

AMENDMENT # 4 TO THE STATE OF IOWA ACTION PLAN # 2 FOR DISASTER RECOVERY

Utilizing Supplemental CDBG Disaster Recovery Funding from the Consolidated Security, Disaster Assistance, and Continuing Appropriations Act, 2009 (Public Law 110-239)

Plan de Recuperación de Desastres (Número 2), Estado de Iowa

Para solicitar un resumen en español de la asistencia disponible para la vivienda o las empresas, envíe una solicitud a community@iowalifechanging.com.

The Iowa Department of Economic Development announces the availability of a draft of an Amendment (# 4) to the State of Iowa Action Plan for Disaster Recovery - # 2. The Action Plan, as amended, details the housing, community development and business assistance plans the state proposes, using federal Supplemental CDBG (Community Development Block Grant) funding from the Supplemental Appropriations Act (P.L. 110-329, 2008). Amendment # 4 provides for the distribution of the final funding allocated to Iowa from this Act, in the amount of \$516,713,868.

This Amendment to the Action Plan may be obtained below or by contacting: Mike Miller, IDED, 200 East Grand, Des Moines, IA 50309, (phone 515.242.4807) or by email at community@iowalifechanging.com

The public is encouraged to comment on the Amendment to the Plan up until 4:30 p.m., June 26, 2009. Comments can be submitted using the form below or sent to Mike Miller at the address and phone number provided above, or by email at community@iowalifechanging.com

The “METHOD OF DISTRIBUTION” in Plan #2 is amended to read as follows:

METHOD OF DISTRIBUTION

Iowa initially received a total of \$125,297,142 under the Consolidated Security, Disaster Assistance, and Continuing Appropriations Act (P.L. 110-329). The State’s plan for use of these funds was given in the original State of Iowa Action Plan # 2 for Disaster Recovery. Amendment # 4 to Action Plan

2 provides for the distribution of the remainder of the funds allocated to Iowa, \$516,713,868, under the federal Act.

Iowa also received disaster funding of \$156,690,815 under a previous federal appropriation, the Supplemental Appropriation Act (P.L. 110-252). The State's Plan for use of these funds is given in the State of Iowa Action Plan # 1 for Disaster Recovery.

Most of the activities started under Action Plan # 1 have been continued under Action Plan # 2. In order to give the complete picture of all disaster funding provided for each activity to date, in the sections "Allocation for Activity" we are showing first the amount allocated under Amendment # 4 to Action Plan # 2, followed by the cumulative total for Action Plan # 2, followed by the cumulative total for Action Plan # 2 plus the amount allocated under Action Plan # 1.

I. HOUSING ACTIVITIES

A. Housing repair/rehabilitation, homebuyer assistance, and interim mortgage assistance.

Owner-occupied homes and rental units not slated for buyouts will receive assistance to make needed repairs and rehabilitation. Within this overall repair/rehabilitation program, different requirements will apply, depending upon the cost of the needed/requested repairs. The overall maximum for any assistance will be \$60,000. If the cost is \$25,000 or higher, then the structure will be required to meet all applicable property standards after repair. If the cost is less than \$25,000, then the full set of property standards compliance will not be required. This category of housing repair (below \$25,000) is being called Jumpstart Express, in recognition of the lesser property standards compliance. Although it has a separate name, this is not a separate activity, it is simply a different level of housing repair/rehabilitation. It is also important to note that all lead-safe housing requirements will apply to any housing repair/rehabilitation, regardless of the cost or level of rehabilitation. Households whose homes were destroyed or damaged beyond reasonable repair will be offered homebuyer assistance for replacement housing. Households who are within buyout areas will be offered assistance to maintain mortgages that would otherwise go into default, during the period before the buyout occurs. The priority for the use of funds from the current HUD disaster appropriation will for repair and rehabilitation of affordable rental units.

1. Allocation for Activity: No new funds are allocated to this activity under Amendment # 4. This brings the total allocated for this activity under Action Plan # 2 to \$30,000,000, and the grand total for the activity under Action Plan # 1 and Action Plan # 2 to \$87,518,337. Based on local need, each applicant will determine amounts to be spent among the sub-activities.

2. Eligible Applicants: Direct applicants for this activity are the cities of Cedar Falls, Cedar Rapids, Des Moines, Iowa City, and Waterloo, and "lead" counties applying on behalf of Disaster Recovery Areas consisting of the following counties, excluding the cities named above:

Area 1 counties: Allamakee, Black Hawk, Bremer, Buchanan, Butler, Chickasaw, Clayton, Fayette, Grundy, Howard, Winneshiek. The lead county for purposes of contracting/fiscal agent is Black Hawk County.

