

# Rebuild Iowa Office Disaster Recovery Lessons Learned

As we look back on the Iowa disasters of 2008 almost three years later, one thing is clear: We must employ the lessons learned so that when the next disaster strikes we are better prepared to protect lives, prevent or reduce suffering, reduce property loss and recover more effectively.

The State of Iowa sustained disastrous weather events throughout the spring and summer of 2008. From May to August, the state was hit by severe thunderstorms, tornados, hail, and unprecedented floods. These weather events displaced 40,000 Iowans and disrupted the lives of Iowans in 85 counties. As the focus shifted from response to recovery, the governor pledged to rebuild a safer, stronger, and smarter Iowa. On June 27, 2008, the governor established the Rebuild Iowa Office (RIO) and the Rebuild Iowa Advisory Commission (RIAC) by Executive Order to lead and coordinate the statewide recovery efforts. In February, 2009, the Legislature subsequently codified the RIO into law.

*Lessons Learned and Best Practices* is a Rebuild Iowa Office initiative that identifies innovative ideas as well as opportunities for improvement to be shared with our federal, state and local partners. It is designed to provide recovery providers and planners with information and front-line expertise on effective planning, execution and operational practices across the recovery spectrum.

To develop a comprehensive *Lessons Learned* document, the Rebuild Iowa Office utilized various sources, including after-action reports; results from meetings, discussions with community leaders, workshops and conferences including the Rebuild Iowa Coordinating Council "Road Ahead" Workshop and FEMA Recovery Analysis Workshop; nine Quarterly Reports; eleven Flood Forums; the Iowa Recovery Table Top Exercise; Speak-Up Iowa Surveys; and input from RIO staff members. The purpose of this report is to:

- Identify strengths by agency or program
- Identify best practices that can serve as models for future recovery efforts
- Identify opportunities for improvement

This document will cover the RIAC, the RIO, and all recovery programs used during the recovery process.

To complement this lessons learned report, the RIO has partnered with the Communications and Broadcasting Department of Wartburg College in Waverly, Iowa, to produce a Lessons Learned Documentary DVD titled "*Disasters of 2008 – Lessons Learned from Iowa Leaders.*" This documentary will provide the viewer with recovery lessons learned from local community leaders in their own words.



## Overall Disaster Recovery

### **Rebuild Iowa Advisory Commission (RIAC)**

The RIAC is a 15-member commission created by the governor by Executive Order 7 immediately following the disasters of 2008 to develop and determine priorities and strategies in the statewide recovery process.

#### **Lessons Learned:**

Selected by the governor and chaired by the Iowa National Guard Adjutant General, this independent cross-section of Iowa citizens was formed into an advisory commission as early recovery efforts were forming. The RIAC gave a much-needed focus to hearing citizens' needs following the disaster. The commission traveled to impacted areas and gathered feedback from local citizens, which provided valuable insights into challenges facing communities and their immediate and long-term needs.

The Speak Up Iowa Web site, a major contributor to this success, allowed impacted Iowans to comment on the disaster recovery process. This input was also gathered through task forces and led to the creation of two reports that articulated state recovery priorities. These reports were generally accepted and widely used because they came from local citizens and were not created by political leaders.

#### **Best Practices:**

In the event of a future catastrophic disaster, a commission made up of citizens from impacted areas should be formed to provide strategic direction. Resources for such a commission and its work should be identified pre-disaster to allow the commission to begin work early in the disaster. The use of the Executive Order to begin this process was effective and should be used as a model for future disasters.

### **Rebuild Iowa Office**

In the same Executive Order that established the RIAC, the Rebuild Iowa Office was also created. It was later enacted by legislators with a sunset date of June 30, 2011. The office initially was staffed with borrowed employees from other state agencies. Some of those employees chose to stay with the office, others were hired (some permanent and some temporary).

#### **Lessons Learned:**

The RIO provided a consolidated, focused recovery organization and structure that was authorized and supported by state government leaders. The RIO was most successful in:

- Identifying unmet needs and gaps in funding.
- Providing a transparent process for the recovery effort.
- Involving citizens and local communities.
- Facilitating the rapid analysis of data.
- Serving as a clearinghouse of information.
- Using innovative technology to distribute information.
- Providing short- and long-term recommendations to policymakers that enabled a comprehensive and robust recovery legislative agenda and ability to promote that agenda and help create consensus.



## Iowa Disaster Recovery Lessons Learned

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- Assisting multiple partners in speaking with one voice at the state and federal level and in the media.
- Providing continuity from immediate recovery to long-term recovery.
- Allowing for the synchronization and coordination of programs at all levels.
- Leveraging local, state and federal resources to maximize the benefits of recovery solutions.

### **Best Practices:**

A similar coordination office should be ready to be ramped up quickly in future disaster with plans in place for funding and staffing.

