

**Iowa Flood Mitigation Program (FMP)  
Flood Recovery Project Application**

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**Submitted By**

**Mills County, Iowa**

**Iowa Flood Mitigation Program (FMP)  
Flood Recovery Project Application**

**I. Applicant Information**

<b>A. Applicant/Community Name</b>		<b>B. Address</b>		<b>City, State, Zip Code</b>	
Mills County		418 E Sharp Street #5		Glenwood, IA, 51534	
<b>C. Point of Contact (POC) Name for Project</b>		<b>POC Title</b>		<b>POC Agency</b>	
Donald Gross		Community & Economic Development Manager		Omaha-Council Bluffs MAPA	
<b>POC Email</b>		<b>POC Phone</b>			
dgross@mapacog.org		402-444-6866 ext. 230			
<b>POC PO Box and Zip Code</b>	<b>POC Street Address</b>		<b>POC City, State, Zip Code</b>		<b>POC Phone</b>
	2222 Cumming Street		Omaha, NE, 68102		402-444-6866 ext. 230
<b>Alternate POC Name or Authorized Representative</b>		<b>Alt POC Title</b>		<b>Alternate POC Email</b>	
<b>Alt POC PO Box and Zip Code</b>	<b>Alt POC Street Address</b>		<b>Alt POC City, State, Zip Code</b>		<b>Alt POC Phone</b>
<b>D. Federal Tax ID # / FEIN</b>		<b>E. County Name</b>		<b>F. US Congressional District(s)</b>	
[REDACTED]		Mills		3rd	
				<b>State Legislative Districts</b>	
				Senate: 12, House: 23	
<b>G. Is the Applicant/Community participating in the National Flood Insurance Program (NFIP)?</b>				<b>Community's CID Number</b>	
Mills County/Pacific Junction				190891/190206	

**II. Project Cost Information**

**A. Identify the requested funding source:**

**Permanent Work**

**B. Project Budget Summary**

Down Payment Assistance		
-Mills County ((70 Buyouts*85%OO Rate)*40%)*\$32,000	\$	768,000.00
-Pacific Junction ((150 Buyouts*68% OO Rate)*40%)*\$32,000	\$	1,312,000.00
Rehabilitation of Units Acquired with Downpayment Assistance		
-Mills County 16*18,000		\$ 288,000.00
-Pacific Junction 28*18,000		\$ 504,000.00
Replacement Housing Construction		
-Mills County (220 units *\$40,000)	\$	8,080,000.00
-Pacific Junction	\$	
Administration and Project Delivery	\$	547,500.00
<b>Total Project Budget Summary</b>	<b>\$</b>	<b>10,707,500.00</b>

**C. Project Funding Source**

Identify all anticipated funding sources for the project and the amounts,  
State that you have applied for and/or received approved federal, state and/or local financial assistance.

Please insert additional rows as needed.

Identify source	Applied/ Received	Federal \$	State \$	Local \$	TOTAL
Iowa Flood Mitigation Board	Applied		\$ 10,707,500.00		\$ 10,707,500.00
					\$ -
					\$ -
					\$ -
					\$ -
					\$ -
					\$ -
					\$ -
					\$ -
					\$ -
					\$ -
					\$ -
					\$ -
					\$ -
					\$ -
					\$ -
					\$ -
					\$ -
					\$ -
<b>Total Project Funding Source</b>		\$ -	\$ 10,707,500.00	\$ -	\$ 10,707,500.00

### III. Project Plan Summary

**A. Provide a brief description of the project and how the project supported flood response or will support future flood recovery and flood mitigation activities. This is a summary of Tab B - Project Plan.**

This project proposes three housing related activities. The first proposed activity is down payment assistance in the amount of \$2,080,000. This amount would provide an estimated 65 households on the Pacific Junction and Mills County buyout list with up to \$32,000 for the acquisition of a replacement dwelling. The second activity is replacement housing assistance in the amount of \$8,080,000. This amount would provide \$40,000 (per dwelling unit) in assistance for the construction of 220 new dwelling units to be located outside of special flood hazard areas in Mills County. Funds will be used to replace the structures to be removed through the buyout process. Replacement housing could be single family, attached single family, and multi-family dwellings. The third activity is housing rehabilitation assistance in the amount of 792,000. This assistance would be implemented in conjunction of with downpayment assistance. The intent of the program is to ensure that the newly acquired housing units are safe for occupancy. Administration and project delivery costs of 5% or \$547,500 are also included in the request.

**B. Provide a brief description of the financial assistance need through the Flood Recovery Fund.**

Financial assistance outlined by this application totals \$10,707,500. The need for this assistance includes: 1) Extent of Households Impacted - A total of 424 households in zip code 51561 have requested individual assistance through FEMA. According to the 2017 American Community Survey (ACS) released by the US Census, zip code 51561 contained 659 housing units. The total number of households requesting FEMA assistance divided by total housing units indicates 64% of households were financially impacted by the flood. 2) Social/Economic Conditions - The number of persons over the age of 65 in 51561 is over twice the national percentage of 14.9% and median household income is 11.0% lower than the \$57,652 national average. The total number of jobs in Mills County have declined by 11.5% or 468 positions since 2008. 3) Limited Local Financial Capacity - The size of local budgets are relatively small. The FY20 budgets for Pacific Junction show total of expenditures of \$703,055 and Mills County show total expenditures of \$24,736,697 which is \$1,860,600 higher than revenues. Since property taxes lag, assessed valuations decreases are expected which will exacerbate the trend of declining revenues while incurring flood related expenditures. 4) Number of Units - 100% of the 200 housing units in Pacific Junction were significantly impacted by the flood. 164 of these units were occupied units (136 owner occupied and 28 renter occupied) with 36 reported as vacant. Approximately 150 owners in Pacific Junction have requested buyout assistance. In 2017 there were 459 housing units in area code 51561 (minus Pacific Junction), which 437 were occupied units and 22 were vacant. Of the 437 occupied units, 391 were owner occupied and 10 renter occupied. A majority of the 459 housing units located in 51561 were impacted by the flood and approximately 70 owners will be participating in a buyout program through Mills County.

