

1.0 Recovery Support Function: Housing

1.1. Core Capability

The core recovery capability for housing is the ability to implement housing solutions that effectively support the needs of the whole community and contribute to its sustainability and resilience.

The Iowa Department of Homeland Security and Emergency Management (HSEMD) coordinates the efforts of the Housing 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

As identified in the National Disaster Recovery Framework (NDRF), the mission of the Housing RSF is to address housing recovery objectives and assist with the process of placing disaster survivors in permanent housing.

A number of factors or obstacles may affect the ability of renters, homeowners, or landlords to retain, obtain, or create permanent housing, including the financial ability to secure, repair, or rebuild permanent housing. For renters, an obstacle may be the ability to find, and afford, postdisaster rental housing. For homeowners and landlords, adequate insurance and/or the ability to finance the cost of repairs or rebuilding may be obstacles. The timeliness and effect of local land use decisions, environmental and historic preservation laws, and the building code plan review, permitting, and inspections process all contribute to building resilient communities. Cost and availability of labor and material, the ability to obtain adequate flood insurance in the future, and the decisions made by local government should be coordinated with the consideration of recovery program resources.

As local officials assess their preliminary housing impacts and their postdisaster recovery needs, government agencies can provide technical assistance and support. Federal, State, and local government departments and agencies have a wide range of critical tasks when developing an inclusive housing recovery process. The activities listed below are examples of potential activities State agencies could support with local engagement under the Housing RSF:

- In the pre-event phase, plan, train, and exercise for housing recovery core capability. Integrate lessons learned into existing plans.
- Identify and leverage State, federal, and nongovernmental resources available for housing recovery needs.
- Facilitate problem solving, improve access to resources, and foster coordination among State and federal agencies, nongovernmental partners, and stakeholders.

1.3. Responding Agency Hierarchy

A variety of partner agencies and organizations have important roles in the implementation of the Housing RSF. Each identified agency is designated a primary, coordinating, or supporting role based on its specific authorities, resources, and capabilities necessary for accomplishing the mission of the RSF.

Consistent with the National Disaster Recovery Framework (NDRF), the coordination of programs delivered by these agencies can be done quickly based on their intended use, funding, population served, population requirements, and authorities.

The three recovery roles are:

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

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

Supporting Agency: Assists the primary and coordinating agencies with recovery actions consistent with their resources and capabilities

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

Agency Role Identification	
Primary State Agency:	Iowa Finance Authority
Primary Federal Agencies:	Federal Emergency Management Agency, U.S. Department of Agriculture, U.S. Department of Justice, U.S. Department of Housing and Urban Development
Coordinating State Agency:	Iowa Department of Homeland Security and Emergency Management
Coordinating Federal Agency:	U.S. Department of Housing and Urban Development
Supporting State/Federal Agencies:	Iowa Economic Development Authority, Iowa Department of Human Services, Iowa Department of Natural Resources, U.S. Department of Health and Human Services, U.S. Department of Veterans Affairs, U.S. Environmental Protection Agency, U.S. Small Business Administration
Private/Nonprofit Partners:	Iowa Disaster Human Resource Council, Lutheran Services of Iowa, American Red Cross, Corporation for National and Community Service, councils of government

1.4. Recovery Continuum - Transition from Response to Recovery

During a disaster event, the State Emergency Operations Center (SEOC) may be activated for the coordination of emergency response resources. Depending on the type and severity of the disaster event, Emergency Support Functions (ESFs) are activated to effectively address response needs. As the disaster

management tasks transition from response to recovery, HSEMD leadership initiates a transition to the Housing RSF. Once the Housing RSF activates, each ESF primary agency ensures a smooth transition from response to recovery activities.

The primary State agency identified in the *Iowa Emergency Response Plan* for the Mass Care ESF is responsible for briefing the primary State agency within the Housing RSF. HSEMD is the overarching coordinating agency ensuring open communication and coordination when transitioning from ESF to RSF. This transition effort becomes the basis of a recovery strategy for the Housing RSF and is scalable to the type, impacts, and magnitude of the disaster event. Federal activation of the Housing RSF is generally considered upon request of the State based on one or more of the following factors:

- When there is an activation of ESF 6 (mass care, emergency assistance, temporary housing, and human services).
- When the president declares a major disaster under the Stafford Act and the Individual Assistance (IA) Program activates.
- When, following a Presidential Disaster Declaration, Congress appropriates funding for the Community Development Block Grant-Disaster Recovery program.
- When recovery activities addressing housing impacts involve more than one Housing RSF primary agency.

Figure 1: Transition from Response to Recovery, 2016. Source: HSEMD



1.5. Housing Recovery Responsibilities by Magnitude of the Disaster

By gauging the magnitude of the event affecting a jurisdiction, each agency's roles can be identified to expedite the recovery process. Identification of recovery roles allows each respective State agency to easily see the agencies they will need to coordinate with, which aspect of recovery they will assist with, and at what magnitude level they will be needed in order to expedite the recovery process. The majority of recovery efforts under the Housing RSF are long-term in duration. Severe-magnitude events necessitate long-term recovery actions to address issues that go beyond both short-term and intermediate recovery programs and resources.

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. Agencies with a primary, coordinating, or supporting role in housing recovery can be consistent with the needs of the impacted community.

Magnitude



MINOR

Minor events usually remain within the local community's jurisdiction. These events include damage to dwellings with minimal structural issues and minor loss of contents. When requested, HSEMD will provide and/or coordinate technical assistance, identifying existing local and State resources that could be utilized for recovery tasks.

