

1.0 Recovery Support Function: Economic

1.1 Core Recovery Capability

The core recovery capability for economic recovery is the ability to return economic and business activities (including food and agriculture) to a healthy state and develop new economic opportunities that result in a viable community.

The Iowa Department of Homeland Security and Emergency Management (HSEMD) coordinates the efforts of the Recovery Support Function (RSF) primary and supporting agencies to ensure those agencies with relevant authorities, expertise, and resources can provide assistance to, and collaborate with, public- and private-sector partners.

1.2 Overview

Economic recovery is the coordination of resources and the integration of subject matter expertise to support decision-making after a disaster event. State and federal agencies assist with the development of strategies to support recovery needs. Potential stakeholders in this process include chambers of commerce, economic development authorities, and regional planning councils. Additionally, government agencies aid in developing options for new economic opportunities that result in a more sustainable and resilient economic system. The recovery goals of the Economic RSF are spread across a short-term, intermediate and long-term recovery time continuum. Consistent with the National Disaster Recovery Framework (NDRF), potential recovery activities include:

- Consideration for the integration, access, collection, and analysis of data related to economic recovery.
- Alignment of economic recovery planning efforts with other community-driven planning efforts and issues.
- Analysis of postdisaster labor demand with supply, retraining programs, the unemployed, and temporary employment.
- Identification of small business needs such as loans, business continuity planning, and the need for technical assistance.
- Promotion of economic planning and strategies that enable local, state, and tribal communities to anticipate risk, limit impact, and rapidly recover postdisaster.

Comprehensive business continuity plans are developed in all sizes of businesses, given that there are few resources to support economic recovery before the situation elevates to a “severe” event level. These plans can be the basis of a postdisaster recovery strategy, as they contain information necessary to understanding the operational needs of the business.

1.3 Responding Agency Hierarchy

When reviewing the Economic RSF and each recovery agency’s specific skill set, each is assigned a role based on the National Disaster Recovery Framework. These roles outline the responsibilities each agency has in regard to a particular sector’s recovery actions. The three recovery roles are:

Primary Agency: Provides direction and oversight for the efficient delivery of resources to impacted entities.

Coordinating Agency: Facilitates communication and technical assistance needed for the implementation of actions by the primary and supporting agencies.

Supporting Agency: Assists primary agency or agencies with recovery actions specific to their resources and capabilities.

Disaster economic recovery responsibilities, capabilities, and resources cross a diverse array of organizations that have varied missions and vested interests in providing disaster assistance. The coordination of programs delivered by these agencies can be implemented quickly based on their intended use, funding, population served, activation requirements, and authorities. The agencies identified below have the capability to provide critical resources through various programs, all of which is dependent on the needs and impacts of the affected community or communities. These actions encourage reinvestment and facilitate private-sector lending and borrowing necessary for the vital markets and economies to continue to function.

For economic recovery, the following agencies have been identified as primary, coordinating, and supporting:

Agency Role Identification	
Primary State Agency:	Iowa Economic Development Authority
Primary Federal Agency:	U.S. Department of Commerce
Coordinating State Agency:	Iowa Department of Homeland Security and Emergency Management
Coordinating Federal Agencies:	U.S. Department of Labor, U.S. Department of Housing and Urban Development
Supporting State/Federal Agencies:	Iowa Workforce Development, Iowa Department of Agriculture and Land Stewardship, Iowa Board of Regents, Federal Emergency Management Agency, U.S. Small Business Administration, U.S. Department of Agriculture Rural Development and Farm Service Agency
Private/Nonprofit Partners:	Safeguard Iowa Partnership, SCORE , Chamber of Commerce

1.4 Recovery Continuum- Transition from Response to Recovery

The following Emergency Support Functions (ESFs) directly relate to the Economic RSF:

ESF 1 – Transportation

ESF 3 – Public Works and Engineering

ESF 11 – Agriculture and Natural Resources

ESF 12 – Energy

Following a disaster event, the State Emergency Operations Center (SEOC) may be activated to coordinate the State-level response. Depending on the type and severity of the disaster event, specific ESFs are activated by the HSEMD Response Division to effectively address the response needs. As the disaster management transitions from response to recovery, HSEMD Response and Recovery Divisions will determine if and when the transition to the Economic RSF is initiated. Once the Economic RSF is activated, each ESF-specific primary agency ensures a smooth transition to the Economic RSF.

