



Business Recovery Status Report #2
Presidential Disaster #1763
July 18, 2008

www.flood2008.iowa.gov

Cedar Rapids Chamber of Commerce

• **Events**

- Back to Business: Office Recovery – The Virtual Office July 22, 2008 11:30AM – 1:00 PM. To register call 319-730-1409 or jstow@cedar Rapids.org.
- Back to Business: Data Recovery – Protecting Business Critical Data July 29, 2008 9:00-10:30 AM. To register call 319-730-1409 or jstow@cedar Rapids.org.
- Linn County Public Health Information Session – August 5, 2008 9:00-10:30 AM. [Click here](#) to register.

• **Job & Small Business Recovery Fund**

- How it will operate:
 - The Cedar Rapids Community Foundation (www.gcrf.org) will receive donations, acknowledge their receipt and make grants to the Chamber's Foundation for disbursement of the funds.
 - All donations are tax deductible and the Foundation is not taking a management fee, so 100% of the donation will go to the business recovery efforts.
 - The Chamber has appointed an Administrative Oversight Team to put together criteria for fund eligibility and an application form and process for disbursement of the Fund.
 - Eligibility criteria:
 - Attach only the first two pages of a completed U.S. Small Business Administration (SBA) Disaster Business Loan Application that it has filed with the SBA.
 - Employ approximately 50 or fewer full-time equivalent employees. Please provide pre-flood and current full-time equivalent employee numbers.
 - List/describe the uninsured physical losses incurred by the business, including approximate value of damages. (Total of grants and loans cannot exceed actual amount of uninsured losses).
 - Describe the critical needs of the business that must be met through the use of the funds for which the financial assistance is being requested.
 - Detail the costs of those critical needs (be specific as possible)
 - Specify the amount of grant/loan you are requesting.
 - Do you plan to invest in the commercial zones in Cedar Rapids affected by the flood?
 - Do you own the building(s) within which the business operated?
 - Application can be submitted:
 - Online at www.corridorrecovery.org
 - Fax to 888-306-1314
 - E-mail to scoresecure@buckheister.net
 - Call 319-362-6405

- SCORE representatives will rate the applications and make recommendations for funding to the Administrative Oversight Team for final approval.
 - Funds may be dispersed as either a grant or as a 0% interest forgivable loan.
- **“Adopt a Business” Program**
 - Designed to give businesses a partner in their recovery efforts. Individuals or groups of businesses not directly affected by the flood can choose to adopt a business that has experience flood damage. The purpose is to provide any or all of the following types of assistance: advice on business planning, financial, human resources, benefits, insurance, facilities, relocation, reconstruction, safety issues, legal, technology, other, funds, space, sweat equity with employee volunteers, or moral support. If you are interested in the program contact Kelly Slaughter at kslaughter@cedarrapids.org or call 319-730-1417.

Iowa State University Center for Industrial Research and Service (CIRAS)

- Recovery challenges that Iowa industry is facing were conveyed to a broad spectrum of audiences: *The Boston Globe, Chicago Tribune, The Des Moines Register, The Gazette, etc.*
<http://www.ciras.iastate.edu/EmergencyManagement/news.asp>
- CIRAS is in the process of identifying impacted companies that could benefit from rapid recovery services.

Iowa Workforce Development

- The 55 Iowa Workforce Development Centers offer reemployment services, including testing, counseling and placement.
- **National Emergency Grant**
 - The project has expanded and is now accepting applications from individuals living in counties declared eligible for individual assistance by FEMA who have been unemployed for 15 of the last 26 weeks.
 - Additionally, individuals participating in the federal Temporary Assistance for Needy Families (TANF) program will be eligible to work on the Emergency Public Jobs program without jeopardizing their additional benefits.
 - Contains employment opportunities for over 800 Iowans.
 - 117 projects have been identified across the state and additional projects are still expected.
 - Individuals can work for approximately six months in the program and earn up to \$12,000.
 - Individuals are paid at the prevailing rate for the worksite, which provides higher compensation than unemployment insurance benefits.
 - To apply, Iowans are encouraged to contact their local Iowa Workforce Development Center (<http://www.iowaworkforce.org/recovery/>).
- **Tax Deadline Extended**
 - The tax deadline for the 2nd Quarter Unemployment Insurance report has been extended to August 29, 2008, for returns and payments due after May 24, 2008 and before August 23, 2008.
 - Affected taxpayers will not be subject to any penalty for failing to file or pay.
 - Interest will not be due on payments made by August 29, 2008.
 - Taxes that are impacted by this extension are:
 - Individual income tax
 - Withholding tax
 - Corporation income tax
 - Franchise tax
 - Sales and use tax, including the automobile rental excise tax and the special equipment tax
 - Hotel and motel tax
 - Environmental protection charge
 - Inheritance tax, including the generation skipping transfer tax and the qualified use inheritance tax

- Motor fuel and special fuel tax
 - Cigarette and tobacco tax
- Taxpayers filing a paper return should make a notation on the return stating, “Taxpayer affected by tornado/flooding”
- Questions should be directed to 800-367-3388 or idr@iowa.gov.
- **Disaster Unemployment Assistance (DUA) Extension**
 - All 62 counties currently declared eligible for DUA have an extended filing deadline of August 12, 2008.
 - This extension provides relief to lowans and farmers in particular who are just beginning to make final crop assessments.
 - Benefits cover self-employed workers not usually entitled to unemployment insurance, including Iowa farmers.
 - People applying need to provide proof of past earnings, such as business records or bank statements and their most recent income tax form.
 - For a listing of counties eligible <http://www.iowaworkforce.org/ui/dua.htm>.