Magnitude



MODERATE

Moderate events may result in a Governor's Proclamation and, if needed, a U.S. Small Business Administration (SBA) Declaration for assistance. The Governor's Proclamation activates the *State of Iowa Disaster Recovery Plan*, formalizing the structure for delivering State resources to local communities. Recovery requires a joint effort from local, county, and State personnel to assess the need for equipment, technical assistance, supplies, and essential services. HSEMD will coordinate with local officials on the damage assessment of the housing stock. Damage can encompass a wide range of issues but commonly consists of housing that is uninhabitable and requires repair.

Magnitude



SEVERE

An event of this magnitude may surpass the ability of the community and State to recover without additional federal resources. Not all federal programs are automatically activated for every disaster event. In the Housing RSF, several factors contribute to the scale and availability of funding. Factors include the type and severity of damage to the housing stock of the community, and the level of insurance coverage that exists for those impacted residents. The State functional roles and responsibilities remain consistent from a moderate to severe event. However, when federal resources are activated, the functional structure of the Housing RSF expands to include other coordinating, primary, and supporting federal agencies.

1.6. Non-Disaster Programs and Resources

These programs offer assistance that are not disaster dependent. For additional information on the specific details associated with these programs, review the information available on the websites provided at the end of each description.

Iowa Finance Authority

As the primary agency, the Iowa Finance Authority (IFA) has the role of coordination, identification of housing needs and information and referral. The Iowa Finance Authority offers a variety of programs that address a continuum of housing needs, from homeless assistance, to multifamily rental, to single-family home ownership.

In addition to offering statewide affordable housing resources, IFA offers a wide variety of other programs to assist in community development, including the issuance of tax-exempt bonds, providing low-cost funds for drinking water and wastewater facilities in Iowa, and Iowa Title Guaranty, which offers guaranteed title to real property in Iowa.

IFA housing programs provide assistance to address housing needs in general, but programs can benefit disaster recovery if funding is available. Some relevant programs include Local Housing Trust Fund Program, Low Income Housing Tax Credit Program, and Iowa Mortgage Help Program. The IFA-sponsored website IowaHousingSearch.org can also be tailored to disaster recovery when necessary.

1. Local Housing Trust Fund Program

The Local Housing Trust Fund Program supports housing needs across the state of Iowa. There are currently 26 local or regional program delivery centers. The range of activities that each center offers varies, but can include housing education, transitional housing, homelessness prevention, rent assistance, demolition and infill, rental rehabilitation, new construction, homeownership assistance, and owner-occupied rehabilitation and repair.

Eligible uses of funding:

- State dollars can only be used to fund programs that benefit households earning at or below 80 percent of the state or local median household income.
- Thirty percent of funds assist households at or below 30 percent of the state or local median household income.

Program Website:	Local Housing Trust Fund
Federal Agency:	Department of Housing and Urban Development
State Agency:	Iowa Finance Authority

2. Low-Income Housing Tax Credit Program

The Low-Income Housing Tax Credit (LIHTC) Program incentivizes eligible private developers and investors (individuals, nonprofits, businesses, and partnerships) to participate in the development of affordable rental housing for households living on fixed or limited incomes. The tax credit provides a dollar-for-dollar reduction (credit) to offset an owner’s federal tax liability on ordinary income for a 10-year period. In exchange, the owner agrees to keep the rents and income restrictions in place for a total of 30 years.

General LIHTC Project Eligibility Requirements:

- Projects may be new construction, substantial rehabilitation, or acquisition and rental rehabilitation.
- Projects are designated as either family projects or as serving persons aged 55 years and older or 62 years and older.
- Projects are income- and rent-restricted during the allocation process as follows:

- At least 20 percent or more of the units in the project are occupied by households that earn up to 50 percent of the area median gross income. Unit rents are restricted to a maximum of 50 percent of the area median gross income.
- At least 40 percent or more of the units in the project are occupied by households that earn up to 60 percent of the area median gross income. Unit rents are restricted to a maximum of 60 percent of the area median gross income.
- At least 40 percent or more of the units in the project are occupied by households that earn up to 80 percent of the area median gross income as long as the average income/rent limit in the project is 60 percent or less of the area median income.

Disaster-specific exceptions:

There are Internal Revenue Service (IRS) provisions that provide relief to both the owner and displaced households affected by disaster situations that damage or destroy LIHTC units and/or properties or cause households to be displaced and in need of immediate, temporary housing.

IRS Revenue Rulings 2014-49 and 2014-50 detail information on provisions for owners to follow if losses occur to their project(s) that result in the issuance of a Presidential Disaster Declaration for the county in which the property is located.

IRS provisions allow owners to temporarily suspend income limitations for households seeking to reside in existing LIHTC properties not affected by a disaster as long as the household is relocating from a jurisdiction that has been designated for Individual Assistance within one year of the declaration.

Program Website:	Iowa Housing Tax Credit Program
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3. Iowa Mortgage Help

Iowa Mortgage Help is available to any homeowner who is having difficulty making mortgage payments or facing foreclosure. Homeowners should contact the hotline at 1-877-622-4866 or visit the [Iowa Mortgage Help website](#). The program provides a statewide referral hotline, foreclosure intervention and negotiation, and mediation services with loan servicers and lenders.

