



BUSINESS DISASTER CASE MANAGEMENT

Task Force / Nov. 2010

TASK FORCE MEMBERS

Task Force Chair:

Jim Heckmann, *representing Iowa Small Business Development Centers*

Task Force Representatives:

Deb Crosser, *representing Professional Developers of Iowa*

Susan Dixon, *representing Iowa Homeland Security & Emergency Management Division*

Joe Folsom, *representing US Small Business Administration*

Jim Henter, *representing Iowa Retail Federation*

Elizabeth Kennedy, *representing Affected Business Owners*

Meridith Marshall, *representing Iowa Department of Economic Development*

Francisco Molina, *representing Safeguard Iowa Partnership*

A.J. Mumm, *representing Iowa Emergency Management Association*

Joe Myhre, *representing Iowa Association of Regional Councils*

Maureen Osako, *representing Affected Business Owners*

Mike Rizor, *representing Iowa Association of Business and Industry*

Ex-Officio Members:

Representative Betty DeBoef, *representing House Republicans*

Senator Shawn Hamerlinck, *representing Senate Republicans*

Senator Rob Hogg, *representing Senate Democrats*

Representative Kirsten Running-Marquardt, *representing House Democrats*

Task Force Support:

Jacqui DiGiacinto, *Rebuild Iowa Office*

TRANSMITTAL LETTER

November 15, 2010

Governor Culver, Lt. Governor Judge and Members of the Iowa Legislature,

Accompanying this letter is the final Report of the Business Disaster Case Management Task Force established pursuant to H.F. 2422 during the 2010 legislative session.

The Task Force met five times between July 13 and November 2. After reviewing the experiences of businesses and various service providers relating to the 2008 natural disasters, the Task Force settled upon several recommendations for disaster response as it affects business in Iowa. Those recommendations are contained in this Report.

The members of the Task Force thank the Governor and Legislature for the opportunity to serve on this committee. If you have any questions about the Task Force or this Report, please do not hesitate to contact me.

Very truly yours,

A handwritten signature in cursive script, appearing to read "James M. Heckmann".

James M. Heckmann, Chair

Business Disaster Case Management Task Force

EXECUTIVE SUMMARY

During the 2010 session, the Iowa Legislature created per House File 2422 a Business Disaster Case Management Task Force. The purpose of the Task Force is to research disaster recovery case management assistance needed for businesses following a major disaster and to recommend steps for providing such assistance following disasters. The Task Force was duly constituted. Its recommendations are contained in this report.

The Task Force focused on what the State of Iowa could do for itself without reliance on federal agencies or programs. It concluded that the hallmarks of any business disaster assistance must be speed of delivery and simplicity in execution. In addition, monies used to assist business recovery should be free of as many restraints on use as possible, relying on the affected businesses to judge for themselves how best to deploy capital resources. To that end, the Task Force's recommendations include the following.

1. To include business technical service providers and business representatives in the disaster response planning executed by local Emergency Management Commissions, and to include accredited business technical service providers in the response services provided by these Commissions.
2. To create a quasi-trust fund financed by surcharges on commercial property and casualty insurance policies to provide immediate financial assistance to businesses physically affected by a disaster,
3. To create a permanent Jumpstart-like program to provide forgivable loans for working capital to affected businesses, accompanied by a statutory mechanism to automatically fund such a program upon a Presidential disaster declaration.
4. To task an existing state agency with the responsibility to coordinate all state interactions with federal agencies where federal program funds for business assistance is available. This agency would also create a central database to track recovery efforts and to ease application for disaster benefits by affected businesses.

BACKGROUND & FINDINGS

In 2008, the extent of tornadoes and flooding in Iowa and their aftermath pointed out the necessity to address the specific needs of the business community affected by natural disasters. Because of the connections between business, markets, labor force, and business reliance on civic infrastructure, the needs of businesses following a natural disaster cannot be segregated from other community needs. However, there are challenges and opportunities unique to businesses that can be addressed to help mitigate the impact of a natural disaster and to speed recovery to pre-disaster business levels, thereby contributing to the recovery of affected communities as a whole.

