

REPORT OF FINDINGS / 2008 FLOODING IN IOWA COMMUNITIES

The Floods of 2008 have significantly impacted Iowa's communities like no other disaster in the state's history. This report is a compilation of responses received from community contacts of flood-affected communities across the state. They were asked the following questions.

- Did downtown get flooded? How badly?
- Were other retail/commercial areas of your community flooded? How badly?
- What kind of assistance does your business community need?
- Any National Register listed properties damaged?
- Any National Register eligible properties damaged?
- Any properties of historical significance, but never architecturally surveyed, damaged?

The reality is that flood ravaged communities are currently in shock. They are going through the motions of clean-up, restoring or rebuilding. They are very busy with specific tasks at hand. Doubts, fears and the enormity of what they just went through weigh heavily on their minds.

How have citizens we serve been impacted?

- A number of Iowa communities were significantly flooded in their commercial districts
- Huge financial losses to independent businesses and building owners
- Huge psychological impact as well

Main Street programs, downtown development organizations and Chambers of Commerce will need technical assistance on capacity building to implement recommendations, to market their districts/communities post floods and will need to have/ access to independent business owner related workshops. This is an opportunity for them to start over and get on the right track.

This report is not to be considered a comprehensive report of flood-affected communities throughout Iowa, but rather an attempt to gather information as it pertains to damage to downtowns, retail/commercial areas, business assistance needed, and properties of historical significance.

Questions regarding the findings within this report may be directed to:

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REPORT OF FINDINGS / 2008 FLOODING IN IOWA COMMUNITIES

The following questions were asked of each community.

- *Did downtown get flooded? How Badly?*
- *Were other retail/commercial areas of your community flooded? How badly?*
- *What kind of assistance does your business community need?*
- *Any National Register listed properties damaged?*
- *Any National Register eligible properties damaged?*
- *Any properties of historical significance, but never architecturally surveyed, damaged?*

BLUFFTON

- No response to survey questions received.

BONAPARTE

- Downtown basements flooded.
- Beer garden deck was destroyed
- Biggest loss was loss of revenue from being closed due to the levy that was constructed First Street.
- Bonaparte Pottery (retail.commercial) basement flooded.

BURLINGTON

- The majority of the flooding affected only downtown businesses.
- At this point it is really too early to tell. Burlington's city manager had a very unscientific guess that cleanup and rebuilding will total over \$1 million.
- That does not take into account the cost of preparations before the flood (easily several hundred thousand dollars), or the loss of revenue to area businesses.
- The Hwy. 34 Bridge is still out, and that is having a major impact in the community.
- Cash flow assistance is the key to helping our downtown businesses at this point.
- While few were actually flooded, many were impacted by water or sewage in basements and by utility outages, and still more were hurt by the sharp decrease in traffic.
- And of course, there was the impact of lost inventory and lost productivity, including the burden on employees who work here but live in Illinois.
- Five businesses were directly affected by actual flooding:
 - Alter Commercial Caseworks (has permanently relocated out of downtown)
 - Embellishments & Designs,
 - Burlington Junction Railroad
 - Big Muddy's- four feet of water in the basement. Historic loading dock was completely destroyed.
 - The Iowa Store
 - Events at the city-owned Port and Auditorium were cancelled.
- Numerous businesses closed because they were adjacent to the flooding:
 - Restaurants: the Drake, Towne House and Napoli's
 - South Side Tap
 - Camera Land
 - Frank Millard's (HVAC)
 - Diamond Vogel Paints
 - a law office and insurance
 - The Case-New Holland plant was down for a week, though that is north of the SSMID.
- The following information was supplied by Cultural Affairs in regards to historic buildings:
 - Chicago, Burlington, & Quincy Station – foot of water
 - Hotel Burlington – Chest high water in basement reaching electric
 - Historic Downtown – many other historic downtown buildings, some on the NRHP, are pumping water and backed-up sewage out of their basements.
- Over 100 residents were evacuated from the Burlington Apartments, with no word yet on when they can return.
- At least four other downtown restaurants were either closed temporarily or operated with a limited menu because the gas had been shut off.
- The post office and Two Rivers Bank/Two Rivers Insurance spent a considerable amount of money erecting flood control berms and bringing in generators in order to stay open.

CEDAR FALLS

- Although downtown did not flood there was substantial damage to basements due to flooding and sewage back up.
- Almost all of our buildings downtown had water in their basements.
- Unsure at this time what the estimate of damage is, but will be substantial.
- **What kind of assistance does your business community need?**
 - Dollars and resources for small businesses needed to offset the cost of hiring companies to come in and sanitize businesses that water/sewage backup.
 - As we were an evacuated area, the main source of economic hardship for our small businesses was being closed for a week. Business owners would like some assistance in loss of revenue. It was another week to two weeks before sales were back to a level of solvency. On the books you are looking at almost a month of no to low sales and with the added burden on clean up costs and lost merchandise, this can hit the small business owner hard.
- **Were other retail/commercial areas of the community flooded?**
 - Yes - commercial,
 - Damage in the millions.
- Ice House (historic structure) – sustained flood damage – exterior and interior. Building took on 4.5 feet of water, artifacts removed, interior is being gutted.

CEDAR RAPIDS

- Hundreds of blocks of flooded structures. Multiple business buildings have been affected in many areas. The downtown proper was severely affected by up to 12 feet of water.
- Alliant's power generating facility is down and the sewage treatment is crippled for some time to come.
- Several smaller commercial districts were seriously damaged like the Czech Village with its two dozen buildings, many of which date back to the 1800's. The community needs massive aid for re-habilitating the flood damaged structures and then aid for businesses to start up again.
- There were many individually listed National Register properties damaged as well as perhaps thousands of National Register Historic District properties affected. There is an immediate need for large scale architectural survey of the neighborhoods and commercial centers that received flood damage. This modern survey effort will give us a much better idea of the funding needs for historic flood damaged properties. Most of the existing survey work was accomplished over 10 years ago.

CHARLES CITY

Did downtown get flooded?

- Mostly wet basements in about a 4 block radius of the Cedar River.
- Several riverfront bars and restaurants took on water but were able to reopen within days. Basements near the river had around 4 feet while outlying areas had only a few inches.
- Minor damage was done to some of our public art and parks. More major damage was done to some streets and parking areas near the river.
- Estimate \$5 million in damages and lost revenues. (although a number of downtown businesses is hard to separate from the community total)

Were other retail/commercial areas of the community flooded?

- The business district just south of downtown sustained more flood damage than downtown.
- Several businesses on S Grand Ave remain closed even a month after the flood.
- Businesses along the western side of the Cedar River (Gilbert St.) sustained more minor damage with the exception of a greenhouse business and mini golf course and batting cages that both have several feet of water in the businesses with significant lost revenues during the cleanup period.
- Much of the residential area near the Cedar River, including historic homes district, sustained major water damage. One historic home had two basement walls cave in while most other homes near the river had several feet of water into the main floor. Homes more than 1 block from the riverfront had significant amounts of water in the basement with very few getting water to the first floor.
- City officials report \$10 to \$15 in damage to private homes. Of special note, the Frank Lloyd Wright home on the south side of the Cedar River sustained extensive damage. The property owner reports more than \$1 million in total damages.

How badly?

- Several businesses and many homes had in excess of 4ft of water in them. We are currently waiting to hear about the City and FEMA's plans concerning some of the housing areas that appear will be uninhabitable.
- Two restaurants are still closed, but are planning to reopen later this summer (maybe August) and several other businesses on the south side of Charles City remain closed.

- The community also lost their 102 year-old suspension bridge. It appears the pillars of the bridge, which were rehabilitated in 2006, survived the flooding while the remainder of the bridge collapsed into the river. It is uncertain if any of the remaining parts will be salvageable. Attempts to remove the bridge from the water will be made the week of July 7. More assessment from engineers and historic preservation experts will be made at that time. Early estimates are looking at more than **\$1 million to rebuild.**

How many dollars would you estimate the damage to be?

- The business community as a whole (including downtown and outlying areas) is probably in the neighborhood of \$15 to \$20 million dollars including damages and lost revenues.
- City officials tell me the total is probably close to \$4 million total damage and then add on top all of our debris removal, staffing, and emergency measures there is a possibility of nearing \$8 million in costs to the City alone. Included in this, the City is reporting six City owned buildings, plus park land areas, roads, and failed terraces plus the Suspension Bridge. The County is currently estimating \$1,125,000 damage to roads, bridges, culverts, debris removal, etc.

What kind of assistance does your business community need? (As specific as possible!)

- Businesses are looking for options other than loans. SBA has a good loan program, but many of our businesses can't afford another loan – even a low interest loan.
- Grants for things like water heaters, HVAC, and structural damage that can be proven as flood related
- Financial counseling services from an independent party to help them formulate a plan;
- Requests for tax abatement or tax credits

CLERMONT

- Downtown was not flooded.
- Retail commercial areas that flooded:
 - Skip-a-way Campground/Quarry Lodge - lost a lot of ground to the river. In need of financial assistance.

COLUMBUS JUNCTION

- Downtown flooded. CJ has two sections—the older Main Street area that did not flood and the newer area to the east that did. The latter might be considered “other retail/commercial area” as in question #2.
- 28 businesses, non-profits and 1 house located in the downtown were flooded for a period of days. Most buildings are repairable and are in that process.
- It is estimated that up to five structures may be demolished.
- The only structure with flood insurance was the vet clinic.
- **What kind of business assistance does the community need?**
 - Funding for marketing to try to minimize the loss in retail sales. I'd like to run a marketing campaign within out Shop Louisa Program. We could do a lot of good for the county w/ \$10,000, less than \$1 per person.
- **Do you have a neat old historic homes and commercial buildings, 50 years or older, not on the Nat'l Register, that were damaged?**
 - The bowling alley is probably nearly 50 years old. Damage is probably around \$150,000.

CORNING

- Downtown did not flood.
- Other retail/commercial areas of the community flooded:
 - There were 7-10 businesses affected by the flooding. Anywhere from a couple of inches to several feet of water. An estimate of damage has not been provided by County Emergency Management.
- Assistance needed: Funding. Non-profit entities lost equipment and supplies. Utilizing the assistance from SBA is not really a practical option.

DECORAH

- Downtown was not flooded. Water Street is the Main Street, named that way for a reason. It's elevated enough and is safe from water. Zero businesses affected downtown.
- **Other retail/commercial areas of community flooded?**
 - In the City of Decorah: West Side Dental got water in the basement. Had to shop out some lab work temporarily due to floods. Address is 108 5th Avenue. On West Side of Upper Iowa River, not downtown but still technically City of Decorah. Not sure what kind of assistance they may need.
 - In Unincorporated Winneshiek County: Canoe rentals along the river (equipment, portables, etc).
 - Hrushka Canoe and Kayak Livery and in NW Winneshiek County. Bluffton Campground. 3233 347th Kendallville, IA (unincorporated town)

- River and Trails Outfitters, Inc. 212 Pulpit Rock Road Decorah, (in town)
 - Hutchinson Family Farm Campground. 2299 Scenic River Road
 - Randy's Bluffton Store, 2619 Ravine Road
- **What kind of business assistance does the community need? (ie, technical assistance, funding, certain kinds of advice, information, etc)**
 - Most of these canoe/camping places don't have much brick and mortar. Not much structural damage. Damage to some facilities and places where they put in canoes, or have damage to equipment. Need replacement canoeing and campground equipment. Not sure if any of these costs are taken care of yet in terms of flood insurance or other possible sources of funding.
 - **Do you have any neat old historic homes and commercial buildings, 50 years or older, not on the Nat'l Register, that were damaged?**
 - There was a neighborhood on the west side of Decorah, referred to as "The Flats" district. The damage was not due to standing floodwater, but sewage in basements. The flooding occurred based on where the house was on a sewage line, not based on location because not everyone was affected. These homes are barely 50 years old. They were built after a dyke was put on the river. Before that, no one built there. The neighborhood is about 5 blocks long, 3 blocks deep - not everyone was affected.
 - The neighborhood has not been surveyed for eligibility, and that hasn't been a priority for consideration of the Decorah Historic Preservation Commission.

DES MOINES

- Downtown did not flood.
- There was storm sewer back up in the Court Avenue area located near the Des Moines river because have a 100 + year old system in this area and there was nowhere for the water to go.
- There were commercial areas near Birdland Park and Marina that were damaged including North High School,
- Habitat for Humanity's Office and Restore, and several commercial/industrial buildings that were damaged when the Birdland Levy broke.
- All assistance is welcome but flexible funding for rebuilding levies, loans for helping businesses rebuild, funds for possible buy-outs of properties, and funds for repairing residential properties. (A better defined proposal for funds will be on the City Council agenda for July 14th).
- Historic buildings
 - The Civic Center Historic District is located along the Des Moines River and had considerable damage from sewer back-up.
 - Armory Building \$300,000
 - City Hall \$500,000
 - Police Station \$ 25,000
 - SW 5th Street Bridge \$ 25,000
 - Union Railroad Ped. Bridge \$ 25,000
- Various Historic Buildings had sewer back-up in the Court Avenue area including damage to businesses and loss of business.
 - 100 Court Avenue \$1.2-1.4 million
- The flooding event (as far as Emergency Management is concerned) has not closed and so we're still compiling information so please keep this in mind when looking at numbers.
- Do you have any neat old historic homes and commercial buildings, 50 years or older, not on the Nat'l Register, that were damaged?
 - Some of the Court Avenue Area is not listed on the National Register and experienced water in basements from storm sewers.
 - Des Moines suffered a great deal of flooding in 1993. In that year, the areas were surveyed by an historic consultant in order to buy-out properties with federal funds and provide funding for repair. Although the majority of the commercial and residential buildings in the Birdland Area are over 50 years old, they were not determined eligible for the National Register at that time.

ELDORADO

- No response to survey.

ELGIN

- No response to survey questions received.

ELKADER

- Downtown flooded.
- 20+ businesses affected. All the businesses on the eastside of Main Street had at minimum basements full of water and mud. The businesses on the south end of main street had up to four feet of water.
- Businesses affected from the north side of main street to the south and the present status:
 - Central State Bank Drive/Community Room.... in business....main bank bookkeeping in community room.. lost HVAC, water heater
 - Klink Insurance/B&B....in business..... lost HVAC, water heater
 - Elkader Chiropractic Clinic....in business.....lost rear fund wall
 - Elkader Dry Cleaners....in business....lost dry cleaning supplies, HVAC, water heater
 - flood wall questionable integrity
 - Ishman Jewelry.... in business.....lost HVAC, water heater....rear foundation questionable
 - Elkader Cinema.....in business.... lost supplies
 - Central Bank (main office) in business....lost computers, office equipment and supplies and HAVC
 - Schera's in business....lost large cooler compressors, HVAC, supplies and water heaters
 - Gene's Place...in business.... lost supplies
 - Carnes Bros.....in business...lost some inventory
 - Neylan Law Office....in business....lost office equipment supplies
 - Elkader Meal Site....relocated to temporary location...lost freezers and food inventory
 - Olson Appliance.....not in business....working out of home....lost inventory of new appliances
 - Turkey River Athletic Club....will not reopen, is for sale.....lost expensive exercise equipment, building has structural concerns.
 - Mirror Images...in business, relocated to Staw Center...lost tanning and hair styling equipment
 - Saunders Law Office...in business, relocated to Staw Center...lost office equipment and client files
 - JP Zapf Building... plans not to rehab
 - Central Plumbing and Heating...in business....lost HAVC supplies
 - Nancy's Beauty Shop....closed...rented a chair at Sunshine and Hair
 - FreedomBank....building torn down...all office equipment and supplies lost....are in a temporary bank
 - Wlkes Grocery Store....in business...lost food and computer systems
 - Elkader Eye Clinic...in business, relocated to Staw Center...lost supplies and eye testing equipment
 - NAPA.....in business...lost parts stored in lower level
 - Ed Olson building.....lost HVAC and water heater
- Other retail/commercial areas of the community flooded?
 - Deer Run Resort and Campground... 44 camper trailers were damaged along with the lodge and community center all electrical boxes were replaced
 - B&B Garage Doors....in business but all inventory lost
 - United Cooperative....in business, lost office supplies
- Assessed value for main street buildings are approximately \$2.4 million
- Buildings and inventory lost is nearly \$5 million dollars
- Most businesses will tell you that they don't need another loan. But I believe a 0% interest loan may be appealing to some if the process is simple.
- Marketing assistance in major media markets advertising which businesses are open would be helpful.
- With the river flood wall or individual flood walls either destroyed or damaged financial assistance to assist in repairing would be a major need.