The primary agencies identified in the *Part A: Iowa Emergency Response Plan* for ESFs 1, 3, and 12 are responsible for identifying impacted State and local infrastructure to the Economic RSF primary and coordinating agencies. The effects of, and anticipated duration for, the restoration of damaged infrastructure can have a significant effect on economic recovery and could form the basis of an economic recovery strategy.

The Iowa Department of Agriculture and Land Stewardship (IDALS) is the primary agency in the *Part A: Iowa Emergency Response Plan* for ESF 11. In a plant or animal disease outbreak, IDALS can monitor impacts, conduct surveillance, and provide statewide situational awareness of the impacts within the agriculture sector. In most other situations, impacts will be reported to the Farm Service Agency of the U.S. Department of Agriculture.

Figure 1: Transition from Response to Recovery



1.5 Economic Recovery Responsibilities by Magnitude of the Disaster

By gauging the magnitude of the event affecting any given jurisdiction(s), each agency’s capabilities to assist can be identified to expedite the recovery process. This allows each respective State agency to easily identify the agencies with which they will need to coordinate, which aspect of recovery they will assist with, and at what magnitude level they will be needed to expedite the recovery process. The majority of recovery efforts under the Economic RSF are long-term in nature. Long-term recovery actions generally address issues that go beyond both short-term and intermediate recovery and continue beyond 12 months. Recovery working groups can be established, as part of an RSF activation, to assist with the development of strategies necessary for mission assignments and the coordination of resources.



Events of this magnitude are generally handled by the local jurisdiction(s) impacted. These events would impact the local economy, but surrounding jurisdictions would remain relatively unaffected. These

surrounding jurisdictions would most likely be assisting with any recovery efforts needed. For the Economic RSF, events with a minor magnitude classification usually require no recovery actions from State or federal agencies. Both the Iowa Economic Development Authority (IEDA) and HSEMD should have situational awareness.



Moderate events can result in a Governor’s Proclamation of Disaster Emergency (Governor’s Proclamation) and/or a U.S. Small Business Administration (SBA) Disaster Declaration for assistance when requested. These declarations can activate the Economic RSF, call together the Economic RSF working group, and formalize the structure for delivering State resources to local communities. HSEMD will coordinate with local officials to determine the impacts to the economy along with a damage assessment to determine if a SBA Disaster Declaration is warranted. Damage can encompass a wide variety of impacts but is commonly comprised of impacts to local businesses affecting the economy. Impact information would need to include the entire range of businesses impacted from small to large as SBA works with a wide variety of businesses as part of its recovery efforts.



The State agencies included in this RSF become heavily involved when an event’s magnitude enters the severe classification. Because of the nature of a severe event, the local communities’ abilities to respond and recover are surpassed, often requiring assistance from one or more of the following State agencies. Generally, a severe-magnitude event requires federal assistance, which is activated by a formal disaster declaration/designation issued by the president of the United States, or another federal agency. Coordination of these recovery efforts for economic impacts will be led by the primary State agency for the Economic RSF along with support from the coordinating and supporting agencies. The coordinating agency must also collaborate with local partners along with the applicable federal agency, or agencies, if the recovery efforts expand beyond the State’s capabilities. It is at the severe-magnitude level where the Economic RSF may be fully activated.