### **Speak-Up Iowa Input Sessions**

Speak-Up Iowa allowed individuals, families, community groups, farmers, non-profit representatives, and local government officials, a venue to express their ideas and a means to provide input into the development of a recovery strategy for the state. During the sessions, affected citizens could receive specific recovery information from the RIO staff, FEMA and Small Business Administration (SBA) representatives on various recovery programs. A summary report was generated from the Speak-Up Iowa sessions. The RIAC used information gathered from these sessions to focus their work toward a comprehensive recovery strategy. While successful in many ways, some of the in-person sessions were not very well-attended and it was critical to provide other venues for providing input for those who were not able to take the time to attend.

These sessions took place in various impacted communities around the state and at the Iowa State Fair, providing citizens with the opportunity to submit recovery suggestions and recommendations. The public could also submit their comments electronically via the RIO Web site. It should be noted that two additional Speak-Up Iowa surveys were used in 2009 and 2010 that provided additional insight into Iowa's recovery progress. They are discussed in a subsequent lesson learned.

### **Lessons Learned:**

It was apparent from the response of impacted citizens that they were interested in providing their feedback and input in the recovery process. Those impacted, however, were very busy and involved in their own recovery and needed multiple opportunities to provide this input. Some could not attend in-person sessions and were more interested in providing their input online. Gathering this information was also very useful to the RIAC as they formalized their recommendations for recovery and allowed them to get further perspective from those directly affected.

### **Best Practices:**

The Speak-Up Iowa sessions and methodology should be considered for future large-scale disasters to provide citizens with the ability to provide their suggested recovery priorities and recommendations. It is also an outstanding opportunity for state and federal agencies to quickly reach out to disaster impacted citizens.

### **Centralized Communications**

One role of the RIO has been to speak with one voice and provide clear, transparent and consistent communication. This has provided valuable information designed to educate the public on recovery progress, provide an outreach mechanism to those needing assistance, and list multiple disaster programs available to individuals, communities and businesses.



The RIO offered a wide variety of communications and information outreach initiatives, providing regular updates on recovery programs, progress and strategy. The RIO averaged 13 to 14 press releases a month, updated a comprehensive and informative Web site, provided recovery program information, increased awareness of available funding assistance, and published a monthly newsletter titled “*Iowa Recovery Times*.” Additionally, the RIO monitored funding progress and published separate charts monthly reporting the results of 26 state and federal recovery funds. These funding charts were available on the RIO website as well as in Quarterly Reports, providing increased transparency. RIO Quarterly Reports were submitted to the governor, members of the legislature and the EDA, providing a comprehensive look at the state’s recovery progress, including RIO’s actions and activities. The Quarterly Report was also available to citizens on the RIO website. Results of the *Speak-Up Iowa III Survey* illustrated that over 60 percent of disaster-impacted citizens surveyed felt they were informed of Iowa’s recovery progress and program updates.

### **Lessons Learned:**

It is critical to have one main point of contact for the media and source of information to the public in a major disaster. This includes providing clear information on recovery programs, staying on message regarding progress and roadblocks and ensuring that recovery partners are involved in these communications. Early in the recovery, agencies and state leaders would sometimes announce new programs or program changes without communicating that information to local program administrators. An extra step in the communications process that involves local leaders and administrators in crafting the message before it is made public is critical. One central communications shop helped to avoid that confusion and lack of coordination.

### **Best Practices:**

A future disaster recovery office should work to ensure that all partners are informed before making public communication regarding programs. A process needs to be established early on and agreed upon with all partners that ensures all involved in administering a program or handling questions are as informed as possible about programs *prior* to the public release of information. While this may add a day to the communications process, it greatly improves the accuracy of the message and helps to prevent frustration and program changes.

### **Constituent Services**

The RIO also served as a central office for those impacted to receive program assistance and information. A Constituent Outreach Director was dedicated to handling these calls, while others assisted in finding the information necessary to answer questions. The RIO Constituent Outreach Director worked closely with other federal, state, and local government agencies and service providers gathering accurate and timely recovery program information to offer impacted citizens the best possible information and solutions. Although the RIO generally did not administer recovery programs, this type of information provided specific and consistent guidance to the thousands of affected citizens. Some of the most frequent inquiries concerned housing, rental assistance, small business, case management, general recovery information, and buyout issues. This was enhanced by maintaining a database on all inquiries that tracked progress, trends, and success of outreach initiatives, and also provided a way to identify communication issues and unmet needs.

### **Lessons Learned:**

Given that many different state and federal agencies administer disaster recovery programs, it is too confusing for those impacted to try and reach out to them individually if they have questions.



## Iowa Disaster Recovery Lessons Learned

It was crucial that they have one place to call that could find out answers to any of their disaster recovery questions. Having one place for those impacted to find information to meet their needs was critical. The RIO also served as an ombudsman of sorts for citizens who were unhappy with the outcome of their work with another agency, which helped to reduce the need for investigations, media reports and other escalated responses. It was also important to track the types of inquiries and use that information to make changes to program rules and guidelines or identify gaps in programs.

### **Best Practices:**

In future disasters there should be one central office to handle these calls and issues with a very visible and informative Web site and toll-free number so that people could contact the office at their convenience using the method they found best suited their needs. Early in the disaster, RIO staff was often not sufficient to handle the volume of calls, letters and emails. During that time, the RIO worked closely with Iowa's 211 information hotline (available 24/7) to handle overflow calls and provide basic program and application information. This partnership should be used in future disasters.