FORT ATKINSON/OSSIAN

- There was no downtown flooding or damage to residential structures. There was damage to the city park and an approach to a bridge was wiped out.

FREDONIA

- Some mobile homes flooded, but no businesses or historic buildings.

GREENE

- Downtown flooded affecting **35 businesses** (all the businesses in Greene)
 - Convenience store – complete loss (Sold or bulldoze)
 - Grocery store (pour new floor and rebuild)
 - Newspaper office will be gutted and will start from ground up;
 - Several restaurants that will be gutting and starting over—

- Community center that was destroyed...waiting for structural engineering
- City hall working out of classroom.
- Lots of residential flooding, at least 30 blocks on both sides of the river.
- Need grant writing for small businesses...butler county resource group, SBA, FEMA.
- Young families that are just starting business...equipment & construction.
- Antique house/old stone house sustained a lot of damage.
- Community center (100 years old) destroyed - two story-basement and main floor (25 organizations would use on regular basis, served meals for seniors out of it)
- 30 homes that are uninhabitable

INDEPENDENCE

- Basements were flooded slightly in the downtown area along the river. The buildings are cleared out and back open for business.
- Sewage system damage to be inspected soon. There is concern about the dam built in the 1920's and could be damaged and there is a possibility of it being a historic structure, due to its date of construction.
- There has been considerable water damage to the National Register listed Wapsipinicon Mill.

IOWA CITY

- The city planning staff said there was flood damage at two properties. One is individually listed at; 800 Park Rd. and the other is thought to be eligible at 914 Dubuque St. The University of Iowa Campus is the most affected area of Iowa City.
- The following historic structures have not been architecturally surveyed or determined to be eligible for the register, but have long been considered to be the most historic and important historic structures on the campus.
 - Old stone boat house
 - EC Maybee
 - original Art School
 - Memorial Union
 - Danforth Chapel
 - Memorial Bridge
 - WPA landscape features including
- All of these structures were affected directly by the flooded Iowa River. All buildings had water in their basements and up into the first floors. All mechanical areas in basements were damaged.
- All of these structures need immediate site inventory preparation and determinations of eligibility so they can access historic preservation funding opportunities.
- In addition, the Hancher Auditorium/music school and the Museum of Art buildings sustained substantial damage as well.

KEOKUK

- Impact on travel routes into our business district due to road closures and traffic delays.
- The loss of business due to the impact of the flood is not completed at this time.
- Large area of parks system directly impacted by the flood waters along the riverfront.
- Significant damage to:
 - A major park
 - City Riverboat Museum
 - U.S. Coast Guard Facility, Bridge Department
 - Keokuk Volunteer Emergency Corps building
 - Burlington Northern Santa Fe Railroad building and services
 - Keokuk Junction Railway building
 - Short track switching services
 - Keokuk RV Park
 - The Southside Boat Club building and operation.

MASON CITY

- A portion of the commercial district adjacent to downtown was flooded but the area lies largely outside the Main Street boundaries.
- Approximately 20 businesses were inundated with flood water and sewage backup. These properties are not within Mason City's mapped flood plains.
- \$2 million including revenue lost due to business closure. It is likely we will lose several small locally-owned independent businesses as a result of the floods

Other retail/commercial areas of the community flooded?

- Several other businesses were flooded, taking on about 3-4 feet of water. These businesses (located in areas not adjacent to downtown, but within mapped flood plain).appear to be recovering and include: a dry cleaners
- pharmacy (small locally-owned independent
- convenience store (again locally owned independent)
- dog groomers
- auto body shop
- auto repair shop
- contractor's office
- Damage varies. We may lose several small businesses due to the damage.
- \$4-5 Million including business losses due to closure during clean up.
- The businesses that were flooded need access to more business development resources. They also need more favorable terms from the SBA. The loan rates are too high. Also, we are anticipating doing a voluntary acquisition project for residential homes. We would like to offer the program to business owners also, including residential landlords, but the state's priorities are focused on owner and tenant occupied units. Any assistance or additional funding streams that could be directed to these areas would be very welcome. Perhaps Congress should consider eliminating the legislative directed component from the Pre-Disaster Mitigation Grant Program that is being used to fund projects that are not mitigation.
- Mason City businesses that rely on water are also in need of assistance to help them overcome the loss of business they experienced when Mason City lost its water supply. Most business interruption insurance policies are refusing to pay, citing the flood as a reason. However, it wasn't the flood that shut many of them down (restaurants, bars and other places that handle and process food) but rather the Cerro Gordo County Public Health Department.

NEW HARTFORD

- Downtown Flooded.
 - 245 of the approx. 260 (homes & businesses) flooded. Some of which include:
 - Hardware store
 - Iowa Diesel & Injection Service
 - Beauty Shop (not reopening)
 - Quik Star Convenience Store (not reopening)
 - Post Office (still closed)
 - Café (now open for business)
- Unable to estimate damage at this time.
- Commercial and Municipal buildings flooded.
- No architectural surveys have ever been completed.
- Over 200 of the flooded structures are over fifty years old.
- Funded resources are needed to rebuild, marketing & advertising, loss of income, loss of supplies, cleanup costs, etc.

OAKVILLE

- Downtown Oakville, and in fact the entire Elliot Township of Louisa County was completely submersed in 4 – 10 feet of water.
- ALL buildings sustained some damage, many remained in water for 10 to 14 days.
- Many are deemed completely destroyed.
- Initial estimates by the Louisa County Assessor indicate a 90% loss to structures, both homes and businesses in the incorporated town of Oakville and a 90% loss of homes and business (mostly agricultural) structures in the rural unincorporated area of the township.

Cost estimates are:

Losses at Tri Oak Foods:	1.924 Million In Business loss 1.142 Million in Ag loss
Losses to City of Oakville:	3 Million
Losses to Oakville Residents:	5.7 Million
Losses to Commercial (other than Tri-Oak):	73,000
Losses to Ag Buildings (rural):	2.4 million
Losses to Ag Dwellings and Rural Residents:	5.9 million

- **Other retail/commercial areas of the community flooded?**

- Oakville is a small town that consists of one street with commercial business and only one outlying business, a mini-mart. That business is listed in the estimated losses above and it was $\frac{3}{4}$ submerged in water for almost 2 weeks.
- **What kind of business assistance does the community need? (ie, technical assistance, funding, certain kinds of advice, information, etc)**
 - The businesses need assistance to sort thru and apply for any assistance and funding that may be available. Simply handing them a list of the resources does nothing but confuse them. Grant writers and business planners would be particularly helpful.
 - Businesses will need assistance with encouraging shoppers to “shop local” even though selection and prices may not compare.
 - Businesses need assistance with re-building the structures and/or eliminating mold right now. Every building is a mess.

A list of Oakville businesses flooded:

- Tri-Oak Feeds -- Ag feed supplies to the tune of 10 tons and more a day.
 - Handy Dandy Mini-Mart
 - Oakville Tap (bar)
 - Restaurant (currently closed)
 - Ruth's Beauty Salon
 - Farmers and Merchants Bank and Trust
-
- **Do you have a neat old historic homes and commercial buildings, 50 years or older, not on the Nat'l Register, that were damaged?**
 - There are approximately 25 of the 186 homes that might be considered historical, although none are on the National Register
 - In addition there is a school house that dates back to 1909 (see scanned documents). There is an Odd Fellows Hall (IOOF) that I cannot find a date for and a number of historical documents, quilts, and photos that would be in the city hall building that are still in water (City Hall itself is not an historical building.)
 - Also a Methodist Church (see scanned documents) that dates back to 1890.
 - All of these structures received considerable flood damage, most with water running thru them for over 10 days.

SPILLVILLE

- No Downtown flooding. One NR eligible, according to mayor, community facility The Inwood Ball Room has serious damage to flooring and interior/exterior wall covering systems.

STORY CITY

- Story City did not have any flooding in our business district (downtown or interstate). It was all located in our parks and a few (5-10) homes had water in the basement only. Substantial damage was done to our golf course (owed by the City) and the club house and equipment were totaled.

WAVERLY (INFO SUBMITTED ON SHSI REPORT)

- Bremer County Historical Society (historic) – Water in basement.

WATERLOO

- Portions of Downtown Waterloo were flooded due to the backup of sewers caused by the Cedar River being at such a high flood stage.
- Many residents and businesses had flood waters into their first floors, up to 3 to 4 feet high.
- At this point, we would estimate \$10-15 million.
 - The Downtown area has values in the millions. The historic Russell Lamson alone is looking at estimates of over \$ 1 million. At this point, we would estimate \$10-15 million.
- **Other retail/commercial areas of the community flooded?**
 - The Rath Brownfields area was also damaged heavily by sewer backups and the Blowers Creek rising. Many businesses and residents were impacted by heavy floodwaters in this area as well -- into their first floors.
 - Crystal Distribution - who has taken over much of the former Rath buildings for storage - lost over \$ 5 million in customer products stored in lower levels. This has a resounding double impact as Crystal has lost that inventory for their customers and now has 100,000 sq. ft. of space they will not be able to reutilize for storage (as the customers do not want product stored there again).

- Historic Waterloo Candy Co. (former Grand Hotel) According to the Waterloo Courier the basement had 6.5 feet.
 - Hotel Russell-Lamson (historic) – damage in the millions of dollars.
 - Many homes and businesses had water damage into the first floors.
 - Estimate of \$4-8 million.
- **What kind of assistance does your business community need? (As specific as possible!)**
 - Both the residents and businesses need help in filling the gap between what is available through FEMA funding and what it will take to rehabilitate.
 - For some homeowners, they are looking at \$30,000 repairs to homes that are assessed at \$40,000. If they have existing mortgages, they are looking at not being able to get financing to help them, and/or not being able to afford both an existing mortgage and a new loan.
 - Many of the homeowners in the Downtown and Rath areas hit by the flooding are low to moderate income.
 - Businesses are looking at needing help in rehab monies as they are struggling with trying to run their businesses while dealing with loss of inventory, loss of business and ability to operate while trying to rehab, a lot of this was while electricity was cut off. In the case of Crystal as an example, many of these businesses are smaller businesses operating in Brownfields areas that we have been working hard to redevelop. They need grant funds to help for rehabilitation. Perhaps a grant funding setup whereas businesses are eligible for grant funds to rehabilitate if they retain their employment levels from pre-flood. That way the State of Iowa continues its mode of helping to create and retain jobs in the State of Iowa. In a time of national concern for the economy, it is imperative to retain jobs in the State of Iowa.

Critical Flood Statistics

City of Cedar Rapids



- 0 flood related deaths
- 31.12 feet - Crest of Cedar River on Friday June 13th
- 10 square miles or 14% of the city impacted by flood
- 18,623 estimated persons in flood impacted area
- 7,198 effected parcels
 - 5,390 residential
 - 1,049 commercial
 - 84 industrial
 - 51 agricultural
 - 486 property tax exempt (government, schools, churches, Red Cross, Salvation Army)
 - 138 other (utilities & railroad companies)
- Damage assessment figures (as of 7/21/08)
 - Purple: 47
 - Red: 457
 - Yellow: 4,340
 - Green: 1,636
- WPC
 - Primary treatment online
 - First stage of secondary treatment online
- Water
 - 3 out of 4 city collector wells disabled by flood
 - Well #1 fully repaired
 - Well #3 not impacted
 - Well #2 in service but will be repaired
 - Well #4 in service but will be repaired
 - 46 vertical wells
 - 26 back in service
 - 20 remaining to repair
 - Currently just 80% production capacity
- All flood impacted city departments relocated and operating in five days
- CR Transit back in modified operation one week after flood
- Over 150 inspectors have been in the field daily since 6/16/08
- 150 million pounds (75,000 tons) of debris collected and removed to landfills (as of 8/8/08)
- Contractor certification process (as of 7/30/08)
 - 5,534 contractors certified from 856 companies
 - 25 + badges denied
 - 10 arrests made resulting from the contractor certification process
- 120 families in flood areas receiving Section 8 housing assistance
- 8 cultural assets impacted
 - Mother Mosque of America

- Czech & Slovak National Museum & Library
- African American Historical Museum & Cultural Center
- Theatre Cedar Rapids
- Paramount Theater
- Legion Arts (CSPS)
- Science Station
- Cedar Rapids Museum of Art

Cedar Rapids Downtown



- Pre-flood:
 - 13,000 people working in the downtown area
 - 900 people residing in the downtown area
 - 37 restaurants
- Post-flood:
 - 9,000 people working downtown displaced
 - 450 downtown businesses impacted
 - 900 people residing downtown displaced
 - 35 restaurants impacted

Linn County



- 31.12 feet - Crest of Cedar River on Friday, June 13th
 - Prior record was 20 feet in 1929 and 1851; flood stage is 12 feet
- Flood extended beyond the 500-year flood plain
- Preliminary flood loss estimate for Linn County government (including lost revenue): \$66,307,000

Damaged County Buildings

- 10 County buildings were damaged in the flood and remain closed during recovery, including:
 - Administrative Office Building (AOB)
 - County Jail
 - Options of Linn County
 - AOB Annex
 - Elections Depot
 - Sheriff's Office
 - County Courthouse
 - Mott Building
 - Witwer Building

- Youth Shelter
- Offices and staff from the damaged buildings were relocated; most were operational by June 23

Flood Damage Assessments: Unincorporated Area

- Linn County Planning & Development conducted over 350 damage assessments of flood-damaged structures in the unincorporated area of the county (see map).
 - Green: 67 (minimal damage; safe to occupy)
 - Yellow: 82 (safe to enter for limited purposes; cannot be occupied)
 - Red: 49 (unsafe to enter; significant structural damage)
 - White: 156 (no damage)

Flood Damage Assessments: City of Palo

- Green: 25 (minimal damage; safe to occupy)
- Yellow: 376 (safe to enter for limited purposes; cannot be occupied)
- Red: 19 (unsafe to enter; significant structural damage)

Flood-Related Services Provided by Linn County

- Sheriff's Office provided uninterrupted law enforcement services
- Hauled sand and filled sandbags
- Damage assessments in Palo and unincorporated areas
- Rural flood debris removal for placarded houses
- Resource centers for flood victims in partnership with Serve the City
- Child care for flood victims (in partnership with HACAP, Area Churches and United Way of East Central Iowa)
- LIFTS provided transportation
- Swept streets in Palo, provided emergency repairs to Blairs Ferry Road to keep access to Palo for emergency services and provided assistance in removal of sandbags from Palo
- Repaired secondary roads and bridges that were damaged from river flooding as well as widespread local drainage flooding
- Inspected bridges for Linn Secondary system, Linn County Conservation, Palo, and Bertram
- Waived 14-day stay limit in campgrounds for people displaced by floods
- Collaborated with Abbe Mental Health Center, Four Oaks, the Department of Human Services, and HACAP to find alternative living arrangements for flood victims after Red Cross shelters closed
- Mental health services
- Public health services
 - Tetanus shots
 - Masks for flood clean up
 - Environmental inspections (well water testing; air quality monitoring/CO monitoring; moisture testing in houses; restaurant inspections in flood areas; provided flood cleaning fact sheets for public)

Linn County Nonprofit Resource Center



The Linn County Nonprofit Resource Center (LCRNC) along with Greater Cedar Rapids Community Foundation (GCRCF), the United Way of East Central Iowa (UWECI), and dozens of nonprofit leaders, conducted an in-depth needs assessment and flood impact survey of nonprofit organizations in July of 2008. The following is a summary of the information collected:

Staggering Impact on Nonprofit Sector

- Clean-up and relocation costs total more than \$4.6 million.
- Replacement and repair of equipment and furnishings exceeds \$9.3 million.
- Building repair and stabilization costs are \$21,812,000.
- This totals \$35,750,552 in flood-related damages to Linn County nonprofit organizations.