1.6 Disaster-related Programs, Functions, Roles, and Responsibilities

1.6.1 State Agencies

A. Primary State Agency: Iowa Economic Development Authority

The Iowa Economic Development Authority (IEDA) is the primary state agency for the Economic RSF. Through its business and community development divisions, IEDA administers several state and federal programs to assist individuals, communities, and businesses. IEDA can provide recovery assistance to both local and state entities in the event that recovery needs surpass the local communities’ capabilities. IEDA functions as a primary agency with the following responsibilities:

- Leads the Economic RSF working group and represents the Economic RSF within the Recovery Task Force as needed.
- Ensures open communication between all agencies involved under the Economic RSF.
- Coordinates the development of the economic recovery strategy, which directly informs the overall State recovery strategy.
- Administers the Community Development Block Grant Disaster Recovery (CDBG-DR) Program and coordinates with the U.S. Economic Development Administration when resources are available.

Community Development Block Grant Disaster Recovery Program

The Community Development Block Grant Disaster Recovery Program funding is appropriated by Congress separately from CDBG to cities, counties, and states in need of recovery assistance from a major disaster. These grants help rebuild communities and neighborhoods that otherwise might not recover due to limited resources. These noncompetitive, nonrecurring, disaster recovery grants are distributed by a formula that considers disaster recovery needs unmet by federal disaster assistance programs. This program is specifically designed for disaster recovery use.

- ❖ **Activating Mechanism** - After a Presidential Disaster Declaration, Congress may appropriate CDBG-DR funds that are subject to Stafford Act requirements through the U.S. Department of Housing and Urban Development (HUD) for disaster recovery.

Program Website:

[Community Development Block Grant Disaster Recovery Program](#)
[HUD](#)

B. Coordinating State Agency: Iowa Department of Homeland Security and Emergency Management

HSEMD is tasked with the following recovery tasks specific to the Economic RSF, which span all event magnitudes. HSEMD commits to coordinating with IEDA leadership on:

- Assisting with the development of an economic recovery strategy, which directly informs the overall State recovery strategy.
- Assisting with gauging impacts to affected jurisdictions and communicates with other State (and federal) recovery agencies.
- Assisting with implementing the Economic RSF and providing information on available recovery programs depending on the event type, magnitude, and sector affected.
- Ensuring necessary program authorities are in place.
- Ensuring unmet needs and potential assistance are identified.

C. Supporting State Agencies

Supporting agencies are available and able to assist in a specialized capacity to support the primary and coordinating agencies. Supporting State Agency roles align with their agency missions and these agencies may not be needed at all times in disaster recovery.

Iowa Workforce Development

Iowa Workforce Development (IWD) contributes to the economic security of Iowa’s workers, businesses, and communities through a comprehensive statewide system of employment services, education, and regulation of health, safety, and employment laws. Within the Economic RSF, IWD can provide assistance to businesses and employees in the event a jurisdiction experiences disruption to the local economic system.

Iowa Workforce Development is the State agency for federal Disaster Unemployment Assistance, providing assistance to applicants after a Presidential Disaster Declaration.

Overall duties:

- Assists IEDA with economic recovery measures by providing technical assistance for workforce development activities.
- Monitors local employment figures to gauge impact and need for an affected jurisdiction.

1. National Dislocated Worker Grants for Disaster Recovery

National Dislocated Worker Grants (DWG), formerly known as National Emergency Grants (NEG), are discretionary grants awarded by the U.S. Secretary of Labor. DWGs provide resources to states and other eligible applicants to respond to large, unexpected layoff events causing significant job loss. DWG funding is intended to temporarily expand the capacity to serve dislocated workers, including military service members, and to meet the increased demand for employment and training services, authorized under the Workforce Innovation and Opportunity Act (WIOA). The purpose of DWG is to reemploy laid off workers and enhance their employability and earnings. Disaster DWGs provide funding to create temporary employment opportunities to assist with cleanup and recovery efforts when an area is impacted by disaster.

❖ **Activating Mechanism** - After a Presidential Disaster Declaration for Public Assistance or otherwise recognized by a federal agency with authority or jurisdiction over federal response to the emergency or disaster.

Program Website:

[National Dislocated Worker Grants from DOL](#)

2. Disaster Unemployment Assistance

Disaster Unemployment Assistance (DUA) is a program that provides temporary income to eligible individuals who become unemployed as a result of a major disaster. DUA is funded by the federal government, not by state unemployment taxes paid by employers. Benefits can be paid for up to 26 weeks after the disaster is declared but benefits are subject to IWD determination.

