensure that services are available and sought if gaps exist, while ensuring that order is maintained for the safety of citizens and orderly execution of relief efforts.*

**LOCAL RESPONSE - LONG TERM**

The ability of a community to successfully recover after initial urgent response to a disaster is complete will rely on the leadership of its elected officials and the level of cooperation between all levels of government and service providers.

1. **Housing**: Local governments will be responsible for immediate impact assessments and response.
   - **Cooperation with Service Providers**: Sponsoring applications and assisting with needed public hearings.
   - **Cleanup**: Securing vacant units, enforcing codes, seeking special funding.
   - **New Construction**: Needed permitting, zoning review, public infrastructure, etc.

   *Long-Term Goal: Assist in the provision of housing repairs and newly constructed units.*

2. **Transportation**: Local governments will primarily be responsible for repairs to the multi-modal system, reporting as needed to FEMA and other funding sources.

   *Long-Term Goal: Repair all damaged modes of transportation to restore the functionality of the transportation system.*

3. **Economic Considerations**: Local governments will have little long-term responsibilities for business recovery outside of normal government functions: permitting, zoning, economic development, and disaster protection (see Infrastructure below).

   *Long-Term Goal: Aid business and industry as it works to rebuild, relocate, and recover. Support and coordinate with economic development officials to aid in job growth post-disaster.*

4. **Infrastructure**: Address damage to the infrastructure systems as a result of the disaster.
   - **Disaster Protection**: Determine the need for and extent of protections that can be installed to protect the community and its infrastructure.
   - **Infrastructure Repair**: Carry out needed repairs, capacity improvements, and repairs to provide adequate service to the community and its citizens.
   - **Grants**: Seek opportunities from FEMA, EDA, CDBG, and other sources to repair and replace infrastructure or implement disaster protection strategies.
Long-Term Goal: Seek available funds from state and federal sources to repair infrastructure lost or damaged during the disaster, making needed repairs, eliminating redundancies, and allowing for protection of these resources and the community as a whole through protection activities.

COUNTY EMERGENCY MANAGEMENT OFFICIALS
Due to the rural nature of the COG’s region in western Iowa, a disaster of any scope in a county is first going to be answered by the county emergency manager and his or her prescribed network. These individuals have become professionalized in the last decade and were instrumental in the quick and effective response to the 2008 disaster. The COG has established relationships with each of these coordinators and has had a heightened presence through the EDA Disaster recovery Coordinator grant. Ongoing work with hazard mitigation plans ensures that this relationship remain close and productive. Contact information for each county is as follows:

- Audubon County: Lester Larsen; 712-563-3483
- Carroll County: Sara Nielsen; 712-775-2166
- Crawford County: Gregory Miller; 712-269-2422
- Greene County: Dennis Morlan; 515-386-4404
- Guthrie County: Bob Kempf; 641-332-3030
- Sac County: Jim Bullock; 712-662-4789

INFORMATION FOR BUSINESSES AND INDIVIDUALS
The recovery strategy to this point has been aimed at regional and local officials as they respond to a disaster. Perhaps more important that these more public efforts are how an individual or business reacts to a disaster. In order to successfully recover once initial help has left town, there are several aspects of recovery that are summarized below as an aid to these populations. This advice is secondary to primary recovery personnel, but may be used as soon as immediate threats to safety and property have ceased.

1. Document damages: Individuals and businesses are encouraged to
take pictures of the damage and lost property as soon as possible following the disaster. Pictures should be varied and include all possible damage - views of the home, outbuildings, vehicles, personal belongings, appliances, inventory, equipment, and furniture. Pictures should be taken prior to cleanup (flooded basement not yet drained) and after cleanup to be most helpful.

2. **Cleanup**: Disasters often leave situations that are harmful to the health and personal safety of residents. Actions such as drying flooded basements will help hinder mold growth.

3. **Get Educated**: Pay attention to news reports, listen to radio and television spots that provide recovery information. Read newspapers and talk to your neighbors. Collect literature from FEMA, churches, disaster agencies, utility companies, and local governments. Work to understand what resources may be available and the types of damages that may qualify for assistance or are typically reported. Call your county emergency manager if you have questions or are not getting enough information.

4. **Report Damage**: This step is as important for businesses as it is for individuals. After any major disaster the Governor of Iowa will more than likely seek federal assistance. This assistance comes only on the heels of reported damage. Federal declarations will name only certain eligible counties, and assistance may be income based. Once the disaster is announced by the Governor, local emergency management teams will establish a hotline to collect damage figures. Call this hotline.

5. **Seek Assistance**: If a Presidential Disaster is announced for your county, you will be eligible for federal assistance if you experienced damage. FEMA hotlines will be published in newspapers and publicized in news programs. Call these numbers to apply for help. Other forms of assistance may be made available to you in the case that federal funds and your private insurance do not meet all of your needs. These programs will be announced as they are rolled out. Again, keep yourself informed and stay alert to announcements on disaster relief from the media, Governor’s office, and other officials.

6. **Businesses**: Applying with SBA is your window to assistance for recovery. While other supplementary funds may be available through state or regional sources, SBA low interest loans are the major source of Federal relief for non-farm private sector businesses.
REGIONAL RECOVERY STRATEGIES

Siouxland Interstate Metropolitan Planning Council

SIMPCO COMMUNITY RECOVERY

When a community in the SIMPCO region encounters a disaster of any scope, the first call should always be the County Emergency Manager. The Local Emergency Manager will have options and answers to many of the initial emergency response efforts. Emergency Managers will also have a contact with Iowa Homeland Security and Emergency Management Division (HSEMD). This contact with Iowa Homeland Security will trigger any Governor Declaration of Disaster. Once a Governor declaration is announced, damage assessments and reports will be sent to the Federal Emergency Management Association (FEMA) in order to assess if damages were widespread and severe enough for a Presidential Disaster Declaration.

- Woodbury County Emergency Manager: Gary Brown; (712) 876-2212
- Cherokee County Emergency Manager: Ben Shuberg; (712) 225-6721
- Ida County Emergency Manager: Ed Sohm; (712) 364-2533
- Plymouth County Emergency Manager: Gary Junge; (712) 546-8101
- Monona County Emergency Manager: Randy Ross; (712) 433-1294

SIMPCO Council of Governments after a Regional Disaster may well be a major player in the distribution of funding if funding is available. As the past has shown, SIMPCO has the credentials to administrate many different types of disaster programs. In the past, programs have been funded by federal and state disaster funds. Federal funding is through the Iowa Department of Economic Development (IDED) and State funding is through the Iowa Finance Authority (IFA). These programs are well publicized and open to disaster affected counties. Information on any of these programs is available at the Rebuild Iowa Office (RIO). After the floods of 2008 the Rebuild Iowa Office (RIO) was established, it was a source of information during the current recovery period. However, RIO is scheduled to “sunset” in 2011 and it is unknown if the State will establish a similar organization in the event of a future disaster.

Iowa Department of Economic Development (IDED)

- 200 East Grand Avenue, Des Moines, Iowa 50309
- 515.725.3000
- www.iowalifechanging.com
SIMPCO INDIVIDUALS AND BUSINESSES

After disaster strikes and the ‘boots on the ground’ efforts have left town, many SIMPCO communities’ citizens and businesses are left with empty homes, piles of debris, unpaid bills and lots of rebuilding. This Recovery Strategy will provide answers and assistance options to citizens and businesses, and is designed to be secondary to immediate emergency response efforts by local officials, but may begin as soon as immediate threats to safety and property have ended.

Step 1: Document: As soon as possible following disaster individuals and businesses need to document and take pictures to show how much damage was done to your property. The pictures may include damaged appliances and personal belongings, damaged buildings, vehicles and utilities. If in doubt as to whether or not to document, citizens are encouraged to err on the side of “over-documentation”.

*Damages that are life threatening, harmful or may become harmful, need to be removed and made safe. For instance, a flooded home will need to be dried out as soon as possible (after documentation) to hinder mold growth.

Step 2: Listen: Individuals and businesses should listen to local newspaper, radio, and television news stations for information on local debris pick-up and damage hotlines. These public services are put in place to assist disaster affected individuals, and to collect a count on how many households were affected by the disaster.
If the local newspaper, radio, and television news stations do not answer your questions, or you have a unique situation please contact your local emergency manager:

- Woodbury County Emergency Manager: Gary Brown; (712) 876-2212
- Cherokee County Emergency Manager: Ben Shuberg; (712) 225-6721
- Ida County Emergency Manager: Ed Sohm; (712) 364-2533
- Plymouth County Emergency Manager: Gary Junge; (712) 546-8101
- Monona County Emergency Manager: Randy Ross; (712) 433-1294

After a major disaster, the Governor of Iowa will give a proclamation on whether the affected counties are eligible for the State Individual Assistance Program. The funds are dependent on disaster type and severity. Many times the money is only available for low income families based on yearly income and percent above the poverty level. The Local County Board of Supervisors will appoint an entity to administer the Unmet needs program. Look to the local Emergency Manager for guidance on who to contact.

**Step 3:** Report Damage: Once the Governor has proclaimed counties a disaster area, local emergency management teams will initiate a disaster hotline in order to collect damage figures. The damage numbers will be forwarded to the Federal Emergency Management Association (FEMA). FEMA will assess the damages reported and make a judgment on whether the area is damaged enough to become a Presidential Disaster area. If your county is declared as a Presidential Disaster area you will be eligible to apply for FEMA disaster assistance. If anyone has encountered any damage or negative impact, he/she should register with FEMA.

To apply for FEMA individual or public assistance programs, call (800) 621-3362 from 7 a.m. until 10 p.m., or (800) 462-7585 for those with hearing or speech impairments, or apply online at www.disasterassistance.gov.

**Step 4:** Unmet Needs: In many disasters the State of Iowa will initiate a housing assistance, small business assistance, unmet needs assistance and case management programs to cover costs that FEMA and other recovery programs could not. Examples of these programs include the JumpStart Iowa Program in 2008 and Iowans Helping Iowans Program in 2010. The following is a general list of the requirements to be eligible:

- FEMA award letter.
State of Iowa Long-Term Economic Recovery Strategy

- Copy of driver's license or legal form of identification.
- Documentation showing you have contacted your homeowners insurance company due to the disaster, documentation of any monetary award received or a claim that has been denied.
- Cost estimates for proposed necessary and reasonable repairs.
- Receipts and other documentation of previous out-of-pocket expenditures, if seeking reimbursement for eligible expenses.

**Step 5:** Apply: Businesses with unmet needs are encouraged to register for the Small Business Association (SBA) loan program. Through its Office of Disaster Assistance (ODA), the SBA is responsible for providing affordable, timely and accessible financial assistance to homeowners, renters and businesses following a disaster. Financial assistance is available in the form of low-interest, long-term loans.

To apply with the US Small Business Administration contact: SBA Answer Desk, 1-800-U-ASK-SBA (1-800-827-5722); send e-mails to: answerdesk@sba.gov; answer Desk TTY: (704) 344-6640; mail: 409 3rd Street, SW, Washington, DC 20416; www.sba.gov/services/disasterassistance

SBA’s disaster loans are the primary form of federal assistance for the repair and rebuilding of non-farm, private sector disaster losses. For this reason, the disaster loan program is the only form of SBA assistance not limited to just small businesses.