### **Community Recovery Planning**

All recovery is local. Therefore one of the most important things the state can do is actively assist communities in their recovery planning and implementation of those plans. RIO staff partnered with FEMA Long-Term Community Recovery (ESF #14) planners to provide the most severely impacted community governments with an embedded liaison to help establish goals, develop and implement recovery plans, and access resources.

Initial recovery planning support was provided to 10 of the hardest-hit communities at each community's request to listen to their needs, and help plan their short and long-term recovery goals. RIO community liaisons attended town hall meetings and workshops, helped create partnerships tailored to each community, provided technical assistance on programs and provided strategies on sustainability initiatives. RIO staff also identified assets and maximized available resources the community could use to coordinate their recovery effectively.

### **Lessons Learned:**

The partnership between RIO and FEMA's ESF #14 helped reach out to impacted communities to plan for effective recovery and increase awareness of available programs and assistance. FEMA staff did a great job of providing substantial initial support to communities; however, once the recovery plan is complete, FEMA staff leaves for other assignments. Communities expressed the need for continued support after FEMA demobilized, and it helped to have state partners who had been involved in the recovery planning process and could continue to help communities find the resources to implement their plan. The RIO and FEMA leveraged the community recovery planning process to create a Community Recovery Toolbox, which have been made available to communities throughout the state. The toolbox provides guidance for establishing a recovery vision, communicating with constituents, determining priorities, articulating project proposals, and accessing financial and technical resources. Local recovery administrative staff, especially at the regional level, was not always well-informed or involved in these efforts. That led to confusion and mistrust that could have been avoided.

### **Best Practices:**

Future state-level recovery teams should work to ensure that all local and regional staff involved in recovery are informed and involved in their efforts. The capacity of impacted communities needs to be assessed to determine that level of support necessary to effectively plan for



recovery and implement plan recommendations. Some communities that are severely impacted or have low capacity may need dedicated staff resources.

The Community Recovery Toolbox provides useful tools for both disaster and non-disaster times for community and economic development. These tools can be updated as needed, which is particularly needed to keep financial and technical resources up-to-date. These tools were informed by lessons learned in ten communities and are proven strategies to guide a successful community recovery process.

Strong communication with federal agencies is essential to identifying resources for community recovery. Innovative partnerships should be sought to leverage recovery activities. As an example, the US Environmental Protection Agency and the US Department of Agriculture – Rural Development were able to secure resources to provide technical assistance to six impacted communities to identify ways to incorporate sustainability concepts in their planning and development processes. This assistance came at an opportune time when communities were updating their community plans as a result of the disasters and greatly benefited from the assistance.

### **Managing Expectations**

It is vital to set and manage the expectations of those impacted and those being served by recovery programs early and often. Recovery programs will not make anyone “whole” again and will inevitably not move as quickly as anyone would want them to move. Setting the right expectations should help to head off disappointment and stress.

### **Lessons Learned:**

Early messages from federal agencies and elected officials regarding available resources and funding were confusing for those impacted, and made managing expectations difficult for state and local leaders. Program information needs to be clearly defined and finalized, and local administrators need to be prepared for applications before program information is released.

### **Best Practices:**

State and local leaders need to provide clearly defined program information as early as possible, and where it is not available, hold off on making announcements. In order to achieve this, officials at all levels need to work closely together on communications before they are made public to ensure everyone is prepared to respond and has the same information.

### **Coordination and Information Sharing**

Coordination of information and data is a critical component of effective disaster recovery. Yet, after the rush of the disaster response, this often becomes difficult to achieve and the RIO used several means to try and improve coordination.

Originally organized and lead by FEMA Emergency Support Function (ESF) #14 Long-Term Community Recovery (LTCR) for the purpose of information sharing and networking between state, federal and non-governmental organizations involved in the recovery process, the Inter-Agency Coordination Team (IACT) was convened. The first weekly meeting was held July 18, 2008. The meetings provided agency representatives the opportunity to meet each other, share data and program information, identify and discuss problems, and organize solutions. RIO soon assumed responsibility for these meetings. As recovery progressed and needs changed, meetings were held less frequently, then information was shared through monthly written reports before discontinuing more than a year later.



## Iowa Disaster Recovery Lessons Learned

In place of IACT, the Rebuild Iowa Coordinating Council was established in code and provided a quarterly forum for state and local partners to share information and work together to develop goals and resolve roadblocks.

### **Lessons Learned:**

Relationships and partnerships were slow to establish with other state, local and regional agencies. After RIO was established, some agencies did not clearly understand the role, responsibilities and tasks of RIO. Some at other agencies were reluctant to cooperate or share their information. In some cases, the RIO was perceived as a threat to the operational mission and responsibilities of some state and regional agencies early in the recovery process. Initial agency relationships were strained causing the recovery process to suffer.

Data-sharing among agencies, especially individual recovery information that is usually considered private, is critical to the smooth recovery of those impacted. Without it, individuals, businesses and communities often have to apply for multiple programs and provide the same information many times over.