Impact by Nonprofit Category

- 17 arts and culture organizations reported flood-related damages and rebuilding costs amounting to \$22.4 million.
- 30 human service organizations reported a direct impact of \$13.4 million for relocation, replacement of equipment and materials, and building repairs.
- 22 nonprofits (both arts and culture and human service) currently anticipate a budget shortfall for 2008-2009 while several more organizations said they were still analyzing their budgets and this was yet to be determined.

These numbers are estimates based on the information available to affected nonprofit organizations at the time of assessment. It is expected that these figures will understate final costs as Linn County nonprofit organizations recover and rebuild from this disaster.

Federal Assistance and Insurance Coverage

- 32 nonprofit organizations have filed for FEMA and/or SBA assistance.
- Few affected nonprofits carried flood insurance. A handful had insurance coverage for damages to furnishings and inventory, but few had coverage for relocation or recovery costs.
- Insurance is currently expected to cover \$1,650,000 in losses (including clean up, relocation, replacement/repair of equipment and furnishings, and building repairs).

Immediate Nonprofit Needs:

- making up lost revenue
- lack of utilities
- covering collection/artifact restoration costs (specific to cultural organizations)
- lack of adequate office space or a temporary office location
- locating displaced clients (specific to health and human service organizations)
- a need for new equipment and computers
- planning for building repairs and renovation

Long-term Nonprofit Needs:

- making up ongoing lost revenue
- repairing and refurbishing buildings and replacing damaged equipment and supplies
- a lack of permanent facility or uncertainty about use of former office and program spaces
- accounting for a loss of volunteers, patrons and constituents
- handling additional work load with fewer staff members
- developing new strategic plans
- restoring programming
- funding (especially as relates to donors diverting resources to more immediate disaster relief and away from nonprofit operational funds)

Barriers to recovery:

- funding
- longer than expected decision making process, due to delays imposed by disaster relief agencies, city and federal planning departments, and the like
- temporarily closing facilities
- impact of the flood on the downtown district, as it relates to hotels, restaurants and parking
- time and resources for rebuilding
- depending on organization, the need for a new permanent location

Priority One/Basic Sector Industry



- 27 total companies impacted by the flood
 - 6,167 employees
- 18 directly impacted
 - 4,137 employees
- 9 indirectly impacted
 - 2,030 employees
- \$250 million estimated to-date (8/8/08) for clean up and repair alone **this is a conservative estimate*
- 25 have committed to rebuilding in Cedar Rapids

Cedar Rapids Community Schools

- Six District facilities damaged by flood waters:
 - Educational Service Center (ESC)
 - Annex
 - Painters/Carpenters Workshop
 - Warehouse
 - Taylor Elementary School
 - Transition Center (Roosevelt Hotel)
 - *Harrison Elementary had sewage water in the basement; already cleaned/repaired.
- Damage cost to District - Estimated at \$25 million
- How many staff displaced (from work areas)? - 180 staff members displaced:
 - ESC staff working from other District buildings
 - Warehouse and printing services located at leased space at 931 Blairs Ferry Road NE
 - Taylor staff reassigned to other schools.
- Displaced Students
 - An estimated 1834 students have been identified as having resided in flooded areas. This includes students from each of the District's 33 schools. We are asking for everyone to call in. Call 319-558-2000 to reconnect.
- Support of District
 - Financial contributions to CR Schools Foundation – Amy Geiger - 558-2400
 - School Supply donations to Homeless Task Force - Slayton Thompson – 558-4617
- Long term District plans?
 - ESC to be relocated in August to ESC AT KINGSTON
 - 35 modular buildings at Kingston Stadium
 - Construction and deployment by Army Corp of Engineers
 - Estimated Cost of modular area - \$3.5 - 4 million (FEMA reimbursed)
 - Repairs on all other structures on hold while we work with City of CR on flood recovery plan.
- Classes/School Year
 - Classes will start for **ALL CRCSD schools on Tuesday, Aug. 26.**



2008 Cedar Rapids Flood Economic Recovery Recommendations for Cedar Rapids Area Chamber of Commerce

International Economic Development Council

July 9, 2008



About IEDC and BCLC



- **International Economic Development Council (IEDC)**
 - Non-profit membership organization w/ 4,500 members
 - Mission: Provide leadership and excellence in economic development for our communities, members, and partners
 - Economic Recovery Volunteer Program
 - Business Reinvestment Forum & Research
- **US Chamber of Commerce's Business Civic Leadership Center (BCLC)**
 - BCLC works with leaders from the business, government, and nonprofit sectors to address and act on shared goals.
 - Resource and voice for businesses and their social and philanthropic interests.
 - Cultivating strategies and practices that achieve positive results
 - Coordinating public-private partnerships and coalitions

This project is funded by the BCLC (U.S. Chamber of Commerce)





IEDC Team

- **Sue Southon, FM (Detroit, MI)**
 - Expertise in strategic planning, site consultation, organizational development, & project management
 - Practitioner & disaster recovery volunteer
- **Mickie Valente (Tampa, FL)**
 - Led emergency support functions for industry in Florida
 - Leader in enhancing economic disaster resiliency and recovery planning for business infrastructure
 - Member of disaster response task force for IEDC and BCLC
- **John Zakian, CEcD (New Orleans, LA)**
 - Practitioner & disaster recovery volunteer
 - Gulf Coast Recovery Strategic Planning
- **Steven Bandolik (Chicago, IL)**
 - National real estate investor / developer
 - Senior Advisor to U.S. Chamber of Commerce
- **Ed Gilliland, CEcD AICP (Washington, D.C.)**
 - Vice President, IEDC
 - Worked in over 70 cities & counties





INTERNATIONAL
ECONOMIC DEVELOPMENT
COUNCIL

Objectives

The objective is to bring an experienced outsider's perspective on the following areas:

- What is the impact of the floods on the area? What has happened? This can be based on other studies, secondary information, etc.
- Develop recommendations on what the local community can do for itself to recover
- Identify the recovery needs or gaps that the community is facing as well as who can fill this gaps (corporate citizens, federal government, etc.)
- Specific ways that the community can work with the government to streamline the recovery.





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Situation Overview: Cedar Rapids





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Strengths

- Strong & diverse economy before flood
- City strategic plan
- Strong employer base
- Engaged & committed industry leaders
- Engaged & committed workforce
- Skilled work force
- Priority One efforts with economic base industries
- Companies still willing to invest
- Downtown planning team selected
- Business recovery fund
- Workforce development delivery
- Pride of Community, Can do attitude





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Challenges

- Flood protection issues
- Rebuilding uncertainties
- Funding
- Relations & roles with the state & federal government
- Infrastructure
- Operating on parallel tracks for recovery and rebuilding
- Public relations and image



CHALLENGE IN FORECASTING THE FUTURE IS THAT THERE ARE THREE LEGS TO A SUCCESSFUL DISASTER RECOVERY ...

Rebuild Iowa Office - Economic and Workforce Development Task Force
Supplemental Information to August 2008 Report

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Three legs of a disaster response

Saving lives

Key players*

- National Guard
- Law enforcement
- Red Cross
- FEMA
- Volunteers

Level of activity**

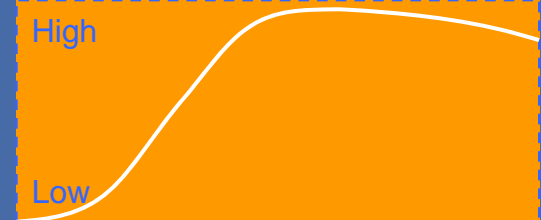
Months after flood

0-1 6-18 18-24



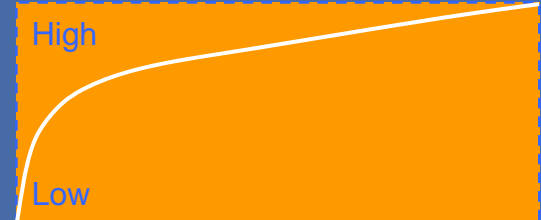
Restoring homes and infrastructure

- Insurance companies
- FEMA/SBA (loans)
- Congress
- Construction firms
- Developers



Business redevelopment and job creation

- Commercial banks
- FEMA/SBA (loans)
- Corporate headquarters
- Economic development organizations



... BUT THE THIRD LEG (BUSINESS RECOVERY) NEEDS ATTENTION FROM STATE/FEDERAL GOVERNMENT

Page 25 of 70

● High
○ Low

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Expected level of focus
and investment from
federal/state government

Critical activities*

Saving lives



- Evacuating vulnerable populations
- Providing urgent medical care
- Providing food, short-term housing

**Restoring homes and
infrastructure**



- Paying insurance claims
- Providing low-interest mortgages
- Repairing and rebuilding homes
- Repairing critical infrastructure
- Improving the levee system

**Business redevelopment
and job creation**



- Providing low-interest loans and bridge funding for small businesses
- Executing a strong retention program
- Creating incentives for businesses to stay
- Marketing Cedar Rapids as an attractive place in which to invest and do business
- Attracting new companies to replace those that will leave

**Three legs of a
disaster response**



* Not comprehensive



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Recovery Recommendations





Small Business Recovery

- Short term capital needs
 - Expand business recovery fund with public & private funds
 - Explore state bridge loan program
- Develop system to identify impacted businesses, their needs, and quantify overall economic impact
- Have 1-stop shop for recovery & rebuilding
 - Community resource center





Working with State & Federal Funders

- Encourage state & U.S. congressional representatives to request waivers on all federal funding
 - E.g. relaxed SBA collateral rules
- Establish relationship with FEMA long term recovery team (ESF-14) & Rebuild Iowa
 - If there's a perceived gap in local leadership, you may lose control of who fills it





Communications

- Develop a strategic communications and media plan for recovery & rebuilding
 - Jointly through city, county, chamber, tourism & cultural organizations





Cultural Facility and Nonprofit Organizations

- Cultural facility rebuilding
 - Identify or create umbrella organization to oversee fundraising, marketing, & administration
- Social & human service nonprofits
 - Identify or create umbrella organization to oversee fundraising, marketing, & administration





Downtown Plan

- Plan needs to consider recovery actions & decisions in downtown
- Close coordination of planning & engineering consultants, and Army Corp & FEMA
- Need to channel recovery momentum to normal development
- Short city planning time frame vs. long term federal regulatory perspective





City Strategic Plan

- Review plan to consider recovery & rebuilding initiatives
 - Add section specific for recovery & rebuilding
 - Priorities & actions
 - Roles & responsibilities
 - Resources





Define roles

- Priority One is regional economic development for economic base industries
 - Need to broaden their sector analysis
- BID is lead for downtown retail
- Downtown development lead?
 - City likely needs to strengthen development capacity & leadership
 - BID plays key supporting role
- Need for chamber or BID to identify and provide support to downtown office users





Economic Development is about: Building Capacity for recovery & re-growth

- Need to leverage our “brand” around the world
- To do this, need critical building blocks which are:
 - Leadership
 - Workforce
 - Culture—we have competitive advantage here. Use it
 - Equity—must have equal distribution of resources
 - Capital—fuel for recovery. Need both private and public investment
 - Strategy—need a short-term and long-term strategy