**Important Local Recovery Contacts:**

- SIMPCO Council of Governments: (712) 279-6286; Sioux City
- Local Small Business Administration Office: (515) 284-4422; Des Moines
- Federal Emergency Management: (515) 725-3231; Johnston
- Red Cross Woodbury County: (712) 277-7777; Sioux City
- Woodbury County Emergency Manager: Gary Brown; (712) 876-2212
- Cherokee County Emergency Manager: Ben Shuberg; (712) 225-6721
- Ida County Emergency Manager: Ed Sohm; (712) 364-2533
- Plymouth County Emergency Manager: Gary Junge; (712) 546-8101
- Monona County Emergency Manager: Randy Ross; (712) 433-1294
Purpose and Organization

The purpose of the Regional Recovery Strategy is to provide guidance to the communities and counties within the SEIRPC region should they face challenges of long-term recovery from a disaster. This strategy has been prepared in response to the Flood of 2008, however, the guidance it provides should be applicable to other natural or man-made disasters. The appropriateness of each suggested strategy to both geographic location and nature of the disaster should be considered when making post-disaster decisions.

The Regional Recovery Strategy is divided into five stages, beginning with the declaration of a disaster and continuing through long-term recovery efforts. Each component: Coordination, Housing, Business, Infrastructure, and Human Services — recovery goals, sample strategies, and suggested responsible parties are included. In almost every instance, the strategies apply to both regional and local recovery efforts, and any items specifically intended to only be regional or local will be identified.

Also included with this section is Appendix A – List of Available Disaster Recovery Programs. This appendix is a list of available resources and should be used as a supplement to the strategy, keeping in mind that the availability of individual programs and resources will change over time.

Stage 1 - Immediate Action Steps

Coordination

Goal: Communicate progress regularly

- **Strategy:** Appoint a public information officer to implement communications and serve as a single point of contact
  
- **Responsible Parties:** City Council/County Board of Supervisors

Housing

Goal: Ensure adequate short-term housing for displaced homeowners

- **Strategy:** Secure temporary housing
  
- **Responsible Parties:** FEMA

- **Strategy:** Create a database of hotel/motel facilities, apartments, and lease properties and determine policies for emergency housing
  
- **Responsible Parties:** Local housing authority, Convention and
State of Iowa Long-Term Economic Recovery Strategy

Visitors Bureau, local/regional Community Organization Active in Disaster (COAD), Iowa Finance Authority (IFA)

Infrastructure

Goal: Ensure safety and quality of life for those served by local infrastructure

- **Strategy:** Repair and mitigate future damage to water, wastewater, and storm sewer infrastructure, roads and bridges. **Responsible Parties:** City and/or County, SEIRPC, IFA/ SRF, IDNR, IDED/CDBG, IDOT, FEMA, EDA

STAGE 2 - INITIAL RECOVERY

Coordination

Goal: Encourage a coordinated, community-wide recovery strategy.

- **Strategy:** Establish a long-term recovery committee to provide overall guidance and coordination of recovery efforts. **Responsible Parties:** Des Moines County Recovery Organization, City/County government

- **Strategy:** Develop a communications plan to ensure timely, accurate and consistent distribution of information to the general public, media and partnering agencies/organizations. **Responsible Parties:** Recovery Committee, Information Officer

- **Strategy:** Dedicate staff to serve as recovery coordinators and to provide support to community wide committees and task forces. **Responsible Parties:** SEIRPC, City/County government

Goal: Communicate progress regularly

- **Strategy:** Establish a data management function/repository to continue to determine needs and to measure progress. **Responsible parties:** City Council/County Board of Supervisors

Goal: Ensure efficient use and maximization of available resources.  *As more programs become available and other programs exhaust funding, this should be an on-going effort, not limited to only Stage 2*

- **Strategy:** Develop a comprehensive recovery financing plan that identifies potential resource/funding sources. **Responsible parties:** Task forces, with assistance from recovery coordinator

Housing
Goal: Eliminate safety and health risks presented by damaged housing stock.

- **Strategy:** Establish housing buy-out program. **Responsible parties:** City and/or county, FEMA, CDBG

Goal: Stabilize existing housing stock.

- **Strategy:** Provide assistance to homeowners and landlords for repair of housing units damaged in the disaster. **Responsible parties:** City and/or County, CDBG, Federal Home Loan Bank, SEIRPC, Great River Housing Trust Fund

**Infrastructure**

Goal: Ensure an adequate transportation system for the movement of goods and people.

- **Strategy:** Engage principles of mobility management to address loss of personal transportation options. **Responsible Parties:** SEIBUS Transit System, SEIPRC, Human Service providers

**Human Services**

Goal: Promote the physical and mental well being of residents affected by the disaster

- **Strategy:** Establish or activate case management services for disaster affected families. **Responsible parties:** County human service agencies, local COAD, Southeast Iowa Community Action Agency, United Way

- **Strategy:** Create public information campaign to educate the public to potential mental health impacts. **Responsible parties:** Task force committee, public information officer.

Goal: Coordinate with non-profit, faith-based and private providers as another avenue to providing assistance to disaster victims.

- **Strategy:** Coordinate with case managers to identify unmet needs. **Responsible Party:** Task force, Des Moines County Recovery Organization

- **Strategy:** Coordinate to establish a volunteer program to meet
individual and spiritual needs. **Responsible Party:** Task force, Des Moines County Disaster Recovery Organization, faith-based community

- **Strategy:** Provide training to professional staff and volunteers to assist disaster victims.  
  **Responsible Parties:** Task force, Des Moines County Disaster Recovery Organization, regional Red Cross chapters.

### STAGE 3 - BUSINESS RECOVERY

**Business**

**Goal:** Foster business recovery that addresses the full spectrum of the local economy – pre and post disaster.

- **Strategy:** Develop business assistance plan that includes assistance for affected existing commercial and retail concerns, industrial and other major employers and entrepreneurs and start-up ventures. **Responsible Parties:** SEIRPC, Small Business Development Center, SEIRPC region Chamber of Commerce

**Goal:** Ensure the availability of resources and support services for affected, existing businesses.

- **Strategy:** Capitalize the Revolving Loan Fund for business assistance. **Responsible Parties:** SEIRPC, City/County government, local financial institutions, regions Chamber of Commerce organizations, CDBG, EDA, IDED

- **Strategy:** Capitalize short-term forgivable loan programs to meet immediate business needs.  
  **Responsible Parties:** City/County, SEIRPC, local financial institutions, regional Chamber of Commerce organizations, CDBG, Community Foundation of the Great River Region

**Goal:** Encourage economic growth and diversification, as appropriate.

- **Strategy:** Maintain/expand existing business retention and recruitment programs.  
  **Responsible Parties:** City/County government, SEIRPC, regional Chamber of Commerce organizations, IDED, Southeastern Community College.

### STAGE 4 - SHORT TERM RECOVERY AND MITIGATION

**Infrastructure**

**Goal:** Ensure an adequate transportation for the movement of goods and people

- **Strategy:** Prioritize road surface transportation projects/expenditures that increases the security of the transportation system and that minimize adverse impacts. **Responsible Parties:** City/County government, SEIRPC, SEIBUS, IDOT, Highway 34 Coalition
**Goal:** Encourage infrastructure recovery that will resist future disaster damage.

- **Strategy:** Consider relocation of critical assets to areas of diminished hazard areas. **Responsible parties:** City/County government, local utilities, IDNR, FEMA, IDOT

**Housing**

**Goal:** Stabilize existing housing stock.

- **Strategy:** Establish a housing rehabilitation program for current aging housing stock that does not meet housing quality standards. **Responsible Parties:** City/County government, CDBG, FHLB, SEIRPC, Great River Housing Trust Fund, local financial institutions.

**STAGE 5 - LONG-TERM RECOVERY AND MITIGATION**

**Coordination**

**Goal:** Encourage multi-jurisdictional planning, recovery and mitigation

- **Strategy:** Utilize multi-jurisdictional planning that addresses development and in and around the disaster area and potential future hazard areas. **Responsible Parties:** City/County government, SEIRPC, EDA, IDED, IDNR, FEMA

- **Strategy:** Utilize multi-jurisdictional mitigation activities to ensure that mitigation in one area does not enhance hazard risk to surrounding communities or neighboring jurisdictions. **Responsible Parties:** City/County government, SEIRPC, IDNR, FEMA, EDA, IDOT, U.S. Army Corps of Engineers

**Housing**

**Goal:** Encourage replacement and new housing development

- **Strategy:** Establish new housing construction programs, both single family and multi-family. **Responsible Parties:** City/County government, CDBG, SEIRPC, Great River Housing Trust Fund, local financial institutions.

- **Strategy:** Provide incentives to builders/developers to create
affordable housing developments. **Responsible parties:** City/County government, Great River Housing Trust Fund, local financial institutions, IFA

**Goal:** Encourage housing recovery that is sustainable, inclusive and meets the unique characteristics of the SEIRPC region.

- **Strategy:** Encourage green building practices in construction/reconstruction, and smart growth development in land use practices. **Responsible parties:** SEIRPC, land use administrators and development officials, city/county government, CDBG, Great River Housing Trust Fund.

### Infrastructure

**Goal:** Encourage recovery that is sustainable and disaster resilient.

- **Strategy:** Rebuild damaged infrastructure to more resilient standards and according to methods that minimize/eliminate adverse impacts. **Responsible Parties:** City/County government, IDNR, FEMA, EDA, CDBG, IDOT

- **Strategy:** Protect natural areas inside and outside of the flood plain from future development. **Responsible Parties:** City/County government, IDNR

### Human Services

**Goal:** Promote the physical and mental well being of residents affected by the disaster.

- **Strategy:** Activate case management services for disaster affected families. **Responsible Parties:** County human services agencies, Des Moines County Disaster Recovery Organization, Iowa State University Extension, area United Way organizations.

- **Strategy:** Create a public information campaign to educate the public to the potential mental health impacts of a disaster and the availability of programs and assistance. **Responsible Parties:** Des Moines County Disaster Recovery Organization, ISU Extension, Public Information Officer

**Goal:** Coordinate with non-profit, faith-based and private providers

- **Strategy:** Coordinate with case managers to identify unmet recovery needs. **Responsible Parties:** Des Moines County Disaster Recovery Organization, ISU Extension, Case Management system

- **Strategy:** Coordinate to establish a volunteer program to meet individual and spiritual needs. **Responsible Parties:** Faith-based community
REGIONAL RECOVERY STRATEGIES

- **Strategy:** Provide training to professional staff and volunteers who assist disaster victims. **Responsible Parties:** Des Moines County Recovery Organization, local Red Cross chapters, United Way, ISU Extension

**IMPORTANT INFORMATION FOR INDIVIDUAL RESIDENTS AND BUSINESSES**

While the above recovery strategy is constructed with municipalities and counties in mind, individual residents and businesses usually require additional information and resources. Local news media, as well as publications and documents created by public and private agencies that provide services to the affected region are usually charged with getting information to individuals and businesses. This section of the strategy provides initial answers and assistance options to citizens and businesses. It is important to keep in mind individual programs and resources will change over time.

**Residents and Businesses:** Following a disaster, individuals and businesses should do what is necessary to secure immediate health and safety. Any property damage that is deemed life-threatening, harmful or has the potential to become harmful should be removed immediately. Insurance claims should be filed promptly so the process of documenting losses to businesses and homes can begin. If possible and safe to do so, business owners and residents should begin to take pictures in order to document damages to property, appliances, personal belongings, vehicles and utilities. It is also important to keep receipts for any and all expenses incurred relating to the disaster. The list of eligible and ineligible recovery expenses changes over time so it is important to keep every receipt related to the recovery effort.

Local newspaper, radio and television news often reports local debris pick-up and damage hotline information. It is advised to keep apprised of these issues. Public services are put in place to assist disaster-affected individuals, as well as to keep track of the number of households and businesses that have been damaged. Individuals who are in need of additional assistance or are in unique circumstances are encouraged to contact their county’s emergency management office.