Area 2 counties: Boone, Calhoun, Cerro Gordo, Floyd, Franklin, Hamilton, Hancock, Hardin, Humboldt, Jasper, Kossuth, Marshall, Mitchell, Pocahontas, Polk, Poweshiek, Story, Tama, Webster, Winnebago, Worth, Wright. The lead county for purposes of contracting/fiscal agent is Cerro Gordo County.

Area 3 counties: Audubon, Buena Vista, Carroll, Cass, Cherokee, Clay, Crawford, Dallas, Dickinson, Emmet, Fremont, Greene, Guthrie, Harrison, Ida, Lyon, Mills, Monona, Montgomery, Obrien, Osceola, Page, Palo Alto, Plymouth, Pottawattamie, Sac, Shelby, Sioux, Woodbury. The lead county for purposes of contracting/fiscal agent is Cass County.

Area 4 counties: Cedar, Clinton, Delaware, Des Moines, Dubuque, Henry, Jackson, Lee, Louisa, Muscatine, Scott. The lead county for purposes of contracting/fiscal agent is Dubuque County.

Area 5 counties: Benton, Iowa, Johnson, Jones, Linn, Washington. The lead county for purposes of contracting/fiscal agent is Linn County.

Area 6 counties: Adair, Adams, Appanoose, Clarke, Davis, Decatur, Jefferson, Keokuk, Lucas, Madison, Mahaska, Marion, Monroe, Ringgold, Taylor, Union, Van Buren, Wapello, Warren, Wayne. The lead county for purposes of contracting/fiscal agent is Union County.

3. Threshold Criteria:

- (i) All proposed activities will take place in Presidential-declared disaster areas.
- (ii) Application is from an eligible applicant
- (iii) Applicant's capacity to undertake the activities
- (iv) Applicant's area does not overlap area(s) of other selected applicants

All applicants meeting the threshold criteria will be selected.

A contract including a plan of action will be executed with each of the successful applicants.

4. Allocation to Cities and Disaster Recovery Areas: Allocations from the amount devoted to this activity will be based on the extent of housing damage in the applicant's area. The percent of Iowa FEMA Housing Assistance awarded within the applicant's jurisdictions by September 16, 2008 will be multiplied times the current \$30 million allocation to yield the applicant's award. The percentage distribution that will be used is the same as that used in the previous award, as follows:

Area 1: 10.63%	Cedar Falls: 4.64%
Area 2: 8.65%	Cedar Rapids: 39.65%
Area 3: 2.71%	Des Moines: 3.29%
Area 4: 10.87%	Iowa City: 3.43%
Area 5: 7.88%	Waterloo: 3.42%
Area 6: 4.82%	

Redistribution of unused funds. IDED will monitor recipients' levels of progress in this activity. Should it become apparent that needs within a recipient's jurisdiction have been met, or are close to being met, IDED will seek an agreement with the recipient to reduce the amount awarded above to accommodate actual need. Recovered funds will be redistributed to the remaining recipients based on the proportion of a recipient's percentage above to the total of the percentages of remaining recipients.

B. Lead Hazard/Lead-Based Paint Abatement Training

The allocation to this activity will fund training for contractors and other professionals involved with lead hazard/lead-based paint abatement. Building capacity for this throughout the disaster recovery area is a critical need.

This activity will involve training for persons and firms serving the entire designated disaster area in Iowa. IDEED will contract directly for this activity. Training would occur at locations throughout the state. Training would be offered for several categories of specialists, most likely the following 4 categories; Sampling Technician, LBP Inspector/Risk Assessor, Abatement Contractors, and Abatement Workers. A competitive procurement process would be utilized to select the training providers, most likely through an RFP.

Allocation for Activity: No new funds are allocated to this activity under Amendment # 4. This brings the total allocated for this activity under Action Plan # 2 to \$750,000, and the grand total for the activity under Action Plan # 1 and Action Plan # 2 to \$1,000,000.

C. Housing Buyouts – FEMA Match

CDBG funds from the previous HUD disaster appropriation will be used as the 15% local match required for the FEMA home buyouts in flood-prone areas.

1. Allocation for Activity: No funds are allocated to this activity under Action Plan #2. \$20 million was allocated to this activity under Action Plan # 1.

2. Eligible Applicants: Eligible applicants to the FEMA Hazard Mitigation Grant Program

3a Threshold criterion:

(i) Receipt of an award commitment for the FEMA Hazard Mitigation Grant Program for housing buyouts.