❖ **Activating Mechanism** - After a Presidential Disaster Declaration for Individual Assistance that specifically includes DUA.

Program Website:

[Disaster Unemployment Assistance IWD](#)

Iowa Department of Agriculture and Land Stewardship

The Iowa Department of Agriculture and Land Stewardship (IDALS) is responsible for a wide range of programs that affect the quality of life of all residents within the state. IDALS has three divisions: Soil Conservation, Food Safety and Animal Health, and Consumer Protection and Industry Services. IDALS operates as a supporting agency for any recovery needs, regardless of the event magnitude, that affect the State’s agriculture sector. IDALS can provide recovery assistance to both local and state entities in the event the recovery needs surpass the local communities’ capabilities.

IDALS provides:

- Severity information as it relates to impacts on agriculture’s economic sector, in conjunction with the local entities, for situational awareness to all applicable agencies.
- Program-specific technical assistance as necessary to primary and coordinating agencies.

Iowa Board of Regents

The State universities may have access to resources to support the compiling of economic assessment data collection through a variety of means. Iowa State University (ISU) Extension and Outreach may coordinate with the Community and Economic Development directorate and the Community Development Data Information and Analysis Laboratory to help communities, organizations, and state and local agencies identify needs and evaluate their assets. These entities provide support and technical assistance in program evaluation, research methodology, and data analysis to communities, agencies, and organizations. Identified entities use a wide variety of survey tools and can provide analysis of the results. ISU’s Department of Economics has subject matter experts who can assist in researching and providing specific analysis, technical assistance, and outreach to economically impacted communities. The Department of Economics has a direct coordination point with Iowa State University Extension to ensure their efforts are complementary.

1.6.2 Private/Nonprofit Partners

Safeguard Iowa Partnership

The Safeguard Iowa Partnership (SIP) is a private, not-for-profit organization that assists private businesses in pre-disaster planning, mitigation, and recovery capacity building. SIP can assist in coordinating the information flow between government and private entities after an event occurs.

Program Website:

Safeguard Iowa Partnership

SCORE

SCORE is a nonprofit resource partner of the U.S. Small Business Administration that can help small businesses be better prepared for unplanned business interruptions. The organization offers a variety of free resources crafted by experts and partners to help businesses prepare for natural disasters and build a more resilient community. SCORE also has volunteer mentors with decades of experience available to help get businesses back on track and offers free online preparedness and recovery resources for small businesses. SCORE offers free, confidential small business advice.

Program Website: [SCORE website](#)

1.6.3 Federal Agency Roles, Responsibilities and Programs

D. Federal Primary Agency: U.S. Department of Commerce, U.S. Economic Development Administration

The U.S. Department of Commerce (DOC) works with businesses, universities, communities, and the nation's workers to promote job creation, economic growth, sustainable development and improved standards of living for Americans. As such, they are the primary federal agency for the Economic RSF, coordinating all recovery efforts with the State's primary agency. DOC has 12 bureaus that administer critical programs that provide assistance day-to-day, as well as in times of disaster.

3. U.S. Economic Development Administration Supported Disaster Recovery Tools

The U.S. Economic Development Administration (EDA) partnered with the International Economic Development Council (IEDC) to produce a suite of economic recovery informational tools. Examples include:

- Leadership in Times of Crisis toolkit for resources and information, as well as links to recovery information.
- A webinar recording on prioritizing economic recovery after a major disaster that features efforts following the Joplin, Missouri, tornado and the Jefferson Parish, Louisiana, recovery from Hurricane Katrina.
- A webinar recording on securing capital for recovery and redevelopment that is available on [RestoreYourEconomy.org](#).
- A webinar recording on building organizational capacity in rural areas that features economic recovery efforts in communities impacted by Hurricane Katrina, the BP oil spill, and an EF-3 tornado.