### **Best Practices:**

In order to avoid rocky relationship-building during recovery, a council should be formed that would allow agency partners to meet regularly and build working relationships prior to a recovery. This council could then ramp up to meet and share information more frequently following a disaster. A data-sharing system and means of avoiding privacy issues, such as a universal waiver, need to be explored further and put into place in the coming years, hopefully prior to another major disaster.

### **Speak-Up Iowa II and III Surveys**

In the first two years of the RIO, two surveys were designed as a form of outreach to gather specific information and data relative to the recovery progress in Iowa and the opinions of those affected. In both surveys, recipients were asked what programs they applied for, whether those programs were able to meet their needs, what their remaining needs were and whether they had taken steps to mitigate future disasters. Surveys were distributed at disaster commemoration events and mailed out to those who had applied for recovery-related programs.

### **Lessons Learned:**

Although the survey was not designed to provide a scientific result, many of those impacted did participate. Their feedback was an important tool for evaluating the recovery and improving programs and outreach.

### **Best Practices:**

Surveys sent directly to those impacted by a disaster along with return envelopes is the best way to reach out to disaster impacted individuals and businesses to ensure successful results when recovery data is needed to evaluate progress.

### **Rebuild Iowa Award for Service**

The *Rebuild Iowa Award for Service* was a successful awards program that recognized several groups and individuals throughout the state for outstanding volunteer service to their communities. Nominations were received from various sources throughout the state and selection of winners was made by an independent committee of four public dignitaries and two private citizens. Nominees were judged on their voluntary hours, impact on the community, creativity, leadership, and sustainability of their project. Award winners received a walnut plaque shaped in the State of Iowa and engraved with their name and community. (Plaques were



procured from Prison Industries). Those nominee's not selected received a State of Iowa Certificate of Honorable Mention signed by the governor and suitable for framing. Presentations were made at various public meetings or special community events.

**Lesson Learned:**

There needs to be an opportunity to recognize individuals and groups who after two years were still working hard to continue recovery efforts. The presentation ceremonies were well received and generated positive media and public feedback recognizing some very special people.

**Best Practices:**

This type of award program recognized individuals and groups who were unsung heroes within their communities and seldom received any formal recognition. This should be considered again for any future recovery.

**Iowa Disaster Recovery Tabletop Exercise**

Held in June 2010, the recovery tabletop exercise was a success due to the planning process established long before the exercise took place. The RIO Design Team began the planning process six months prior to the exercise by attending an exercise planning course, conducting bi-weekly planning meetings, and holding two dress rehearsals. Players consisted of state agency experts that were not only members of the Rebuild Iowa Coordinating Council but, legislators and department directors that had recent recovery experience. A Situation Manual was published and distributed to all players one week prior to the tabletop that included goals, objectives, roles, responsibilities, assumptions, rules, and suspense dates. The tabletop ran all day and at the conclusion, an evaluation was conducted capturing the exercise strengths and improvement opportunities. The result of the tabletop was the development of the Iowa Recovery Framework.

**Lessons Learned:**

Bringing disaster recovery leaders together to capture the lessons of 2008 while they were still fresh in people's minds was an important step in creating a framework for future recovery. The exercise, however, was not a typical one given that the state does not have a fully formed disaster recovery plan that can be exercised.

**Best Practices:**

The results of this exercise and the framework it outlined should be used to boost disaster recovery preparedness going forward, and to further develop the state's Disaster Recovery Plan. A similar Disaster Recovery Tabletop Exercise should to be conducted each year, to exercise and evaluate the state's disaster recovery framework, as well as the state's Disaster Recovery Plan.

**Flood Forums and Seminars**

Eleven flood forums and public input seminars were conducted free to the public at various auditoriums, centers, schools, and libraries between 4 to 6 p.m. in communities that experienced flooding in 2008 and 2010. Topics covered were Iowa precipitation, trends in water run-off, work of the Iowa Flood Center, floodplain management strategies, water quality, rural-urban watershed coalition building and a review of state policy issues. These presentations were followed by question and answer sessions that could last up to an hour. After the presentations and an open discussion, refreshments were served and a limited number of free copies of the book "A Watershed Year: Anatomy of the Iowa Floods of 2008" was made available. The seminars were hosted by the University of Iowa's Center for Global & Regional Environmental Research, RIO, UNI 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 Iowa Association of Counties.

**Lessons Learned:**

These forums were generally well-attended, but more and varied types of outreach are needed to help make policy changes in response to Iowa's changing climate. Individuals, businesses and community leaders would all benefit from an understanding of these issues and the steps that can be taken to mitigate their effects.

**Best Practices:**

Climate change and increased flooding potential will continue to be an issue for the state for many years to come. Groups with information, data, knowledge and interest in this should continue to convene to find ways to improve research and public understanding.