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COUNCIL

Thank You

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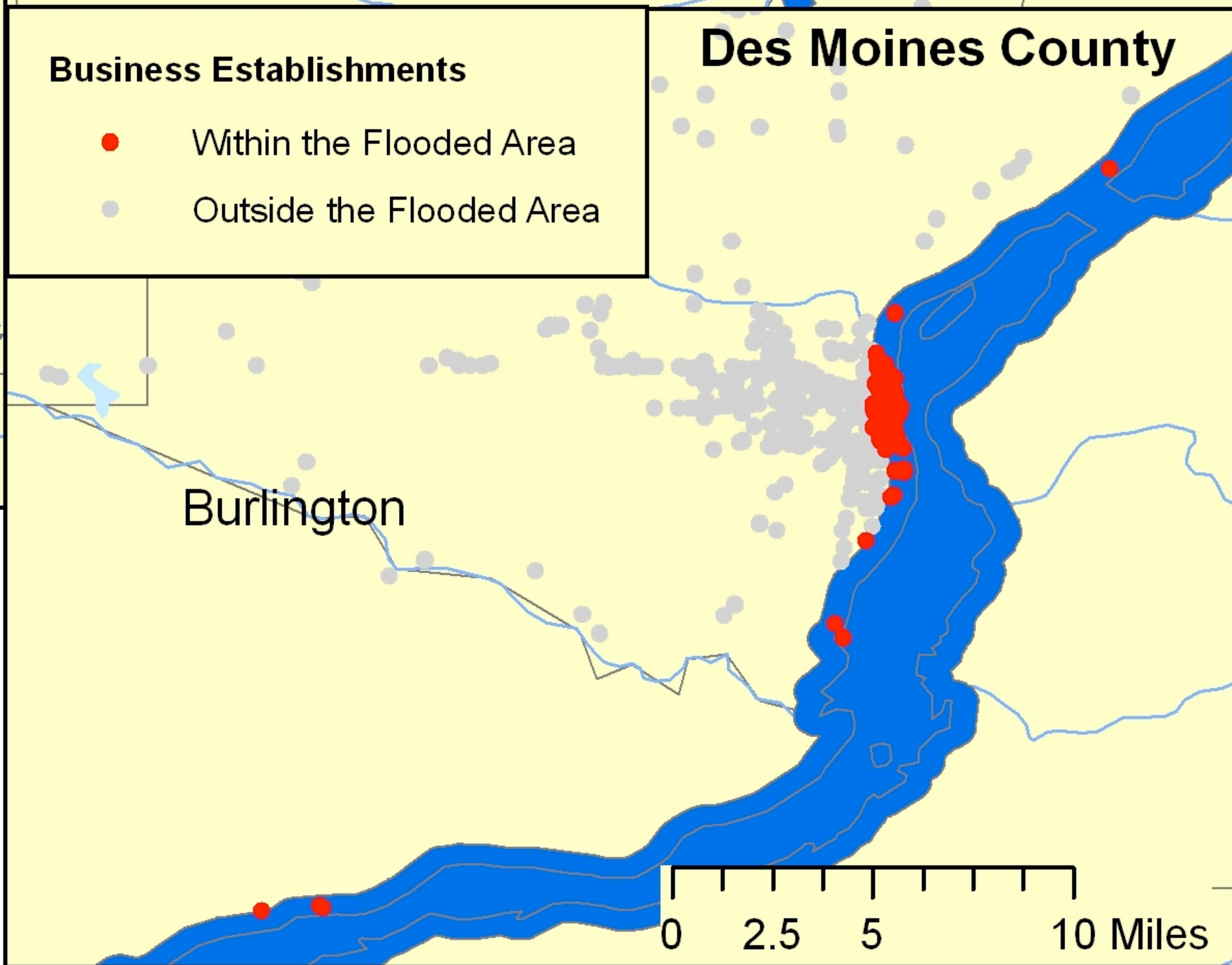
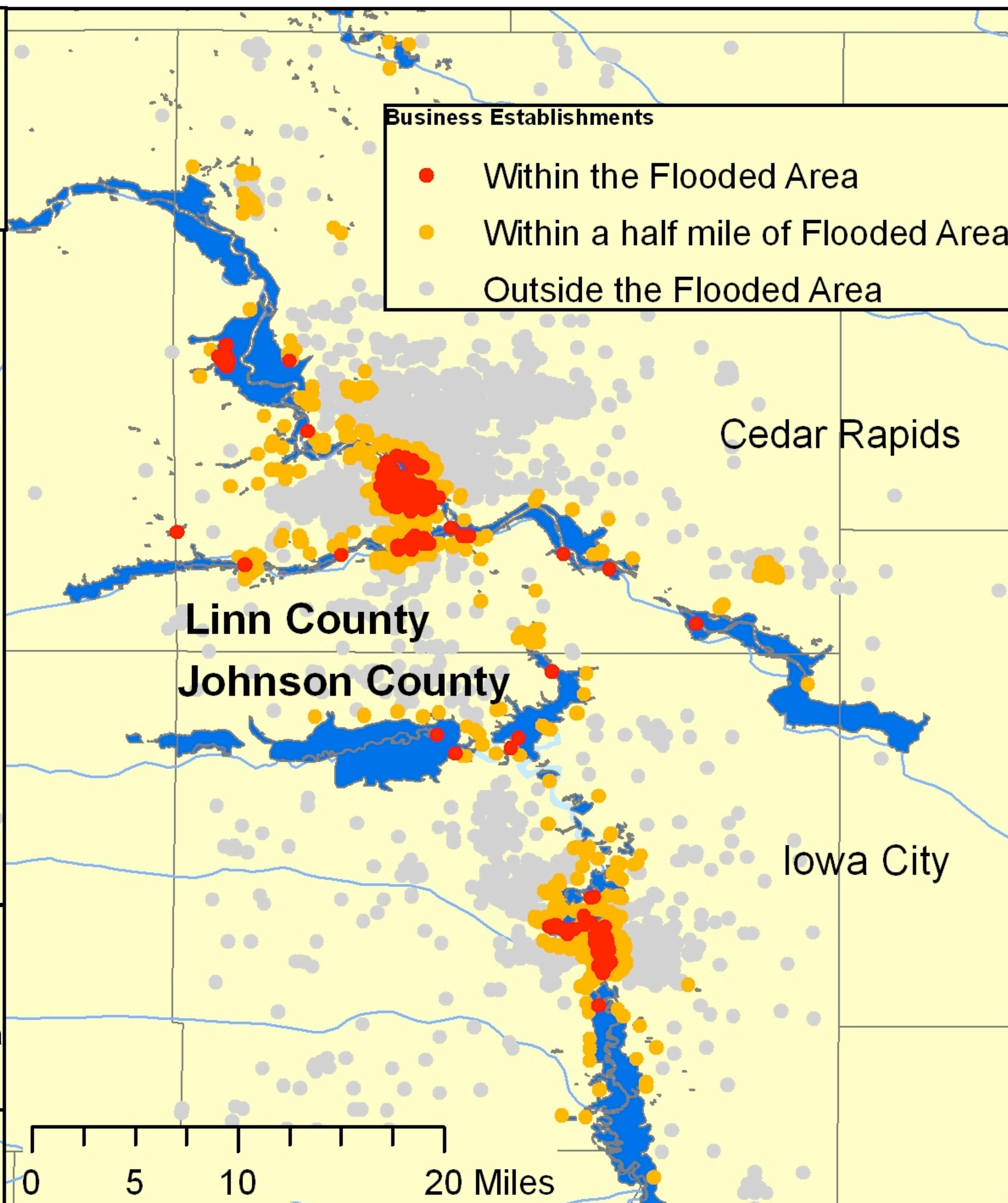
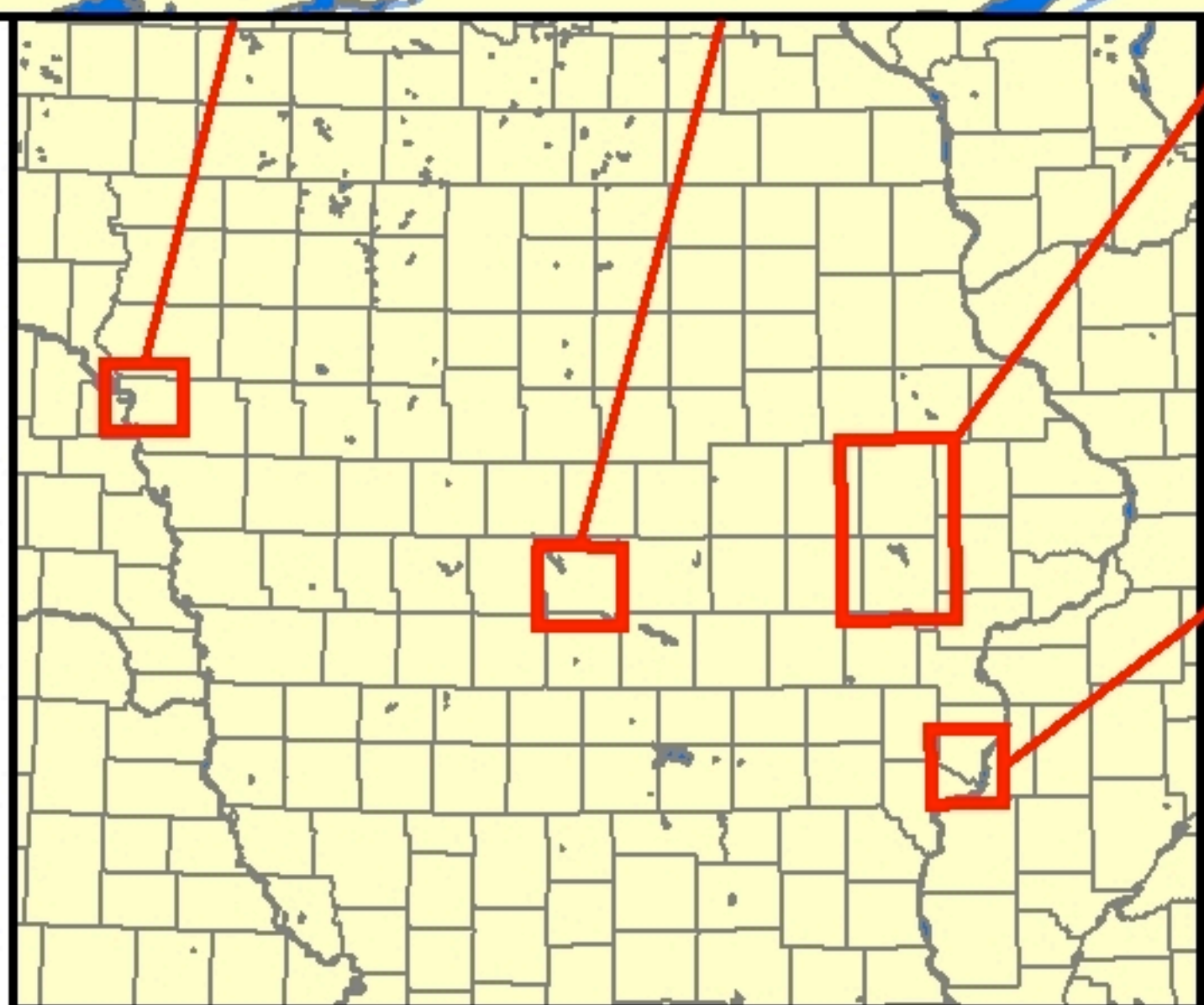
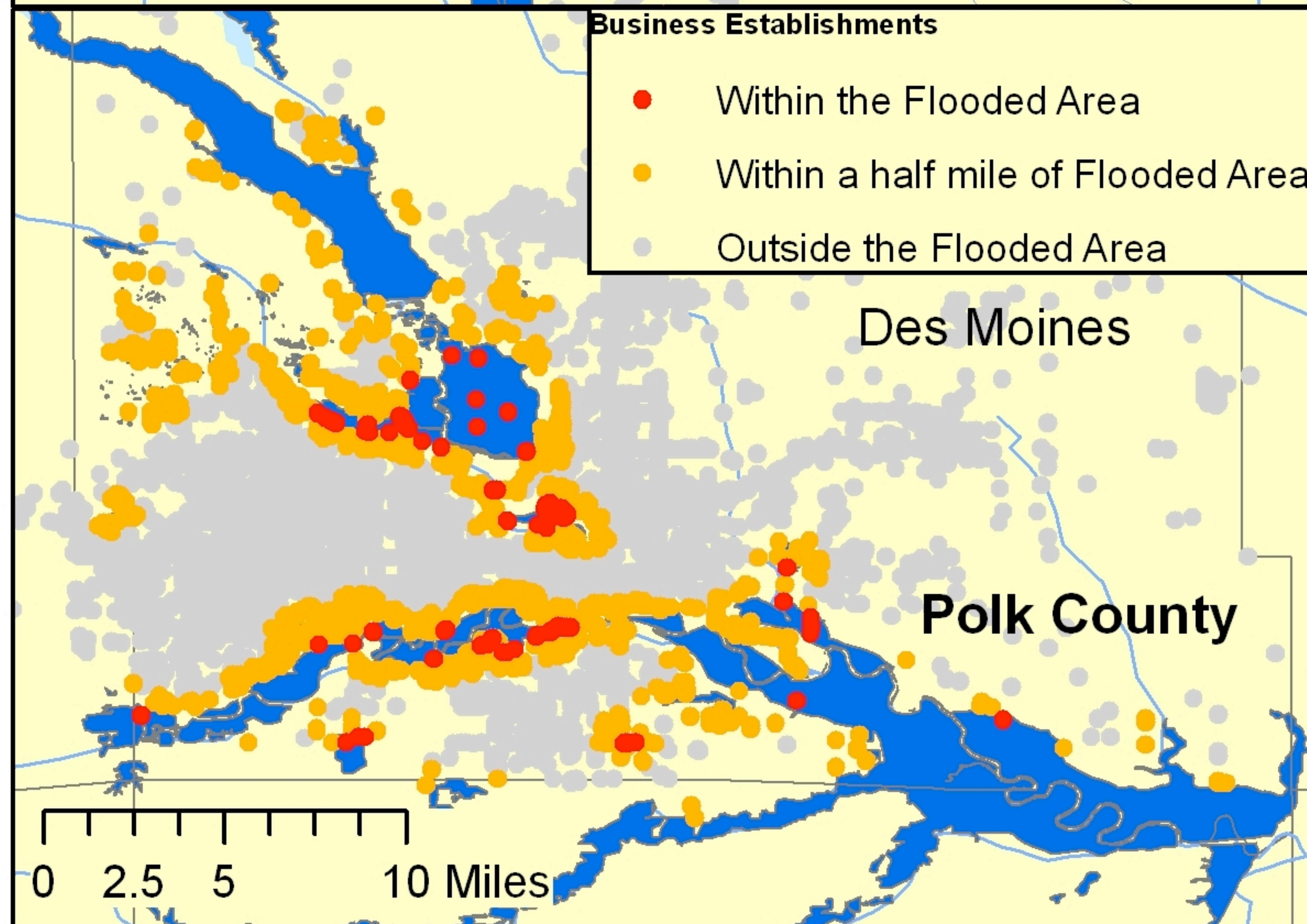
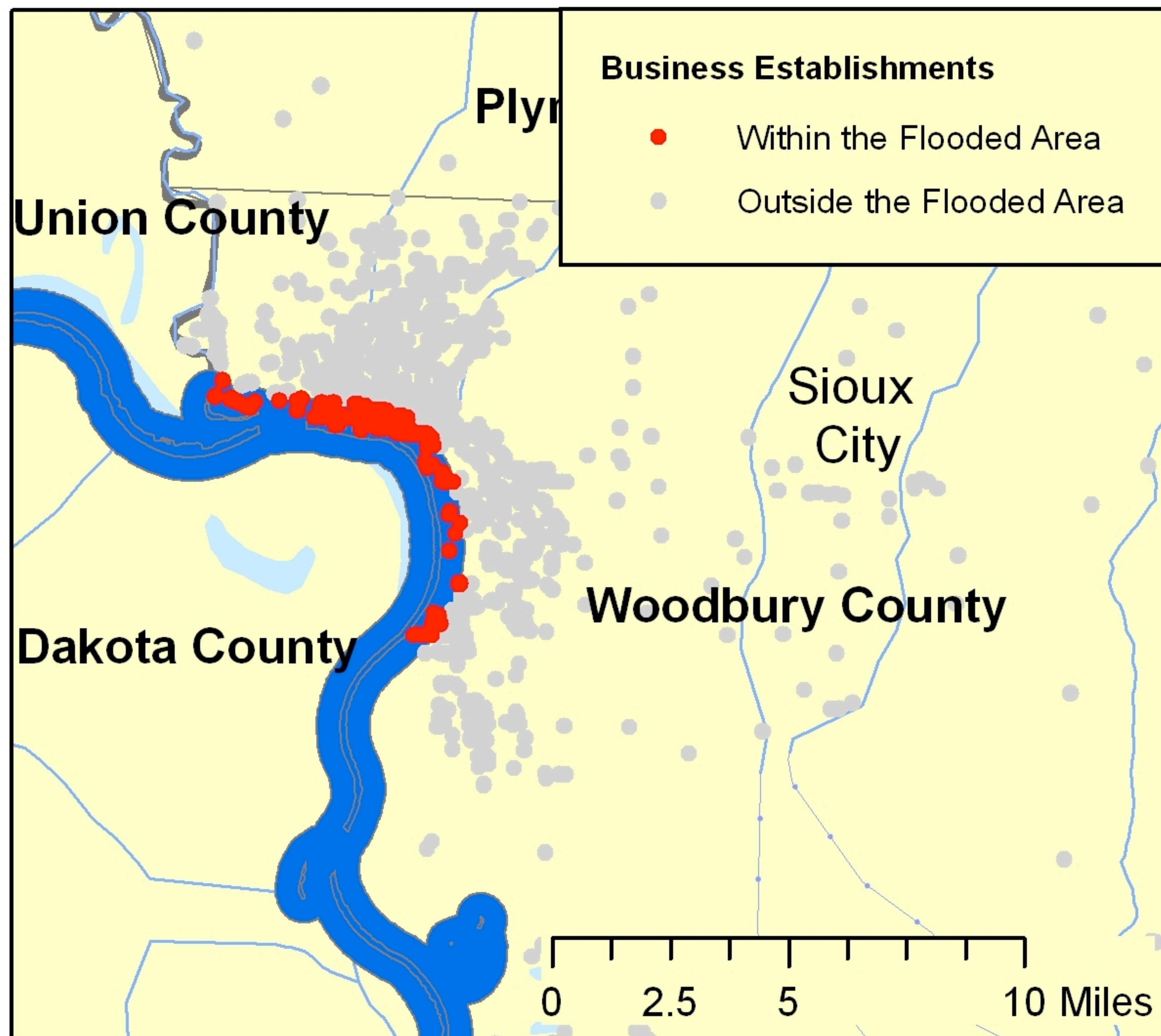
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Business Establishments Within Approximate Flooded Areas of Iowa



Woodbury County
Businesses within Flood Area* - 350
Employment** - 9,400

Polk County
Businesses within Flood Area* - 150
Employment** - 6,200

Linn County
Businesses within Flood Area* - 750
Employment** - 18,700

Johnson County
Businesses within Flood Area* - 500
Employment** - 20,400

Des Moines County
Businesses within Flood Area* - 230
Employment** - 3,400

*Flood Areas are approximate, especially on the Missouri and Mississippi Rivers, see below for details.