4. IowaHousingSearch.org

IowaHousingSearch provides an up-to-date listing of rental housing. Maps and photos are provided on the website along with a bilingual call center (1-877-428-8844) for search help. Information can be found 24 hours per day, seven days per week.

Programs Website:	Housing Search
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Iowa Economic Development Authority

The Iowa Economic Development Authority (IEDA) builds partnerships and leverages resources to assist communities recovering from natural disasters. IEDA has access to the following resources that support Iowa's housing disaster recovery efforts:

- Single-family, owner-occupied home rehabilitation program for low- to moderate-income home owners in communities with less than 50,000 residents.
- Technical assistance with the Iowa Green Streets criteria which support sustainable, high-performing homes and other buildings.
- Tax credits for development of workforce housing. (Currently, the Workforce Housing Tax Incentive program is not accepting new applications due to an extensive wait list for credits).

5. 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 U.S. Department of Housing and Urban Development (HUD) entitlement areas. Authorized under the Housing and Community Development Act of 1974, which states 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, economic development, and job training.

The authorizing statute of the CDBG program requires that each activity funded, with the exception of planning and program administration, meets one of the three national objectives of:

- Benefiting low- and moderate-income (LMI) persons;
- Aiding in the prevention or elimination of blight; and
- Having a particular urgency (referred to as urgent need).

CDBG can be used to fund eligible activities, including public facilities, urban development, housing rehabilitation, and economic development. CDBG is a competitive grants program offered under HUD. CDBG funding has particular eligibility requirements that must be met to qualify.

❖ **Activating Mechanism** - Successful application approved for funding by the Iowa Economic Development Authority. This is a competitive grant with eligibility requirements determined within the State application approved by HUD.

Program Website:	Iowa Economic Development Authority
Federal Agency:	U.S. Department of Housing and Urban Development
State Agency:	Iowa Economic Development Agency

6. Community Development Block Grant - Opportunities and Threats

A portion of Community Development Block Grant funds are reserved for communities facing an imminent threat to the public requiring immediate assistance.

These activities are funded through the CDBG program:

Health and Safety Threat Projects

Eligibility requirements:

- An immediate threat must exist to health, safety, or community welfare that requires immediate action.
- The threat must result from unforeseeable and unavoidable circumstances or events.
- Must meet one of the three national objectives of the CDBG program.
- No known alternative project or action would be more feasible than the proposed project.
- Sufficient other local, State, or federal funds (including the competitive CDBG program) either are not available, or cannot be obtained, within the time frame necessary to address the problem.

Opportunity for Sustainable Community Activities

Eligibility requirements:

- Must meet one of the three national objectives of the CDBG program.
- Consistent with sustainability and smart growth principles.
- Provides a beneficial impact on the standard of living and quality of life of proposed beneficiaries.
- Ready to proceed and be completed in a timely manner.
- Leverages the maximum amount of local funds possible.
- Will continue to remain viable after CDBG assistance.
- Meets funding standards established by the minimum funding criteria set forth in the rule.
- Applicants provide adequate information to IEDA on total project design and cost, as requested.
- Innovative and could be replicated in other communities.
- Meets or exceeds the minimum building and site design criteria established by IEDA.

Program Website:	IEDA CDBG Opportunities and Threats
Federal Agency:	U.S. Department of Housing and Urban Development
State Agency:	Iowa Economic Development Agency

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

1.7.1 State Agencies and Programs

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

As the coordinating agency, the Iowa Department of Homeland Security and Emergency Management commits to facilitating the following:

- A process by which disaster-related provisions are activated.
- Communication among stakeholders are streamlined and collaboration is ongoing.
- Program responsibilities and roles are explicitly defined and carried out.
- Necessary program authorities are in place.

- Support to the Housing Recovery Work Group/Task Force on actions and activities.
- Unmet needs and additional assistance are identified.¹

7. Hazard Mitigation Grant Program

HSEMD, acting as the grantee in this program, provides funding to local governments and eligible private, nonprofits following a Presidential Disaster Declaration. The amount of available Hazard Mitigation Grant Program (HMGP) funding to the applicant is based upon the estimated total of federal assistance, subject to a sliding scale formula outlined in 44 CFR § 206.432(b). The key purpose of HMGP is to ensure the opportunity to take critical mitigation measures to reduce the loss of life and property from future disasters is not lost during the reconstruction process following a disaster.

Hazard mitigation project funds do not have to be spent in disaster-impacted areas. Projects can be developed in any jurisdiction with a current, federally approved, hazard mitigation plan. In minor events, funding from another disaster event can be used to address unmet housing recovery needs.

❖ **Activating Mechanism** - A Presidential Disaster Declaration.

Program Website:	Iowa Homeland Security and Emergency Management, HMA program
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B. Primary State Agency: Iowa Finance Authority

The Iowa Finance Authority (IFA) provides the subject matter expertise to assist with the identification of unmet housing needs, information sharing, and program referral.

As the primary agency, IFA is responsible for the following:

- Identifying and gaining consensus for long-term housing priorities and reviewing local housing programs for unmet housing needs with local and State partners.
- Representing the housing working groups on the Recovery Task Force.
- Synchronizing the efforts of the Housing Recovery Working Group.
- Providing technical assistance to support local recovery planning and postdisaster activities for long-term housing recovery including strategies to:
 - Strengthen the housing market.
 - Assist in the development and preservation of affordable rental properties.
 - Support information sharing for housing partners engaged in recovery activities.