**Disaster Declarations and FEMA:** Following a major disaster, the Governor of Iowa will make a proclamation regarding affected counties
which will determine those counties eligible for State Individual Assistance Program. Funds for these programs are generally dependent on disaster type and will typically include housing, small business, and unmet needs assistance, and case management programs to cover costs that FEMA and other recovery programs could not. Once the Governor has proclaimed a disaster in a county or counties, county emergency management offices will begin collecting damage figures from individuals and businesses to forward to the Federal Emergency Management Agency (FEMA). FEMA will then make a determination if the area is damaged enough to become a Presidential Disaster area. If this designation is made, individuals will become eligible for FEMA disaster assistance.

The following is a general list of the requirements to be eligible for disaster assistance programs:

- FEMA Award Letter
- Copy of Driver’s License or legal form of identification
- Documentation showing you have contacted your homeowners insurance carrier due to the disaster, documentation of any monetary award received and/or claim that has been denied
- Cost estimates for necessary and reasonable repairs
- Receipts and other documents of previous out of pocket expenditures, if seeking reimbursement for eligible expenses

**Business Programs through SBA:** Businesses with unmet needs are encouraged to register for the Small Business Administration (SBA) loan program. SBA disaster loans are the primary form of federal assistance for the repair and rebuilding of non-farm, private sector disaster losses. Through its Office of Disaster Assistance (ODA), the SBA is responsible for providing affordable, timely and accessible financial assistance to homeowners, renters, and businesses following a disaster. Financial assistance is available in the form of low-interest, long-term loans.

Contact Information for the Above Programs:

- Des Moines County Emergency Management: (319) 753-8206
- Lee County Emergency Management: (319) 372-4124
- Louisa County Emergency Management: (319) 523-4371 (Sheriff 24 hour non-emergency)
- Henry County Emergency Management: (319) 385-1479

To apply for FEMA individual or public assistance programs, call (800) 621-3362 from 7 a.m. until 10 p.m., or (800) 462-7585 for those with speech and hearing impairments. You can also apply online at [www.disasterassistance.gov](http://www.disasterassistance.gov).

To apply with the US Small Business Administration contact:
REGIONAL RECOVERY STRATEGIES

- SBA Answer Desk, 1-800-U-ASK-SBA (1-800-827-5722)
- Send emails to: answerdesk@sba.gov
- Answer Desk TTY: (704) 344-6640
- Mail: 409 3rd Street, SW, Washington, D.C. 20416
- www.sba.gov/services/disasterassistance

Other resources that assisted in the formulation of this strategy include the Des Moines County Directory of Community Services, the Des Moines County Disaster Recovery Organization, and the East Central Iowa Council of Governments.
The purpose of the Regional Recovery Strategy is to provide a framework in which the Southern Iowa Council of Governments and its partner communities can respond to the immediate demands of recovery efforts and mitigate the impacts of future disaster events. This Recovery Strategy establishes responsibilities for communities and recovery partners during the immediate and intermediate stages of recovery.

This framework was born of the Southern Iowa COG’s experience with the recovery efforts that followed the multiple disaster events of 2008. It addresses many of the obstacles that SICOG and other regional partners faced in 2008, and builds on the successes of those recovery efforts as well. This strategy is intended to be a “living document” - one in which the included action steps and enumerated responsibilities are reconsidered on a regular basis. Additional input from regional recovery partners and local leaders will be incorporated into this strategy as it is reconsidered and evolves. A regular review schedule for this strategy and the associated documents will allow information about new programs to be incorporated into the strategy, and address any salient issues that arise.

The following strategy is outlined at two levels: an overarching regional strategy and strategies for individual communities. The recovery strategy is constructed with municipalities and counties in mind, providing guidance for the community as a whole. However, in the event of a disaster, individual residents and businesses also require guidance as well. These issues are addressed by specific action items in the Recovery Strategy and by additional resources to be developed over time. The final two sections of the current Recovery Strategy serve as a brief guide to addressing the immediate needs of homeowners and businesses, and provide guidance to help ensure that these individuals and businesses are positioned to make the most of disaster funding.

**REGIONAL STRATEGY**

*Immediate Recovery Efforts & Coordination*

- Establish a Regional Recovery Committee with representatives from local organizations, and communities.

This group will coordinate information to ensure that channels of communication between communities and recovery organizations are open. E-mail distribution lists and regular meetings should be held to promote coordination between groups.
**State of Iowa Long-Term Economic Recovery Strategy**

*Responsible Entities: Local governments, Emergency Management, non-profits, SICOG, volunteers*

- **Identify a “point of contact” for regional recovery efforts.**
  
  This staff member would ensure that appropriate and timely information is provided to disaster-affected individuals, businesses, and communities. Individual communities should contact the SICOG to ensure that questions directed to city or county staff people are forwarded to the appropriate recovery partners.
  
  *Responsible Entity: Regional Recovery Committee*

- **Develop a Communications Plan for recovery efforts.**
  
  Coordinate press releases between recovery partners, and work with local newspapers and radio stations to ensure that complete, up-to-date information is provided to residents of the region. Media outlets should be provided with information on all available programs to avoid a patchwork of articles or broadcasts regarding related programs or initiatives.
  
  *Responsible Entity: Regional Recovery Committee*

- **Collect and manage disaster-related data.**
  
  Create a data management system to identify needs and measure progress of the recovery effort. Data should be collected on housing needs, infrastructure failures, and damage to public property. This information is critical for future planning efforts and mitigation projects.
  
  *Responsible Entities: Local governments, Emergency Management Officials, non-profits, SICOG*

- **Incorporate disaster recovery and mitigation into planning activities.**
  
  Identify disaster recovery and mitigation projects in long-term, regional strategies such as the Comprehensive Economic Development strategy and any broad infrastructure study that is completed in the future.
  
  *Responsible Entities: SICOG, local governments, development corporations, Chambers of Commerce*

**Business & Industry**

- **Provide affected businesses with list of available recovery resources.**
  
  Utilize contacts made through the distribution of surveys and referrals from communities, chambers of commerce, development corporations, and other recovery partners. The current list of resources available to businesses and industry is included in Attachment A.
REGIONAL RECOVERY STRATEGIES

Responsible Entities: SICOG, Chambers of Commerce, Development Corporations, local governments

- Recapitalize RLF to support economic growth in the regional economy.

Support projects throughout the region that foster job growth and enhance the economic health following disaster events. Revolving Loans Fund programs should be considered to provide assistance to disaster affected businesses and non-profits.

Responsible Entities: SICOG, local financial institutions, Chambers of Commerce, local development corporations, EDA, IFA

Homeowners

- Provide Recovery Checklists and recovery resources to affected homeowners.

Disseminate checklists for disaster recovery through community canvassing or with utility bills. Checklists should provide information on potential financial assistance available, and documentation for homeowners to retain in order to ensure their eligibility for recovery programs. The current list of resources available to homeowners is included in Attachment A. When created this Recovery Checklist will be incorporated into this strategy.

Responsible Entities: SICOG, non-profits, local governments, ISU Extension, volunteers

LOCAL STRATEGIES

Infrastructure & Public Property

- Apply for Infrastructure Assistance.

Local governments should track and report disaster damage to FEMA and IDOT following disaster events. City officials should coordinate with County Emergency Management Coordinators to submit applications for FEMA Public Assistance to repair damage from disaster events.

Responsible Entities: Local governments, FEMA, IDOT
State of Iowa Long-Term Economic Recovery Strategy

• **Assess opportunities for mitigation and recovery projects.**
  
  Local infrastructure projects related to mitigation and recovery should be identified and incorporated into existing capital improvements programming.

  *Responsible Entities: Local governments*

**Business & Industry**

• **Survey local businesses to measure impact of the disaster event.**
  
  Coordinate with local Chambers of Commerce and development corporations to survey local businesses about the effects of a disaster event. Surveys should solicit information regarding the types of impacts experienced, and the estimated costs of those impacts. *When completed this Business Survey will be incorporated into this report.*

  *Responsible Entities: Chambers of Commerce, local development corporations, local governments, SICOG*

• **Identify projects to enhance the resiliency of the regional economy to disaster events.**
  
  Strengthening local businesses enhances the capacity of a community to recover from disaster events. Promote and develop economic development initiatives, infrastructure projects, job creation activities, and business continuity planning to local businesses.

  *Responsible Entities: Local governments, local development corporations, local governments, SICOG, SICOG-RLF*

**Housing**

• **Stabilize existing housing stock.**
  
  Address health and safety concerns in local housing, and work to bring housing back to pre-disaster condition. Coordinate with recovery partners to match the needs of affected homeowners with available local, state, and federal funding.

  *Responsible Entities: Local governments, non-profits, IDED, IFA, Federal Home Loan Bank (FHLB), SICOG Housing Trust Fund*

• **Participate in replacement housing programs.**
  
  Work with cities, local development corporations and builders to utilize state funding for replacement housing programs. Regional allocations of funding provided to SICOG should be utilized to maximize housing opportunities for residents of the SICOG region.

  *Responsible Entities: SICOG, SICOG Housing Trust Fund, IDED, IFA, Development*
Corporations

RELEVANT INFORMATION FOR HOMEOWNERS AND BUSINESSES

As specific survey materials and recovery checklists have not yet been developed for the SICOG region, the following sections will serve in place of those documents until they are created.

Disaster Declarations and FEMA: After a major disaster, the Governor of Iowa will make a proclamation regarding whether affected counties are eligible for any State Individual Assistance Programs. Funds for these programs typically include housing, small business, and unmet needs assistance that FEMA and other recovery programs do not cover. Once the Governor has proclaimed a disaster in a county or counties, county emergency management officials collect damage figures from individuals and businesses to forward to the Federal Emergency Management Association (FEMA). FEMA then makes a determination on whether the area is damaged enough to become a Presidential Disaster area and, if so, individuals will be eligible to apply for FEMA disaster assistance.

The following is a general list of the requirements to be eligible for disaster assistance programs:

- FEMA award letter.
- Copy of driver’s license or legal form of identification.
- Documentation showing you have contacted your homeowners insurance company due to the disaster, documentation of any monetary award received or a claim that has been denied.
- Cost estimates for proposed necessary and reasonable repairs.
- Receipts and other documentation of previous out-of-pocket expenditures, if seeking reimbursement for eligible expenses.
- Photographs of damage from the disaster event.

Business Programs Through the SBA: Businesses with unmet needs are encouraged to register for the Small Business Association (SBA) loan program. SBA’s disaster loans are the primary form of federal assistance for the repair and rebuilding of non-farm, private sector disaster losses. Through its Office of Disaster Assistance (ODA), the SBA provides affordable, timely, and accessible financial assistance to homeowners,
renters, and businesses following a disaster. Financial assistance is generally available in the form of low-interest, long-term loans.
Southwest Iowa Planning Council

This section is to be used as a guide or a road map, after a disaster has occurred in Southwest Iowa. This report by no means takes precedent over local emergency personnel or direction from city officials.