Program Website: [Restore Your Economy EDA](#)

The U.S. Economic Development Administration (EDA) oversees the implementation of two federal recovery programs found within the Economic RSF:

4. Investments for public works and economic development facilities

EDA's Public Works Program (PWP) helps distressed communities revitalize, expand, and upgrade their physical infrastructure. The Public Works Program enables communities to attract new industry; encourage business expansion; diversify local economies; and generate or retain long-term, private-sector jobs and investment. PWP efforts are made possible through the acquisition or development of land and infrastructure improvements needed for the successful establishment or expansion of industrial or commercial enterprises.

Program Website: [Public Works Program EDA](#)

5. Economic development technical assistance

EDA may offer to work with regional economic development districts to assist communities and businesses impacted by disasters. EDA support can include technical assistance to reinforce recovery processes for businesses and economic development opportunities. The EDA program is a separate initiative from their Economic Development Technical Assistance, which is offered as a nondisaster program.

Program Website: [EDA and Disaster Recovery](#)

EDA may afford a discretionary disaster supplemental grant to address economic challenges in areas under a Presidential Disaster Declaration. Discretionary disaster supplemental grants are established for natural disasters that occur during a specific timeframe.

Program Website: [EDA Funding Opportunities](#)

E. Coordinating Federal Agency: U.S. Department of Labor

The U.S. Department of Labor (DOL) fosters, promotes, and develops the welfare of the wage earners, job seekers, and retirees of the United States. Additionally, the department continues to strive to improve working conditions, advance opportunities for profitable employment, and assure work-related benefits and rights. In relation to the Economic RSF, DOL's efforts feed directly into the foundation of the economy: the workforce. Through its recovery programs and knowledge in the workforce sector, DOL plays an important role through all phases of recovery. The workforce is often one of the first sectors of the economy to be impacted during a disaster event. Mitigating these impacts through recovery programs expedites the overall recovery process and aids the impacted community or communities in a return to pre-disaster self-sufficiency.

6. National Dislocated Worker Grants for Disaster Recovery

The DWGs are requested through Iowa Workforce Development. Disaster DWGs provide funding to create temporary employment opportunities to assist with cleanup and recovery efforts, when an area has been impacted by disaster.

Program Website: [National Dislocated Worker Grants from DOL](#)

7. Disaster Unemployment Assistance

The DUA is managed by Iowa Workforce Development and is a program offered in partnership with the federal Individual Assistance Program.

Program Website: [Disaster Unemployment Assistance IWD](#)

F. Coordinating Federal Agency: U.S. Department of Housing and Urban Development

The U.S. Department of Housing and Urban Development (HUD) creates strong, sustainable, inclusive communities. This is accomplished through a wide variety of grant programs specifically tailored to address individual issues within a community. HUD operates as a coordinating federal agency when working directly with the Community Development Block Grant Disaster Recovery Program. HUD works directly with IEDA to administer CDBG funding within the state and can also provide technical assistance to other State and federal primary agencies when necessary.

8. Community Development Block Grant Disaster Recovery Program

The Community Development Block Grant Disaster Recovery (CDBG-DR) Program funding is appropriated separately from CDBG by Congress to cities, counties, and states in need of recovery assistance from a major disaster. CDBG-DR grants help rebuild communities and neighborhoods that otherwise might not recover due to limited resources. CDBG-DR funds are noncompetitive, nonrecurring disaster recovery grants and are distributed by a formula that considers disaster recovery needs unmet by federal disaster assistance programs and are specifically designed for disaster recovery use.

- ❖ **Activating Mechanism** - After a Presidential Disaster Declaration, Congress may appropriate CDBG-DR funds for disaster recovery that are subject to the Stafford Act requirements.

Program Website:	<u>Community Development Block Grant Disaster Recovery Program</u> <u>HUD</u>
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G. Federal Supporting Agencies

Supporting agencies are available to assist in a specialized capacity with the support of the primary and coordinating agencies. Their role aligns with their agency missions and may not be needed at all times during disaster recovery.