****Business and Employment values are from third month of 2007 4th Quarter and are approximate.**

Source:
Quarterly Census of Employment and Wages (QCEW), developed through a cooperative program between the state of Iowa and the U.S. Bureau of Labor Statistics.

Flood data for Missouri and Mississippi Rivers are approximate, based on half mile buffers from rivers. Data displayed as flooding for Linn, Johnson, and Polk counties is FEMA Remote Sensing data. All other data is from ESRI.

Data notes -
Employment data is from 2007, 4th Qtr. Data does not include businesses for whom accurate address information was not available.





DISASTER ASSISTANCE

Federal Disaster Loans for
Homeowners, Renters and Businesses of All Sizes

Date: August 14, 2008

From: Field Operations Center - West

Subject: Situation Report #11264 (Iowa Severe Storms, Tornadoes & Flooding)

To: Donna S. Gross, Carl Gaspari, Michael Brown, Penney Rimbey, Margaret Messer, Richard Jenkins
Alfred Judd, Tanya Garfield, Sharla Edgar, Carol Chastang - SBA
Suzann Cowie, Tracy Aupperlee, Lynne Sexton, Liza Chigos, Don Wells, Toni Tucker, Linda Foust
Cindy Massey – FEMA
Patrick Hall, Steve Zimmerman, M. Shultz - State

STATISTICS (as of 8:00 am, August 14, 2008)

Applications	Issued	Received	Approved	\$ Approved
Home	23,250	5,816	2,611	\$137,262,400
Business/EIDL	6,634	1,209	427	51,197,100
TOTAL	29,884	7,025	3,038	\$188,459,500

NOTE: This information is for use by SBA and its disaster assistance partners only. It is not to be distributed by any party other than SBA, Office of Disaster Assistance.

SBA Report August 2008 Iowa Information Requests

Parties representing the State of Iowa have asked SBA for information to help establish the total damages sustained in the recent tornado/flood disasters and similar parameters.

SBA does not have the specific information requested.

One specific request from the State of Iowa appears to be an attempt to measure the total damages sustained. Not all of the affected property owners in Iowa have applied for an SBA disaster loan, and SBA has verified (conducted an on-site inspection and prepared an estimate of the cost to replace or repair the disaster damage) only a portion of them (for the reasons explained below).

The costs of making replacements or repairs for disaster damaged residences and businesses tend to be very different, so it is useful to address each category separately.

As of August 12, SBA had verified the damages to 930 businesses in Iowa. The average verified loss (estimated repair or replacement cost) is \$164,042. SBA does not know the total number of disaster impacted businesses. Any attempt to extrapolate from the average verified loss amount of the business cases verified to date to the total universe of damaged businesses would likely be inaccurate for several reasons:

- The larger businesses with the largest amounts of disaster damage have generally not applied to SBA and those losses are not included in the average cited above. This is a significant limitation because a small number of businesses with large losses probably represent a very large share of the total losses. Many of those larger businesses will probably never apply to SBA because they are publicly traded companies, because they have substantial financial strength of their own, or for similar reasons. As of August 12 SBA has verified 16 businesses with disaster damages of \$1 million or more.
- SBA does not know if the applications received and verified to date are representative of the larger universe of businesses with disaster damage to their property. This could be due to many factors including those cited here. Businesses with more serious damage may be still focused on clean up activities and may not have taken the time to apply for assistance yet. Businesses with flood insurance coverage may be waiting to learn about the settlements they will receive before applying for assistance to cover uninsured portions of the losses, and that may significantly skew the average damage amounts.

- SBA does not verify the damages for all applications. SBA doesn't verify the damages for applicants with very low credit scores, who failed to file Federal tax returns, or who have similar impediments to loan approval. The exclusion of these cases may skew the average verified loss amount.

As of August 12 SBA had verified the damages to 3,966 homes in Iowa. This number includes an unknown number of renters, whose losses were to personal property only. The average verified loss (estimated repair or replacement cost) is \$69,307 for these homeowners and renters. SBA does not know the total number of disaster impacted homeowners and renters. Any attempt to extrapolate from the average verified loss amount of the residential cases verified to date to the total universe of damaged residences would likely be inaccurate for several reasons:

- The applicants to date may be from areas with less severe damage than average, or they may be from areas with more severe damage than average.
- The applicants to date may include a larger proportion of homeowners than are in the total universe of damaged residences, or they may include a larger proportion of renters than are in the total universe of damaged residences.
- SBA does not verify the damages for all applications. SBA doesn't verify the damages for applicants with very low credit scores, who failed to file Federal tax returns, whose household incomes are too low for loan consideration, or who have similar impediments to loan approval. The exclusion of these cases may skew the average damage amount so that SBA's average verified amount may not be representative of all declined applications.

As of August 12, SBA had verified the damages to 21 private, non-profit organizations. The average verified loss is \$272,452 for these private, non-profit organizations. SBA does not know if this number of cases are representative of the losses sustained by the total universe of private, non-profit organizations affected by the disaster.

Another specific request from the State of Iowa appears to be an attempt to discern the total disaster damages of applicants for SBA disaster loans whose requests have been declined by SBA. As noted above, SBA does not verify all applications. A significant share are identified for immediate decline based on very low credit scores, failure to file Federal tax returns and similar reasons. Those immediate decline cases are not verified. This makes it impossible to measure the total disaster damages to the properties of those SBA must decline for a disaster loan.



Business Recovery Status Report #3
Presidential Disaster #1763
July 25, 2008

www.flood2008.iowa.gov

Cedar Rapids Chamber of Commerce

- **Events**
 - 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@cedarrapids.org.
 - Linn County Public Health Information Session – August 5, 2008 9:00-10:30 AM. [Click here](#) to register.
- **Job & Small Business Recovery Fund**
 - 10 local businesses received the first round of checks from the Job & Small Business Recovery Fund this week.
 - The businesses are located in all quadrants of Cedar Rapids and received funding totaling \$228,500. Business categories represented included child care, heating and air conditioning, retail, bar and restaurant, design and production and consulting.
- **“Adopt a Business” Program**
 - 46 businesses adopted and 16 on the waitlist.
 - To adopt a business contact Kelly Slaughter at kslaughter@cedarrapids.org.

Iowa Department of Cultural Affairs

- **Technical and Financial Resources List** at www.iowahistory.org/grants/flood_2008
 - Information on preservation of flood-damaged older and historic buildings
 - Contacts for dealing with damage to cemeteries, museum collections, photographs, manuscripts and other paper records
 - Numerous other links and lists
- **Emergency REAP/HRDP Grants**
 - Historic Resource Development Program grants up to \$15,000
 - Funds available immediately for museums and documentary collections. For a simplified application form, contact Kristen Vander Molen at Kristen.VanderMolen@iowa.gov or 515-281-4228
 - Applications for historic properties currently being accepted on a waiting list, pending availability of additional funds. For properties determined by the State Historic Preservation Office as eligible to be listed on the National Register of Historic Places. Application can be accessed at http://www.iowahistory.org/grants/flood_2008/assets/emergency_hrdp_info.pdf or call Kristen Vander Molen at 515-281-4228
- **Emergency Arts Relief Grants from the Iowa Arts Council**
 - Up to \$500 in immediate assistance for artists and arts organizations
 - Information at www.iowaartscouncil.org or call Linda Lee at 515-242-6194

Iowa City Area Chamber of Commerce

- **Small Business Flood Assistance Program**
 - City Councils of Iowa City and Coralville and the Iowa City Area Chamber of Commerce have created a small business flood assistance program.

- Funds from each community will be distributed to small businesses within their community and the Area Chamber funds will be distributed in accordance with need.
- Businesses located in Iowa City and Coralville with no more than 25 full-time employees are eligible for forgivable, zero interest loan of up to \$5,000.
- Loan proceeds can be used only for flood-related clean-up and inspection expenses that are not reimbursable from either FEMA or insurance.
- To apply:
 - Complete an [application form](#) (available at Area Chamber office, Iowa City City Hall and Coralville City Hall) and submit it with copies of the receipts for the eligible expenses to:
Small Business Flood Assistance Program
Iowa City Area Chamber of Commerce
325 E. Washington St., Ste. 100
Iowa City, IA 52240
- Program will be administered by the Iowa City Area Chamber of Commerce and City officials.
- Funds will be distributed through an account at the Community Foundation of Johnson County.
- \$75,000 of City funds from Iowa City, \$75,000 of City funds from Coralville and funds from Iowa City Area Chamber of Commerce to include private sources.
- Funds will be on a first come, first serve basis.
- **Biz-to-Biz Needs**
 - Iowa City Area Chamber of Commerce has partnered with The Gazette and KCRG TV-9 to create an interactive database on www.floodlist.com to connect businesses to flood-related products and services.
 - Businesses in need of a product or service, or that have something to offer other businesses are encouraged to refer to the online database, which includes a search engine. Categories include building supplies, cleaning, equipment and tools, free merchandise, miscellaneous, other services, storage (temporary), employment opportunities and financial services.
- **Open for Business**
 - Compiled a list of businesses in flood-impacted areas that are operating at their regular address or at a temporary address.
 - The list can be found on the Area Chamber's website at www.iowacityarea.com.
 - Businesses can submit information about their operational status, including if they are open at their regular address or a temporary address, or their projected reopening date to info@iowacityarea.com, subject: open for business.

Iowa Finance Authority (Housing)

- **Available units or properties**
 - Landlords and property managers are encouraged to register available rental properties at www.housinginiowa.org.

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

- Meeting with manufacturers to further identify and research methods of removing industry obstacles to achieving pre-emergency production levels.
- Formed teams to assess needs, address challenges and offer solutions to Iowa industry impacted by the disaster.

Private Non-profit Resources

- **FEMA and Iowa Homeland Security and Emergency Management**
 - Non-profits that provide community services may be eligible for grants that restore their facilities and equipment.

- To be eligible, they must be open to the public, and provide services such as: education, custodial and day care (including before/after-school and special needs centers); residential facilities for the battered and disabled; assisted living and defined low-income housing; alcohol and drug treatment and rehabilitation; performing and community arts centers; food programs; homeless shelters; libraries, zoos and museums; senior citizen and community centers, and animal control facilities related to public health and safety when under contract with state or local government.
- Applicants can begin the application process by completing the one-page Request for Public Assistance (RPA) form, available on the Iowa Homeland Security and Emergency Management Division website at:
www.iowahomelandsecurity.org/disasters/disasterforms/tabid/133/default.aspx.
- Completed RPA forms should be returned to:
 - Public Assistance Officer
7105 NW 70th Ave.
Camp Dodge, Bldg W-4
Johnston, IA 50131
- After the form is reviewed, applicants will be contacted regarding eligibility for the grant program.
- Grants are funded by the Federal Emergency Management Agency and Iowa Homeland Security and Emergency Management Division.
- **U.S. Small Business Administration**
 - Low-interest loans of up to \$2 million may be available through U.S. Small Business Administration.
 - Loans can cover food kitchens, homeless shelters, museums, libraries, community centers, schools and colleges, as well as items that federal grants cannot cover, such as worship sanctuaries.
 - To get these low-interest loans, non-profits need to register with FEMA by call 800-621-FEMA or TTY 800-462-7585 between 6 a.m. and 11 p.m. seven days a week or apply online at www.fema.gov.
 - After applying with FEMA, they will receive an SBA loan application, which needs to be filled out and returned by **September 29, 2008**.

Rebuild Iowa Advisory Commission (RIAC)

- The next RIAC meeting will be on Thursday, July 31, 2008.
 - Commission members will tour some of the damage in the area and hold a meeting from 2 to 5 p.m. at Kirkwood Community College – Emergency Operations Center.
 - Commissioners will discuss issues pertaining to housing, economic and workforce development and education.
- **“Speak Up Iowa!”**
 - A public listening session to gather input from citizens about their communities’ unmet needs and their ideas for rebuilding will be held July 31, 2008 from 4 to 7 p.m. in the Iowa Hall at Kirkwood Community College.
 - The public is encouraged to attend. Anyone needing special accommodations to attend or participate should call (515) 242-5004 in advance.

Rebuild Iowa Office (RIO)

- Applications for the nine taskforces will be accepted until the close of business today, July 25.
- About 45 people are working full-time at the RIO, which is headquartered in an Urbandale business park. This location was chosen so that the RIO would be near the Federal Emergency Management Agency/State of Iowa Joint Field Office.
- RIO has been given authority in several critical areas, including:
 - Coordinating state activities concerning the rebuilding effort,

- Securing funding and other resources needed for the recovery,
 - Establishing priorities and disbursement guidelines for any such funds received,
 - Establish federal and state legislative agendas associated with the recovery effort,
 - Establish principles and policies for redevelopment,
 - Establish timelines and benchmarks associated with the recovery effort,
 - Provide opportunities for public and business input, and
 - Ensure transparency in the recovery process.
- **Farmer Assistance**
 - Iowa Departments of Natural Resources and Transportation are taking steps to enhance their public land access processes to assist farmers affected by this year's flooding and severe weather.
 - Iowa Department of Natural Resources (DNR) Steps:
 - Staff will consider the value of haying and grazing as an alternative to burning and for control of brush invasion into grassland areas.
 - Parks land managers will collaborate with wildlife staff to enhance or manage habitats, and insure avoidance of threatened and endangered species.
 - Land managers will review the lands they manage with local Iowa Department of Agriculture and Land Stewardship (IDALS) staff to evaluate existing conservation plans. The evaluation will include a review of both state and adjacent private lands in the watershed areas of state-owned lakes to determine ways for improving conservation.
 - DNR will seek an administrative rule change raising crop leases to be negotiated from \$2,500 to \$5,000.
 - Fisheries staff will contact local conservation offices and review the watersheds of public-owned lakes, seeking opportunities to improve watershed performance and needs.
 - DNR will review producer responses to the "Grass-banks" program to determine if improvements can be made in that program.
 - Iowa Department of Transportation (DOT)
 - Presently allows haying in the Primary Highway System right of way.
 - Permit is required and applications can be obtained locally from one of the DOT's six district offices.
 - Waivers that apply to the 2008 harvest seasons
 - Waiving liability insurance (\$100,000 property and \$300,000 personal) required of individuals applying for permits to harvest in DOT-managed right of way.
 - Waiving the annual \$15 per-acre permit fee for the right to harvest in DOT-managed right of way.