In its 2010 session, the Iowa Legislature created the Disaster Business Case Management Task Force (hereinafter "Task Force")¹. The Task Force was populated per the legislation by various people who had been intimately involved with recovery efforts following the 2008 natural disasters as well as business owners affected by disasters. The Task Force met five times on July 13, August 10, September 14, October 12 and November 2, 2010. During those meetings, the Task Force discussed in detail the experiences of its members and heard from the Cedar Rapids Area Chamber Commerce about the experiences of the Cedar Rapids business community and efforts undertaken there to return the business community to pre-disaster business levels. The Task Force also reviewed the various business-related programs put in place after the 2008 floods and evaluated their effectiveness.

After reviewing the issues faced by business² following a natural disaster, the Task Force turned its attention to what worked, and what did not work, amongst the assistance available in 2008. Within the context of business recovery, the Task Force concluded the following responses were effective:

- The Cedar Rapids Chamber of Commerce led an initiative to raise approximately \$6 million to assist business owners in the Cedar Rapids area. The money was raised quickly from a variety of sources, including the City of Cedar Rapids, the Chamber of Commerce, Priority One and local business donations. The application process was simple, and the money was available with few restrictions. Awards were a combination of forgivable loan and grant usable for general purposes. The maximum award was \$30,000 per business. Most of these funds were distributed within three to four months following the floods.
- The State's Jumpstart Iowa Small Business program was instituted quickly to augment federal funding available for disaster assistance and recovery. While the Jumpstart awards sometimes created a duplication of benefits issue with federal disaster relief funds available, the speed with which the Jumpstart funds were made accessible to businesses, as well as the simplicity of the application process, was notable, even though some of the conditions placed on the funds were seen as too restrictive.

¹ See House File 2422 at Appendix, page 13.

² There was no effort made by the Task Force to define "business." In most cases, whether an undertaking could be considered a business is obvious. In the aftermath of the 2008 disasters, however, two categories of commercial operations were problematical when it came to eligibility for disaster benefits – landlords and home-based businesses. The practice employed in 2008 was to exclude home-based businesses from assistance programs and to recognize a landlord as a qualifying business if the landlord filed a corporate federal tax return or a Schedule E with the landlord's personal federal income tax return. In implementing the recommendations made in this Report, the Legislature will need to define the term "business" for benefit eligibility purposes. The Task Force believes that the functional definitions employed in 2008 are workable and should be considered as part of such a definition.

- Iowa Homeland Security and Emergency Management Division grants made available to impacted communities pursuant to Iowa House File 64 were notable for their flexibility. Those funds were intended to assist where gaps in other available funding existed. In Cedar Rapids, these funds were used to underwrite the first of its current business case management efforts.
- A database for tracking business recovery needs and efforts was created through a private partnership with the Cedar Rapids Chamber of Commerce and AEGON Insurance Group. This database was used to survey the condition of businesses post disaster, their needs, and their progress toward recovery. Efforts undertaken by Kirkwood Community College and its Small Business Development Center, funded by monies for displaced workers from the U.S. Department of Labor, populated the database and gave a continuing status of business recovery in Cedar Rapids. The data was considered a useful resource in assessing the status and recovery efforts of Cedar Rapids businesses, even if it was not as comprehensive as it might have been. Statutory confidentiality constraints, however, limited the ability to share the data among all interested parties in Cedar Rapids. In addition, a perceived lack of confidentiality is believed to have contributed to a diminished trust factor by some members of the business community and limited their willingness to share information.
- The Small Business Administration (SBA) initiated an online application process for business disaster assistance loans. This online loan application process expedited processing times and simplified access to SBA disaster business programs.
- The SBA's verified loss process helped serve the purpose of documenting business losses after the disaster. When a disaster application is submitted to the SBA, the application triggers a "loss verifier" to conduct an in-person, on-site verification of the loss. The collected information is then transmitted immediately to the SBA to accelerate the disaster loan approval process.
- The Business Recovery Center (BRC) established by the SBA after the 2008 floods in Cedar Rapids was manned by the SBA, the Iowa Small Business Development Center, SCORE, the IRS and local government agencies. The BRC served as a one-stop shop for businesses seeking disaster recovery services and as a resource to educate businesses about available disaster recovery benefits, and assisted with applications for such benefits.