3b. Criterion for Selection:

(ii) Projects will be funded in order of priority determined by Iowa Homeland Security Emergency Management Division.

4. Grant Size limits: Limited to 15% of the total for housing buyouts in approved FEMA Hazard Mitigation Grant Programs awards.

D. Housing Buyouts – Non-FEMA

For proposed home buyout programs in flood-prone areas for which FEMA funds are not available, CDBG funds will be available to cover all- or a large portion of the cost.

1. Allocation for Activity: \$245,000,000 is allocated to this activity under Amendment #4. This brings the total allocated for this activity under Action Plan # 2 to \$255,000,000. No funds were allocated for this activity under Action Plan # 1.

2. Eligible Applicants: City and county governments

3a Threshold criterion:

(i) Programs proposing buyouts of properties from a list maintained by FEMA and Iowa Homeland Security-Emergency Management Division containing properties condemned or likely to be condemned as a result of floods in 2008.

3b. Criterion for Selection:

(ii) Overall level of damage in the proposed buyout area, as determined by condemnation status and flood levels in each home.

(iii) Extent to which proposed buyout program supports overall flood mitigation plans for the area and community.

4. Grant Size limits: No single award can exceed \$5 million.

E. New Housing Production

Assistance will be provided to developers of new affordable rental and owner-occupied housing. These units will replace housing lost due to the disaster. The assistance may also be used for streets, sewer and water extensions linked to development of replacement housing.

1. Allocation for Activity: \$ 135,000,000 is allocated to this activity under Amendment # 4. Assuming HUD approval of Amendments #2 and #3 to Action Plan #2, this will bring the total allocated for this activity under Action Plan # 2 to \$160,082,285, and the grand total for the activity under Action Plan # 1 and Action Plan # 2 to \$182,118,022.

2. Eligible Applicants: City and county governments.

3a. Threshold criterion:

(i) All projects will be located in Presidential-declared disaster counties.

3b. Criteria for Selection:

(ii) Extent of loss of housing units in the neighborhood or community, especially those units affordable to low- and moderate income households.

(iii) Capability and experience of the applicant

(iv) Program subsidy cost per unit

(v) Time frame for completion of housing units

(vi) Proportion of units affordable to low- and moderate income household

(vii) For new rental housing, priority will be given to projects involving the disaster set-aside of the Low Income Housing Tax Credit program administered by the Iowa Finance Authority.

All criteria will be weighted equally.

4. Grant Size limits: \$60,000 per housing unit

II. ECONOMIC DEVELOPMENT

F. Small Business Stimulus

Business owners suffering physical damage or economic loss will be offered forgivable loans up to \$50,000. The purpose of these loans is to provide funds to help ensure business survival, and, to the extent possible, to remain in- or move back to the area of their original pre-flood location.

1. Allocation for Activity: No new funds are allocated to this activity under Amendment # 4. \$5 million in existing funds from Action Plan #2 are transferred from this activity to Activity G. below, Business Rental Assistance. The result is that no funds are allocated for this activity under Action Plan # 2. The total for the activity allocated under Action Plan # 1 is \$16 million. In addition, \$15 million in state funds have been allocated to this activity.

2. Eligible Applicants: The same eligible applicants listed under Activity A. above, “Housing repair/rehabilitation, homebuyer assistance, and interim mortgage assistance”, are the eligible applicants for this activity.

3. Threshold Criteria:

- (i) Capability and experience with business assistance programs, especially disaster relief
- (ii) Commitment to use the following criteria for assistance to individual businesses:
 - (a.) Business suffered physical damage or economic loss due to the 2008 disasters.
 - (b.) Receipt of a disaster loan from the U.S. Small Business Administration (SBA), a financial institution, or an economic development corporation or other equivalent types of loans.
 - (c.) Assistance to be provided as a forgivable loan equal to 25% of the loan received under (b), up to a maximum of \$50,000.
 - (d.) Commitment to re-open business within 12 month of receipt of assistance

All applicants meeting the threshold criteria will be selected.