Safeguard Iowa Partnership

- Operating Council members met on July 23 to debrief on the recent disasters. Public and private partners participated in the debriefing and share feedback on what worked well and the opportunities for improvement. The feedback from the Operating Council and the After Action Survey results will be used to develop the Safeguard Iowa Partnership After Action Report, which will be published by the end of August.

UNI Regional Business Center

- MyEntreNet will host a webinar July 31, 2008 that takes you on a journey with guest presenter Mark Buckley, staff consultant for the Kansas Small Business Development Centers. Mr. Buckley is currently assigned to disaster recovery efforts in Kiowa County, Kansas. Kiowa County is the home to the county seat of Greensburg, which was ravaged by an EF5 tornado in May 2007. Gain insight on what recovery looks like a year later as he reports on Greensburg, Kansas, **A City Rebuilding**. To participate

in the Webinar, go to the MyEntreNet Website at www.myentre.net and log in. Click “Webinar” located on the compass at the left side of your home page. If you haven’t already done so, you will need to complete a brief registration form to access MyEntreNet.

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

- **International Economic Develop Council Assessment**
 - BCLC, with the help of the International Economic Development Council (IEDC), sent a team of national experts into Cedar Rapids to make an initial impact determination.
 - BCLC hosted a conference call July 15, to provide updated information on the response efforts in the Midwest.
 - You can listen to the Audio and download the PowerPoint presentation at: www.uschamber.com/bclc/programs/disaster/midwest_flood_landingpage.htm
- **Jobs4Recovery**
 - BCLC is partnering with IBM to re-launch Jobs4Recovery.
 - Jobs4Recovery is a portal for employment opportunities in communities severely affected by disasters. Workers, volunteers, and employers may search job information from more than 1,000 job boards or browse listings categorized by affected communities.
 - The website (to be available soon) can also provide job information from dozens of local chambers, nonprofit organizations, and related job resources.
 - BCLC and IBM first launched the Jobs4Recovery service in the aftermath of hurricanes Katrina and Rita in 2005.
 - More details and information to follow soon.

U.S. Small Business Administration

- SBA Customer Service Representatives (CSRs) staffing **8** fixed and **3** mobile Disaster Recovery Centers (DRCs).
- Operating **3** 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.
- 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, IA, where SBA has assisted over **959** 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 SBA Disaster Loans, and gain access to government contracts and procurement through SBA Government Contracting.
- Iowa Small Business Development Center (SBDC) and SCORE “Counselors to America’s Small Business” are providing assistance with reconstruction of lost financial records, development of business plans and cash flow projections, how to obtain lost tax returns and submit casualty loss claims on tax returns, adjusting to market changes as a result of the flooding, tornadoes and severe storms, and other post-disaster counseling services. 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 7/24/2008		
	Applications Approved	Funding Approved
Home	1,909	\$106,555,00
Business/EIDL	236	\$24,780,600
Total	2,145	\$131,335,600

Donations and Volunteer Management

Iowa Aidmatrix Portal – Setting Records

Through the Aidmatrix Network, Iowa's Habitat for Humanity received a donation of carpeting valued at \$250,000. This is the highest value donation to move through the Iowa portal thus far. The donation is physically located in California and the donor was not able to provide transportation. Habitat requested transportation through the new Aidmatrix Transportation Portal and a national transportation provider has agreed to transport the material. Congratulations to Iowa as the first state to successfully process a transportation offer using the Aidmatrix Network. The value of the transportation is approximately \$10,000.

The Transportation Portal allows transportation providers to review VOAD member nonprofits transportation requests on a national basis and provide donated or discounted transportation. If you would like to learn more about participating as a donor, please contact Jami Haberl at Safeguard Iowa jhaberl@safeguardiowa.org.

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 7/25/2008			
Accepted Donations	Declined Donations	Pending Donations	Total Donations
18	2	23	43

Needs Posted as of COB 7/25/2008	
Fulfilled Needs	Total Needs
7	472

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.

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.

To donate go to www.gcrf.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=>

How do I register for assistance?

An applicant can register for disaster in one of two ways: (1) call the FEMA Helpline at **(800) 621-FEMA (3362)** (for the speech- or hearing-impaired, **(800) 462-7585**), currently open seven days a week from 6 a.m. to 11 p.m.; or (2) go on-line anytime at www.fema.gov. If you have no access to a phone or computer, go to any Iowa disaster recovery center (DRC) and register there.

Can I apply even if I have insurance?

Yes – homeowners' and/or flood insurance may not cover all of your needs, so it is always advisable to register with FEMA, regardless of your insurance situation.

I am a renter. Can FEMA help me?

Yes. If the place you are renting has been made unlivable due to a disaster, FEMA may provide funds to rent another place. Other benefits may also be available.

What can I expect once I register?

Within a few days of registration, someone from FEMA will contact you and arrange for a home inspector to come to your house. The appointment usually takes place two to four days after the phone call, depending on the severity of the disaster. After the home inspection is done, you will work with FEMA representatives to get any necessary paperwork submitted so that the grant funds can be sent to you.

How long does it take to get money from FEMA?

The process varies by individuals and depends on many factors. Once FEMA determines you are eligible, it usually takes only two to three days to receive your funds. FEMA can deposit the funds automatically into your bank account, or simply mail you a check.

I lost my job as a result of the disaster. Can FEMA help me?

Disaster Unemployment Assistance is now available to affected citizens in the 63 Iowa counties designated eligible for Individual Assistance in the 2008 disaster. Residents have until **Aug. 12, 2008**, to file a claim for this type of assistance (except for newly-declared Montgomery County, which has until **Aug. 20**). More details about the program are available at any Iowa Workforce Development, or by visiting them online at www.iowaworkforce.org.

Does FEMA money have to be repaid, and does it affect my Social Security benefits?

FEMA is a grant program, so the funds do not have to be repaid or declared as income. In addition, the funds will not interfere with any Social Security benefits.

I applied to FEMA, and the money I received did not meet my expectations. Could I apply for additional funds?

FEMA cannot make you whole after a disaster; we merely assist in getting you back on your feet, by providing for a variety of temporary needs and some permanent repairs. If you are affected by a disaster, it is recommended you work with your insurance company, FEMA, SBA and the voluntary agencies available in your area in order to develop a comprehensive disaster assistance plan.

Why should I apply with the Small Business Administration? Aren't they for business owners only?

No. The SBA is here to assist businesses, homeowners and renters. They can provide low-interest disaster loans with very flexible terms to many people affected by a disaster.

Why should I apply for a loan when there are grants available that don't have to be repaid?

The initial FEMA grant is limited and based on your damage. If you need more money to get back to your pre-disaster condition, an SBA loan may be your best resource. Applying for the loan allows you to find out what is available. Also, you must fill out the application in order for some other benefits to be made available.

What if I apply for an SBA loan, then later decide I do not want it?

You are not required to accept an SBA loan. If you are offered a loan and do not want or need it, you can simply turn it down.

If my home is damaged during a disaster, can I get a mobile home from FEMA?

Mobile homes are only used as a last resort, when there are no other housing resources available. However, any disaster victim who cannot find a suitable place to live is encouraged to call. Interested citizens must be registered with FEMA before applying for a mobile home. For more information, contact the Iowa Disaster Temporary Housing Hotline at **(866) 274-4392**.

I'm a farmer. Can FEMA help me?

FEMA assists farmers much as it does individuals or families, with their homes, wells and septic systems, and perhaps driveways. The SBA may also be able to help if farmers had nonfarm businesses that were affected, such as welding or a produce stand. Farmers should contact their local extension agent for ag-related help. If they lost income because of the disaster, they may be able to get disaster unemployment benefits, which include farmers and the self-employed. Contact your local Iowa Workforce Development center, or go online at www.iowaworkforce.org.

What if I have additional questions for FEMA?

Simply call the Helpline at **(800) 621-FEMA (3362)**, TTY **(800) 462-7585**, or visit them on-line at www.fema.gov.



Partners

AEGON USA	Iowa State University
Alliant Energy	Iowa Telecom
AlliedBarton Security Services	Johnson County Emergency Management
Allied-Nationwide Insurance	Kirkwood Community College
American Home Shield	Long Lines, LLC
American Red Cross	Marion County Emergency Management
ASIS International – Central Iowa Chapter	Marshall County Emergency Management
ASIS International – Eastern Iowa Chapter	Mercy Health Network
Assurant	Mercy Medical Center – Clinton
Aviva USA	Metro Emergency Planners
BOMA Iowa	MidAmerican Energy
Carroll County Emergency Management Agency	NPI Security Services
Central Community Hospital	Osborn Survival Solutions, LLC
Conley Group, Inc.	Palo Alto County Emergency Management
Contemporary Services Corp.	Pella Corporation
Control Installations of Iowa, Inc.	Per Mar Security
CUNA Mutual Group	Pioneer Hi-Bred
Dallas County Emergency Management	Plymouth County Emergency Management
DavenportOne	Polk County Emergency Management
Deere & Company	Polk County Sheriff's Office
Des Moines Police Department	Portable on Demand Storage - PODS
Des Moines University	Principal Financial Group
Dickinson County Emergency Management	Quaker Foods – PepsiCo
Flynn Wright	Qwest
Global Spectrum	Rockwell Collins
HNI Corporation	Ruan Transportation
Hy-Vee	School Administrators of Iowa
Iowa Association of Business and Industry	Scott County Health Department
Iowa Association of Community College Trustees	Scott County Sheriff's Office
Iowa Association of Electric Cooperatives	Sioux City Fire
Iowa Association of Independent Colleges & Universities	Siouxland District Health Department
Iowa Association of School Boards	St. Luke's Regional Medical Center
Iowa Bankers Association	Summit Sales & Marketing, Ltd.
Iowa Business Council	Terra Industries
Iowa Contingency Planners	University of Iowa
Iowa Credit Union League	University of Iowa Hospitals and Clinics
Iowa Department of Agriculture and Land Stewardship	University of Northern Iowa
Iowa Department of Economic Development	Upper Midwest Center for Public Health Practice
Iowa Department of Public Health	U.S. Attorney's Office
Iowa Department of Public Safety	U.S. Department of Homeland Security
Iowa Emergency Management Association	U.S. Small Business Administration
Iowa Health System	Vermeer Corporation
Iowa Homeland Security and Emergency Management	Waverly Health Center
Iowa InfraGard	Webster County Emergency Management
Iowa National Guard	Wellmark Blue Cross Blue Shield



Wells Fargo & Company
Woodbury County Emergency Management



FLOODING IN IOWA: A Responsible Response

Fourth in a series

August 2008

Low-Income Challenges After Iowa's Floods

Disaster Poses New Risks to Families Struggling in Already Soft Economy

Flooding has created an unprecedented economic disaster at a time when Iowa's economy was already struggling. Across the state, thousands of people have lost their jobs and homes. Those who were already living at the economic margins are digging themselves deeper into debt in an effort to recover or facing crises simply in seeking to restabilize their lives. It is critical to recognize the challenges low-income families face in the wake of a flood and to be focused in including their needs in Iowa's recovery planning.

Experience shows that, in the best of circumstances, it is a long road to recovery for families with the fewest economic resources. The experiences of Grand Forks and New Orleans residents demonstrate that families who are not in a good place before disaster strikes can be devastated for years to follow if their needs go unaddressed. In both locations, vulnerable populations struggled to recover and many low-income individuals did not return to the communities they called home. The consequences were measured not only in terms of economics, but also in terms of identification and social stability.

Experience also tells us that more affluent and moderate-income residents, while often facing major disruptions and crises as a result of disasters, generally are able to return to work and rebuild homes. Affluent and moderate-income residents often are in the best position to take advantage of transitional assistance, having enough resources for planning and action. Caught in a reactive mode, low-income families are delayed in beginning to think about recovery and rebuilding. Flood recovery is more problematic for low-income residents, who face a much more difficult path to stabilization. This is particularly true in the areas of affordable housing, child care and employment. In addition, low-income elderly and single mothers are especially vulnerable to the floods' effects.

In Iowa, communities have done an effective job of evacuation and emergency response for most people, including those with low incomes. Leaders from neighboring flood-recovered Grand Forks say that low-income families' long-term success depends on careful planning and resource allocation focused specifically on their circumstances.

Here are some particular challenges that low-income families disproportionately face in our state:

■ **Loss of child care.** An estimated 2,500 children may have been affected through the closing and relocation of 113 licensed preschools, child-care centers, Head Start sites and registered child-care homes. While all families feel the strain of rearranging child care, low-income families are more limited in their options because of cost, nontraditional work schedules, and the need to take public transportation to and from child care and work locations. In addition, child-care providers themselves

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Des Moines, IA 50309

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are generally lower-wage workers seeking to provide economic support for their own children and flooding has had an immediate impact upon their own livelihood and financial stability. In the case of family child development homes, the loss of a home or materials and equipment inside often means the loss of business, and finding alternative housing that can meet child-care registration standards can be a significant challenge. Additionally, family child-care businesses may have lost children they previously cared for whose families also moved as a result of the flooding.

■ **Loss of affordable housing.** A post-flood housing shortage drives up rent at the same time displaced families are searching for a place to live. Flooded communities throughout Iowa face increased housing costs and a loss of rental units. When low-income families are flooded out of rental units, the landlord receives money to rebuild the property. In Grand Forks, low-income housing stock for rental disappeared in the flood when the new rental units went to middle-income families. Early reports indicate that in Cedar Rapids alone more than 3,900 homes were damaged by flood waters and at least one-quarter of its affordable housing was lost. Families are doing what they can to survive, including multiple families living together. A teacher from Cedar Rapids' Metro High School reported that, in conducting home visits, she found one-third of her students were doubled up and living with other families. An opportunity to "rebuild better than before," should not be at the expense of affordability. This means attention to maintaining the level of affordable housing, both rental and owner-occupied, is needed for all whose lives have been displaced.

■ **Increased transportation difficulties and costs.** Road closures and damaged bridges have forced many people to find alternate routes to work, increasing travel times and cost. Individuals and families often must relocate outside of city centers to less expensive settings because of the lack of affordable housing. As a result, they have greater transportation costs in getting work, if they have personal vehicles available to make the commute. In some cases, transportation barriers cause people to be

GUIDING PRINCIPLES DISASTER RESPONSES MUST BE:

TIMELY

- Focused relief efforts need to occur when people are experiencing the disruptions and have immediate need for relief (recognizing the phases that families are likely to experience in dealing with loss)
- Rebuilding opportunities need to be presented when there is a readiness and capacity to take advantage of the opportunity to rebuild

TARGETED

- Rebuilding efforts need to be focused upon those impacted by the disaster, with a particular emphasis upon those for whom rebuilding will be most problematic (low-income and limited resource families)
- Rebuilding efforts need to involve those impacted in the planning and, to the extent possible, make use of their own skills and talents in rebuilding
- Rebuilding efforts need to pay attention to 21st century demands and pay particular attention to "green" strategies and to inclusion in responding to an increasingly diverse Iowa population

TRANSITIONAL

- Although rebuilding efforts will take years, most policies should be designed as temporary and not permanent ones
- Accountability for results requires that clear, time-specific goals and objectives be established for investments

unable to keep their jobs once they leave the community. While housing costs drop as the distance from urban centers increases, transportation costs rise and can offset any savings. Individuals who lack private transportation and previously worked at locations to which they could take public transit or walk face double jeopardy if their employers were flooded. This also applies to their access to child care and recreational or community programs that provide families with their sense of place and community. For reasons of mental health alone, additional efforts need to be made to sustain community ties that otherwise will be disrupted due to flooding, which requires specific attention to transportation issues.