Recovery efforts and/or conditions that the Task Force believed were ineffective or problematic included the following:

- The Stafford Act³ is designed to avoid duplicating benefits, meaning that it is intended to ensure multiple payments are not received for the same loss. While the intent of the Act is admirable, it effectively requires businesses to exhaust all available private and state funding resources before seeking federal assistance. The Act also requires federal agencies to establish procedures to avoid an apparent duplication of benefits, which can act as a trap for recovery assistance applicants who are not cognizant of the nuances of the Act or of federal disaster

³See 42. U.S.C. § 5155

assistance programs. Compliance with the Act creates challenges for businesses and individuals when agencies (federal, state and local) not normally tasked with disaster recovery efforts find themselves developing procedures either to assure compliance or to mitigate the potential adverse impact on the affected business.

- State funding for recovery efforts relied heavily on Community Development Block Grant (CDBG) funding from the U.S. Department of Housing and Urban Development (HUD). Although CDBG funds were utilized because of their availability, they are not designed for disaster recovery. New uses for the funds required HUD's approval, which delayed implementation of recovery efforts. Additionally, CDBG funds are accompanied by various restrictions and/or conditions on their use, such as lead paint abatement, historical preservation guidelines, Davis-Bacon Act compliance, etc., all of which limit CDBG fund usefulness in a disaster recovery scenario.
- Federal funds, whether designed specifically for disaster recovery or, like CDBG funds, adapted for disaster recovery, often are accompanied by inflexible rules. If a business loss or need is not included in allowable uses, or restrictions on use can't be satisfied by the business, the funding is effectively unavailable, leading to what is perceived to be an inconsistent and/or inequitable application of resources.
- Quickly establishing business community needs following a disaster can be difficult because no organization is specifically tasked with that obligation. In 2008, some Chambers of Commerce and Main Street programs took the lead in identifying needs. However, there may be other scenarios where there may not be any established organization able to act as a central clearinghouse for collecting and distributing information and resources needed by the business community. Relying predominantly on local business community organizations can lead to service gaps in communities where strong business community organizations do not exist.
- There is no centralized data collection method for business disaster assistance. Each assistance program requires its own application process and there is no sharing of information across assistance agencies, which delays the assistance process and frustrates business operators. Businesses often have to provide the same information multiple times to different agencies. In addition, there is a natural hesitancy by businesses to share information. Revealing sensitive business information can create a competitive disadvantage to the business providing the information should it become public and risks exposing private business matters to media scrutiny and reporting.
- Several of the disaster recovery resources available to businesses are in the form of loans. Debt financing of disaster recovery, when added to pre-disaster debt loads carried by a business, can impair a business' ability to survive long-term. In some cases, recovery was precluded because the additional debt needed for recovery was not serviceable by the business, or was incompatible with the business owner's planned exit strategy (e.g, owner close to retirement). Less debt and more free cash puts businesses in a better position to return quickly to pre-disaster business levels.