U.S. Small Business Administration

If a business or private nonprofit organization has suffered physical damage or a small business or private nonprofit organization of any size has sustained economic injury after a disaster, it may be eligible for financial assistance from the U.S. Small Business Administration (SBA). If a business—regardless of size—is located in the declared disaster area, owners may apply for a long-term, low-interest loans to repair or replace damaged property. Even if property was not damaged, a small business owner or a private nonprofit organization may apply for a working capital loan from the SBA to relieve the economic injury caused by the disaster.

SBA is responsible for providing affordable, timely, and accessible financial assistance to private nonprofit organizations and businesses of all sizes located in a declared disaster area. Financial assistance is available in the form of low-interest, long-term loans for losses that are not fully covered by insurance or other recovery programs. SBA's disaster loans are the primary form of federal assistance available for the repair and rebuilding of nonfarm, private-sector disaster damaged businesses. The physical disaster loan program is the only form of SBA assistance not limited to small businesses.

Under a Presidential Disaster Declaration (for Individual Assistance and/or Public Assistance), SBA offers different types of loans depending on the declaration and the location of the business.

The amount borrowed through SBA disaster loan programs cannot exceed a combined total of \$2 million.

Program Website: [SBA Small Disaster Loans](#)

9. Business Physical Disaster Loans

SBA provides low-interest disaster loans to businesses of all sizes, private nonprofit organizations, homeowners, and renters except those defined as an agriculture enterprise as defined in [13 CFR § 123.201 \(a\)](#). SBA disaster loans can be used to repair or replace the following items damaged or destroyed in a declared disaster: real estate, personal property, machinery and equipment, and inventory and business assets.

If the business is in a declared disaster area and has experienced damage, it may be eligible for financial assistance from the SBA. Under a Presidential Disaster Declaration for Public Assistance, private nonprofit facilities that provide other essential services as described in [44 CFR 206.221 \(e\) \(7\)](#) that experienced physical damage must apply to the SBA prior to applying to the Federal Emergency Management Agency (FEMA) for assistance under the Public Assistance Program.

- ❖ **Activating Mechanism** - Based on the completion of a damage assessment and at the request of the governor, SBA disaster loans can be issued along with a Presidential Disaster Declaration, or as part of an agency physical disaster declaration by SBA or U.S. Department of Commerce.

Program Website: [SBA Business Physical Disaster Loans](#)

10. Economic Injury Disaster Loans

SBA's Economic Injury Disaster Loan Program (EIDL) provides for necessary working capital until normal operations resume after a disaster. These loans are available to small businesses, small agricultural cooperatives, aquaculture businesses, and private nonprofit organizations, regardless of whether they had property damage.

Under a Presidential Disaster Declaration for Individual Assistance, small business owners in declared and contiguous counties are eligible for EIDLs. For Public Assistance, EIDLs are not available unless a disaster is also separately declared by SBA.

- ❖ **Activating Mechanism** - Based on the completion of a damage assessment and at the request of the governor, SBA EIDLs can be issued along with a Presidential Disaster Declaration for Individual Assistance, as part of an agency physical disaster declaration by SBA, or a Secretary of Agriculture Declaration.

Program Website: [SBA Economic Injury Disaster Loans](#)

Federal Emergency Management Agency

The mission of the Federal Emergency Management Agency (FEMA) is to support citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards. FEMA is one of the potential coordinating federal agencies within the Economic RSF and can provide technical assistance to other federal agencies within the Economic RSF. FEMA’s technical assistance will generally come in the form of impact data from within its own programs, as it offers grants for public property damage. This information can be extrapolated into impacts specific to the Economic RSF and impacts that can be expected due to the damage sustained.

11. Public Assistance Program

HSEMD acts as the grantee in the Public Assistance (PA) Program. FEMA awards grants to assist certain private nonprofit organizations (PNP) with the response and recovery from disasters. The program provides funding for debris removal, implementation of emergency protective measures, and permanent restoration of infrastructure.

A PNP in a declared county that provides an “essential government service” that also owns or operates a “critical facility” as defined in [44 CFR 206.221 \(e\)](#) can apply directly to FEMA.