4. Program Grant Size: Grants to local program operators will be based on the total approved SBA disaster loan amounts within the operator’s jurisdiction as of September 17, 2008, as a percent of the total SBA disaster loan amount awarded in the state. Since SBA figures have only been available at the county level, city percentages were calculated by multiplying the county SBA loan amount percentage times the city’s percentage of the county’s FEMA Housing Assistance. Percentage funds distributions by eligible applicant for both the original \$15 million and the current \$5 million are as follows:

Area 1: 6.67%	Cedar Falls: 3.09%
Area 2: 2.40%	Cedar Rapids: 61.52%
Area 3: 0.04%	Des Moines: 0.73%
Area 4: 5.63%	Iowa City: 7.40%
Area 5: 9.75%	Waterloo: 2.28%
Area 6: 0.48%	

Redistribution of unused funds. IDED will monitor recipients’ levels of progress in this activity. Should it become apparent that needs within a recipient’s jurisdiction have been met, or are close to being met, IDED will either exercise contractual requirements to reduce grant amounts, or seek a voluntary agreement with the recipient to reduce the amount awarded to accommodate the actual need. Recovered funds will first be distributed to any recipients that have remaining unfunded needs under this activity. Any remaining funds after this distribution will become available for use in the “Business Rental Assistance” program in activity G. below.

G. Business Rental Assistance

The purpose of the disaster recovery business rental assistance program is to provide financial assistance to businesses located in or planning to locate in a business rental space that was physically damaged by the 2008 natural disaster(s). Assistance is in the form of rental assistance to help offset building rental lease payments for a maximum of six months not to exceed a total award amount of \$50,000 per business. In-home businesses are not eligible for assistance.

1. Allocation for Activity: \$5 million in new funds is allocated to this activity under Amendment #4. In addition, \$5 million is transferred to this activity from Activity E., Small Business Stimulus. Assuming HUD approval of Amendment #3 to Action Plan #2, this brings the total allocated for this activity under Action Plan # 2 to \$20,000,000. No funds were allocated for this activity under Action Plan # 1. Additional funds for this activity may also come from unspent funds made available under “Redistribution of unused funds” described in both the “Small Business Stimulus” activity in F. above, and the “Loan Interest Expense Program” activity in J. below.
2. Eligible Applicants: The same eligible applicants listed under Activity A. above, “Housing repair/rehabilitation, homebuyer assistance, and interim mortgage assistance”, are the eligible applicants for this activity. Selected applicants will administer the business rental assistance program within their respective geographic areas.
3. Threshold and Selection Criteria: All applicants showing capability and experience with business assistance programs, as evidenced by successful administration of the “Small Business Stimulus” activity described in F. above, will be selected.
4. Program Grants: Funds will be awarded to selected administrators on a first-come, first-served basis, based on amounts needed for business applications approved and forwarded to IDEED.

H. SBA Loan Review

Assuming HUD approval of Amendment #2 to Action Plan #2, IDEED will contract with the Small Business Development Center (SBDC) at Iowa State University to provide services to review and renegotiate Small Business Administration (SBA) disaster loans. The SBA has agreed to revisit and adjust amortization schedules on disaster loans provided that the borrower consults with an SBDC office.

The volume of expected requests for this service is such that SBDC will have to contract for additional loan specialists. The current economic climate has exacerbated the problems for many businesses recovering from last summer’s disasters. When disaster victims apply for SBA disaster loans, repayment schedules are based on pre-disaster cash flows. Many disaster loan borrowers are now having difficulty meeting repayment schedules because they cannot achieve pre-disaster cash flows. This activity meets the national objective of addressing urgent community need.

1. Allocation for Activity: No new funds are allocated to this activity under Amendment #4. \$200,000 was budgeted for this activity under Amendment #2 to Action Plan #2. No funds were budgeted under Action Plan #1.

I. RESERVED

(IDED intends to file a separate amendment to create an activity for conversion of customers from the damaged steam plant in Cedar Rapids to an alternate power source. The proposed budget for this activity will be \$16 million from existing CDBG disaster recovery funds, plus \$5 million in state funds.)

J. Loan Interest Expense Program

This activity provides funds to pay for interest costs of businesses who obtained SBA or private lender loans for disaster recovery. The continued existence of many businesses is threatened by the expense of new debt acquired as a result of the disaster. This problem is made more acute by the recession. Funds will be provided to individual businesses, for a maximum of three (3) years. This activity meets the national objective of addressing urgent community need.

1. Allocation for Activity: \$20 million in new funds is allocated to this activity under Amendment #4. This brings the total allocated for this activity under Action Plan # 2 to \$20,000,000. No funds were allocated for this activity under Action Plan # 1.
2. Eligible Applicants: The same eligible applicants listed under Activity A. above, “Housing repair/rehabilitation, homebuyer assistance, and interim mortgage assistance”, are the eligible applicants to administer this activity locally.
3. Threshold Criteria: All applicants deemed eligible under the Threshold Criteria for Activity F. above, “Small Business Stimulus”, will be selected.
4. Program Grant Size: Funds will be awarded to selected administrators on a first-come, first-served basis, based on amounts needed for business applications approved and forwarded to IDED.