The Task Force determined that there are five factors that should drive any business disaster case management system. Those driving factors are:

1. Business disaster recovery must proceed at a rapid pace. Markets and customer bases are often dispersed, meaning that while a business may be affected by a disaster, its competition may not be. Time spent in disaster recovery adversely affects the competitive posture of the business. Market share can erode quickly when the business is concentrating on seeking assistance rather than servicing customers. Delay in recovery only compounds the effect of the disaster and increases the risk that the business will not survive the disaster in the near to mid-term.
2. Money to reimburse businesses for uninsured losses⁴ needs to be distributed quickly and with the fewest restrictions possible. Restrictions on uses of funds may preclude a meaningful accommodation of the needs of certain businesses. Moreover, such restrictions can prevent the business from using the disaster as an opportunity to improve its competitive posture and performance by, for instance, upgrading damaged equipment or replacing it with more efficient equipment. It must be recognized that businesses can best decide for themselves how to deploy capital resources. Artificial constraints on deployment of capital are counterproductive to business recovery and long-term survival.
3. Business interruption must be minimized. Systems need to be in place to minimize the disruption caused by the loss of equipment, supplies, inventory and records. Additionally, businesses need access to their facilities as quickly as possible after a disaster.
4. A business disaster case management system must work to manage expectations of business operators and the business community. A single-source clearinghouse for information and applications for assistance is essential. A clearinghouse can also function as a data collection resource to assess business community needs and progress toward recovery.
5. A business disaster case management system must provide for quick loss adjustment and measurement so that private and public recovery funding can be accessed at the earliest opportunity.

⁴Uninsured losses can include both physical damage and clean-up costs not covered by insurance or subject to deductibles.

TASK FORCE RECOMMENDATIONS

While natural disasters cannot be prevented, a disaster's impact can be mitigated by proper planning. The first steps in lessening the effects of a natural disaster on the business community must take place well in advance of a disaster. Planning both for immediate disaster response and long-term business continuity is essential. Such planning requires active engagement by businesses, as well as government entities. Government entities can aid long-term business continuity by establishing systems and resources that permit businesses to make the proper adjustments and corrections needed after a disaster.

The Task Force views the chronology of events surrounding a disaster as falling into two phases, the first being planning and immediate response, and the latter being adjustment and recovery.

Planning and Immediate Response

1. Emergency Management Commissions (EMC) play a central role in the planning of community response⁵. Current funding includes the Local Emergency Management Fund for the operation of the Emergency Management Agency, the Contingent Fund - Disaster Aid for use by the executive council to repair, rebuild, or restore state property, and the Disaster Aid Individual Assistance Grant Fund to meet disaster-related expenses or serious needs of individuals or families adversely affected by a disaster which cannot otherwise be met by other means of financial assistance. EMCs are a vehicle for response and recovery that can and should be utilized for business disaster recovery.
2. Business continuity planning should be emphasized by the various business support organizations (e.g., Small Business Development Centers, Chambers of Commerce, Main Street program, SCORE, etc.) to be a fundamental part of any business plan. In addition, commercial lenders should be encouraged to ask commercial borrowers to develop a business continuity plan to be executed in the event of a natural or large scale man-made disaster. While business continuity planning cannot effectively be mandated, a constant emphasis on continuity planning over time will help change business habits and make continuity planning a regular and customary consideration by the business community⁶.
3. Local EMCs established pursuant to Iowa Code Chapter 29C should include accredited business technical assistance providers, such as regional Small Business Development Centers, as part of their complement of service providers, and such providers should be included in the EMC disaster response planning process. In addition, local business should be represented by Chambers of Commerce, Safeguard Iowa Partnership, etc. during each phase - planning, immediate response, and adjustment and recovery. This would promote the establishment of a business network to provide needed support and mentoring. EMCs forging

⁵ See Iowa Code Chapter 29C.

⁶ The U.S. Department of Homeland Security is in the process of implementing a voluntary certification program (Public-Law 110-53) that will provide a framework for small and large businesses to implement business continuity controls. Information is available at www.fema.gov/privatesector/preparedness/.

partnerships with business organizations would also help to set reasonable expectations, while allowing interested constituencies to participate in the planning, preparation and exercise of the community response to disasters, such as evacuation and re-entry procedures for affected areas.