When a PNP has an impacted facility that provides noncritical, essential social services as defined in [44 CFR 206.221 \(f\)](#), the PNP must apply first for an SBA loan prior to requesting additional assistance from FEMA for permanent facility repairs. Assistance may be available if SBA declines the PNP’s application or approves a loan insufficient to cover repair costs. PNPs that provide both essential government services, as well as noncritical essential social services, can apply for emergency work cost reimbursement under the PA program. Examples of critical services and non-critical essential services can be found in [FEMA Public Assistance Program and Policy Guide](#).

❖ **Activating Mechanism** - Presidential Disaster Declaration for Public Assistance.

Program Website:

[FEMA Public Assistance Program Tools](#)

U.S. Department of Agriculture, Farm Service Agency

The U.S. Department of Agriculture’s Farm Service Agency (FSA) has several programs to assist producers with disaster recovery. Producers are encouraged to report incidents to their local FSA offices in a timely manner to obtain information regarding these programs.

FSA’s recovery programs are grouped together.

- *Crops and Plants* - prepare for, and recover from, losses of crops, trees, bushes, and vines with the Tree Assistance and Noninsured Crop Disaster Assistance programs.
- *Animals and Livestock* - financial assistance for livestock, honeybees, and farm-raised fish losses due to qualifying natural disasters and events with the Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish, and Livestock Forage Disaster and Livestock Indemnity programs.

- *Conservation* - repair damage caused by natural disasters such as severe erosion, debris-clogged waterways, downed timber, damaged or destroyed farm structures, repeat flooding, or emergency measures to cope with severe drought with the Conservation Reserve Program–Emergency Haying and Grazing, Emergency Conservation, Emergency Forest Restoration, Environmental Quality Incentives, and Emergency Watershed Protection programs, along with the Agricultural Conservation Easement Program–Wetland Reserve Easements.

There are two other programs that offer additional assistance for farmers, ranchers, foresters, and other producers who are currently enrolled in USDA Farm Service Agency and Natural Resources Conservation Service programs that can be leveraged as well are the Emergency Loan and Disaster Set-Aside programs.

- The Emergency Loan Program provides loans to help producers recover from production and physical losses due to drought, flooding, other natural disasters, or quarantine.
 - The Disaster Set-Aside Program applies specifically to producers who have existing direct loans with the USDA Farm Service Agency and need to “set-aside” scheduled payments temporarily, due to designated natural disasters.
- ❖ **Activating Mechanism** - Each individual program listed above has differing mechanisms to initiate. Most are either a U.S. Secretary of Agriculture Disaster Designation and/or a Presidential Disaster Declaration.

Program Website:

[USDA FSA Recovery Programs](#)

1.6.4 Nondisaster Programs

U.S. Department of Agriculture, Rural Development

USDA provides the Intermediary Relending Program, which provides one percent (1%) low interest loans to local intermediaries that relend to businesses to improve economic conditions and create jobs in rural communities. These intermediaries need to have the legal authority to operate a revolving loan fund, the ability to provide adequate assurance of repayment of the loan, and a successful record of assisting rural businesses and communities making and servicing commercial loans.

The funds can be used:

- To acquire, construct, convert, enlarge or repair a business or business facility, particularly when jobs will be created or retained.
- To purchase or develop land (easements, rights-of-way, buildings, facilities, leases, and materials).
- To purchase equipment, machinery or supplies, or make leasehold improvements.
- For start-up costs and working capital.
- For pollution control and abatement.
- For transportation services.
- To cover feasibility studies.
- Toward the building of hotels, motels, convention centers.
- For educational institutions.

- For aquaculture-based rural small business.
- To establish revolving lines of credit as described in 7 CFR Part 4274.314.

Program Website: [Intermediary Relending Program USDA RD](#)

Business and Industry

The purpose of the Business and Industry Council Guaranteed Loan Program is to improve, develop, or finance business, industry, and employment and improve the economic and environmental climate in rural communities.

Program Website: [Business & Industry Guaranteed Loan Program](#)

Iowa Workforce Development

Iowa Workforce Development manages the State of Iowa's Unemployment Insurance program.