III. PUBLIC FACILITIES AND SERVICES

K. Infrastructure – Match for FEMA Hazard Mitigation Projects

CDBG funds from the previous HUD disaster appropriation will be used as the 15% local match required for infrastructure projects funded under the FEMA Hazard Mitigation Program. However, the appropriation covered by this Plan (Public Law 110-329) specifically prohibits the use of funds for activities reimbursable by, or for which funds are made available by, the Federal Emergency Management Agency or the Army Corps of Engineers, and none of the funds may be used as a matching requirement, share, or contribution for any other Federal program.

1. Allocation for Activity: No funds are allocated to this activity under Action Plan # 2. \$16 million was allocated to this activity under Action Plan # 1.
2. Eligible Applicants: Recipients of awards from the FEMA Hazard Mitigation Grant Program
 - 3a Threshold criterion: Receipt of an award commitment for the FEMA Hazard Mitigation Grant Program for infrastructure projects.
 - 3b. Criterion for Selection: Projects will be funded in order of priority determined by Iowa Homeland Security Emergency Management Division.

4. Grant Size limits: Limited to 15% of the total for an infrastructure project in an approved FEMA Hazard Mitigation Grant Programs awards.

L. Public Infrastructure – Non-FEMA

This assistance is for projects that FEMA or other sources cannot fund, but which are nevertheless critical to recovery. Examples include damaged water and sewer systems, storm drainage, levees, roads and bridges.

1. Allocation for Activity: \$74,662,175 is allocated to this activity under Amendment # 4. This brings the total allocated for this activity under Action Plan # 2 to \$106,662,175, and the grand total for the activity under Action Plan # 1 and Action Plan # 2 to \$122,412,175.

2. Eligible Applicants: City and county governments

3a. Threshold Criteria

- (i) Project will address need arising from the 2008 disaster
- (ii) Project is the best alternative to resolve the need

3b. Criteria for Selection:

- (iii) Urgency of the need for the facility; threat to health, safety, or welfare
- (iv) Sufficient other local, state, or federal funds either are not available or cannot be obtained in the time frame required.
- (v) Use of additional local taxes or user fees in place of the requested assistance would place undue burden on residents, especially low- and moderate income households.
- (vi) Likelihood that the project will be completed in a timely manner.
- (vii) Benefit to low and moderate income persons

All criteria will be weighted equally.

4. Grant Size limits: No single project may be awarded more than \$5 million.

M. Disaster Recovery Case Management:

Disaster recovery case management assistance will be provided throughout the declared disaster area in Iowa. IDED will contract directly for these services.

The primary purpose of the Disaster Recovery Case Management activity is to ensure that all Iowans receive the necessary assistance and access to resources to recover from disaster. Case advocates will establish one-on-one relationships with individual clients impacted, to assess disaster related needs, develop long term recovery goals and plans, and implement steps to achieve their recovery goal.

The Rebuild Iowa Office will manage the Iowa Disaster Recovery Case Management system. Direct services for this activity will be subcontracted to the Iowa Disaster Human Resources Council and not-for profit community service agencies sponsoring local Long Term Recovery Committees. These agencies have been identified as the following:

Cedar Valley United Way, Buchanan County CPC, Central Iowa Chapter of the American Red Cross, Clayton County Food Shelf, Community Foundation of Greater Dubuque, United Way of the Quad Cities, United Way of Muscatine, United Way of East Central Iowa, Episcopal Diocese of Iowa, United Way of Johnson County, United Way of Story County, Northeast Iowa Community Action Corporation, and Lutheran Services of Iowa.

This is a public service under HUD CDBG eligibility guidelines, for which the national objective would be urgent need due to disaster. The Iowa Disaster Recovery Case Management project will provide support for case management services for up to 5,185 individuals. This figure is derived from the national standard for providing disaster case management services to 13% of FEMA registrants; in Iowa, we have had 39,884 registrants to date. Typically, one case manager will provide 48 hours per case and carry a caseload of up to 50 cases. RIO allocation of funds to subcontractor agencies will be based on estimates of the number of individuals within areas served by the Long Term Recovery Committee(s) sponsored by the subcontractor agencies. For those counties that have not formed a Long Term Recovery Committee, the Iowa Disaster Human Resource Council (IDHRC) will provide the disaster case management.