**Community/Voluntary Organizations Active in Disaster**

Community and Voluntary Organizations Active in Disaster is a collaborative of non-government partners that provide for communication, coordination, collaboration and cooperation in disaster events. These groups often work together in a local community to bring together in-kind, monetary and volunteer resources to maximize the benefits to individuals and families impacted by disasters. In 2008, there were six groups and now, in 2011 there are over 20 groups that have developed. The statewide COAD, most commonly referred to as the Iowa Disaster Human Resource Council (IDHRC), provides a network for local COADs, government and non-government agencies to interact.

**Lessons Learned:**

The local learning curve for incorporating these groups into recovery efforts was steep in some cases. Many local communities were not aware of all the capabilities and assets they can bring, and did not initially take full advantage of their resources. These groups can also be more useful to their communities if they are able to coordinate and connect with each other on a regular basis.

**Best Practices:**

Additional planning and education is needed for local communities on how to make these connections and build and sustain networks between disasters. Coordination amongst these groups at the state level has helped and can be strengthened. The state needs to provide staff time to assist in these activities.

**Disaster Recovery Case Management**

One of the recommendations that the RIAC determined to be the most critical was providing disaster case management services to impacted individuals. Disaster recovery is an overwhelming process that can include many different applications and programs and be very confusing for someone trying to rebuild their life. Disaster case management seeks to assist these individuals in developing a recovery plan for themselves and identifying resources that can help them achieve a complete recovery. In 2008, the RIO worked to provide disaster case management services statewide using Community Development Block Grant funds. The RIO contracted with local non-profit organizations and Long-Term Recovery Committees that then hired case managers to provide these services.

**Lessons Learned:**



## Iowa Disaster Recovery Lessons Learned

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- In 2008, disaster case managers were not in place until seven months after the disaster, yet those impacted needed help much sooner. Without an identified plan and funding sources for this immediately after the disaster, it took a while to get a system in place.
- CDBG funding proved not to be an ideal source for this given the restrictions on this funding. It was difficult for local disaster case management providers to spend this and they often had to find other resources in order to provide complete case management.
- No state entity had been tasked with providing disaster recovery case management, so the RIO had to build its own capacity to take this on, which created some confusion that could be avoided in the future.

### **Best Practices:**

State leaders need to identify a state coordinating entity for disaster case management and adopt the framework recommended by the Iowa Disaster Case Management Advisory Committee. Funding for disaster case management needs to be identified prior to a major disaster so that it can be implemented more quickly. Ideally this needs to be state funding or more flexible federal funding (such as Social Service Block Grant) for this program.



## Recovery Programs

### **Federal Funding Restrictions**

Outside of those programs outlined in the Stafford Act (FEMA and SBA), other federal funds used in major disasters are not designed for disaster recovery. A key example is the Community Development Block Grant funds from HUD that are meant to be flexible and supplement basic disaster assistance. These funds are tied to national goals like affordable housing that make them difficult to use in a disaster scenario. Most programs also only fund projects as a reimbursement and for state and local governments, this causes cash flow issues.

### **Lessons Learned:**

Iowa's leaders following the 2008 disasters were able to find several creative ways to use state funds to supplement (not supplant) federal resources. While this did create some confusion for those receiving assistance since state funds had different, less restrictive rules than federal funds for similar purposes, it did help make sure more of those impacted received assistance. This was particularly true for those about low-income guidelines for HUD programs who still needed help.

### **Best Practices:**

Disaster recovery leaders in Iowa and around the country have made several recommendations for the improvement of federal programs. These leaders should continue to work with our federal partners to use Iowa's lessons to make needed changes. State funds are critical to a more complete recovery. A stable source of funding for these types of programs should be identified for major disasters.

### **Transparency of Funding Assistance Programs**

The RIO tracked and monitored various state and federal assistance programs. This included collecting monthly information on the amount of funding pledged to the state, the amount committed to specific projects and the amount spent. This information helped leaders to look for roadblocks and issues with funding sources and ensured that the public had easily accessible information on how disaster-related taxpayer dollars were being used.

### **Lessons Learned:**

Tracking information on programs and funding sources in one place is essential to looking at the entire disaster picture and providing clear information. Without a centralized office to gather and present this information, that would not have occurred. Even with this office in this disaster, gathering information about funding and the impact of that funding was very difficult.

### **Best Practices:**

Disaster recovery programs should be tracked and progress reported by one activity for all future large-scale or catastrophic disasters providing transparency of valuable financial assistance to all citizens and especially those directly impacted. There should be a standardized database into which communities and other administrative entities are expected to provide information on the impact of funds they have expended, including homes repairs completed, new homes constructed to replace those lost, businesses reopened, etc.

### **Guidance and Models**



## Iowa Disaster Recovery Lessons Learned

There was no Disaster Recovery Manual or other information to serve as a guide to a new recovery agency when developing recovery programs and processes. As a result, the state had to create new programs with little or no guidance to use both state and federal funds, especially CDBG programs. This resulted in frequent changes to programs after they were rolled out as new information was discovered that required new rules. Much of the new rules were improvements to the program, however, each time changes were made impacted individuals, businesses and communities experienced confusion, additional paperwork and other administrative burdens that caused a great deal of frustration and delay.

