

Rock Valley Flood Recovery Information

Following the flood on June 22nd the Rock Valley community has been doing an amazing job of clearing out debris of homes and businesses. As that work continues, the focus of those people affected by the flood is what happens next and what kind of assistance is available for them.

The City has been in constant contact with the state and federal elected officials, FEMA and Iowa Homeland Security & Emergency Management to determine what assistance is available to help our community to recover.

It is essential for everyone affected by the flood to register their property with FEMA for their Immediate Assistance Program. You may register for this disaster assistance by calling 1-800-621-3362, by visiting [DisasterAssistance.gov](https://www.disasterassistance.gov) or register in person at the Rock Valley Shelter House.

FEMA Individual Assistance

Money provided by FEMA does not have to be repaid and *may* include:

- **Serious Needs:** Money for lifesaving and life-sustaining items, including water, food, first aid, prescriptions, infant formula, breastfeeding supplies, diapers, consumable medical supplies, durable medical equipment, personal hygiene items and fuel for transportation.
- **Displacement:** Money you can use to stay in a hotel or motel, stay with family or friends, or for any other available housing options if you can't return home following a disaster.
- **Home Repair or Replacement:** Money to help you repair or replace your home damaged by the disaster. The money can also help with pre-existing damage to parts of your home where the disaster caused further damage.
- **Rental Assistance:** Money you can use to rent housing if you are displaced from your home because of the disaster.
- **Personal Property:** Money to help you repair or replace appliances, room furnishings, and a personal or family computer damaged by the disaster. This can also include money for books, uniforms, tools, additional computers and other items required for school or work, including self-employment.
- **Child Care:** Money to help you pay for increased or child care expenses caused by the disaster.
- **Transportation:** Money to help you repair or replace a vehicle damaged by the disaster when you don't have another vehicle you can use.
- **Moving and Storage Expenses:** Money to help you move and store personal property from your home to prevent additional damage.

The next question is will FEMA buy their home? This is a difficult question to answer quickly. FEMA will not purchase any homes, but they provide money to the State of Iowa to distribute to communities who apply for the buyout funds.

FEMA Swift Current Program

The Flood Mitigation Assistance Swift Current (Swift Current) funding opportunity provides money to help reduce flood damage to properties that have been repeatedly or severely flooded and are

insured through the National Flood Insurance Program. This funding is available after a major flood disaster is declared by the President. The goal is to lower the risk of future flood damage. Swift Current funding also helps free up other disaster funds for different recovery projects. ***The City will not learn about our funding request for 30 days.***

Eligible Individual Flood Mitigation Projects include the following project types which may be referenced in the [HMA Program and Policy Guide](#):

- Property acquisition and structure demolition/relocation
- Structure elevations
- Dry floodproofing of historic residential structures or non-residential structures
- Non-structural retrofitting of existing structures and facilities
- Mitigation reconstruction
- Structural retrofitting of existing structures

Hazard Mitigation Grant Program

After a presidentially declared disaster, local officials may decide to request money from the state to purchase properties that have either flooded or been determined substantially damaged.

The decision to offer buyouts is made by the state using money that FEMA allocates through its Hazard Mitigation Grant Program to reduce future disaster losses. Seventy-five percent of any buyout cost is paid by FEMA and the rest is paid by the state and/or local government.

It is not a simple process and requires agreement by your local government officials, the state and FEMA. ***It is important to note that many flooded properties don't qualify for a buyout, funding is limited and requests for funding may exceed available resources. The City will not learn how much funding may be available for 6 month for this program.***

Buyouts are voluntary and no one is required to sell their property. It is a lengthy process and many factors are taken into consideration before a decision is rendered. What are the factors?

- After a disaster, the state sets priorities for how it will spend its FEMA mitigation funds and this may or may not include the acquisition of properties.
- Local officials will make the decision whether to request funds from the state to acquire flooded properties and owners interested in a buyout will express their interest via their local emergency manager or floodplain administrator.
- The state will review the requests and will determine the communities that will be considered for buyouts.
- Communities interested in buyouts will submit letters to the state and the state will review the proposals.
- FEMA will review all proposals and ensure that they follow regulation and are environmentally sound and cost-effective.

Local officials (with guidance and approval from the State and FEMA) will make the determination which homes will be included in the request for buyout. The purpose of a buyout is to mitigate against future flood losses. To be eligible, properties usually are in Special Flood Hazard Areas and are primary residences.

Friends of Rock Valley

Friends of Rock Valley is a 501-c3 non-profit, charitable community foundation that was created in to assist with community-based projects, opportunities, and needs in Rock Valley.

Friends of Rock Valley Foundation is currently accepting donations that will be distributed to residential, business and community-based initiatives affected by the June of 2024 Rock River flooding event.

It is governed by a Board of Directors, comprised of local community members, including Greg Westra who has been the Treasurer since inception in 2001. It is separate entity from the City and has its own local board.

It is anticipated that a similar application process to the 2014 flood relief efforts will be used, but the specifics have not been determined.

The Friends of Rock Valley Foundation Board are finalizing the details and will make plans available for those wanting to apply for relief. The board will then distribute the funds to those who need them.

Their priority is to take care of the citizens and businesses from Rock Valley who have lost their homes or business operations from extensive water damage, as well as community-based projects that serve the greater good of the Rock Valley community. Please stay tuned for more information on how to apply for these funds.

FEMA Public Assistance (County, City & School)

Local governments and some nonprofits may utilize FEMA's Public Assistance(PA) program which provides financial and direct assistance to these entities. PA's broad scope includes assistance for urgent response undertaken immediately before or after a hazard strikes, as well as long-term recovery assistance completed years later.

Local governments (County, City & School), as well as eligible nonprofit entities, may then apply for funding. The PA authorizes FEMA to reimburse not less than 75% of the eligible costs of specific types of disaster response and recovery work undertaken by eligible Applicants.

Public Meeting

The City is working with Iowa Homeland Security and Emergency Management to develop a presentation next week for the people affected by the flooding. The focus of the presentation will be to provide additional information regarding FEMA Swift Current Program and the Hazard Mitigation Grant Program as people need to understand the programs and the level of funding that may be available.

Recommendations

As you are waiting to learn more about the various programs, the City strongly suggests that you utilize the volunteers that are coming into to Rock Valley to strip away all the materials that have been affected by the flood. Treat the remaining surfaces with Shockwave that is available at the City Office for free. Get a quote from a qualified contractor to determine a cost to fix your foundation

or basement. These will at least provide you some options in your recovery efforts, because simply walking away assuming that your property will be bought out is a dangerous assumption.

Additional Information

For additional information please search these programs.

FEMA Individual Assistance Fact Sheet

FEMA Swift Current Fact Sheet

FEMA Hazard Mitigation Grant Fact Sheet

FEMA Public Assistance Fact Sheet