Allocation for Activity: \$ 1,000,000 is allocated to this activity under Amendment #4. This brings the total allocated for this activity under Action Plan # 2 to \$1,000,000, and the grand total for the activity under Action Plan # 1 and Action Plan # 2 to \$2,303,200.

N. Floodplain Mapping

Funds will be used to develop new flood plain maps and to update and improve existing maps. Accurate and up to date flood plain maps showing the areas that could be flooded are essential tools for reducing flood damages. Currently, only about one third of Iowa has accurate and up to date flood maps.

The maps and associated data will be stored in digital formats so that it will be compatible with computer technology such as geographic information systems or computer aided drafting programs. This will also ensure that the data will be available for use by everyone through various web-based applications. The digital format will also allow the data and maps to be used for real-time flood inundation mapping during flood emergencies. The State will work closely with FEMA to ensure that the map products produced meet FEMA technical standards and can be published as Digital Flood Insurance Rate Maps (DFIRM). We will also actively seek input from the local officials in the areas being mapped to ensure accuracy and usability of the final mapping product.

Allocation for Activity - \$10,000,000 is allocated to this activity under Amendment #4. This brings the total allocated for this activity under Action Plan # 2 to \$15,000,000. No funds were allocated to this activity under Action Plan # 1. IDED will contract directly for this.

O. Green Building Training

The purpose of this activity is to rebuild in a manner that will support the long-term sustainability of buildings, building owners and occupants and the communities they live in. Home and building owners, contractors, subcontractors, material and product suppliers, local governments, and code officials will receive training to support building practices that will result in:

- Reduction in future impacts from disasters
- Lower operating costs for building and home owners

Implementation of stormwater best management practices to reduce number & size of flood events

Trainings will follow these categories consistent with the Iowa Green Communities Criteria:

Integrated Design	Site Location & Improvements	Materials Selection
Energy Efficiency	Healthy Living Environments	Operations & Maintenance
Hazard Mitigation	Water Conservation	

The trainings are proposed to be focused on Eastern and Central Iowa and consist of the following mix:

Residential professional and homeowner trainings

- Two-day residential green build/re-build professional trainings
- One-day residential green build/re-build professional advanced trainings
- Green building homeowner seminars
- On-site classes - New/rehab demo home series (open to professionals and homeowners)
- Topic specific homeowner seminars

HVAC/Energy professional and homeowner trainings

- Two-day energy rater/performance professional trainings – around state
- On-site individualized professional follow-up trainings – same locations
- Homeowner trainings – same locations
- Home Energy Rater certification training
- Building code/energy code official training on 2009 International Energy Conservation Code

Commercial

- One-day professional trainings around the state (open to architects, builders, building owners, suppliers, etc.)

Allocation for Activity – No new funds are allocated to this activity under Amendment #4. This brings the total allocated for this activity under Action Plan # 2 to \$1,000,000. No funds were allocated to this activity under Action Plan # 1. IDED will contract directly for this.

P. Promotion of National Flood Insurance Program

This activity will involve implementation of a three-year flood outreach plan that will maintain a steady level of awareness for the need for flood insurance and related mitigation efforts. The activity will include three elements: statewide media efforts during flood awareness month to flood plain communities, door to door outreach, and community panels. The statewide media efforts will encourage Iowans to learn about flood insurance and flood mitigation. The door to door campaign will consist of placing flood insurance and related information on the doors of all homes located in flood plains. Community panels will involve ten meetings around the state, centering on communities and areas with the greatest flood risk, to provide information to community leaders and

interested citizens and allow them to ask questions to agencies involved in flood insurance and mitigation. This activity meets the national objective of addressing urgent community need.

Allocation for Activity – \$216,000 is allocated to this activity under Amendment #4., which is also the total allocated for this activity under Action Plan # 2. No funds were allocated to this activity under Action Plan # 1. IDEED will contract directly for this.

Q. State and Local General Administration

State and local general administration will include staff, equipment, consultant, and other operating costs involved in selection, funding, assisting, and monitoring local projects, detailed quarterly reporting to HUD, documentation of adherence to all laws, and other expenses.

1. Allocation for Activity: Actual expenses up to 5% of all CDBG disaster funds received by the State are allocated to this activity. \$25,835,693 is allocated to this activity under Amendment #4. This brings the total allocated for this activity under Action Plan # 2 to \$32,100,550, and the grand total for the activity under Action Plan # 1 and Action Plan # 2 to \$39,935,091.