### **Lessons Learned:**

Information from a previous disaster or plans for programs would have been very helpful had they existed prior to the disaster and been available to those working in the beginning stages of recovery. Federal agencies including FEMA and HUD provided little or no guidance at the beginning of the process. While this is a practice they should adopt, the state cannot rely on that and must be prepared with its own information, models and plans.

In addition, while speed is critical in making recovery programs available, it is also critical that those programs are thoroughly vetted before they are opened to ensure that frequent changes are not necessary. State leaders and others need to keep in mind that speed is not the only measure of success and sometimes a few extra weeks would allow for the program to be much stronger and more dependable once announced.

### **Best Practices:**

Agencies involved in 2008 recovery need to archive information and lessons learned regarding all recovery programs and make it available for future leaders. This information should be updated frequently as state and federal laws, resources and information change. The RIO has already begun this process, but in most cases individual agencies will have more detailed information about day-to-day program administration that also needs to be recorded for future use.

Federal, state and local agencies involved in disaster recovery need to be in regular communication about new rules and guidance even in “non-disaster” times. Ideally, templates should be provided for communities and states to follow in a disaster recovery to effectively utilize available resources. State and local employees who would be tasked with recovery programs in a disaster should receive ongoing annual training in recovery programs, policies and practices to ensure that all are prepared to administer programs in the event of a major disaster.

State agencies need to work more closely with local administrators in developing programs to get their assistance in thinking through potential problems and roadblocks before they become an issue. It is better to take more time to ensure that a program will be effective than to roll it out as quickly as possible.

### **Disaster Impact Assessments**

Following a major disaster, impact assessments are generally only completed to the extent that they trigger a declaration and are then abandoned in favor of providing aid quickly. While it is important to provide aid as fast as possible, it is also important to understand the full impact of the disaster in order to design programs and solicit funding.

### **Lessons Learned:**



The ability to provide accurate and comprehensive information about impacts only becomes more important the further along the state is in its recovery. This information assists in providing information about unmet needs and leveraging the resources to meet those needs as well as providing information on recovery progress.

**Best Practices:**

The state should have a plan for collecting complete disaster impact assessments in communities that detail impacts to individual households, businesses and infrastructure. Resources and staff need to be set aside to assist in this important process.

**Housing Programs**

Providing, repairing and rebuild housing is one of the biggest responsibilities of government in a disaster. From providing shelter in the months following for those who are displaced to rebuilding what was permanently lost, this is a complex area with many important lessons from this disaster.

**Lesson Learned:**

Since there is no off-the-shelf software program for these programs, one had to be developed by state agency (IDED) and each city/COG/consultant had to develop their own program for tracking. This took time and required changes and adjustments along the way that at times caused confusion and delay. The state needs to be prepared with these programs and federal agencies need to provide more guidance based on regulations and best practices.

**Best Practice:**

The state needs to have a disaster recovery team working on this and similar issues between disasters to ensure that tracking programs and databases are available and that there is an ongoing dialogue between state agencies and with local administrators.

**Lesson Learned:**

As administrators learned more about issues and encountered problems, adjustments were made to the program. While in most cases, these adjustments improved the programs, they also caused delays and additional paperwork. While speed is imperative, the state needs to be willing to take the extra time necessary to “get it right” and work with local administrators to develop effective and efficient program guidelines and processes before programs are announced.

**Best Practice:**

A Housing Task Force with state and local administrator representation needs to be formed immediately following the disaster to work together to design programs to meet unmet needs and work on requirements and guidelines. They need to be allowed the time to thoroughly discuss guidelines and test scenarios before programs are introduced to reduce the number of issues and changes that come later.

Following the 2008 disaster, the RIO held two statewide Housing Workshops with all state and federal agencies involved and all local housing administrators. These workshops proved to be a helpful forum for discussing issues and problems and setting goals for housing recovery and should be convened in the future at least annually following a disaster, and perhaps even more frequently in the first two years.

**Lesson Learned:**



Some form of medium-term housing was needed for those whose homes could be repaired time or for renters to have time to find a new rental. Because of this, 600 FEMA mobile homes were brought into the state, however, these homes resulted in a variety of issues including mold, formaldehyde and bursting pipes in cold temperatures. While they may be necessary, these homes are not the ideal solution for medium-term housing. The state should work with FEMA on alternatives, including rental rehabilitation. Additionally, they should work to ensure that the homes being brought in are thoroughly inspected and prepared for cold weather.

**Best Practice:**

The state's Housing Task Force (mentioned above) should work closely with FEMA on this issue immediately following the disaster. They should develop guidelines for the type of mobile homes and inspection levels with which the state is comfortable. They should also explore alternatives including the Rental Rehabilitation program that FEMA piloted in Iowa in 2008. Under this program, FEMA quickly rehabilitated rental units that were not in use, and paid landlords to temporarily house disaster victims in them. This provided a safer alternative to mobile homes and provided the state and specific landlords with the long-term benefit of increased rental housing availability.

**Lesson Learned:**

There were also many rental properties impacted by the 2008 disasters, and helping them to recover proved difficult. FEMA generally only provides assistance to homeowners for their primary residence. In order for a community to fully recover, however, rental properties need to be restored as well. Iowa used CDBG funds in an attempt to provide assistance, however, many landlords would not apply due to affordable housing requirements tied to the funds.