To be eligible for unemployment insurance benefits, the claimant must:

- Be totally or partially unemployed.
- Have worked and earned a minimum amount of wages in work covered by unemployment insurance in the last 15 to 18 months.
- Have lost his or her job through no fault of their own.
- Be able and available for work.
- Be actively seeking work (work search may be waived if certain criteria are met).
- Be registered for work at a local IowaWORKS center or online.

Program Website: [Unemployment Insurance IWD](#)

Iowa Economic Development Authority

The Iowa Economic Development Authority (IEDA) builds partnerships and leverages resources to assist communities in recovering from natural disasters. This department has access to the following resources that support Iowa's disaster mitigation and recovery efforts. In the economic arena, several IEDA and U.S. Economic Development Authority programs could potentially assist in economic recovery. See the EDA section for additional details. Those include:

- Investments for public works and economic development facilities.
- Intermediary Relending Program.
- Economic development technical assistance.

12. Community Development Block Grant

IEDA administers the federal Community Development Block Grant (CDBG) program in all of Iowa's incorporated cities and counties, except those designated as HUD entitlement areas. Authorized under the Housing and Community Development Act, the main goal of the program is to develop viable

communities by providing decent housing and suitable living environments, and expanding economic opportunities, principally for persons of low and moderate incomes. In Iowa, the CDBG program can be used to fund eligible activities, including public facilities such as water and sewer facilities and community buildings, housing rehabilitation, and economic development and job training. All projects must meet the national objectives as defined by HUD. CDBG is a competitive grant with eligibility requirements determined with application and approval through HUD.

CDBG can be specifically designated for certain disaster recovery operations and is identified as a relevant program under other RSFs.

- ❖ **Activating Mechanism** - Successful application approved for funding by Iowa Economic Development Authority and through cooperation with the Department of Housing and Urban Development.

Programs Website:

[Iowa Economic Development Authority](#)

U.S. Economic Development Administration

The U.S. Economic Development Administration oversees three technical assistance programs (national, local, and higher education) that promote economic development and alleviate unemployment, underemployment, and out-migration in distressed regions. These programs provide grants or cooperative agreements (referred to throughout this document as investments) to: (1) invest in institutions of higher education to establish and operate university centers to provide technical assistance to public and private-sector organizations with the goal of enhancing local economic development; (2) support innovative approaches to stimulate economic development in distressed regions; (3) disseminate information and studies of economic development issues of national significance; and (4) finance feasibility studies and other projects leading to local economic development. These programs aid the long-range economic development of regions with severe unemployment and low per capita income.

Program Website:

[EDA Technical Assistance Grant Programs](#)

U.S. Department of Labor

13. Workforce Innovation and Opportunity Act (WIOA) programs

The Workforce Innovation and Opportunity Act is designed to strengthen and improve our nation’s public workforce system and help put Americans, especially youths, and those with significant barriers to employment, back to work. WIOA supports innovative strategies to keep pace with changing economic conditions and seeks to improve coordination between the core WIOA and other federal programs that support employment services, workforce development, adult education and literacy, and vocational rehabilitation activities. WIOA authorizes key employment training programs and the American Job Center service delivery system to help workers acquire the tools and skills they need to be successful and to connect employers to the skilled workers they need. WIOA grant funds are made available to states and Indian tribes. Eligible applicants must be able to show how they plan to implement these programs. Additional eligibility requirements may apply.

❖ **Activating Mechanism** - None, though dependent on funding allocation by Congress.

Program Website:

[Workforce Innovation and Opportunity Act](#)

1.6.5 Private Nonprofit agencies

Chambers of Commerce

Chambers of Commerce are organized at all levels of government. They are nongovernment entities that work directly with businesses. Chambers of Commerce can be leveraged to support business recovery and can also be requested to support preparedness activities for businesses such as business continuity planning support.

The U.S. Chamber of Commerce Foundation Corporate Citizenship Center developed guides to support both preparedness and recovery for local chamber efforts as well as small businesses.

Program Website:

[Guides for preparedness and recovery from the U.S. Chamber of Commerce](#)