HOMEOWNERS

- If damages occurred to your home during a presidentially declared disaster and your damages are not covered by your insurance, apply for assistance through FEMA.
  - Via phone (800) 621-3362
  - Speech or hearing disabilities (800) 462-7585
- Document the damages with photos, contractor estimates, diagrams, and initial mitigation receipts.
- Keep all receipts and make only emergency temporary repairs until all programs are identified and inspections are completed.
  - If you fix the damages yourself without a qualified contractor you may exclude your household from future programs or assistance.
  - If you do hire a contractor, based on funding provided by FEMA, attempt to solicit three bids and select the lowest most qualified bid. If additional federal programs are available at a later date, in order to qualify, you must show proof that you followed correct contractor procurement procedures.
- Search the following websites and agencies for additional assistance
  - [www.swipco.org](http://www.swipco.org) (866) 279-4720 (Southwest Iowa Planning Council)
  - [www.iowalifechanging.org](http://www.iowalifechanging.org) (515) 725-3000 (Iowa Department of Economic Development)
  - [www.iowafinanceauthority.gov](http://www.iowafinanceauthority.gov) (800)4 32-7230 (Iowa Finance Authority)
- Search for additional assistance through local media outlets
  - Review your local newspaper
  - Listen to the local radio
State of Iowa Long-Term Economic Recovery Strategy

- If you have unmet needs and no other programs are available
  - Contact your local Long Term Recovery Collation: (641) 784-6756 Southwest Iowa Long Term Recovery Collation

- If you are in need of transportation assistance
  - Contact Southwest Iowa Transit Authority (866)279-4720

- If you are displaced during or after an incident
  - Contact the Red Cross www.redcross.org/ or via phone (515) 243-7681
  - Contact Southwest Iowa Planning Council to determine if there are Interim Mortgage Assistance Programs available (866) 279-4720

- If you have concerns about animal housing or pet care
  - Contact the Animal Rescue League www.arl-iowa.org/ (515) 440-0979

BUSINESSES

- If damages occurred to your business during a disaster, apply for assistance through SBA (www.sba.gov/)
  - SBA can offer special financing
  - Loans are a direct way to identify businesses affected in a loss. This is usually the first step in future program assistance.

- Other disaster financing can be found through SWIPCO’s RLF
  - This RLF can offer disaster loans at 4% or 75% below the current prime rate on the WSJ

- Document all damages to your building, inventory, or equipment. Document loss by taking photos, obtaining contractor estimates, and keep all initial mitigation receipts.

- Keep all receipts through the process and make only emergency temporary repairs until all programs are identified.
  - By fixing the damages yourself you may exclude your business from future programs or assistance
  - If you do hire a contractor, attempt to get at least three bids and select the lowest most qualified bid. If additional federal programs are available at a later date, in order to qualify, you must show proof that you followed correct contractor procurement procedures.
  - Document all down time, lost wages, and income.
REGIONAL RECOVERY STRATEGIES

- Identify yourself by contacting your local chamber, government officials, and economic development corporation.
- Search the following websites for assistance
  - www.swipco.org (866) 279-4720 (Southwest Iowa Planning Council)
  - www.iowalifechanging.org (515) 725-3000 (Iowa Department of Economic Development)
  - www.iowafinanceauthority.gov/ (800) 432-7230 (Iowa Finance Authority)
- Search for assistance through local media outlets for important information regarding recovery.
  - Review your local newspaper
  - Listen to the local radio
  - Contact SWIPCO 1-866-279-4720

CITY OFFICIALS

- Document all areas affected by the disaster
- List businesses that were in affected area or have damages
- List homes affected there were in affected area or have damages
- Draw an outline of the affected area on a map for future identification
- Document all damages to infrastructure
  - Is there any initial repairs that could be made that would limit exposure or future disasters
  - What are the direct damages to critical facilities
  - What are the direct or secondary damages to the city’s infrastructure
- Contact Southwest Iowa Planning Council www.swipco.org (866)2 79-4720
- Set an initial meeting with the suggested agencies below
  - MAPA-Mills and Pottawattamie County only
State of Iowa Long-Term Economic Recovery Strategy

- County Emergency Manager
- County Board of Supervisors
- Local Chamber of Commerce Executive
- County Economic Development
- Southwest Iowa Long Term Recovery Collation
- Red Cross
- Local Law Enforcement Personnel
- FEMA if available
- Homeland Security if available
- Iowa Department of Economic Development-if available
- Iowa Finance Authority- if available

- Discussion roadmap during initial meetings (document all information provided at this meeting)
  - Keep a master copy of programs available and contact information. This document needs to stay current.
  - This document will continuously change with new programs and information. Keep this updated constantly so the city can distribute the information to the public.
  - Determining what agencies have programs available for immediate assistance.
  - Discuss the main issues that city has identified.
    - Organize the issues; come up with short and long term goals or solutions.
    - Discuss local procedures in place with law enforcement.
  - Have each agency provide information regarding their programs.
    - Type of program
    - Benefits
    - Summary of rules and regulations
  - Determining what type of survey will be needed to assess businesses and housing needs.
    - SWIPCO has templates for businesses, infrastructure, and housing.
  - The city needs to keep the public informed of what is taking place.
This needs to be done with radio announcements and newspaper articles. Discussion needs to be focused on future meetings that are open to the public, immediate emergency programs available, where to find additional information, and when the next release of information will be.

- The city needs to determine a date to disseminate all initial information on recovery.
- Add a one line statement to the utility bill to show where to find the information.
- Hire individual to put a flyer on door handles of homes and businesses in the affected area.
- Town hall meetings posted and advertised.
- Pamphlets displayed at local establishments frequently visited (pubs, gas stations, grocery stores, restaurants, churches, venues, schools, and libraries)

- Schedule weekly teleconference calls with all entities. Discussion should follow this or a similar format:
  - Roll call
  - What has been the outcome of prior week
    - What has worked or not worked
  - Staffing requirements and load
    - Make sure individuals understand this is a marathon not a sprint. Staff in prior situations have burnt out and left which causes additional time delay in hiring and retraining.
  - Newly identified programs and agencies
    - Contact person and information
  - Ongoing issues that the city faces
  - Ongoing issues from each entity
  - Miscellaneous discussion items
  - Set next meeting date, time, and who should attend if not present.
Upper Explorerland Regional Planning Commission

This regional strategy serves as a resource to aid individuals, businesses and communities in the UERPC five-county region in the recovery process, should another natural disaster occur. This strategy has the potential to allow the UERPC region to move forward after future disasters, in a more organized and timely fashion.

After experiencing and recovering from the natural disasters of 2008, the UERPC region has become more aware of what recovery initiatives worked well and which efforts should be revisited for improvement. Although each community varied in the type and magnitude of damage suffered from the disasters, each had similar overall recovery needs.

This regional recovery strategy serves as a template for the five counties in the UERPC region to be referenced during the recovery stages. Modifications to this recovery template should be considered so it is tailored to meet the needs of cities, counties, businesses and/or individuals. As cities and counties continue to learn and grow in disaster recovery strategies, this document will continue to change over time.

IMMEDIATE ACTION STEPS

Coordination

Goal: Coordinate notification of the disaster and communicate progress regularly

- **Strategy:** Establish a public information officer or designee to serve as the single point of contact to coordinate with the incident commander to implement the communications plan. **Responsible parties:** City and County Officials

- **Strategy:** Develop a communications plan to ensure timely, accurate, and consistent distribution of information to the general public, media, and partnering agencies/organizations. **Responsible parties:** Public Information Officer (PIO), long-term recovery committees

- **Strategy:** Obtain and organize volunteer efforts by task and location. **Responsible parties:** City and County officials, School Officials, long-term recovery committees

- **Strategy:** Ensure available resources are provided and utilized by trained persons. **Responsible parties:** City and County officials, and Emergency Responders
State of Iowa Long-Term Economic Recovery Strategy

**Housing**

**Goal:** Ensure adequate short-term housing opportunities for displaced homeowners/residents/non-resident volunteers.

- **Strategy:** Secure temporary, portable housing. **Responsible parties:** City and/or County officials, FEMA
- **Strategy:** Create database of hotel/motel facilities, available travel trailers/RVs, apartments, and lease properties. **Responsible parties:** Local housing authority, convention & visitors bureau, long-term recovery committees, Iowa Finance Authority (IFA)

**Infrastructure**

**Goal:** Ensure the safety and quality of life for citizenry served by local infrastructure

- **Strategy:** Assess current conditions to allow for safe utilization of vertical and horizontal infrastructure to assure safe passage and use by those assisting in recovery efforts immediately following the disaster. **Responsible parties:** IDOT, City and County Water/Sewer Department Managers

**Business**

**Goal:** Assist businesses with the preservation of equipment and materials since these businesses are committed to providing essential resources for the recovery effort during and after the disaster.

- **Strategy:** Relocation of inventory and equipment safely outside of risk area for accessibility and distribution. **Responsible parties:** Business owners, Chamber of Commerce, Public Information Officer

**INITIAL RECOVERY AND COORDINATION**

**Coordination**

**Goal:** Encourage a coordinated, community-wide recovery strategy.

- **Strategy:** Coordinate with established long-term recovery committees to provide overall guidance and coordination to recovery efforts. **Responsible parties:** City and County officials, philanthropic organizations
- **Strategy:** Establish issue-based task forces with representation from the public and private...
sectors and including local, regional, state, and federal officials as appropriate. **Responsible parties:** City and County officials

- **Strategy:** Establish and/or dedicate staff to serve as recovery coordinators and to staff community-wide committee and task forces. **Responsible parties:** City and County officials, UERPC

**Goal:** Communicate ongoing recovery initiatives.

- **Strategy:** Establish a data management function/repository to continue to determine needs and to measure progress. **Responsible parties:** City and County officials, UERPC

**Goal:** Ensure efficient use and maximization of available resources.

- **Strategy:** Develop a comprehensive recovery financing plan that identifies potential resources/funding sources. **Responsible parties:** Task forces, with assistance from recovery coordinator, RIO

- **Strategy:** Maximize coordination with non-profit, faith-based, and private sector organizations. **Responsible parties:** Task forces, with assistance from recovery coordinator, long-term recovery committees

**Housing**

**Goal:** Eliminate safety and health risks presented by damaged housing stock.

- **Strategy:** Asses location and damage, followed by an established housing buy-out program. **Responsible parties:** City and County officials, FEMA, CDBG

**Infrastructure**

**Goal:** Ensure an adequate transportation system for the movement of goods and people.

- **Strategy:** Engage principles of mobility management to address loss of personal transportation options. **Responsible parties:** Regional Planning Affiliation (RPA), UERPC, Northeast Iowa Regional Transit, human service providers, Northeast Iowa Community Action Corporation (NEICAC)
Human Services

Goal: Promote the physical and mental well being of residents affected by the disaster.

- **Strategy:** Establish or activate case management services for disaster-affected families to meet individual and spiritual needs. **Responsible parties:** County human services, long-term recovery committees, Northeast Iowa Community Action Corporation (NEICAC), philanthropic groups, Northeast Iowa Mental Health, faith-based organizations.

- **Strategy:** Create public information campaign to educate public to potential mental health impacts of the disaster and the availability of programs/assistance. **Responsible parties:** Task force, public information officer.

- **Strategy:** Provide training to professional staff and volunteers who assist disaster victims. **Responsible parties:** Task force, long-term recovery committees, Northeast Iowa Mental Health, faith-based organizations.

Short Term Recovery and Mitigation

Infrastructure

Goal: Ensure an adequate transportation system for the movement of goods and people.

- **Strategy:** Prioritize road surface transportation projects/expenditures that increase the security of the transportation system and that minimize adverse impacts. **Responsible parties:** UERPC, Region 1 RPA, IDOT

- **Strategy:** Repair and mitigate future damage to water, wastewater, and storm sewer infrastructure. **Responsible parties:** City and/or County officials, UERPC, IFA/SRF, IDNR, IDED/CDBG, FEMA, EDA

Goal: Encourage infrastructure recovery that is sustainable and disaster resilient.

- **Strategy:** Consider relocation of critical assets to less hazard-prone areas. **Responsible parties:** City and County officials, local utilities, IDNR, FEMA

Business

Goal: Foster business recovery that is inclusive and addresses the full spectrum of the local economy.