**Best Practice:**

State and local leaders should assess needs in this area early in the process and set priorities. If the goal is only to repair rental housing that will meet affordability standards, then the federal programs can be used to meet that goal and landlords who do not choose to participate will not receive repair assistance. However, if repair is needed on rental units above these affordability standards, the state will need to make that a priority for any state funds that are available. Decisions on this should be communicated widely to landlords impacted as soon as possible so that they can plan their recovery accordingly.

**Lesson Learned:**

Lead paint and asbestos proved to be issues in housing repair and demolition. HUD rules required lead paint abatement to be done on any home built before 1978 (which describes much of the housing stock impacted in this disaster) with repairs costing more than \$25,000. The state designed programs to avoid this requirement including a program for repairs under \$25,000 and state-funded programs without this requirement because it is so expensive to include and there was a lack of trained contractors to provide it. The state also used some CDBG funds to provide a training program and help more contractors qualify.

Asbestos became an issue primarily where volunteer labor was being used. Some of the non-profit programs that were created following the disaster were unaware of rules and regulations that would have kept volunteers safe from exposure to asbestos. No state or local agency was specifically charged with making sure these non-profit groups of these issues and requirements, and it was only after a complaint was brought forward that this was addressed. Information needs to be provided early and in a proactive manner to ensure the health and safety of volunteers and workers.



**Best Practice:**

The Departments of Public Health and Natural Resources need to be involved in the process early to ensure that requirements regarding lead paint and asbestos removal are provided to local governments, as well as volunteer groups. An education process is needed as new volunteer groups are created. The state needs to be very proactive in making sure this information is understood in order to protect the health and safety of volunteers and workers in disaster recovery. State agencies should also work during non-disaster periods to increase the number of contractors trained to abate lead paint.

**Lesson Learned:**

Given the high volume of property acquisitions and demolitions, landfill capacity, environmental, and historic preservation concerns were raised. Interested agencies, including the RIO, Preservation Iowa, State Historic Preservation Office, Homeland Security and Emergency Management Division, Department of Natural Resources, and Department of Economic Development, met over the course of a couple of months to determine if salvaging of historic and/or high quality, reusable materials was feasible. Programs were suggested and roadblocks identified, including health and safety concerns, liability and contractual issues, and demolition delays. It was determined that it was not feasible to address all concerns and implement a salvage program in a timely manner.

**Best Practice:**

Agencies and organizations involved with and/or interested in property acquisition, demolition, and salvaging should meet prior to a disaster to determine how a salvaging program could be implemented that addresses concerns identified above.

**Lesson Learned:**

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, Homeland Security and Emergency Management Division (HSEMD) and State Historic Preservation Office (SHPO) come to agreement on how to avoid, minimize or mitigate adverse effects on historic properties through a Memorandum of Agreement (MOA) 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.

**Best Practice:**

When it becomes clear that demolition and acquisition programs utilizing federal funds will be needed – especially on a large scale - FEMA, HSEMD, SHPO, and any other relevant agencies need to meet early in the process to outline how work will commence. Funding may need to be secured to begin federal reviews, such as Section 106 reviews, as early as possible as a means of mitigating future property acquisition delays.



### **Property/Structural Acquisition ("Buyouts")**

Property or structural acquisition (buyout) 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 to reduce or eliminate long-term risk to life and property from a hazard event, such as flooding. Usually buyouts take place in the 100-year flood plain utilizing FEMA's Hazard Mitigation Grant Program and the space is deed-restricted as green space indefinitely.

In 2008, however, Iowa had a number of homes that were substantially damaged and could not be repair, and yet were outside of the 100-year flood plain and not FEMA eligible. As a result, the state created a second buyout program using CDBG funds. It was the largest non-FEMA buy-out in the nation's history. Some of the space vacated by buy-outs will be green space, some will be home to a flood management structure and some will be sold by cities and redeveloped.

#### **Lessons Learned:**

While the HMGP buyout process is well-established and went very smoothly, the CDBG buyout process was largely built from scratch and proved to be a long, difficult and confusing process. Due to the length of time that this process inevitably takes, homeowners need mortgage or rental assistance in order to be able to afford the property awaiting buyout and another place to live. In addition, this length of time causes issues with foreclosure as some will not be able to pay the damaged properties' mortgage. The mortgage companies may not know that the home will be bought out.

#### **Best Practices:**

It would be very beneficial to bring state and local administrator that had a role in acquisition together with IT personnel and acquisition agents to do an "after action" report on how they managed property owner data and parcel information. This will need to take place after most of the buy-outs are complete and should lead to the creation of a comprehensive plan for completing buy-outs in the future and suggestions for federal reform.

Given that much of the time buy-outs occur in lower-income neighborhoods, the state should be prepared for a large number of homes facing foreclosure and title issues. Conversations with the Attorney General's office and other organizations that can assist with these issues need to begin early in the recovery, and processes need to be set up to assist homeowners facing these issues.