C. Supporting State Agencies and Programs

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

¹ [Overview of Disaster Housing Programs for Federal, State, Tribal, and Local Government and Nongovernmental Organizations Annex 1](#)

Iowa Department of Human Services

The Iowa Department of Human Services (DHS) facilitates technical assistance to agencies that provide housing to populations with access and functional needs. DHS also administers the Iowa Individual Assistance Grant Program, which provides small grants to homeowners for disaster recovery needs. DHS also participates in the Housing Recovery Working Group/Task Force as needed.

The State’s Disaster Case Management Program, as discussed in more detail in the Health and Social Services RSF, supports citizens when activated by a Governor’s Proclamation. The intent of the disaster case management program is not specific to housing, although, like other programs, citizens’ needs for housing is included in the discussion by disaster case management specialists.

8. Iowa Individual Assistance Grant Program

This program provides grants of up to \$5,000 for households with incomes up to 200 percent of the federal poverty level. The federal poverty level is adjusted annually. Grants are available for home or vehicle repairs, replacement of clothing or food, and for the expense of temporary housing. Original receipts are required for those seeking reimbursement for actual expenses related to storm recovery. Potential applicants have 120 days from the date of the Governor’s Proclamation to submit a claim. This program is specifically designed for disaster recovery use.

- ❖ **Activating Mechanism** – A Governor’s Proclamation. If a Presidential Disaster Declaration for federal Individual Assistance is issued for the same event, the State program is automatically canceled for that location.

Program Website:

[Iowa Department of Human Services Disaster Assistance Programs](#)

9. Iowa Disaster Case Management Program

The Iowa Disaster Case Management Program is activated via a Governor’s Proclamation for the Iowa Individual Assistance Grant Program and is designated by county.

Disaster Case Management includes time-limited services to eligible households for the development and implementation of a disaster recovery plan. Staff provide guidance and referral for obtaining available services or advocating for additional resources from various providers that address a serious need essential to the household to prevent, mitigate, or overcome a disaster-related hardship, injury, or adverse condition.

Disaster case managers serve as a primary point of contact, assisting the household in coordinating necessary services and resources to address the client’s complex disaster recovery needs in order to re-establish normalcy. Disaster case managers rely on the client to play an active or lead role in their recovery.

- ❖ **Activating Mechanism** – A Governor’s Proclamation. If a Presidential Disaster Declaration for federal Individual Assistance is issued for the same event, the State disaster case management program is still in effect for that county.

Program Website: [Iowa Department of Human Services Disaster Assistance Programs](#)

Iowa Department of Natural Resources

The Iowa Department of Natural Resources (DNR) works with jurisdictions to develop and administer local floodplain management programs, coordinate the National Flood Insurance Program (NFIP), and assist the Federal Emergency Management Agency (FEMA) and HSEMD in responding to flooding disasters. The DNR provides technical resources for communities to prepare for, respond to, and recover from, flooding events.

10. National Flood Insurance Program

The National Flood Insurance Program (NFIP) makes federally backed flood insurance available to homeowners, renters, and business owners in communities. Community participation in the NFIP is voluntary, but there are many advantages to participating. Flood insurance is intended to provide an alternative to disaster assistance and to reduce the escalating costs of repairing damage to buildings and their contents caused by floods. In addition to providing flood insurance and reducing flood damage through floodplain management regulations, the NFIP identifies and maps the nation's floodplain. Mapping flood hazard areas creates broad-based awareness of flood hazards and provides the data needed for floodplain management programs to actuarially rate new construction for flood insurance.

Program Website: [Iowa Department of Natural Resources Floodplain Management](#)

1.7.2 State Private/Nonprofit Partners and Programs

Councils of Government

Councils of Government (COG) and Regional Planning Commissions (RPC) are often the organizations a community will turn to for technical assistance, administrative support, planning, and grant writing. Staff support activities and manage local housing programs that vary depending on the needs of the community and program requirements.

Program Website: [Iowa COG](#)

Habitat for Humanity

Habitat for Humanity is a nonprofit organization that helps families build and improve places to call home. Their mission is focused on building strong and stable communities. Habitat brings people together to build, rehabilitate, and maintain safe, decent, and affordable homes. Volunteers are organized in chapters across the state and have access to skilled volunteers to support postdisaster repairs to make homes safe and habitable. Volunteers with Habitat for Humanity work under the guidance of licensed

workers. Habitat’s disaster response programs work with local communities to address a variety of housing needs after natural disasters. Depending on the needs, Habitat has the capacity to repair, rehabilitate, or build new homes to meet Habitat for Humanity quality standards and local building codes. Habitat for Humanity can self deploy or, providing there is a Presidential Disaster Declaration, can be activated through a Corporation for National Community Service (CNCS) mission assignment. In Iowa, Habitat for Humanity is organized into branches with designated service areas.

Iowa Disaster Human Resource Council

The Iowa Disaster Human Resource Council (IDHRC) is designated as Iowa’s Voluntary Organizations Active in Disaster (VOAD) and serves as Iowa’s Citizen Corps Council. The IDHRC is comprised of faith-based and voluntary agency representatives from throughout the state as well as representatives from key government agencies. Group members identify and address the unmet needs of Iowa’s citizens impacted by disaster events and may assist with the coordination of volunteers and donations during the activation of the State Emergency Operations Center as requested. The IDHRC encourages the formation of similar groups at the local level.