Rebuild Iowa Advisory Commission (RIAC)

- The first meeting was held Thursday, July 17, 2008.
- More than 100 people, including the commissioners, state legislators and officials, FEMA personnel and members of the public.
- The RIAC is a 15-member, non-partisan commission, appointed by Governor Culver. It was established in the same Executive Order that established the Rebuild Iowa Office (RIO). The members of RIAC assist the RIO in providing the vision, creativity and leadership to identify, prioritize and address the short- and long-term issues of recovery.
- The RIAC is charged with:
 - Recommending policy to facilitate long-term recovery in the state
 - Making recommendations to the RIO and overseeing their activities
 - Assisting with the identification of strategic issues and broad-based recovery needs and priorities
- Members of the Commission will also serve as Task Force Chairs for the nine RIO Recovery Task Forces.
- RIAC will hold three more meetings across the state in the next 45 days along with multiple opportunities for the public to provide input, regarding their needs and hopes for recovery.
 - July 31 – Cedar Rapids
 - August 5 – Wapello
 - August 19 – Cedar Falls
- RIAC to present a report of findings to the Governor in 45 days.

Rebuild Iowa Office (RIO)

- Lt. Governor Judge serves as the executive director.
- Mission is to lead the state of Iowa’s efforts to rebuild safer, stronger and smarter in the wake of the 2008 severe storms and catastrophic flooding.
- Vision is a resilient Iowa that will be safe, sustainable and economically strong for its people, reaffirming its ties to the land, rivers, environment and rich cultural history.
- Approximately 30 state employees have been assigned to the RIO from 16 different state agencies.

Safeguard Iowa Partnership

- Continue to gather information from the business community and associations that can be shared in the weekly status reports.
- Working closely with the Iowa Disaster Human Resource Council, Commission on Volunteer Service, FEMA and Embrace Iowa to identify the needs and developing a message on how businesses can help fill the needs of the communities by donating products or cash.

- Safeguard Iowa Partnership Team 3 is working with county emergency management coordinators, Iowa Contingency Planners, and the Iowa Homeland Security and Emergency Management to offer a business continuity course.
- Partners are responding to an After Action Report Survey to address what worked well and the lessons learned from the disasters. The Operating Council will be discussing the preliminary findings and identify the priorities at next week. An After Action Report will be published in the coming weeks with the findings and priorities for Safeguard Iowa Partnership.

U.S. Chamber of Commerce Business Civic Leadership Center (BCLC)

- **National Disaster Help Desk for Businesses** – activated in Iowa since June 15 to help Chambers and local businesses.
- **International Economic Develop Council Assessment**
 - BCLC, with the help of the International Economic Development Council (IEDC), and support from the UPS Foundation and the Office Depot Foundation, sent a team of national experts into Cedar Rapids to make an initial impact determination. The team had three major goals:
 - Determine the flood’s impact in Cedar Rapids
 - Assess the local capacity for recovery
 - Uncover recovery gaps and ways for corporate citizens to help
 - BCLC hosted a conference call July 15, to provide updated information on the response efforts in the Midwest. For those unable to participate on the call, it will be posted online along with the team’s PowerPoint presentation at www.uschamber.com/bclc/programs/disaster/midwest_flood_landingpage.htm. A full report will follow, at a later time.
 - Corporate donations into Iowa have reached \$52.25 million going to support a variety of nonprofit organizations assisting those impacted by the floods.

U.S. Small Business Administration

- SBA Customer Service Representatives (CSRs) are staffing 9 fixed and 5 mobile Disaster Recovery Centers (DRCs) currently open in the State of Iowa.
- Operating 6 Disaster Loan Outreach Centers (DLOCs) throughout the state.
- SBA CSRs are available at each location to meet with homeowners, renters, and non-farm businesses of all sizes to provide program information, help applicants complete paperwork and forms, and to close approved SBA disaster loans.
- SBA has staff at the Joint Field Office (JFO) to coordinate all needs with federal, state, and local partners. SBA has Communication Specialists in the Joint Information Center (JIC) and in the field to handle all SBA media and congressional inquiries.
- Sponsor a Business Recovery Center (BRC) at Westdale Mall in Cedar Rapids, where SBA has assisted over 850 small business operators. CSRs are available at the BRC to answer specific questions about how a disaster loan may help each business and to help owners complete business loan applications.
- Sponsors the availability of multiple additional services at the BRC and there is no charge for any of the services. Business owners may obtain assistance in applying for low-interest U. S. Small Business Administration (SBA) Disaster Loans, and gain access to government contracts and procurement through U. S. Small Business Administration (SBA) Government Contracting. Iowa Small Business Development Center (SBDC) and SCORE “Counselors to America’s Small Business” and Iowa Women’s Enterprise Center are providing assistance with reconstruction of lost financial records, development of business plans and cash flow projections, adjusting to market changes as a result of the flooding, tornadoes and severe storms, and other post-disaster counseling services. U.S. Internal Revenue Service is providing assistance to businesses on how to obtain lost tax returns and submit casualty loss claims on tax returns. Iowa Workforce Development and City of Cedar Rapids are also present to provide assistance to businesses affected by the disaster. These services are free.