- **Strategy:** Develop business assistance plan that includes assistance for entrepreneurs, start-up ventures, existing affected commercial and retail concerns, industrial and other major employers. **Responsible parties:** Task force, UERPC, Chamber of Commerce offices, Small
REGIONAL RECOVERY STRATEGIES

Business Development Centers (SBDC), Entrepreneurial Development Center (EDC), ISU Extension, local colleges and university

**Goal:** Ensure the availability of resources and support services for affected, existing businesses.

- **Strategy:** Capitalize Revolving Loan Fund, Intermediary Relending Program, and short-term forgivable loan program for business assistance. **Responsible parties:** City and County officials, UERPC, local financial institutions, local chamber, CDBG, EDA, County and City economic development offices, Northeast Iowa Business Network (NIBN)

**Goal:** Encourage economic growth and diversification, as appropriate.

- **Strategy:** Maintain/expand existing business retention and recruitment programs. **Responsible parties:** City and County officials, UERPC, local chamber of commerce offices, Iowa Department of Economic Development, local colleges and university, Northeast Iowa Business Network (NIBN)

**Housing**

**Goal:** Stabilize existing housing stock.

- **Strategy:** Establish housing rehabilitation and provide assistance for current housing stock not meeting housing quality standards. **Responsible parties:** City and County officials, CDBG, UERPC, local financial institutions, Northeast Iowa Housing Trust Fund, Northeast Iowa Community Action Corporation (NEICAC)

**LONG TERM RECOVERY AND MITIGATION**

**Coordination**

**Goal:** Encourage multi-jurisdictional planning, recovery, and mitigation.

- **Strategy:** Utilize multi-jurisdictional planning that addresses development in and around the disaster area and potential future hazard areas. **Responsible parties:** City and County officials, UERPC, IDNR, FEMA, EDA.

- **Strategy:** Utilize multi-jurisdictional mitigation activities to ensure that
mitigation in one area does not enhance hazard risk in surrounding communities or neighboring jurisdictions. **Responsible parties:** City and County officials, UERPC, IDNR, FEMA, EDA.

**Housing**

**Goal:** Encourage replacement and new housing development.

- **Strategy:** Establish new housing construction programs, both single-family and multi-family. **Responsible parties:** City and County officials, CDBG, UERPC, local financial institutions, Northeast Iowa Housing Trust Fund

- **Strategy:** Provide incentives to builders/developers to create affordable housing developments. **Responsible parties:** City and County officials, Northeast Iowa Housing Trust Fund, local financial institutions, IFA

**Goal:** Foster housing recovery that is sustainable, inclusive, and meets the unique characteristics of the jurisdiction.

- **Strategy:** Encourage green building in construction/reconstruction, and smart growth development in land use practices. **Responsible parties:** Task Force, UERPC, Northeast Iowa Community College, land use administrators and development officials

**Infrastructure**

**Goal:** Encourage recovery that is sustainable and disaster resilient.

- **Strategy:** Rebuild damaged infrastructure to more resilient standards and according to methods that minimize/eliminate adverse impacts. **Responsible parties:** City and County officials, IDNR, FEMA, EDA

- **Strategy:** Encourage and re-engage residents and tourism base to utilize local parks, trails, and recreational areas to revitalize the tourism industry and local economy. **Responsible parties:** City and County officials, IDNR, NRCS, RC&D

- **Strategy:** Protect natural areas inside and outside of the flood plain from future development. **Responsible parties:** Task force, City and County officials, IDNR, NRCS, RC&D, soil and water conservation districts

**Human Services**

**Goal:** Promote the physical and mental well being of residents affected by the disaster.
REGIONAL RECOVERY STRATEGIES

- **Strategy:** Establish or activate case management services for disaster-affected families for unmet individual and spiritual needs. **Responsible parties:** County human services, long-term recovery committees, Northeast Iowa Community Action Corporation (NEICAC), philanthropic groups, faith-based groups, UERPC, Northeast Iowa Mental Health

- **Strategy:** Create public information campaign to educate public to potential mental health impacts of the disaster and the availability of programs/assistance. **Responsible parties:** Task force, public information officer, local colleges and university, UERPC, Northeast Iowa Mental Health, County human services, long-term recovery committees, Northeast Iowa Community Action Corporation (NEICAC), philanthropic groups, faith-based groups

**CONSIDERATIONS FOR RESIDENTS AND BUSINESSES**

Individuals and businesses can require additional and specific resources. The following information provides guidance for navigating the recovery process.

**Safety and Documentation:** Following a disaster, the immediate health and safety is the number one priority for individuals and businesses. Life threatening conditions need to be identified, removed, or made safe. Only after such activities should access to the damage site be allowed for documentation of damages for insurance or potential financial assistance program eligibility. Documentation, including videos and/or photos, of all damaged belongings should be taken. Any purchases or expenses related to the disaster should be tracked and documented with a strong recommendation to keep receipts for all materials and labor. Stay in contact with local officials and emergency management representatives for further details of recovery procedures.

**Local Proclamation versus Disaster Declaration:** After a major disaster, the Governor of Iowa will make a proclamation regarding whether affected counties are eligible for any State Individual Assistance Programs. Funds for these programs are generally dependent on disaster type and will typically include housing, small business, and unmet needs assistance, and case management programs to cover costs that FEMA and other recovery programs could not. Once the Governor has proclaimed a disaster in a county or counties, county emergency management offices will begin
collecting damage figures from individuals and businesses to forward to the Federal Emergency
Management Association (FEMA). FEMA will then make a determination on whether the area is
damaged enough to become a Presidential Disaster area and, if so, individuals will be eligible to
apply for FEMA disaster assistance.

The following is a general list of the requirements to be eligible for disaster assistance programs:

- FEMA award letter.
- Copy of driver’s license or legal form of identification.
- Documentation showing you have contacted your homeowners insurance company due to
  the disaster, documentation of any monetary award received and/or claim that has been
denied.
- Cost estimates for proposed necessary and reasonable repairs.
- Receipts and other documentation of previous out-of-pocket expenditures, if seeking
  reimbursement for eligible expenses.

**SBA Programs:** Businesses with unmet needs are encouraged to register for the Small Business
Association (SBA) loan program. SBA’s disaster loans are the primary form of federal assistance
for the repair and rebuilding of non-farm, private sector disaster losses. Through its Office of
Disaster Assistance (ODA), the SBA is responsible for providing affordable, timely, and
accessible financial assistance to homeowners, renters, and businesses following a disaster.
Financial assistance is generally available in the form of low-interest, long-term loans.
Conclusion

The Rebuild Iowa Office (RIO) remains dedicated to the recovery goals outlined in this report and will continue to work on their progression through the Office’s sunset date of June 30, 2011. While some methods and objectives may evolve, the RIO will continue to report each quarter on the accomplishments and challenges, as well as the measures and key projects identified for this long-term recovery.

The RIO will continue to organize and host educational opportunities across the state based upon the lessons learned in 2008 so that Iowans understand how to stay safe and protect themselves from future disasters. The RIO will also continue to voice its support for disaster reform at the national level. It is crucial federal officials learn from this disaster and not only implement Iowa’s best practices, but address the current challenges that exist with utilizing federal funding so that an effective, national long-term recovery system can be established.

Even though the 2008 disasters occurred more than two years ago, the RIO firmly believes Iowa is still in the first phase of long-term recovery. While many accomplishments are noted in this Quarterly Report, there is still much work to be done. Until all impacted Iowans can return to a sense of normalcy, all entities involved with this recovery effort must continue to improve programs, further streamline processes and make improvements to the disaster recovery system at the local, state and federal level, to ensure Iowa has a successful recovery.

The RIO is also preparing for the transition of its duties, which will occur over the next nine months. In June, the RIO hosted Iowa’s first-ever “recovery” exercise with various local and state officials. Now, the RIO is using information gathered from that exercise to create a viable long-term recovery framework for Iowa. It is vital that this framework and the RIO’s reports remain living, breathing documents and serve as ongoing resources for Iowa officials so that the state can rebuild safer, stronger and smarter and be better prepared for the next catastrophic event.

As the RIO’s sunset date approaches, future reports will include specific information about how the Office’s responsibilities, as well as Iowa’s remaining disaster recovery needs, should transition to and be addressed by other state and local entities. It is imperative the RIO’s transition strategy and recovery plan be carried on well beyond the lifetime of the Office in order for 2008 disaster recovery efforts to remain efficient and effective.
Maps, Charts & Graphs

Iowa COADs

Counties Served by a COAD Existing Before 2008
Counties Served by a COAD Formed After 2008

Iowa Councils of Government

<table>
<thead>
<tr>
<th>Council of Government</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Metropolitan Area Planning Agency (MAPA)</td>
<td>402-444-6866</td>
</tr>
<tr>
<td>NW Iowa Planning and Development Commission (NWPOC)</td>
<td>712-262-7225</td>
</tr>
<tr>
<td>Region XII Council of Governments</td>
<td>712-792-9914</td>
</tr>
<tr>
<td>Siouxland Interstate Metropolitan Planning Council (SIMPCO)</td>
<td>712-279-6286</td>
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<tr>
<td>SW Iowa Planning Council (SWPCO)</td>
<td>712-243-4196</td>
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<td>Midas Council of Governments</td>
<td>515-576-7183</td>
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<tr>
<td>North Iowa Area Council of Governments (NIACOG)</td>
<td>641-423-0491</td>
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<td>Region 6 Planning Commission</td>
<td>641-752-0717</td>
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<td>Southern Iowa Council of Governments (SICOG)</td>
<td>641-782-8491</td>
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<tr>
<td>Chariton Valley Planning and Development</td>
<td>641-437-4359</td>
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<td>Area 15 Regional Planning Commission</td>
<td>641-684-6551</td>
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<td>Iowa Northland Regional Council of Governments (INRCOG)</td>
<td>319-235-0311</td>
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<td>Upper Explorerland Regional Planning Commission (UERPC)</td>
<td>563-864-7551</td>
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<td>East Central Iowa Council of Governments (ECICOG)</td>
<td>319-365-9941</td>
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<td>Bi-State Regional Commission (BSRC)</td>
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<td>East Central Intergovernmental Association (ECIA)</td>
<td>563-556-4166</td>
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<td>SE Iowa Regional Planning Commission (SEIRPC)</td>
<td>319-753-5107</td>
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The EDA’s regional offices award competitive grants to establish revolving loan funds to government, educational and non-profit organizations. In Iowa, Councils of Government (COGs) are the recipients of these awards. The COGs, in turn, disburse money from the revolving loan fund for loans at interest rates that are at or below market rate. The loans are made to small businesses or to businesses that cannot otherwise borrow capital. As loans are repaid, the COGs use the interest to pay administrative expenses and make new loans. Following the 2008 disasters, COGs were given additional funding for these loans in order to help disaster-impacted businesses.