Program Website:

[Iowa Disaster Human Resource Council](#)

Lutheran Services of Iowa (LSI)

The statewide Lutheran Disaster Response Team mobilizes in support of disaster survivors. They provide a range of services to individuals including the replacement of destroyed items and short-term sheltering in instances where no other resource is available.

1.7.3 Federal Agencies Roles, Responsibilities and Programs

D. Coordinating Federal Agency: Housing and Urban Development

Consistent with the National Disaster Housing Strategy (NDHS) and National Disaster Recovery Framework, interim housing support is provided by the U.S. Department of Housing and Urban Development (HUD). Interim housing is a transition to permanent housing and is dependent on the period of transition as responsibility moves from ESF 6 to the Housing RSF. HUD has a list and associated map of all of their assets. Technical assistance can be provided by HUD in the following ways:

- After a disaster occurs, HUD economists can run a computer simulation program to calculate potential unmet needs in the affected area to serve as a foundation for grant requests.
- After a Presidential Disaster Declaration, FEMA shares with HUD a list of registered applicants to match against HUD assets.
- Identifying private-sector resources for partnering in disaster housing development.
- Encouraging relevant federal programs to promote or require adoption, maintenance, and enforcement of building codes and standards.

- Evaluating how well the current practices meet the needs of disaster survivors, including individuals with disabilities and with limited English.²

11. *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. 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. The CDBG-DR Program is specifically designed for disaster recovery use.

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

Program Website:	<u>CDBG-DR: Community Development Block Grant Disaster Recovery Program - HUD Exchange</u>
Federal Agency:	U.S. Department of Housing and Urban Development
State Agency:	Iowa Economic Development Agency

E. Federal Primary Agencies:

Federal Emergency Management Agency

The Federal Emergency Management Agency (FEMA) operates several programs that support the housing needs of disaster survivors. These programs are specifically designed for disaster recovery use.

12. *Federal Individual Assistance Program*

FEMA provides a suite of resources under the Individual Assistance (IA) program focused on directly supporting the needs of disaster survivors. While the IA program is activated based on a Presidential Disaster Declaration, the state selects administrative options for program delivery. The State may also request additional Other Needs Assistance (ONA) items based on past disaster experience. For some specific categories of ONA, the state will establish the maximum amount of assistance that may be awarded as part of the annual submission of FEMA Form 101-0-11.

Criteria used by FEMA to determine the severity, magnitude, and impact of a disaster event:

- Amount and type of damage (number of homes destroyed or with major damage).
- Impact on the infrastructure of affected areas or critical facilities.
- Imminent threats to public health and safety.
- Capability unique to the federal government.
- Dispersion or concentration of damage.

² National Disaster Housing Strategy, NDHS Implementation Plan

- Level of insurance coverage in place for homeowners and public facilities.
- Available assistance from other sources (federal, state, local, and voluntary organizations).
- State and local resource commitments from previous, undeclared events.
- Frequency of disaster events over a recent time period.

Individuals and Households Program

This resource provides assistance and directs services to eligible individuals and households who have uninsured or underinsured necessary expenses and serious needs. The Individuals and Households Program (IHP) assistance enables households to address disaster-related housing needs. IHP is available as Housing Assistance and Other Needs Assistance.

Housing Assistance provides funds to the applicant for lodging expense reimbursement, rental assistance, home repair, and replacement assistance. In some instances, direct housing assistance can be authorized for disaster victims that do not have a short-term housing option. Housing Assistance can include the use of FEMA-owned recreational vehicles or manufactured housing units.

Individuals may also be eligible for Other Needs Assistance including medical and dental expenses, and replacement of essential personal property such as furniture, clothing, and some appliances. Only individuals or households who do not qualify for a loan from the U.S. Small Business Administration may be eligible for certain ONA benefits.

Disaster Case Management

This is a time-limited resource that promotes partnerships between case managers and disaster survivors in order to scope and implement a household recovery plan. A household recovery plan can include resource identification, a timeline for decision-making, and any additional tools that assist with disaster survivor recovery.

FEMA has a number of other programs that can be authorized under the Individual Assistance Program umbrella. Programs addressed in other RSFs include crisis counseling and training, disaster unemployment assistance, and disaster legal services.

- ❖ **Activating Mechanism** - FEMA’s evaluation of a governor’s request for a Presidential Disaster Declaration.

Program Website:	FEMA Individual Assistance Program Tools
Federal Agency:	Federal Emergency Management Agency
State Agency:	Iowa Department of Homeland Security and Emergency Management

13. *Public Assistance Program*

HSEMD acts as the grantee in the Public Assistance (PA) Program. FEMA awards grants to assist the state, local governments, and eligible private nonprofit organizations with response and recovery projects following a declared disaster. The PA Program provides funding for debris removal, implementation of emergency protective measures, and permanent restoration of infrastructure. The program also

encourages protection from future damage by providing assistance for hazard mitigation measures during the recovery process separate from the HMGP mitigation authorization. The State works with FEMA to manage the program and administer the funding.

Additional assistance may be available under the PA Program to support short-term housing needs. The two programs listed below are currently authorized as pilot programs to support temporary essential home repairs. These programs are designed to facilitate the homeowner’s safe return to their residence until permanent repairs are made.