4. EMCs should give special emphasis to reoccupancy assessments for places of business. A quick return to employment is important to disaster-affected employees. Moreover, local businesses can serve as resources for recovery by providing goods and services needed by the community for recovery, thereby benefiting both the community and affected businesses.
5. The Iowa Legislature should establish a business disaster response fund (Fund) that can quickly disburse monies to businesses physically affected by a covered disaster to be used for any purpose deemed necessary by the business⁷. The Fund should have the following characteristics and purposes⁸:
 - A. The Fund should be funded from sources other than an appropriation of tax dollars. A non-tax fund obviates the need for a legislative appropriation and for restrictions about how funds are applied by recipients. The Task Force recommends a modest surcharge upon commercial property and casualty insurance policy premiums and flood insurance premiums, to be paid by the insured and collected and remitted to the Fund by the insurer⁹. The Fund can also serve as a repository for donations from private parties made to facilitate business disaster recovery. To ensure adequate capitalization, the Fund could be backed by the state's bonding authority. The Fund would be a quasi-trust fund and would not be subject to invasion for any purpose unrelated to disaster recovery by businesses.
 - B. The purpose of the Fund would be to pay for uninsured physical damage losses incurred by businesses on account of a covered disaster, subject to a maximum benefit amount. In the case of flooding, the maximum benefit payment might be increased if the applicant business also had procured flood insurance. The Fund could also be made available to help defray the cost of disaster services provided by business technical assistance providers on account of the disaster.

⁷ The Task Force does not have a recommendation about which state agency should oversee the distribution of monies from this Fund or from the Jumpstart-like program discussed *infra*. Because of the speed with which money needs to be distributed, however, it is recommended that an agency with a proven and sophisticated system for distributing large sums of money be tasked to execute the Fund and the Jumpstart-like program.

⁸ Since 2008, several funding methods for disaster recovery have been proposed to the Iowa Legislature by various agencies and groups. The funding mechanism recommended here is believed by the Task Force to best accomplish the Fund's intent while placing the burden of funding early disaster response directly on potentially affected businesses through the creation of a type of insurance pool. By making this funding recommendation, the Task Force does not wish to discourage the Iowa Legislature from looking at any funding method to produce such a Fund that accomplishes the speed, simplicity and lack of restrictions on use of proceeds described in this section of the Report.

⁹ It was beyond the ability and scope of the Task Force to determine such details as how large a fund is needed, how large a surcharge should be imposed, the time period during which the surcharge should be collected, whether the surcharge should be imposed only on policies sold to Iowa companies, or whether the surcharge should be collected (or if such authority exists) on all commercial policies sold by Iowa insurers even if sold to out-of-state insureds. The Task Force further recognizes that if the surcharge is based on a percentage of premium, companies having large policy limits may pay a disproportionate contribution to this Fund. In such a case, a maximum total surcharge per insured should be considered. The actuarial and structural details would need to be worked out by the Iowa Legislature and an appropriate state agency.

- C. The application process for benefits from the Fund should be simple and the necessary supporting documentation minimal. For example, an applicant business would be required to provide only (1) a certificate of insurance demonstrating that commercial property and casualty insurance and/or flood insurance was in effect on the date of the disaster, and (2) a third-party estimate of loss, such as from an adjuster or SBA loss verifier, or in the alternative a letter from the business' insurer declining coverage for the loss. Deductibles, as well as excess or uncovered losses, would qualify for benefits, subject to the established maximum benefit.
- D. Payment from the Fund would be made quickly, ideally within three business days of a completed application, so as to put money into the hands of businesses at the earliest opportunity to seed their recovery. Because the Fund would not be created from an appropriation of taxpayer dollars, the Fund would have no interest in, or need to trace, the use of funds once those funds have been disbursed to a business. Moreover, a payment in bulk may help to alleviate duplication of benefit complications should the business also apply for benefits from a federal disaster recovery program.
- E. Access to the Fund would be triggered by the Governor's declaration of a disaster.