■ **Loss of Work.** More than 10,000 Iowans have lost work due to the floods. Through the end of July, disaster-related unemployment benefits were awarded to 9,580 individuals, and these claims likely do not account for everyone whose employment has been impacted by the floods. Workers whose jobs were not directly affected by water damage may still suffer job loss because of disruptions in child care, housing or transportation. For example, an employee of a regional business who is offered work at a branch in another town but cannot make the commute due to lack of reliable transportation does not receive unemployment insurance, yet is still without a job.

■ **Strained Food Budgets.** Even before the flooding, many communities throughout Iowa had growing demands on their local food banks due to the rising cost of food. The strains of rising food costs on a family's budget are further magnified during and after a crisis of this scale. In communities where grocery stores have been damaged or closed, the cost of food rises even more. For example, Aldi's – a grocer with a high percentage of Food Stamp sales and low-cost food in Iowa City – has been closed since the flood in June, adding even greater strain to low-income families' economic security.

Accessing Resources

State and federal programs can provide an initial safety net, but accessing these programs can be difficult and time-consuming for applicants. Recipients must possess the information, counsel and – most importantly – time to successfully navigate bureaucratic channels to obtain help. In most cases, families are required to survive using their own personal safety nets in the form of savings and other assets to keep them afloat until federal resources are administered. Low-income families do not have the same personal assets and networks at their disposal to carry them through such a disaster and to support them in making long-term decisions regarding housing and employment.

It is important to recognize that some families may be in need of individual economic assistance for food, child care or transportation, but do not qualify for these programs because they are above established income thresholds. In these instances, such thresholds do not accurately reflect the urgency of daily needs. Adjusting income eligibility levels to better reflect the current cost of living in Iowa would be extremely effective in getting resources to families who need it.

Recommendations for Recovery Planning

Challenges faced by low-income people in the wake of a flood highlight how child care, housing, transportation, job loss and food costs intersect to create substantial and in some cases insurmountable difficulties for families. If we do not intentionally address their needs in recovery efforts, the result will be more economically insecure families in our state. The following policies, many taken directly from Grand Forks, will lessen the burdens experienced by low-income people in the relief and recovery stage.

- Use existing public assistance programs (e.g. TANF, Section 8 housing assistance) to follow up with low-income families who have left the community and provide them with information about available post-disaster programs and services. Such follow-up can enable these families to make informed decisions about whether, when and how to return.

- Earmark funds to help vulnerable people make informed decisions in areas that affect major aspects of their lives — not only in the immediate aftermath of a crisis, but over an extended period.
- Be aware that the loss of low-cost housing and commercial space will affect the availability of crucial resources and services that low-income families depend on, such as rental housing and child care, and seek to rebuild housing options that meet the affordability needs of those displaced.
- Look to the needs of the child-care community in getting back into business as a specific policy focus, including suitable safe space for providing care and the replacement of lost equipment, materials and resources.
- Identify opportunities for residents affected by the flood to be part of the cleanup and recovery actions. Some cleanup and rebuilding activities lend themselves to small-scale businesses or micro-enterprises that can be operated by individuals who have been affected by the flood. As there are jobs created specifically for cleanup and recovery activities, concerted actions should be taken to enlist lower-income individuals who may have lost other employment as a result of the flood as part of the cleanup and recovery workforce.
- When designing post-disaster recovery, ensure that plans for rebuilding and resource allocation take into account the circumstances of low-income families. The involvement of low-income people themselves, or at a minimum their representatives, in the planning process can increase the likelihood that relevant, quality plans are produced. Expand community-based planning to include agencies representing the needs of victims of domestic abuse, the homeless, immigrants and refugees, single mothers, low-income families and migrants as well as the elderly and disabled.
- Recognize that the crises low-income people face after a disaster are magnifications of the challenges they grapple with on a daily basis; what can be inconveniences and setbacks for more resourced and affluent families can become crises that, without timely, targeted and effective response, result in instability that will take years to remediate with long-term consequences to family and child well-being and development.

Iowa Fiscal Partnership

The Iowa Fiscal Partnership is a joint initiative of the Iowa Policy Project and the Child & Family Policy Center, two nonprofit, nonpartisan Iowa-based organizations that cooperate in analysis of tax policy and budget issues facing Iowans. IFP reports are available on the web at <http://www.iowafiscal.org>.

The Iowa Fiscal Partnership is part of the State Fiscal Analysis Initiative, a network of state-level organizations and the Center on Budget and Policy Priorities to promote sound fiscal policy analysis. IFP work is supported by the Stoneman Family Foundation and the Annie E. Casey Foundation.

Approved Business Loans by County Report

County	Business Loan Type	Approved Amount
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DAMAGED PROPERTY COUNTY

Disaster - IA-00015

County - Adams

Business		\$14,000
Total for Adams County	1	\$14,000

County - Benton

Business		\$6,800
Business		\$12,600
Business		\$19,000
Business		\$56,900
EIDL		\$15,900
EIDL		\$166,800
Total for Benton County	6	\$278,000

County - Black Hawk

Business	\$1,500
Business	\$2,700
Business	\$6,500
Business	\$6,900
Business	\$8,500
Business	\$10,000
Business	\$11,100
Business	\$12,600
Business	\$14,000
Business	\$14,000
Business	\$17,000
Business	\$19,200
Business	\$26,000
Business	\$31,500
Business	\$32,700
Business	\$33,900
Business	\$42,000
Business	\$43,600
Business	\$44,700
Business	\$46,200
Business	\$50,000
Business	\$52,000
Business	\$59,300
Business	\$62,200
Business	\$62,200
Business	\$63,000
Business	\$65,400
Business	\$75,100
Business	\$76,300
Business	\$83,500
Business	\$92,400
Business	\$96,600
Business	\$99,000
Business	\$99,400

	Business	\$101,200
	Business	\$123,500
	Business	\$225,600
	Business	\$243,200
	Business	\$312,000
	Business	\$400,100
	Business	\$521,800
	EIDL	\$113,000
Total for Black Hawk County		42
		\$3,501,400
County - Bremer		
	Business	\$2,300
	Business	\$12,300
	Business	\$12,800
	Business	\$21,600
	Business	\$32,400
	Business	\$48,800
	Business	\$52,000
	Business	\$59,000
	Business	\$64,400
	Business	\$70,200
	Business	\$75,000
	Business	\$153,400
Total for Bremer County		12
		\$604,200
County - Buchanan		
	Business	\$3,700
	Business	\$28,200
	Business	\$29,200
	Business	\$289,600
Total for Buchanan County		4
		\$350,700
County - Butler		
	Business	\$14,000
	Business	\$14,000
	Business	\$22,600
	Business	\$23,700
	Business	\$24,300
	Business	\$26,800
	Business	\$30,200
	Business	\$38,000
	Business	\$42,700
	Business	\$62,300
	Business	\$75,000
	Business	\$96,900
	Business	\$103,300
	Business	\$130,000
	Business	\$174,500
	Business	\$181,800
	Business	\$291,700
	EIDL	\$4,700
	EIDL	\$5,000
Total for Butler County		19
		\$1,361,500

County - Cedar

	Business	\$29,800
Total for Cedar County	1	\$29,800

County - Cerro Gordo

	Business	\$5,500
	Business	\$7,900
	Business	\$14,000
	Business	\$25,500
	Business	\$206,500
	Business	\$240,800
Total for Cerro Gordo County	6	\$500,200

County - Clayton

	Business	\$28,800
	Business	\$42,200
Total for Clayton County	2	\$71,000

County - Des Moines

	Business	\$81,500
	Business	\$85,300
	Business	\$102,300
	Business	\$102,400
Total for Des Moines County	4	\$371,500

County - Fayette

	Business	\$4,300
	Business	\$990,300
Total for Fayette County	2	\$994,600

County - Floyd

	Business	\$9,900
	Business	\$14,200
	Business	\$18,500
	Business	\$25,800
	Business	\$76,000
	Business	\$104,100
Total for Floyd County	6	\$248,500

County - Hamilton

	Business	\$14,000
	Business	\$30,600
	EIDL	\$145,800
Total for Hamilton County	3	\$190,400

County - Hancock

	Business	\$1,900
Total for Hancock County	1	\$1,900

County - Hardin

Loan type - Business

	Business	\$12,000
	Business	\$14,000
	Business	\$79,700
Total for Hardin County	3	\$105,700

County - Harrison

	Business	\$17,800
Total for Harrison County	1	\$17,800

County - Johnson

Business	\$6,500
Business	\$14,000
Business	\$23,400
Business	\$30,300
Business	\$31,100
Business	\$32,600
Business	\$36,000
Business	\$39,000
Business	\$50,000
Business	\$52,800
Business	\$52,900
Business	\$56,700
Business	\$61,400
Business	\$65,900
Business	\$67,300
Business	\$71,500
Business	\$87,700
Business	\$87,800
Business	\$96,900
Business	\$118,200
Business	\$150,400
Business	\$178,200
Business	\$203,300
Business	\$338,000
Business	\$338,400
Business	\$339,500
Business	\$384,600
Business	\$531,700

Total for Johnson County	28	\$3,546,100
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County - Jones

Business	\$336,300
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Total for Jones County	1	\$336,300
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County - Lee

Business	\$672,800
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Total for Lee County	1	\$672,800
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County - Linn

Business	\$700
Business	\$3,800
Business	\$5,300
Business	\$5,400
Business	\$5,800
Business	\$7,400
Business	\$7,600
Business	\$7,600
Business	\$8,100
Business	\$9,400
Business	\$9,700
Business	\$10,000
Business	\$10,100

Business	\$10,400
Business	\$11,600
Business	\$13,200
Business	\$14,000
Business	\$14,000
Business	\$14,000
Business	\$14,000
Business	\$14,000
Business	\$14,000
Business	\$14,000
Business	\$15,400
Business	\$15,500
Business	\$16,000
Business	\$16,000
Business	\$16,200
Business	\$16,900
Business	\$17,000
Business	\$17,000
Business	\$17,800
Business	\$19,000
Business	\$22,100
Business	\$23,200
Business	\$23,900
Business	\$24,000
Business	\$25,300
Business	\$25,900
Business	\$26,800
Business	\$27,600
Business	\$28,000
Business	\$28,000
Business	\$29,200
Business	\$29,700
Business	\$30,000
Business	\$30,400
Business	\$30,600
Business	\$30,900
Business	\$32,400
Business	\$32,400
Business	\$32,800
Business	\$33,100
Business	\$33,700
Business	\$33,800
Business	\$35,900
Business	\$36,000
Business	\$37,700
Business	\$40,000
Business	\$40,500
Business	\$40,700
Business	\$40,800
Business	\$43,100
Business	\$43,500
Business	\$43,700

Business	\$44,200
Business	\$44,300
Business	\$45,000
Business	\$45,100
Business	\$46,900
Business	\$47,000
Business	\$47,100
Business	\$47,300
Business	\$48,600
Business	\$49,300
Business	\$50,000
Business	\$50,000
Business	\$50,000
Business	\$50,900
Business	\$51,600
Business	\$52,400
Business	\$52,600
Business	\$53,100
Business	\$54,000
Business	\$54,000
Business	\$54,400
Business	\$55,300
Business	\$55,900
Business	\$57,300
Business	\$58,400
Business	\$58,500
Business	\$58,500
Business	\$58,600
Business	\$59,000
Business	\$59,300
Business	\$60,000
Business	\$60,600
Business	\$61,000
Business	\$61,100
Business	\$61,300
Business	\$62,700
Business	\$64,500
Business	\$64,900
Business	\$65,800
Business	\$65,800
Business	\$68,100
Business	\$68,200
Business	\$69,000
Business	\$70,400
Business	\$70,800
Business	\$71,200
Business	\$71,200
Business	\$71,200
Business	\$71,800
Business	\$72,000
Business	\$72,400
Business	\$72,500

Business	\$73,500
Business	\$75,800
Business	\$77,300
Business	\$79,000
Business	\$79,000
Business	\$81,000
Business	\$81,900
Business	\$81,900
Business	\$82,100
Business	\$83,300
Business	\$84,000
Business	\$84,600
Business	\$85,500
Business	\$85,600
Business	\$87,300
Business	\$87,800
Business	\$88,300
Business	\$88,300
Business	\$88,400
Business	\$91,900
Business	\$92,200
Business	\$95,400
Business	\$95,700
Business	\$97,300
Business	\$97,800
Business	\$98,600
Business	\$100,700
Business	\$100,900
Business	\$101,400
Business	\$102,400
Business	\$102,500
Business	\$103,800
Business	\$104,600
Business	\$105,000
Business	\$105,000
Business	\$105,500
Business	\$106,200
Business	\$106,400
Business	\$107,500
Business	\$107,700
Business	\$108,400
Business	\$109,700
Business	\$110,000
Business	\$110,200
Business	\$110,900
Business	\$111,200
Business	\$112,600
Business	\$112,700
Business	\$113,700
Business	\$116,200
Business	\$116,800
Business	\$120,100

Business	\$121,400
Business	\$124,800
Business	\$125,200
Business	\$127,300
Business	\$130,000
Business	\$133,500
Business	\$136,200
Business	\$138,900
Business	\$139,100
Business	\$144,000
Business	\$144,500
Business	\$148,400
Business	\$150,500
Business	\$152,000
Business	\$152,800
Business	\$154,200
Business	\$155,800
Business	\$156,400
Business	\$158,500
Business	\$158,600
Business	\$160,600
Business	\$161,000
Business	\$162,400
Business	\$168,900
Business	\$169,500
Business	\$169,700
Business	\$173,200
Business	\$174,000
Business	\$176,100
Business	\$177,700
Business	\$182,100
Business	\$182,100
Business	\$184,900
Business	\$185,200
Business	\$185,200
Business	\$189,300
Business	\$201,400
Business	\$207,400
Business	\$213,200
Business	\$218,800
Business	\$221,400
Business	\$222,500
Business	\$227,500
Business	\$250,000
Business	\$250,400
Business	\$255,800
Business	\$256,600
Business	\$260,400
Business	\$264,500
Business	\$266,900
Business	\$270,800
Business	\$305,900

Business		\$315,700
Business		\$318,400
Business		\$319,700
Business		\$324,000
Business		\$326,700
Business		\$331,200
Business		\$333,700
Business		\$349,600
Business		\$350,800
Business		\$351,500
Business		\$353,400
Business		\$359,900
Business		\$362,200
Business		\$386,300
Business		\$396,100
Business		\$396,700
Business		\$398,300
Business		\$404,400
Business		\$409,000
Business		\$421,300
Business		\$434,100
Business		\$434,200
Business		\$449,300
Business		\$500,000
Business		\$502,500
Business		\$552,300
Business		\$559,800
Business		\$597,000
Business		\$646,500
Business		\$649,100
Business		\$664,400
Business		\$712,100
Business		\$739,500
Business		\$796,000
Business		\$820,200
Business		\$995,000
EIDL		\$23,000
EIDL		\$33,300
Total for Linn County		259
		\$36,382,000
County - Louisa		
Business		\$22,800
Business		\$121,500
Business		\$140,500
Business		\$148,800
Business		\$179,700
Total for Louisa County		5
		\$613,300
County - Marion		
Business		\$37,600
Total for Marion County		1
		\$37,600
County - Mills		
Business		\$14,000