**East Central Iowa COG**
- Received from EDA: $1.5 million
- Matching funds: $100,000

**East Central Intergovernmental Association**
- Received from EDA: $500,000
- Matching Funds: $133,000

**Iowa Northland Regional COG**
- Received from EDA: $750,000
- Matching Funds: $125,000

**MIDAS COG**
- Received from EDA: $250,000
- Matching Funds: $25,000

**North Iowa Area COG**
- Received from EDA: $400,000
- Matching Funds: $60,000

**Region XII COG**
- Received from EDA: $450,000
- Matching Funds: $150,000

**Southeast Iowa Regional Planning Council**
- Received from EDA: $900,000
- Matching Funds: $100,000

**Southern Iowa COG**
- Received from EDA: $375,000
- Matching Funds: $42,000

**Southwest Iowa Planning Council**
- Received from EDA: $400,000
- Matching Funds: $100,000
Iowa Disaster Recovery
Funding Timeline

June 2008
30  First HUD CDBG disaster appropriation bill including Iowa is signed into law

August 2008
4   HUD announces that Iowa will receive $85 million for its first CDBG allocation

September 2008
5   Governor Culver announced state funding for disaster programs
8   FEMA Grants Iowa 90 percent Federal cost share for most FEMA programs
11  Official Notice of Funds Available for the first CDBG allocation is published
20  Iowa submits first CDBG allocation action plan to HUD
23  HUD approves action plan for Iowa’s first CDBG allocation of $85 million
30  Second HUD CDBG disaster appropriation bill including Iowa is signed into law

October 2008
3   Heartland Disaster Tax Relief Act signed into law
23  U.S. DOT awards Iowa $23 million for transportation recovery efforts
27  HUD announces that Iowa will receive $72 million in second CDBG allocation

November 2008
7   Governor Culver signs Executive Order Number Nine, allowing the Iowa Finance Authority to finance disaster recovery projects through additional bonding as a result of the Heartland Disaster Tax Relief Act
13  Iowa submits second CDBG allocation action plan amendment to HUD
26  HUD announces Iowa will receive $125 million in third CDBG allocation (from the September appropriation)

December 2008
18  Iowa requests assistance from US Army Corps of Engineers to begin Iowa/Cedar River Basin Study
19  Official Notice of Funds Available for the second CDBG allocation is published
30  HUD approves Iowa action plan amendment for second CDBG allocation of $72 million

January 2009
6   Iowa awarded $11 million in Social Services Block Grant from USHHS

February 2009
2   House File 64 is signed into law by Governor Culver, providing $56 million in state funds for disaster relief
13  Official Notice of Funds Available for third CDBG allocation is published
16  Iowa submits third CDBG allocation action plan to HUD
March 2009
3  Linn County approves a one cent Local Option Sales Tax for disaster recovery
16  HUD approves Iowa’s action plan for third CDBG allocation of $125 million

May 2009
12  Governor Culver signs I-JOBS into law providing more than $265 million in disaster recovery funding for infrastructure and housing
21  Iowa’s disaster assistance funding tops $1 billion

June 2009
10  New HUD Secretary visits Iowa and announces Iowa’s $516 million fourth CDBG allocation (the last of the September appropriation)
12  Iowa’s disaster assistance funding tops $3 billion

July 2009
6   Iowa’s National Emergency Grant funding to provide disaster-related employment is increased

August 2009
14  Official Notice of Funds Available published for Iowa’s fourth CDBG allocation
20  Iowa submits action plan for fourth CDBG allocation

October 2009
5    HUD approves action plan for Iowa’s fourth CDBG allocation of $516.7 million

November 2009
9    Iowa’s disaster assistance funding tops $3.5 billion

December 2009
7    Iowa disaster assistance spending tops $1 billion

April 2010
30  Iowa legislative session ends having appropriated more than $60 million in additional disaster recovery assistance

May 2010
7    Iowa disaster assistance funding tops $4 billion

June 2010
30  IDED submits application for HUD CDBG Disaster Recovery Enhancement Fund

August 2010
26  Iowa awarded $84 million in HUD CDBG Disaster Recovery Enhancement Fund dollars
Iowa Disaster Recovery Assistance Programs Timeline

June 2008
6 First SBA loan approved
23 SBA opens Disaster Recovery Center in Cedar Rapids
25 Disaster Unemployment Assistance made available

July 2008
12 First of 595 families moved into FEMA Mobile Homes for temporary housing

August 2008
15 Disaster Unemployment Assistance deadline extended
FEMA Public Assistance deadline extended

September 2008
2 FEMA/RIO provide Long-Term Community Recovery Planning Assistance to 10 impacted communities over the next 4 months
12 Jumpstart Iowa Housing and Small Business programs announced
25 FEMA Individual Assistance deadline extended
26 Applications available for Jumpstart Iowa Housing programs
30 Jumpstart Iowa Small Business applications available

October 2008
1 All displaced Iowans who requested temporary housing have been assisted
10 Disaster Relief Grants awarded to 414 impacted Iowa college students
13 FEMA Public Assistance requests deadline
17 First Jumpstart Iowa program assistance funding is provided
31 FEMA Individual Assistance deadline

November 2008
12 Communities’ Notice of Interest forms due for FEMA Hazard Mitigation Grant Program property acquisitions
13 FEMA completes initial Public Assistance process
17 20th damaged structure demolished

December 2008
10 Jumpstart Express Emergency Repair program announced
First FEMA Hazard Mitigation Grant Program property acquisition application is received
17 IFA awards first disaster-related Low-Income Housing Tax Credits

January 2009
14 Small Project Rental Rehabilitation program announced
EPA/FEMA/RIO/IDED partner to bring Smart Growth technical assistance to five communities in Iowa

February 2009
11 FEMA approves Community Disaster Loans for five Iowa cities
Community Economic Betterment Account program for disaster-impacted businesses announced

March 2009
2 FEMA/RIO provide workshops on Long-Term Community Recovery Tools and complete recovery plans and strategies for 10 impacted communities
19 New Business Rental Assistance Program announced
24 First round of CDBG Infrastructure awards announced
25-27 EPA/FEMA/RIO/IDED Smart Growth partnership members visit the state's five participating communities to meet with leaders and develop scopes of work

April 2009
7 Iowa Workforce Development Small Business Disaster Recovery Grant Program announced
9 Large Project Rental Rehabilitation Program announced
15 Jumpstart Iowa Small Business program closes
15 Long-Term Community Recovery Tools are provided to 22 additional impacted communities
28 First FEMA Hazard Mitigation Grant Program property acquisition applications are approved
30 State's Unmet Needs Grant program begins accepting applications

May 2009
22 Second round of CDBG Infrastructure awards announced

June 2009
5 $22 million in Community Disaster Grants are awarded
29 First I-JOBS Infrastructure projects are approved

July 2009
2 Steam Energy Assistance Program for Cedar Rapids businesses announced
9 First Single-Family New Construction awards made
16-17 Smart Growth partnership holds green infrastructure for storm water management workshop in New Hartford
17 Small Business Development Centers begin providing additional case management assistance to disaster-impacted businesses
31 I-JOBS Disaster Damage Housing Assistance program announced
Deadline for community applications for CDBG Property Buyouts and Infrastructure projects

September 2009
1 State Jumpstart Housing application deadline
9-10 Smart Growth partnership holds workshop in Cedar Rapids with stakeholders concerning infill development, development code revisions, and green infrastructure for storm water management
30-1 Smart Growth partnership holds workshop in Cedar Falls concerning redevelopment options in North Cedar neighborhood

October 2009
16 Deadline for Iowa Unmet Needs Grant program applications
23 FEMA Mobile Home assistance extended until June 2010
Iowa Workforce Development Small Business Disaster Recovery Grant Program closes
November 2009
4-5 Smart Growth partnership holds workshop in Coralville concerning redevelopment options for Old Town neighborhood
5 Second round of CDBG-funded infrastructure awards announced
6 First round of CDBG Property Buyout awards announced
9 New Disaster Recovery Business Programs for lost equipment, rent, business expenses and loan interest announced
11-13 Smart Growth partnership holds workshop in Iowa City concerning redevelopment options for Riverfront Crossings neighborhood
27 FEMA Mobile Home rent waived until January 2010

December 2009
2 Groundbreaking for Waverly-Shell Rock Middle School safe room

January 2010
4 Iowans remaining in FEMA Mobile Homes are charged rent or receive FEMA revocation letters

March 2010
8 Business program modifications are announced

May 2010
5 Equipment Reimbursement Assistance Program for businesses expanded and Flood Insurance Reimbursement Program begins

June 2010
27 All Iowans have moved out of FEMA mobile homes
30 Deadline for many business assistance programs

July 2010
7 Business assistance programs extended to Dec. 31, 2010

August 2010
19 Third round of Single Family New Construction Program announced

September 2010
9 HUD notifies the state that private loans to businesses are not a duplication of benefits

October 2010
1 HUD notifies the state that CDBG funds can be used to pay down SBA loans
15 Single Family New Construction Program proposals due to IDED

December 2010
31 Deadline to apply for business assistance programs
## Glossary

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDBG</td>
<td>Community Development Block Grant</td>
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<tr>
<td>COG</td>
<td>Council of Government</td>
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<td>DCA</td>
<td>Iowa Department of Cultural Affairs</td>
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<td>DHS</td>
<td>Iowa Department of Human Services</td>
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<td>EDA</td>
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<td>Iowa Homeland Security and Emergency Management Division</td>
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<td>IDA</td>
<td>Iowa Department on Aging</td>
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<td>Iowa Workforce Development</td>
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<td>LTRC</td>
<td>Long-Term Recovery Committee</td>
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<td>NEA</td>
<td>National Endowment for the Arts</td>
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<td>NEG</td>
<td>National Emergency Grant</td>
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<td>SBA</td>
<td>U.S. Small Business Administration</td>
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<td>US ACE</td>
<td>U.S. Army Corps of Engineers</td>
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<td>US DOT</td>
<td>U.S. Department of Transportation</td>
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Major Disaster-Related Infrastructure Projects

More than 13,000 Public Assistance/Infrastructure projects are currently underway or have already been funded through state and/or federal funds. More than 300 of those infrastructure projects are $1 million or higher. Below are the projects that many Iowans have been following due to their economic or community impact. For a complete listing of all infrastructure projects, contact the Rebuild Iowa Office.

Disaster-related infrastructure projects underway in Iowa:

Cedar Rapids City Hall renovation (Cedar Rapids, Linn County)
Revenue Bond Capital II Fund: $4,400,000

Louisa County bridges (Wapello, Louisa County)
CDBG: $1,557,000 ($5,726 expended)

Linn County Court House renovation (Cedar Rapids, Linn County)
Revenue Bond Capital II Fund: $2,000,000; Cash Reserve Fund: $2,100,000

Riverpoint area infrastructure improvements (Des Moines, Polk County)
Revenue Bond Capital II Fund: $1,250,000

Cedar Rapids Public Library Main Facility relocation and rebuilding (Cedar Rapids, Linn County)
Project total: $45,456,900
I-JOBS: $5,000,000; Local Match: $7,956,900; FEMA/PA: $22,000,000; Corporate Support: $5,000,000; Other: $5,000,000

Court Avenue sewer improvements (Des Moines, Polk County)
Revenue Bond Capital II Fund: $3,050,000

Woodman Stadium flood protection improvements (Davenport, Scott County)
Revenue Bond Capital II Fund: $1,050,000

St. Luke’s Medical Center steam plant (Cedar Rapids, Linn County)
EDA: $4,650,000

Mercy Medical Center steam plant (Cedar Rapids, Linn County)
EDA: $4,057,300

Erosion control in the Towanda Drive area (Des Moines, Polk County)
Revenue Bond Capital II Fund: $700,000

U.S. Cellular Center improvement, Event Center construction (Cedar Rapids, Linn County)
Project total: $65,000,000
I-JOBS: $15,000,000; Local Match: $15,000,000; EDA: $35,000,000

Replacement of Public Works Complex, relocation to lower flood-risk site (Cedar Falls, Black Hawk County)
Project Total: $111,655,000
I-JOBS: $8,741,250; Local Match: $2,913,750

Wastewater Reclamation Authority basin improvements (Des Moines, Polk County)
Revenue Bond Capital II Fund: $900,000

Cedar Rapids Community School District (Cedar Rapids, Linn County)
PA: $2,550,713
Paramount Theater Building (Cedar Rapids, Linn County)
PA: $25,681,425

Public Works Building (Waterloo, Black Hawk County)
Revenue Bond Capital II Fund: $1,250,000