14. Voluntary Agencies Leading and Organizing Repair

Voluntary Agencies Leading and Organizing Repair (VALOR) is a pilot program authorized under Category B, Emergency Protective Measures, through the Public Assistance Program. The purpose of VALOR is to give residents safe, habitable and accessible short-term shelter options. VALOR is an initiative using government-provided supplies and nonprofit labor to provide temporary repair assistance to impacted owner-occupied structures to allow for safe, secure, habitable and accessible housing until long-term housing is available.

- ❖ **Activating Mechanism** – A Presidential Disaster Declaration designated for Public Assistance. The VALOR program is authorized with a Presidential Disaster Declaration for Public Assistance and written requests from the state coordinating officer to the federal coordinating officer demonstrating need. Requests are reviewed and authorized at FEMA Headquarters, Washington D.C.

Program Website:	FEMA Public Assistance Program Tools
Federal Agency:	Federal Emergency Management Agency
State Agency:	Iowa Department of Homeland Security and Emergency Management

15. Hazard Mitigation Grant Program

The State acts as the grantee in the Hazard Mitigation Grant Program (HMGP) to provide funding to local governments and eligible private nonprofits following a Presidential Disaster Declaration. The amount of HMGP funding available to the applicant is based upon the estimated total of federal assistance, subject to a sliding scale formula outlined in 44 CFR § 206.432(b). The key purpose of HMGP is to use the opportunity to take critical mitigation measures to reduce the loss of life and property from future disasters during the reconstruction process following a disaster. Under HMGP, Section 404 Property Acquisition and Demolition, projects are for the voluntary acquisition of existing at-risk structures and, typically, the underlying land, which is converted to open space through the demolition of the structure. The property is then deed-restricted.

- ❖ **Activating Mechanism** - A Presidential Disaster Declaration.

Hazard mitigation project funds do not have to be spent in disaster areas. Projects can be developed in any jurisdiction with a current hazard mitigation plan. In minor events, funding from a separate disaster event can be used to address unmet housing recovery needs.

Program Website:

[Iowa Homeland Security and Emergency Management](#)

U.S. Department of Agriculture, Rural Development

The United States Department of Agriculture (USDA) Rural Development provides home ownership opportunities to rural Iowans along with home renovation and repair programs. USDA also provides financing opportunities to elderly, disabled, or low-income rural residents in multiunit housing complexes to ensure they are able to make rent payments. USDA can also work with private lenders to guarantee loans to borrowers for the construction of rural multifamily housing units and individual homes. None of these programs is specifically designed for disaster recovery but may be used for those needs if funding is available.

16. Single Family Housing Direct Home Loans (Section 502 Direct Loan Program)

This program assists low- and very-low-income applicants to obtain decent, safe, and sanitary housing in eligible rural areas by providing payment assistance to increase an applicant's repayment ability. Payment assistance is a type of subsidy that reduces the mortgage payment for a short time. The amount of assistance is determined by the adjusted family income.

17. Single Family Housing Guaranteed Loan Program

This program assists approved lenders in providing low- and moderate-income households the opportunity to own dwellings as their primary residence in eligible rural areas. Eligible applicants may build, rehabilitate, improve, or relocate a dwelling in an eligible rural area. The program provides a 90 percent loan note guarantee to approved lenders in order to reduce risk.

18. Single Family Housing Repair Loans & Grants (Section 504 Home Repair Program)

Also known as the Section 504 Home Repair program, this provides loans to very-low-income homeowners to repair, improve, or modernize their homes, or grants to elderly very-low-income homeowners to remove health and safety hazards. Both parts of the program are only available to owner-occupied residences. Grants are available to those who are 62 years of age or older and not able to repay a loan.

19. Multifamily Housing Rental Assistance

This program provides payments to owners of USDA-financed rural rental housing or farm labor housing projects on behalf of low-income tenants unable to pay their full rent. Payments are made on behalf of the tenants and become part of the property's income, which pays operational expenses.

- ❖ **Activating Mechanism** - These funds are made available by Congress and awarded on a rolling basis until funds are expended.

Program Website:

[USDA Rural Development Housing Programs](#)

U.S. Department of Justice

The U.S. Department of Justice (DOJ) staff assures that all actions taken, both intentional and unintentional, do not exclude groups of people based on race, color, national origin, religion, sex, or disability. The NDRF and Presidential Policy Directive 8 highlight the importance of complying with the nondiscrimination requirements of civil rights statutes, addressing the needs of the whole community, and ensuring equal opportunity to access recovery efforts. DOJ staff align their efforts with recovery program delivery through HUD and FEMA for the purposes of housing recovery. Additional staff can be deployed to a joint field office for the purpose of providing additional guidance during the delivery of emergency management resources.

1.7.4 Federal Supporting Agencies

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

U.S. Small Business Administration

The U.S. Small Business Administration (SBA) conducts preliminary damage assessments to determine the degree of damage to private residences, businesses, and nonprofit agencies. Based on the results of the assessment and with a request from the governor, SBA can activate appropriate loan and financial counseling programs. After severely damaging events, loans can be made available immediately with the coordination of FEMA. There are six categories of SBA disaster loans available: real estate, personal property, economic injury, machinery and equipment, inventory, and active duty military. SBA can conduct outreach to local banks regarding loan availability. These housing programs are specifically designed for disaster recovery use.