Adjustment and Recovery

1. Regional Small Business Development Centers should coordinate with EMCs and staff, as appropriate, the recovery centers established by the EMCs to educate disaster-affected businesses about available assistance, to help businesses apply for disaster assistance, and to help businesses adapt to changed circumstances by adjusting existing business practices to maximize the possibilities of recovery and long-term viability. Inclusion of business technical assistance providers in recovery centers will help to establish a "one stop shop" for businesses affected by a disaster and help manage business operators' expectations regarding recovery programs. The regional Small Business Development Centers should enlist available SCORE members to provide services, and to the extent funding is available, find and retain qualified business counselors to meet the demand for services by affected businesses.
2. One state coordinating agency for the administration of state and federal recovery programs is needed in order to provide clarity and consistency in the application for programs and services. This agency should coordinate information with relevant federal agencies and other local organizations. Representatives of this agency should have a clear understanding of available programs and resources and be knowledgeable about their proper application, including navigating and communicating issues relative to duplication of benefits as defined under the Stafford Act. It should also be structured such that federal agencies only need to execute one memorandum with the state in order to implement programs and to share information.
3. A disaster case management system database is needed and should be managed by the agency charged with overall responsibility for coordination at the state level. One agency administering programs and funds will simplify the exchange of information and communication

on complex issues such as duplication of benefits. It could also help minimize duplicative requests for identical or similar information needs from multiple sources. Data contained therein could be used by businesses to populate their recovery benefits applications. This database can also serve as a central repository of information for those measuring progress toward recovery. In order to encourage participation by businesses, the information collected for this database must be considered confidential and not subject to disclosure under the Iowa Open Records Act¹⁰. Any public dissemination of data contained in the database should be stripped of information that would permit identification of any particular business.

4. The state should put in place a permanent Jumpstart-like program that would make available forgivable loans to be used by affected businesses for working capital. Specifying working capital as the purpose could help alleviate complications arising under the Stafford Act. The maximum principal balance of a loan from this program should be not less than \$50,000 and should be forgivable provided that the business is open and operating on the first anniversary of the covered disaster event. It is recommended that the state create a mechanism whereby this program is automatically funded with not less than \$10 million upon entry of a Presidential or federal agency disaster declaration¹¹. Loans from this program should be made available within 30 days of the declaration.
5. The state agency charged with coordinating recovery programs should make a special effort to explore all available federal programs and communicate their availability and rules to EMCs, SBDCs, and local government agencies, including information about SBA disaster loans, CDBG grants, and USDA disaster relief programs if applicable. This agency should also encourage private lenders to work with affected businesses to make capital available for private sector loans at the earliest opportunity following a disaster.
6. The SBA is in the process of implementing a disaster loan guarantee program authorized by Conservation and Energy Act of 2008 (the Farm Act) (interim final rule published for the Immediate Disaster Assistance Program (IDAP 10/01/2010- open for public comment until 11/30/2010- 75 FR 60598, Oct. 1, 2010)). The IDAP is a guaranteed disaster loan program for small businesses that have suffered physical damage or economic injury due to a Declared Disaster¹². Its intent is to free up short-term credit for disaster recovery for businesses that do not have credit elsewhere. An IDAP loan is an interim loan in an amount not to exceed \$25,000

¹⁰ Iowa Code, Chapter 22.

¹¹ All requests for a declaration by the President that a major disaster exists are made by the Governor. Based on the request by the Governor, the President may declare a major disaster or emergency. Presidential designations are coordinated by the Federal Emergency Management Agency (FEMA). If the magnitude of the designation is such that it does not meet the threshold for a Presidential disaster designation, the Governor may request the Small Business Administration (SBA) issue an Agency designation for impacted homeowners, renters and businesses.

USDA disaster designations must be requested of the Secretary of Agriculture by the Governor, the Governor's authorized representative or by an Indian Tribal Council leader. A Farm Service Agency (FSA) Administrator's Physical Loss Notification (APLN) is for physical losses only, such as a building destroyed by a tornado. An APLN is requested of FSA's Administrator by an FSA state executive director (SED).