Washington Irving Elementary School (Waverly-Shell Rock, Bremer County)
PA: $9,607,527

University of Iowa; Hancher Auditorium, flood damaged building (Iowa City, Johnson County)
PA: $6,669,199

University of Iowa; Voxman/Clapp Music Building, flood damages (Iowa City, Johnson County)
PA: $7,083,812

Wastewater treatment plant and public green space development (Iowa City, Johnson County)
Revenue Bond Capital II Fund: $2,000,000

Options building (Cedar Rapids, Linn County)
Project Total: $12,888,746
PA: $7,348,148; I-JOBS: $5,000,000

Storm sewer improvements (Belmond, Wright County)
Revenue Bond Capital II Fund: $600,000

Wastewater treatment plant project (Iowa City, Johnson County)
Project total: $63,000,000
I-JOBS: $10,000,000 ($361,954 disbursed); Local Match: $26,000,000; CDBG: $5,000,000

Grading improvements for future flood mitigation (Norwalk, Warren County)
Revenue Bond Capital II Fund: $300,000

Pilot green project (West Union, Fayette County)
Revenue Bond Capital II Fund: $1,175,000

Linn County Juvenile Law Center and Courthouse (Cedar Rapids, Linn County)
Project total: $4,922,597
I-JOBS: $3,690,000; Local Match: $607,597; FEMA/PA: $625,000

Cedar Rapids City Hall Building (Cedar Rapids, Linn County)
PA: $20,335,822

Linn County Courthouse – Building (Cedar Rapids, Linn County)
PA: $4,641,958
“Appendix A”
Disaster Recovery Programs

PROGRAMS FOR INDIVIDUALS:

Jumpstart Iowa Housing Assistance Program
Administered through the Iowa Department of Economic Development, the Iowa Finance Authority, Councils of Government and Entitlement Cities.

This program helps homeowners make a down-payment on a new house, repair their current home, or maintain their mortgages. The maximum award for down-payment assistance and repair/rehabilitation assistance is a $60,000 loan which will be forgiven if the homeowner stays in the house for 5 years.

For more information, contact your Council of Government or Entitlement City housing representative.

U.S. Small Business Administration (SBA) Loans
Administered by the Small Business Administration.

Iowans who have registered with FEMA for disaster assistance may apply to the U.S. Small Business Administration (SBA) to help recover from the disasters. The SBA provides low-interest disaster loans for eligible homeowners, renters and non-farm businesses to cover disaster damage to real and personal property.

For more information, contact Richard Jenkins with the SBA at 916-735-1500.

Ticket to Hope Crisis Counseling
Administered by the Iowa Department of Human Services.

Iowans affected by the natural disasters of 2008 have access to Ticket to Hope, a mental health program that will pay for up to 8 counseling sessions with a participating provider.

For more information, call the Iowa Concern Hotline at 1-800-447-1985.

Emergency Public Jobs Program for Unemployed Workers
Administered by Iowa Workforce Development.

Iowa has received a National Emergency Grant (NEG) designed to hire Iowa workers who have lost their jobs due to the flooding and tornadoes. The NEG creates temporary jobs to assist in the clean-up and restoration efforts.

For more information, contact your local Iowa Workforce Development office.

Property/Structural Acquisition (“Buyouts”)
Administered by local city and county governments.

Property or structural acquisitions (or "buyouts," as they're commonly known) is the purchasing of property from private citizens by a government entity as part of a hazard mitigation plan. Local, state or federal funds are used to buy property in areas that are at high risk in order to reduce or eliminate long-term risk to life and property from a hazard event, such as flooding.

For more information about property/structural acquisition, contact your city or county government officials.
Iowa Unmet Needs Disaster Grant Program
Administered by the Iowa Department of Human Services and local Long-Term Recovery Committees.
The Iowa Unmet Needs Disaster Grant program reimburses eligible households with an income at or below 300 percent of the federal poverty level for disaster-related expenses.
Assistance is capped at $2,500 for unreimbursed expenses and current unmet needs incurred due to the disaster.

FEMA Individual Assistance (IA) Program
The Individuals and Households Program, commonly referred to as “Individual Assistance,” offers grants up to $28,800 to renters and homeowners with eligible, disaster-related damages.

Project Recovery Iowa Crisis Counseling
Administered by the Iowa Department of Human Services and local/regional counseling agencies.
Iowans have access to Project Recovery Iowa, a mental health program that provides free crisis counseling to those affected by the natural disasters of 2008.

Disaster Unemployment Assistance (DUA)
Administered by Iowa Workforce Development.
DUA provides unemployment benefits and re-employment services to individuals who have become unemployed because of the disasters.

College Tuition Assistance
Administered by Iowa College Student Aid Commission.
This program offers up to $5,000 in assistance to Iowa college students impacted by the flooding.

PROGRAMS FOR AGRICULTURE & RURAL RESIDENTS:

Emergency Conservation Program
Administered by local Farm Service Agency committees.
USDA Farm Service Agency's (FSA) Emergency Conservation Program (ECP) provides emergency funding and technical assistance for farmers and ranchers to rehabilitate farmland damaged by natural disasters and for carrying out emergency water conservation measures in periods of severe drought.
For more information, contact your local FSA office.
Farm Service Agency Emergency Loans for Disasters
Administered by local Farm Service Agency committees.
USDA's Farm Service Agency (FSA) provides emergency loans to help producers recover from production and physical losses due to natural disasters or quarantine.
For more information, contact your local FSA office.

Noninsured Crop Disaster Assistance Program
Administered by local Farm Service Agency committees.
USDA's Farm Service Agency's Noninsured Crop Disaster Assistance Program (NAP) provides financial assistance to producers of uninsurable crops when low yields, loss of inventory or prevented planting occurs due to natural disasters.
For further information, contact your local FSA office.

Rural Development Disaster Assistance
In areas affected by natural disasters, USDA Rural Development can help existing Rural Development borrowers who are victims of a disaster. Rural Development's regular Business and Utilities Programs can help business owners and communities affected by natural disasters.
For more information, contact your local USDA Rural Development office.

Emergency Watershed Protection (EWP) Program
The purpose of the EWP program is to undertake emergency measures, including the purchase of floodplain easements, for runoff retardation and soil erosion prevention to safeguard lives and property from floods, drought, and the products of erosion on any watershed whenever fire, flood or any other natural occurrence causes a sudden impairment of the watershed.
For more information about the Natural Resource Conservation Service's (NRCS) Emergency Watershed Program, contact your local NRCS office.

Wetlands Reserve Program (WRP)
The WRP is a program to develop and implement a conservation plan for restoration of wetlands previously altered for agricultural use. Eligible land is that which has been owned for one year and that could be restored to wetland conditions.
For more information, contact your local NRCS office.

Iowa Workforce Development Small Business Disaster Recovery Grant Program
Administered by Iowa Workforce Development.
Small businesses, family farms and non-profit organizations impacted by the 2008 summer disasters can now apply for a grant of up to $5,000 for damages incurred from last year’s floods and tornadoes.
**STATE OF IOWA LONG-TERM ECONOMIC RECOVERY STRATEGY**

**PROGRAMS FOR BUSINESSES & NON-PROFITS:**

**Disaster Recovery Business Rental Assistance Program**
Administered by IDED, Councils of Government and Entitlement Cities.

This program provides financial assistance to eligible businesses located in or planning to locate in a business rental space that was physically damaged by the 2008 natural disasters. Assistance will be in the form of rental assistance to help offset building rental lease payments for a maximum of six months, not to exceed a total award amount of $50,000. Recipients are also allowed to receive reimbursement of 75 percent (or up to $75,000) of the actual replacement costs for damaged equipment.

For more information, contact your Council of Government or Entitlement City housing representative.

**U.S. Small Business Administration Loans**
Administered by the Small Business Administration.

Businesses who have registered with FEMA for disaster assistance may apply to the SBA to help recover from the disasters. The SBA provides low-interest disaster loans for eligible non-farm businesses to cover disaster damage to real and personal property and economic injury.

For more information, contact Richard Jenkins with the SBA at 916-735-1500.

**Loan Interest Expense Program**
Administered by IDED, Councils of Government and Entitlement Cities.

This program provides funds to business owners to pay for the interest on an SBA or private loan for disaster recovery. Up to a total of $50,000 in funds will be provided to a business, for a maximum of three (3) years.

For more information, contact your local Council of Government or Entitlement City Housing Representative.

**Commercial Rental Income Gap Program**
Administered by Iowa Department of Economic Development, Councils of Government and Entitlement Cities.

This program is designed to assist with cash flow for commercial building owners to offset lost revenue from vacant rental space that was physically damaged by the disaster. A maximum of $25,000 for lost rent will be reimbursed to commercial landlords per unit.

For more information, contact your local Council of Government or Entitlement City Housing Representative.

**EDA Revolving Loan Funds**
Administered by the Economic Development Administration (EDA).

The EDA’s Revolving Loan Funds (RLF) is used to encourage small business development and expansion by local manufacturers. This program provides local businesses with the opportunity to access low interest loans up to $100,000.

For more information, contact your local Council of Government or Entitlement City.
Midwestern Disaster Area Bonds
Administered by the Iowa Finance Authority.
MDA Bonds, authorized by the Heartland Disaster Tax Relief Act of 2008, are a new kind of private activity tax-exempt bond designed to facilitate the recovery and rebuilding of areas damaged by the severe weather.
For more information, contact Lori Beary with the Iowa Finance Authority at 800-432-7230.

Iowa Workforce Development Small Business Disaster Recovery Grant Program
Administered by Iowa Workforce Development.
Small businesses, family farms and non-profit organizations impacted by the 2008 summer disasters can now apply for a grant of up to $5,000 for damages incurred from last year’s floods and tornadoes.

Jumpstart Iowa Small Business Assistance Program
Administered by IDED, Councils of Government and Entitlement Cities.
This program provides financial assistance to businesses suffering physical damage or economic loss due to the 2008 tornado, floods, and storm disasters. The maximum award is a $50,000 loan, plus an additional $5,000 for energy-efficient appliances.

Community Economic Betterment Account (CEBA) Program
Administered by IDED.
This program provides loans or forgivable loans for disaster recovery. For disaster recovery, businesses may request a waiver of one or more program requirements provided such requirement is non-statutory. Award amounts will be determined on project-by-project basis.

High Quality Job Creation (HQJC) Program
Administered by IDED.
A business seeking tax credits and/or refunds may apply to the Iowa Department of Economic Development (IDED) for assistance through the High Quality Job Creation (HQJC) Program. For disaster recovery, businesses may request a waiver of the average county wage calculation.
PROGRAMS FOR LANDLORDS:

Small Project Rental Rehabilitation Assistance
Administered by IDED, Councils of Government and Entitlement Cities.

This program offers assistance to landlords with rental properties affected by the 2008 tornadoes, storms and flooding. This program assists projects of seven units or fewer. Maximum assistance per unit (on the hard cost of rehabilitation) shall not exceed $24,999 and in no case shall the total CDBG Supplemental assistance exceed $37,500 per unit (i.e., inclusive of all costs).

For more information, contact your Council of Government or Entitlement City housing representative.

Large Project Rental Rehabilitation Assistance
Administered by IDED, Councils of Government and Entitlement Cities.

This program assists projects of eight units or more. This activity does not include those projects for which low income housing tax credits are also sought or that comprise the financial resources of the proposed project’s budget.

The maximum assistance per unit (on the hard cost of rehabilitation) shall not exceed $24,999 in CDBG Supplemental funds and in no case shall the total CDBG Supplemental assistance exceed $37,500 per unit (i.e., inclusive of all costs).