20. Home and Personal Property Loans

SBA provides low-interest disaster loans to businesses of all sizes, private nonprofit organizations, homeowners, and renters. 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, inventory, and business assets. Homeowners may apply for up to \$200,000 to replace their primary residence. The loans may not be used to upgrade homes or make additions, unless required by local building code. In some cases, SBA can refinance all or part of a previous mortgage when the applicant does not have credit available elsewhere and has suffered substantial disaster damage not covered by insurance. Renters and homeowners may borrow up to \$40,000 to replace or repair personal property such as clothing, furniture, cars, and appliances that have been damaged or destroyed by the disaster.

- ❖ **Activating Mechanism** - Based on the completion of a damage assessment and at the request of the governor. Consistent with 13 CFR 123.3, Subpart A, a SBA disaster loan can be issued along with a Presidential Disaster Declaration, or as part of an agency physical disaster declaration by SBA, U.S. Department of Agriculture, or U.S. Department of Commerce.

Program Website:

[SBA Disaster Assistance](#)

U.S. Department of Health and Human Services

The U.S. Department of Health and Human Services (HHS) provides technical assistance and planning services for public health, healthcare, behavioral health care, and social services infrastructure. In disaster recovery, this department supports the RSF national and field-level operations with subject matter expertise and staffing support.

U.S. Department of Veteran Affairs

The U.S. Department of Veterans Affairs (DVA) provides financial and technical assistance programs designed to support veterans. The DVA Home loan program assists service members and veterans with securing a home loan guarantee and other housing-related programs to buy, build, repair, retain, or adapt a home for personal occupancy.

The U.S. Environmental Protection Agency

The U.S. Environmental Protection Agency (EPA) staff can provide technical assistance on the use of environmentally-sound and sustainable approaches in home construction. In regional offices, staff can assist communities with the conceptual design and redevelopment of an impacted area after a disaster. Land revitalization teams work within a sustainable community's program funds to link housing, transit, and brownfields revitalization. Iowa communities such as Iowa City, Coralville, New Hartford, and Waverly are examples of past project areas.

1.7.5 Federal Private Non-Profit Partners

American Red Cross

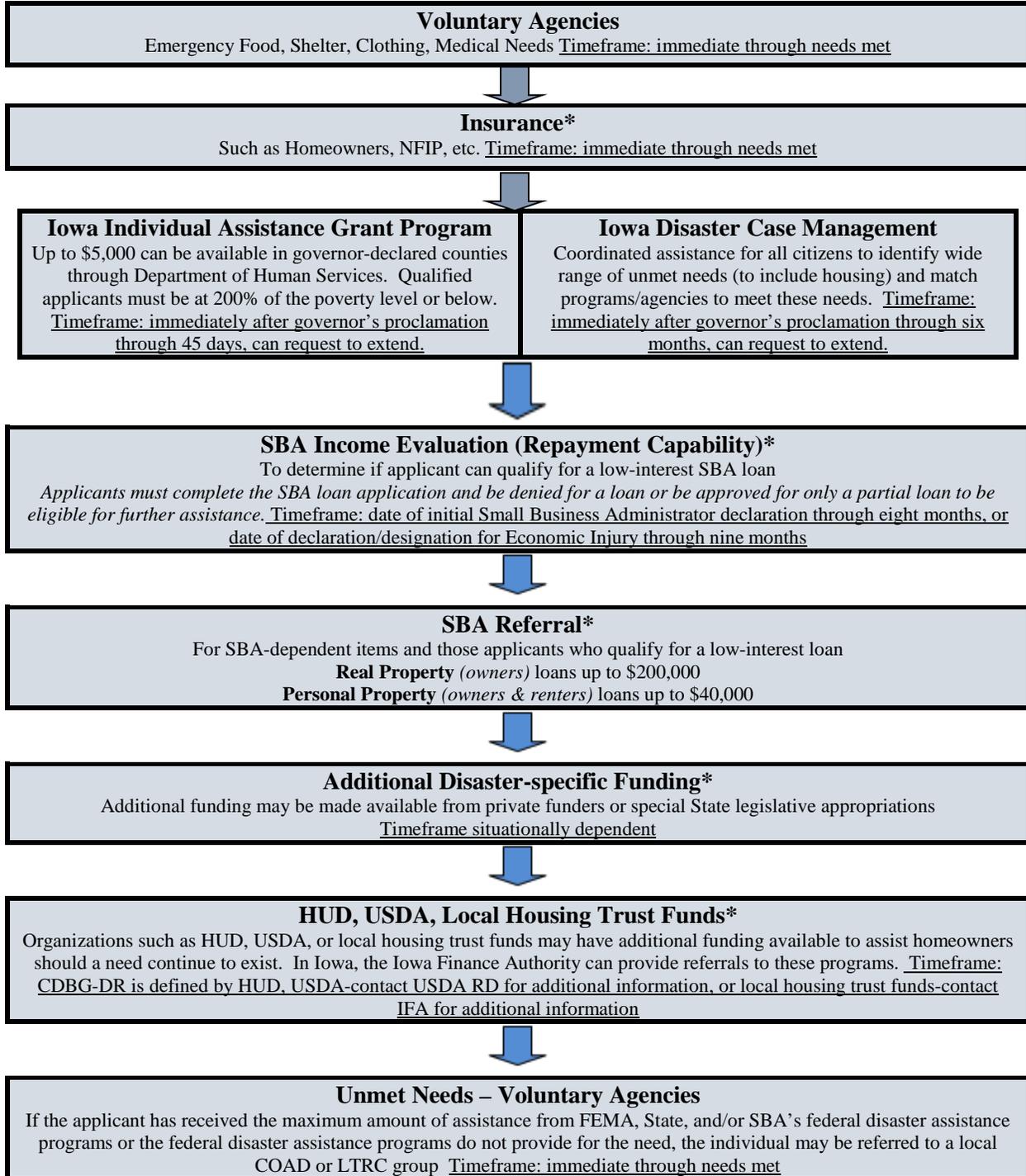
American Red Cross (ARC) staff will coordinate with other voluntary agency organizations to ensure disaster survivors who are not eligible for FEMA assistance receive all available referrals and support for housing, emergency financial assistance, medical support, and the replacement of personal items.