FEMA coordinates the registration process for Presidential designations. For non-Presidential designations, the respective agency coordinates and establishes its own registration and application procedures.

¹² See preceding footnote 11 for how a federal disaster is declared.

made by an IDAP Lender to meet the immediate business needs of an IDAP Borrower while approval of long-term financing for a disaster loan is pending with the SBA. During its introductory phase, the SBA intends to limit the IDAP loan program to disasters occurring in the Gulf Coast region only and declared on or after October 1, 2010. The state should comment favorably on the implementation of such an IDAP loan program and encourage the SBA to extend eligibility to the Midwest (to include Iowa) during the program's introductory phase and beyond.

APPENDIX: HOUSE FILE 2422

AN ACT RELATING TO DISASTER RECOVERY CASE MANAGEMENT.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

Section 1. NEW SECTION. 29C.20B Disaster case management.

1. The rebuild Iowa office shall work with the department of human services and nonprofit, voluntary, and faith-based organizations active in disaster recovery and response in coordination with the homeland security and emergency management division to establish a statewide system of disaster case management to be activated following the governor's proclamation of a disaster emergency or the declaration of a major disaster by the president of the United States for individual assistance purposes. Under the system, the department of human services shall coordinate case management services locally through local committees as established in each local emergency management commission's emergency plan. Beginning July 1, 2011, the department of human services shall assume the duties of the rebuild Iowa office under this subsection.
2. The department of human services, in conjunction with the rebuild Iowa office, the homeland security and emergency management division, and an Iowa representative to the national voluntary organizations active in disaster, shall adopt rules pursuant to chapter 17A to create coordination mechanisms and standards for the establishment and implementation of a statewide system of disaster case management which shall include at least all of the following:
 - A. Disaster case management standards.
 - B. Disaster case management policies.
 - C. Reporting requirements.
 - D. Eligibility criteria.
 - E. Coordination mechanisms necessary to carry out the services provided.
 - F. Develop formal working relationships with agencies and create interagency agreements for those considered to provide disaster case management services.
 - G. Coordination of all available services for individuals from multiple agencies.

Sec. 2. BUSINESS DISASTER CASE MANAGEMENT TASK FORCE.

1. A business disaster case management task force is established to research disaster recovery case management assistance needed for businesses following a major disaster. The task force shall recommend steps for preparing to provide such assistance following disasters.
2. The task force shall consult with experts, businesses impacted by previous disasters, and other interested stakeholders.
3. The task force shall submit written recommendations to the governor and the general assembly by November 15, 2010.

4. The rebuild Iowa office shall provide staffing for the task force.
5. The task force shall consist of the following members appointed by the governor:
 - A. A representative of the United States small business administration.
 - B. A representative of Iowa small business development centers.
 - C. A representative of the safeguard Iowa partnership.
 - D. A representative of professional developers of Iowa.
 - E. A representative of the Iowa association of business and industry.
 - F. A representative of the Iowa retail federation.
 - G. A representative of the department of economic development.
 - H. A representative of the homeland security and emergency management division of the department of public defense.
 - I. Two business owners.
 - J. A representative of the Iowa association of regional councils.
 - K. A representative of the Iowa emergency management association.
6. Four ex officio, nonvoting members, two from each chamber of the general assembly, shall be appointed, with no more than one appointed from the same political party from each chamber. The majority leader of the senate, the minority leader of the senate, the speaker of the house of representatives, and the minority leader of the house of representatives shall each appoint one legislative member. The members appointed under this subsection shall not be eligible for per diem and expenses as provided in section 2.10.
7. Members of the task force shall not receive a per diem, shall not be reimbursed for actual and necessary expenses while in attendance at any meeting, and shall not be reimbursed for travel expenses.
8. The task force may conduct meetings telephonically.

Supporting documents including meeting agendas and notes can be found on the Rebuild Iowa Office Web site at www.rio.iowa.gov.