Total for Mills County	1	\$14,000
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County - Muscatine

	Business	\$122,100
	Business	\$266,300
Total for Muscatine County	2	\$388,400

County - Polk

	Business	\$2,600
	Business	\$6,500
	Business	\$8,900
	Business	\$9,700
	Business	\$22,800
	Business	\$36,900
	Business	\$80,400
	Business	\$147,000
Total for Polk County	8	\$314,800

County - Story

	Business	\$48,500
Total for Story County	1	\$48,500

County - Tama

	Business	\$5,000
Total for Tama County	1	\$5,000

County - Wapello

	Business	\$83,200
Total for Wapello County	1	\$83,200

County - Webster

	Business	\$8,200
	Business	\$62,700
Total for Webster County	2	\$70,900

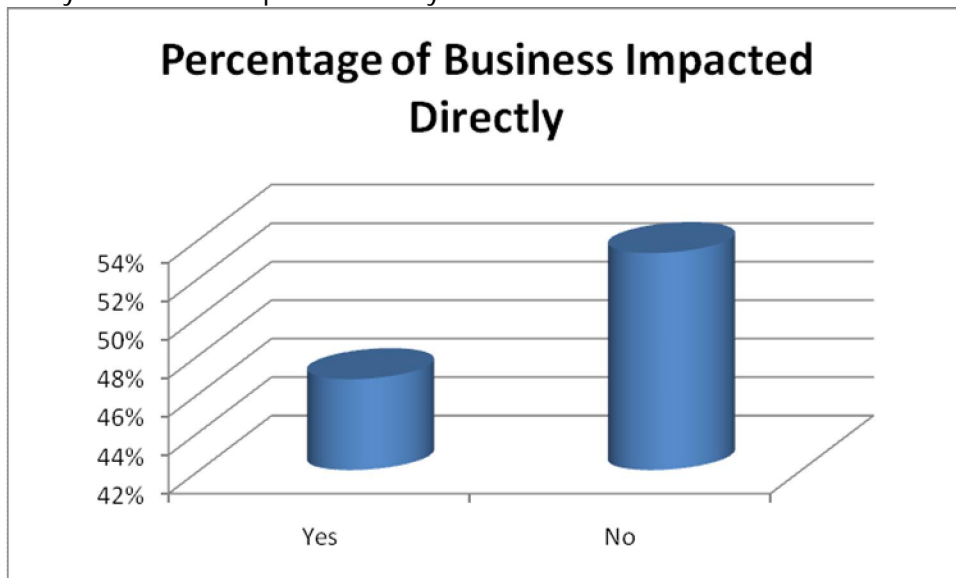
County - Winneshiek

	Business	\$8,900
	Business	\$18,000
	Business	\$32,300
	Business	\$46,000
Total for Winneshiek County	4	\$105,200

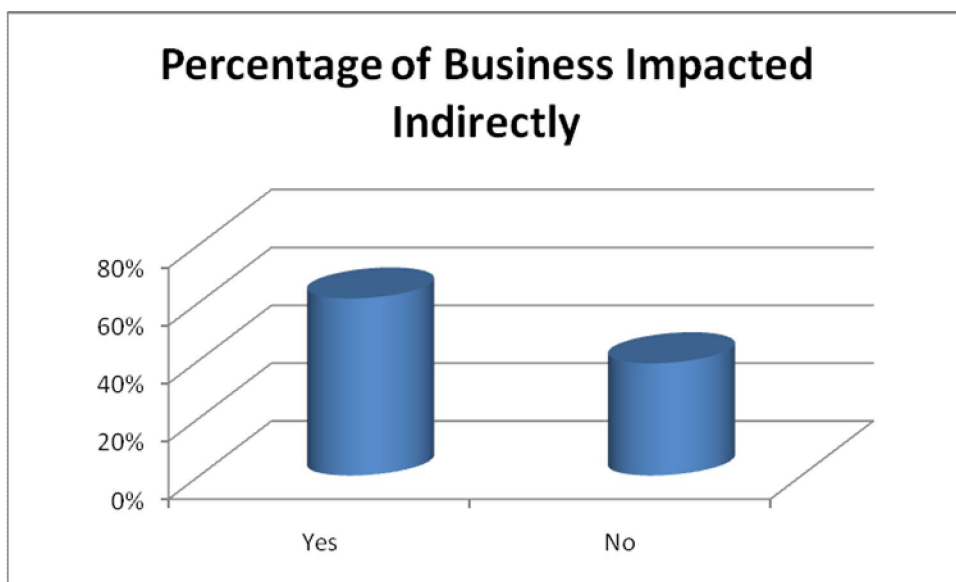
Total for all counties	424	\$51,259,300
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1. Was your business impacted directly?

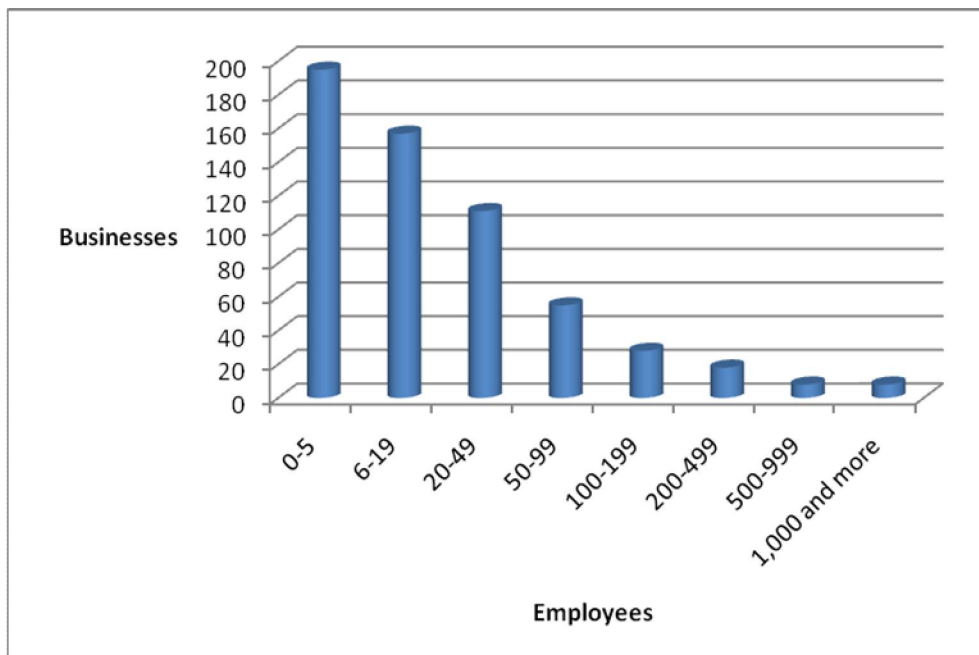


2. Was your business impacted indirectly (i.e., were your suppliers impacted and unable to deliver to your organization)?

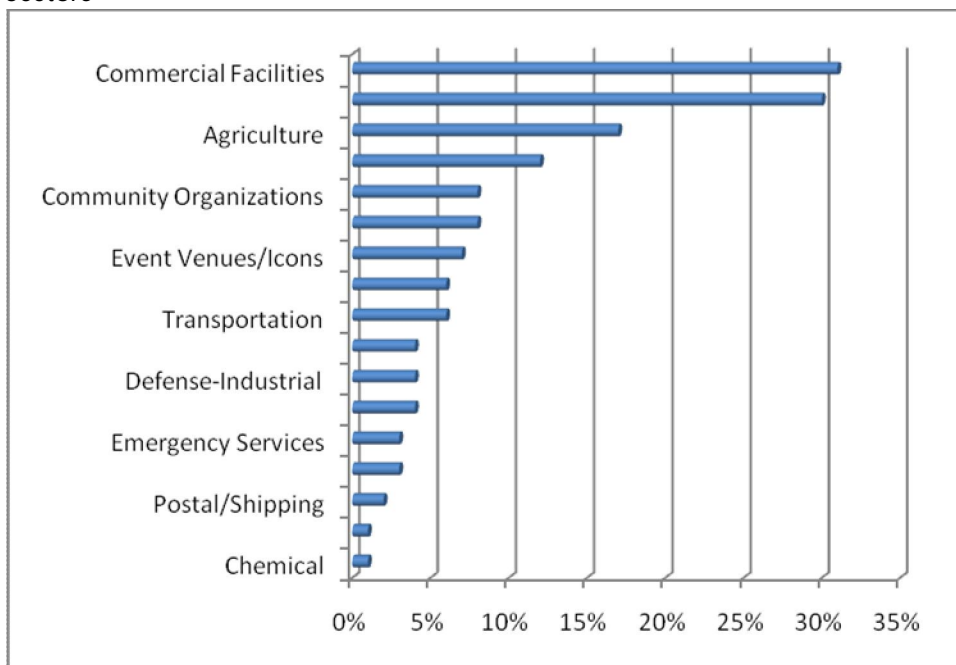




3. Number of employees in the organization.



4. Sectors



5. Estimated physical damage \$426,011,267

6. Estimated economic loss \$178,593,361

**Iowa Workforce Development
Disaster Assistance Report
Wednesday, August 13, 2008**

Unemployment Assistance

2,238 – DUA Claims Received

7,752 – Eligible UI Claims Received

New Construction Contractors Registered with IWD

May – 209

June – 409

July – 455

Disaster Relief Employment Grant

Total Sites: 187

Total Positions: 982

Sites Up: 55

Individuals Employed: 206

Individuals Qualified: 460

Updates Noted in **Red**:

Region 1 (13)

Allamakee County – County Engineers, County Conservation, Driftless Area NWR, Emer. Mgmt. & **Camp Tahigwa**

Clayton County – ~~Driftless Area NWR~~

Delaware County – City of Manchester, Back Bone State Park, & County Conservation.

Dubuque County – County Conservation

Fayette County – County Conservation

Howard County – County Engineers & Emergency Management

Winneshiek County – County Conservation

Region 2 (4)

Cerro Gordo County – Clear Lake Community Schools

Floyd County – Charles City Public Library, City of Rockford & Charles City Chamber of Commerce

Region 6 (1)

Poweshiek County – City of Grinnell Parks

Region 7 (17)

Black Hawk County – City of Waterloo Leisure Services, City of Cedar Falls, County Transportation Aides, County Conservation, Waterloo Community Playhouse, HCC Iow@Work, & George Wyth State Park

Butler County – City of Parkersburg Maintenance and Clerical Workers, County Engineers, County Transportation Aides, City of New Hartford & New Hartford School District

Buchanan County – County Engineers, County Conservation and ~~City of Lamont~~

Bremer County – ~~City of Waverly Parks~~, City of Waverly Public Works and ~~Wartburg Center for Community Engagement~~ & County Building and Zoning

Region 8 (16)

Carroll County – Secondary Roads, City of Glidden, City of Carroll, City of Coon Rapids & County Conservation Board

Crawford County – County Parks, County Fair Grounds, Secondary Roads, City of Arion City Park, City of Dow City Park,, City of Schleswig & City of Deloit

Greene County – County Conservation Board

Guthrie County – County Conservation Board, Springbrook State Park & Whiterock Conservancy

Region 9 (11)

Clinton County – Parks

Jackson County – US Dept of Natural Resources, US Dept of Agriculture, US Fish and Wildlife, & County Conservation

Muscatine County – City of Muscatine Parks Dept & City of Muscatine Public Works

Scott County – Davenport Parks, Eastern Iowa CC, Iowa Works at EICC & **City of Buffalo**

Region 10 (34)

Benton County – City of Vinton & Independent Child Advocacy Service

Cedar County – County E-911 Commission, County Emergency Management, County Environmental Health & County Conservation

Iowa County – City of Ladora & Amana Historical Society

Johnson County – City of Coralville, City of Iowa City Parks and Rec Dept, MECCA, University of Iowa & **U of I Art Building**

Jones County – City of Anamosa, City of Olin & City of Oxford Junction

Linn County – African American Museum, City of Cedar Rapids, Aid to Women, Horizons, Boys & Girls Club, HD Youth Center, Indian Creek Nature Center, Cedar Valley Humane Society, Crest Services, ASAC Heart of Iowa, Headstart, Four Oaks, National Czech and Slovak Museum, HACAP Weatherization, ~~St. Vincent DePaul & Animals Helping People~~, Grant Wood AEA, **Greater Cedar Rapids Foundation, Howard H. Cherry Scout Reservation & Habitat for Humanity**

Region 11 (4)

Boone County – Ledges State Park

Polk County – Walnut Woods, Habitat for Humanity & the Neal Smith Bike Trail

Region 12 (1)

Monona County – Little Sioux Boy Scout Ranch

Region 13 (6)

Fremont County – City of Hamburg & Hamburg Community Schools

Harrison County – Willow Lake Rec Area

Mills County – City of Malvern

Page County – City of Essex

Pottawattamie County – Lake Manawa State Park

Region 14 (20)

Adair County – City of Orient

Adams County – City of Corning, Lake Icaria, County Extension, & Corning Community Schools

Decatur County – City of Leon, County Roads Dept, City of Lamoni Parks, **City of Garden Grove**

Montgomery County – City of Red Oak Library, City of Elliot, City of Red Oak, City of Villisca, Pilot Grove Park & Hackleberry State Park

Ringgold County – County Roads

Taylor County – City of Clearfield

Union County – County Conservation, City of Creston Library, 3 Mile Lake Lodge, ~~City of Creston~~ & County Roads

Region 15 (38)

Appanoose County – ADLM Emergency Management Coordinator, Centerville Mayor, County Conservation, County Engineers & Rathbun Corp. of Engineers

Lucas County – Chariton City Manager, County Conservation, Red Haw State Park, SCICAP, County Engineer & County Board of Supervisors

Mahaska County – County Board of Supervisors, County Engineers, Oskaloosa City Manager, Oskaloosa Public Works, Emergency Management Coordinator & County Conservation Board

Monroe County – County Board of Supervisors, County Engineers, ADLM, Miami Lake & Albia Mayor

Van Buren County – City of Bonaparte, City of Keosauqua, City of Farmington, County Conservation Board, & County Assessor

Wapello County – City of Eddyville, City of Eldon, County Conservation Board, County Engineers, Ottumwa Mayor, Ottumwa Public Works, Ottumwa Personnel, County Board of Supervisors, Veterans of Foreign Wars, Emergency Coordinator & SIEDA

Region 16 (22)

Des Moines County – Regional Landfill, Haz Chem Center, County Conservation, County Drainage District 8, County Drainage District 7, Iowa River Flint Creek Levee District 16, the City of Burlington & Steamboat Days

Henry County – Conservation Board

Lee County – George M Verity Riverboat Museum, Fort Madison Parks and Rec, Green Bay Levee and Drainage District, City of Montrose, North Lee County Historical Society & City of Keokuk

Louisa County – County Conservation, City of Columbus Junction, US Mark Twain Wildlife Refuge, County DD4, Flint Creek Levee District, City of Oakville & Columbus Junction Fairgrounds

Additional Information

- IWD received an additional extension for the DUA filing deadline. Claims are now due by September 12, 2008.
- Seven additional counties will be declared as eligible for DUA with a press release on August 14th.