### **Business Programs**

The federal government does not provide assistance for businesses impacted by a disaster other than low-interest loans from the SBA. In a major disaster, many businesses are so greatly affected that they cannot afford to take on more debt and survive. Iowa used state and CDBG funds to create a variety of programs for business recovery.

#### **Lessons Learned:**

It was not agreed on by all at first that business programs should be a priority in a disaster recovery. However, it became clear that in order to ensure an overall community's recovery in this size of a disaster, business recovery is imperative and requires government assistance. One of the most complicated issues in creating business programs was duplication of benefits with SBA loans. Any programs for working capital were considered duplication of benefits and therefore the state could not award a business if they had already gotten a loan for the same





purpose. To help with this issue, state administrators worked closely with business leaders in Cedar Rapids in particular to create programs that did not duplicate these loans. These programs covered costs of replacing equipment, commercial rent if a business was in an affected building, interest on loans and flood insurance payments. State leaders also worked with HUD and the SBA to arrive at a determination that awards could be made to businesses and then used to pay down their loans. This helped businesses by reducing their debt load and was a great improvement on the earlier determination that they could not be awarded at all.

In addition to these programs, the state also helped to fund business recovery case management. Much like impacted individuals, impacted businesses were overwhelmed by the recovery process, including the paperwork needed to apply for programs. Case managers were able to help businesses develop a recovery plan and access resources through programs.

**Best Practices:**

Assisting businesses is critical to an overall recovery. Resources for this should be identified in advance at the state level wherever possible. The state should develop a task force (similar to what is recommended above for housing) that includes not only state and local administrators, but also business leaders with knowledge of the specific needs and impacted businesses. This group can work together to design programs and meet business recovery needs while following federal regulations and avoiding duplication of benefit issues.

Business case management is important in addition to programs to ensure that businesses can access these resources and make a plan for their recovery. State and local administrators should work closely with the SBA and with business leaders early and often to ensure that program design is effective and efficient. In addition, state and congressional leaders should continue to work toward reform of federal recovery rules. Loans should be considered different from grants since they are repaid and should not be considered duplication of benefits.

**Mental Health Programs**

Two mental health programs were providing following the 2008 disasters using federal funds. The first provided intervention services immediately following the disaster. The second was focused on longer-term impacts and paid for up to 8 counseling sessions. Mental health issues are a critical need to address in a disaster recovery and while not frequently discussed, are one of the most important areas to address for successful recovery.

**Lessons Learned:**

While immediate intervention and crisis counseling is important, it is often not until a year or more after a disaster that some of those impacted begin to experience symptoms. It is important that funding is available to address both stages effectively.

**Best Practices:**

Programs established in 2008 using FEMA and Social Services Block Grant funds were very successful. The state should work with federal leaders to ensure that this funding is available in future disasters. The funding needs to include provisions for outreach. Many individuals suffering from these issues will not come forward to seek assistance without outreach to educate them on symptoms, impacts and available resources.

**Unmet Needs Program**

In addition to needs related to housing, many of those impacted had needs that were not covered by any available federal programs. While FEMA covers some personal property, it is capped and does not cover other expenses such as child care and transportation. In addition,



## Iowa Disaster Recovery Lessons Learned

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some housing programs may fall short in what is eligible and leaves gaps that families have a hard time absorbing. For this reason, the state created an Individual Unmet Needs Grant Program in 2009. This program provided grants for up to \$2,500 for a variety of disaster-related needs that might not be met by other programs.

### **Lessons Learned:**

State and federal programs for individuals are generally focused on the repair or replacement of their housing. While FEMA grants are sometimes more flexible, housing is still the priority. We do know, however, that those impacted suffer losses outside of housing, and need assistance to replace clothing, furniture and other personal possessions. They also need funding for expenses that were needed during disaster response, including increase transportation costs or previously unnecessary childcare expenses.

### **Best Practices:**

This program provided an important, flexible source of funding to help meet individuals remaining needs. In the future, it would work best to tie this program to the case management system so that case managers have a source of state funding to access to help meet the needs of those whose cases they are handling. It is often the case managers know the most about remaining unmet needs are for their clients. It would also help motivate people in to see a case manager if there was a known funding source they could only access for those clients.

### **Emergency Public Jobs**

This program was funded through a National Emergency Grant from the Department of Labor that came to Iowa Workforce Development. The program funded workers for temporary jobs. Either the project had to be recovery-related or those being employed had to have lost their jobs as a result of the disaster. While most of those employed were not disaster-impacted but rather a part of the economic disaster, most of the projects were disaster related.

### **Lessons Learned:**

While it was difficult to find ways to use the funds at first, the RIO and other recovery partners worked hard to make the program known to those working disaster-related projects and eventually all available funds were used. Projects including case management were able to use this free labor to expand their labor pool and provide more efficient services, while at the same time providing a paycheck to the long-term unemployed.

### **Best Practices:**

The success of this program makes the case for different agencies in recovery to communicate and share information and resources. It was because of this communication and coordination that this program was able to help the unemployed and disaster-related projects at the same time.