- DRCs and the DLOCs have contact information on how businesses may obtain these same counseling services from their local SCORE chapter, regional SBDC office and the Iowa Women's Enterprise Center for businesses that may not be located near the Cedar Rapids BRC.

Iowa SBA Loan Approval Totals Statewide Current as of 7/17/2008		
	Applications Approved	Funding Approved
Home	1,517	\$86,433,000
Business/EIDL	150	\$14,676,300
Total	1,667	\$101,109,300

Other Important Information for Businesses

Permits

- A building permit is a critical piece of a plan to rebuild or repair, especially for those with homes or businesses located within a FEMA-mapped Special Flood Hazard Area (SFHA).
- For floodplain management purposes, the SFHA is the area covered by a flood that has a 1 percent chance of occurring in any given year.
- Building permits are based on local codes and enforced locally, not by FEMA.
- Additional permits may be required, such as a land use permit or zoning permit, depending on the property location.
- Repair projects must meet community building codes and flood-damage prevention ordinances.
- Contact your local building and planning officials to find out if your property is in a federally designated FSFA.

Donations and Volunteer Management

Aidmatrix Iowa Portal

Aidmatrix Iowa Portal is an online tool for businesses or the general public to donate cash or products to the nonprofit organizations assisting with the disaster recovery efforts.

To donate cash go to www.aidmatrixnetwork.org/CashDonations/Default2.aspx?ST=Iowa. The organizations listed are members of National Voluntary Organizations Active in Disasters and other nonprofit organizations assisting in the recovery efforts in Iowa.

To view the identified needs and donate products go to www.aidmatrixnetwork.org/FEMA/PublicPortal/ListOfNeeds.aspx?PortalID=113. To fill a need, select **donate** and complete the required information.

Donations as of COB 7/18/2008			
Accepted Donations	Declined Donations	Pending Donations	Total Donations
11	1	29	41

Needs Posted as of COB 7/18/2008	
Fulfilled Needs	Total Needs
4	298

Embrace Iowa 2008 Disaster Fund

The 2008 Iowa Disaster Fund will NOT take the place of contributions to local agencies such as community foundations, United Ways or Red Cross Chapters; rather, the Fund will encourage local contributions and also provide a fund for those wishing to make statewide contributions.

To donate go to www.desmoinesfoundation.org/page10002684.cfm.

Donations as of COB 7/18/2008	
Funds Pledged	Funds Distributed
\$4.5 Million	\$425,000

Cedar Rapids Job & Small Business Recovery Fund

The Cedar Rapids Job & Small Business Recovery Fund provides financial assistance to a for-profit business (person or entity that sells good or services) or the owner of commercial property in Cedar Rapids that has sustained losses as a result of the flood.

Status as of COB 7/18/2008	
Funds Pledged	Applications Submitted
\$1.1 Million	293

To donate go to www.gcrmf.org. Select “Job & Small Business Recovery Fund” from the selection of flood funds.

To apply go to www.corridorrecovery.org/BusinessRecovery/BizRecoveryFundApplication.asp.

Alliant Energy Foundation – Rebuilding Our Communities Grant Program

Rebuilding Our Communities Grant Program will provide funds to non-profits in Alliant Energy communities that were directly affected by the recent flooding. The Foundation has allocated up to \$1 million for the program and groups can apply for up to \$20,000 in unrestricted funds to use for flood-related expenses. The Foundation will accept applications until October 1, 2008. Organizations may obtain an application and more information regarding Alliant Energy Foundation Rebuilding Our Communities Grant online at www.alliantenergy.com/foundation or by calling (608) 458-4483.

Race2Recovery – Iowa Speedway Foundation

Race2Recovery is a non-profit tax-exempt foundation that is raising money for flood, tornado and other disaster victims in Iowa. All funds will be disbursed to local organizations that are at disaster sites providing direct relief. This includes churches, American Legion chapters, local food banks and fire departments among others. To donate or apply for assistance go to www.race2recovery.com.

Iowa Commission on Volunteer Service

If you are interested in volunteering, register at <https://volunteer.united-e-way.org/icovs/volunteer/register/?id=>.