For more information, contact your Council of Government or Entitlement City housing representative.

Residential Landlord Business Support Program
Administered by IDED, Councils of Government and Entitlement Cities.

This program is designed to compensate disaster-impacted residential landlords providing affordable housing for lost rental income. Landlords may receive up to $15,000 per business impacted by the disaster.

For more information, contact your local Council of Government or Entitlement City.

PROGRAMS FOR COMMUNITIES:

Public Assistance (PA) Program
Administered by FEMA and Iowa Homeland Security and Emergency Management Division.

The Public Assistance program is available to state and local governments and to certain non-profit organizations, and allows them to respond and recover from disasters and to mitigate the impact of future disasters.

For more information, contact Iowa Homeland Security and Emergency Management Division at 515-725-3231.

Hazard Mitigation Grant Program (HMGP)
Administered by FEMA and Iowa Homeland Security and Emergency Management Division.

The Hazard Mitigation Grant Program (HMGP) provides funds to local governments to implement long-term hazard mitigation measures, including property acquisition, safe rooms, and other mitigation measures designed to minimize the impact of future emergency events.

Prospective applicants should consult the State of Iowa’s Hazard Mitigation Officer for further information regarding specific program and application requirements.
Iowa Finance Authority (IFA) Public Facilities and Infrastructure Assistance
Administered by the Iowa Finance Authority.
Communities whose water and wastewater systems were impacted by the natural disasters may be eligible for assistance from the State Revolving Fund (SRF).

SRF Construction Loans fund the creation of public drinking water and wastewater infrastructure projects for cities and utilities. These loans have a low interest rate of 3 percent and terms of up to 20 years.
For more information, contact Lori Beary with the Iowa Finance Authority at 800-432-7230.

Community Disaster Loan (CDL) Program
Administered by FEMA and Iowa Homeland Security and Emergency Management Division.
Community Disaster Loans can be made to any local government in need of financial assistance to perform essential services.
Potential community applicants for CDLs should consult their Iowa Homeland Security and Emergency Management Division (HSEMD) contact for more information on applying for assistance.

Jumpstart Infrastructure Assistance Program
Administered by the IDED.
This program provides assistance to cities and counties for the purposes of disaster relief, long-term recovery and restoration of infrastructure directly related to the consequences of recent disasters.
For more information, contact your local Council of Government or Entitlement City.

Preservation Iowa
Preservation Iowa has now posted the Historic Architectural Resources surveys produced by Iowa Homeland Security. These reports are required for any federally-funded program activity and outline resources that are considered historic. These historic resources are eligible to access several financial incentive programs at the state, county and federal levels.
For more information, contact Preservation Iowa at info@preservationiowa.org.

Community Disaster Grant (CDG) Program
Administered by Iowa Homeland Security and Emergency Management Division.
The Community Disaster Grant (CDG) Program is a $22 million disaster-relief program established by House File 64 and signed into law on Feb. 2, 2009. Program funds are awarded to eligible cities and counties. The grants are to be used for disaster-related costs not yet covered by other federal or non-federal resources.
**PROGRAMS FOR CONTRACTORS & DEVELOPERS:**

**Single-Family Unit Production (New Construction) Program**
Administered by IDED, Councils of Government and Entitlement Cities.
This program works to replace housing stock in Iowa communities and regions affected by the 2008 disasters.
For more information, contact your Council of Government or Entitlement City housing representative.

**Multi-Family Unit Production (New Construction) Program**
Administered by IDED, Councils of Government and Entitlement Cities.
The Multi-Family Unit Production (New Construction) Program, administered by the Iowa Department of Economic Development, is a program working to replace housing stock in Iowa communities and regions affected by the 2008 disasters.
For more information, contact your Council of Government or Entitlement City housing representative.

**Low-Income Housing Tax Credit (LIHTC) Program**
Administered by Iowa Finance Authority.
This program creates an incentive for developers to invest in the development of rental housing for individuals or families of fixed or limited incomes.
For more information, contact Carla Pope with the Iowa Finance Authority at 800-432-7230.

**Lead-Based Paint Training Scholarship Program**
Administered by the IDED.
This program helps to build the capacity and meet the demand for trained and certified lead contractors, workers, and inspectors (primarily in the realm of lead abatement).
For more information, contact Cali Beals with the Iowa Department of Economic Development at 515-242-4822.
Rebuild Iowa Office
Budget & Expenditures

The Rebuild Iowa Office (RIO) is funded through a federal Economic Development Administration (EDA) grant, federal Community Development Block Grant (CDBG) funds and state funds.

The EDA funds are for specific tasks such as economic impact studies, disaster recovery planning, damage assessments, and work of the RIAC and its task forces. The Rebuild Iowa Office’s CDBG funds are designated for administrative and case management purposes. Both funding sources can’t be used to directly assist Iowans impacted by the 2008 disasters. EDA funding is scheduled to continue until Oct. 31, 2010.

The Rebuild Iowa Office was funded in Fiscal Year 2010 through State appropriated funds of $174,592. This amount does reflect the Oct. 8, 2009 10 percent across-the-board reduction in appropriated funds and projected savings from mandatory unpaid days off and suspension of State’s contributions for deferred compensation.

During the 2009 Legislative Session, the RIO was appropriated the following additional state disaster assistance funds for disbursement to local entities:

- $1 million to Long-Term Recovery Committees (HF64)
- $1.15 million to tornado-damaged communities (SF478)

During 2010 Legislative Session, the RIO was appropriated $647,014 in state funds for fiscal year 2011 operations. The RIO has also been allocated in fiscal year 2011 $650,000 of state funds for professional disaster case management services to assist Iowans impacted by the 2010 disasters.

<table>
<thead>
<tr>
<th>RIO All Funds</th>
<th>FY 2010 Budget</th>
<th>Total FY 2010 Expenditures</th>
<th>FY 2011 Budget (as of Sept. 30, 2010)</th>
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<td>Travel</td>
<td>$81,163</td>
<td>$29,650</td>
<td>$44,299</td>
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<tr>
<td>Supplies</td>
<td>$22,900</td>
<td>$4,494</td>
<td>$14,400</td>
</tr>
<tr>
<td>Contractual</td>
<td>$194,160</td>
<td>$194,068</td>
<td>$0</td>
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<tr>
<td>Case Management Services</td>
<td>$682,974</td>
<td>$639,364</td>
<td>$721,661</td>
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<tr>
<td>Equipment</td>
<td>$26,575</td>
<td>$23,061</td>
<td>$0</td>
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<tr>
<td>Other</td>
<td>$187,494</td>
<td>$159,578</td>
<td>$174,937</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$2,630,032</strong></td>
<td><strong>$2,470,295</strong></td>
<td><strong>$2,244,947</strong></td>
</tr>
</tbody>
</table>
## Rebuild Iowa Office Staffing

<table>
<thead>
<tr>
<th>Position Title</th>
<th>Merit Resources or State of Iowa employee</th>
<th>Employee</th>
<th>Funding Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>Executive Director</td>
<td>Department of Public Defense</td>
<td>Lt. Gen. Ron Dardis</td>
<td>DPD</td>
</tr>
<tr>
<td>Chief of Staff</td>
<td>Rebuild Iowa Office</td>
<td>Emily Hajek</td>
<td>EDA</td>
</tr>
<tr>
<td>Chief Financial Officer</td>
<td>Department of Administrative Services</td>
<td>Tim Criner</td>
<td>EDA &amp; CDBG</td>
</tr>
<tr>
<td>Office Manager</td>
<td>Rebuild Iowa Office</td>
<td>Lynn Zook-Sliagg</td>
<td>EDA &amp; State</td>
</tr>
<tr>
<td>Community Planning Specialist</td>
<td>Rebuild Iowa Office</td>
<td>Aaron Todd</td>
<td>EDA &amp; State</td>
</tr>
<tr>
<td>Community Planning Specialist</td>
<td>Rebuild Iowa Office</td>
<td>Annette Mansheim</td>
<td>EDA &amp; State</td>
</tr>
<tr>
<td>Community Liaison</td>
<td>Rebuild Iowa Office</td>
<td>Ann Poe</td>
<td>CDBG</td>
</tr>
<tr>
<td>Housing Specialist</td>
<td>Merit Resources</td>
<td>Liz Van Zomeren</td>
<td>CDBG</td>
</tr>
<tr>
<td>Communications Director</td>
<td>Rebuild Iowa Office</td>
<td>Tina Potthoff</td>
<td>EDA, CDBG &amp; State</td>
</tr>
<tr>
<td>Constituent Outreach Director</td>
<td>Rebuild Iowa Office</td>
<td>Judy Lowe</td>
<td>CDBG</td>
</tr>
<tr>
<td>Media Specialist</td>
<td>Rebuild Iowa Office</td>
<td>Juli Probasco-Sowers</td>
<td>EDA, CDBG &amp; State</td>
</tr>
<tr>
<td>Communications Assistant</td>
<td>Rebuild Iowa Office</td>
<td>Adam Bartelt</td>
<td>EDA, CDBG &amp; State</td>
</tr>
<tr>
<td>Strategic Planning Officer</td>
<td>Rebuild Iowa Office</td>
<td>Ron Randazzo</td>
<td>EDA</td>
</tr>
<tr>
<td>Intergovernmental Affairs Director</td>
<td>Rebuild Iowa Office</td>
<td>Susan Judkins Josten</td>
<td>State</td>
</tr>
<tr>
<td>Economic Recovery Specialist</td>
<td>Rebuild Iowa Office</td>
<td>Jacqui DiGiacinto</td>
<td>EDA</td>
</tr>
<tr>
<td>Volunteer/Case Management Specialist</td>
<td>Department of Economic Development</td>
<td>Julie Struck</td>
<td>CDBG</td>
</tr>
<tr>
<td>Volunteer/Case Management Specialist</td>
<td>Merit Resources</td>
<td>Jenna Anderson</td>
<td>CDBG</td>
</tr>
</tbody>
</table>
Rebuild Iowa Office Contracts

CONTRACTOR
James Lee Witt Associates (JLWA), a part of Global Options, Inc.

- PURPOSE OF CONTRACT — Disaster management consultant services and expertise to assist the Rebuild Iowa Office in administering and managing its responsibilities under the Governor’s Executive Order 7. This included establishing the office, working with the Rebuild Iowa Advisory Commission (RIAC), and providing policy and programmatic guidance to state and local officials.
- EFFECTIVE DATES — 7/6/2008 to 2/17/2009
- TOTAL AMOUNT PAID — $627,342

CONTRACTOR
State Public Policy Group (SPPG)

- PURPOSE OF CONTRACT — Consultant Services for planning, research, writing and facilitation services focusing on recovery efforts generally and the development of the 120-Day Report to the Governor, specifically. This included planning and facilitation of meetings leading up to the report and research, writing and graphic design for the report itself.
- EFFECTIVE DATES — 9/25/2008 to 1/31/2009
- TOTAL AMOUNT PAID — $225,069

CONTRACTOR
State Public Policy Group (SPPG)

- PURPOSE OF CONTRACT — Consultant Services for planning, research, facilitation and writing of a comprehensive, statewide infrastructure study. This includes sector planning groups to include experts from all levels of government, business and other stakeholders in natural resources, energy, telecommunications, transportation and vertical infrastructure. While this contract is between SPPG and the Iowa Department of Economic Development (IDED), it is described here because it is a partnership between IDED and the RIO through an interagency agreement and eventually will be funded through the RIO’s federal grant funds.
- EFFECTIVE DATES — 10/1/2008 to 4/30/2010
- TOTAL AMOUNT PAID — $296,908

*all of these contracts have expired. The RIO does not have any active administrative contracts.