Corporation for National and Community Service

The Corporation for National and Community Service (CNCS) Disaster Services Unit (DSU) leads and coordinates efforts with a variety of governmental and nonprofit organizations to assist communities recover from natural disasters. One mechanism for this organization is to deploy resources including the AmeriCorps NCCC-FEMA Corps. These disaster-assistance-focused teams work with FEMA to determine activities necessary in response and recovery that can include a variety of tasks such as disaster survivor survey work, delivery of supplies to communities, public assistance damage assessment data entry, and the formulation of action plans with data analytics.

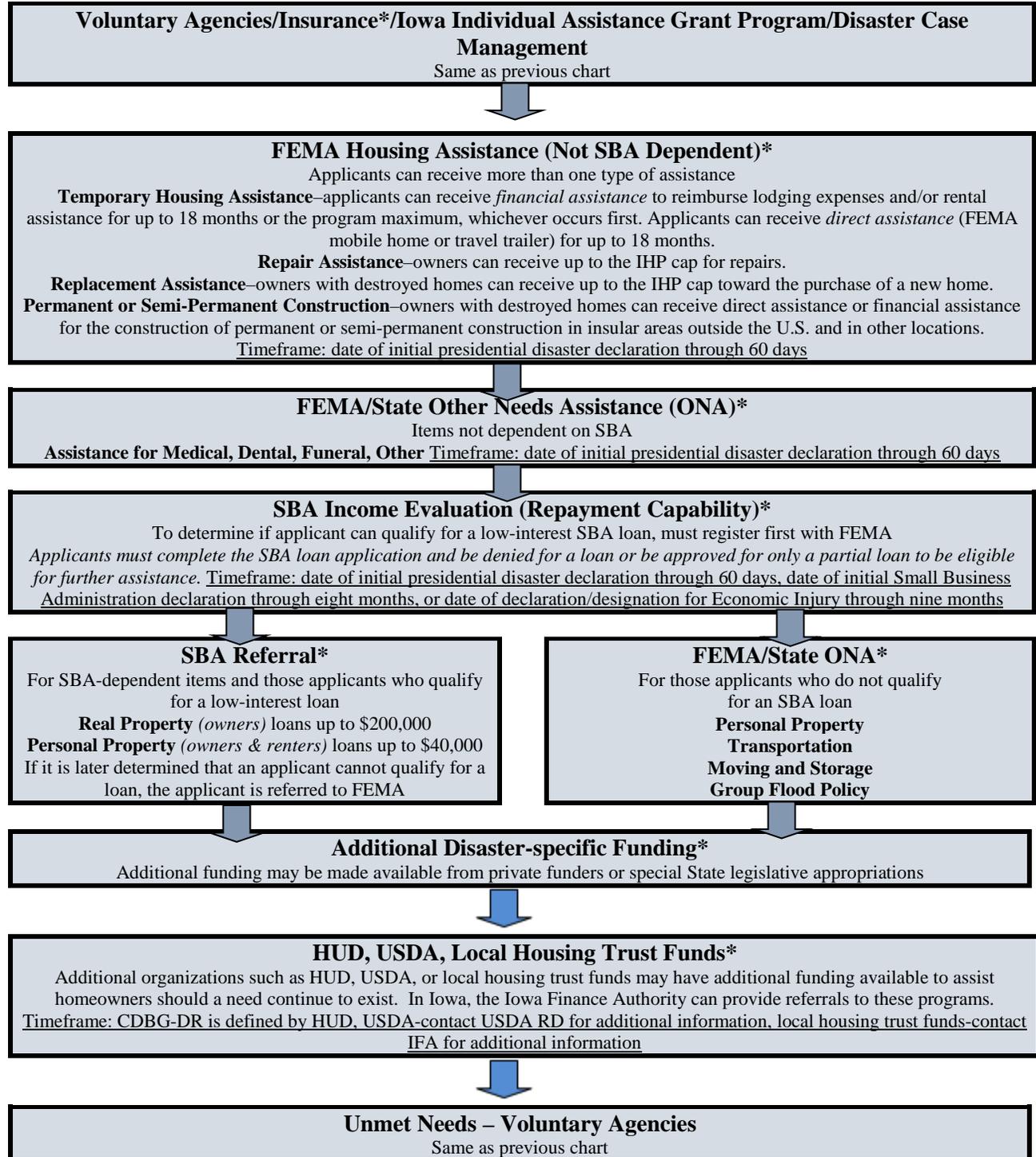
Appendix A: Sequence of Delivery Charts

Individual Sequence of Delivery **without** a Presidential Disaster Declaration for Individual Assistance



*Indicates program is most likely outside the local jurisdiction's control

Individual Sequence of Delivery **with** a Presidential Disaster Declaration for Individual Assistance



*Indicates program is most likely outside the local jurisdiction’s control