**C. Explain how financial assistance through the Flood Recovery Fund is essential to meet the necessary expenses or serious needs of the applicant related to flood response, flood recovery, and flood mitigation.**

Downpayment Assistance - Due to the lag in time with implementing the buyout process, downpayment assistance is necessary immediately to ensure that households displaced by the flood can purchase a replacement dwelling within Mills County. The more time that passes from the flood event to the delivery of downpayment assistance, the higher probability that flood displaced households will relocate out of the County. Replacement Housing - Replacement housing is necessary to recover the estimated 220 housing units that will be lost through the buyout efforts. Further, it should be anticipated that additional structures will be lost through tax foreclosure and demolition actions beyond buyout efforts. New dwelling units are needed for displaced households, add tax base, and increase temporary construction related employment. Housing Rehabilitation - Residential units acquired using downpayment assistance may or may not meet current codes and in need of some rehabilitation. Rehabilitation assistance is also necessary to increase the liveability or attractiveness of housing units due to the availability in Mills County.

**D. Provide details of any additional funds that can be applied to the project.**

At this time, no other funds have been applied for or secured for the above outlined activities. Other funding sources that we anticipate to be available for housing activities would include: Community Development Block Grant, local and state funding, state and federal tax credits for housing projects, private funds, and philanthropic resources.

**E. Description of Project Location (i.e. Latitude and Longitude (minimum 6 digits after the decimal), Neighborhood, Subdivision, Geographic Boundaries, Driving Directions, etc.)**

Mills County, Iowa

**IV. Work Schedule**

A. List the major milestones for this project.

Task	Months/Years from Award			Responsible Party
	Start	Complete		
Downpayment Assistance				
Mills County	1/30/2020	1/30/2022		SWIPCO
Pacific Junction	1/30/2020	1/30/2022		MAPA
Replacement Housing Construction				
Mills County	1/30/2020	1/30/2024		MAPA
Pacific Junction				
Housing Rehabilitation				
Mills County	1/30/2020	1/30/2023		SWIPCO
Pacific Junction	1/30/2020	1/30/2023		MAPA
<b>Total Project Duration:</b>	<b>48 months</b>			

**V. Certifications**

To the best of my knowledge and belief, I certify that all data in this application packet is complete, true and correct. The governing body of the applicant has duly authorized this document and hereby applies for assistance as documented in this application. The applicant understands that the project shall not proceed until Flood Mitigation Board approval is granted.

\_\_\_\_\_  
Signature of the Chief Executive Officer

Carol Vinton  
Name of the Chief Executive Officer

Chairperson

\_\_\_\_\_  
Title

Mills County Board of Supervisors  
Organization

October 29, 2019  
Date

\_\_\_\_\_  
Phone Number

\_\_\_\_\_  
Signature of the Authorized Representative

\_\_\_\_\_  
Name of Authorized Representative

\_\_\_\_\_  
Title

\_\_\_\_\_  
Organization

\_\_\_\_\_  
Date

\_\_\_\_\_  
PO Box / Street Address

\_\_\_\_\_  
City, State and Zip Code

\_\_\_\_\_  
Phone Number

\_\_\_\_\_  
Email Address



**STATE OF IOWA  
DESIGNATION OF APPLICANT'S AUTHORIZED REPRESENTATIVE**

Carol Vinton is hereby authorized to execute on behalf of  
(Name of Representative)

Mills County this mitigation project and to file it with  
(Applicant Entity)

Iowa Homeland Security and Emergency Management (HSEMD) for the purpose of obtaining financial assistance under the Flood Mitigation Bill, Senate File 2217.

Signed \_\_\_\_\_  
(Date)

Carol Vinton, Chairperson  
Chief Executive Officer  
(Print Name and Title)

\_\_\_\_\_  
(Signature)

Applicant's Authorized Representative  
(Print Name and Title)

\_\_\_\_\_  
(Signature)

Attested: \_\_\_\_\_  
(Print Name and Title)

\_\_\_\_\_  
(Signature)

**SUBSTITUTE W 9 / VENDOR UPDATE FORM**

(Please print or type except for signature)

In order for the State of Iowa to pay you the amount that is due to you and to comply with the IRS regulations on reporting these payments, we are requesting the following information. Failure to provide this information will result in withholding of payment.

**BOX A**

**Are you/your business:** YES NO

Individual [I]

or Sole Proprietorship [S]

If the answer to both was no, please complete Box B.

If you answered yes to either item, please provide Your Social Security number:

\_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

**AND**

Complete the Name and Address below:

Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_ MI \_\_\_\_\_

Doing Business As:

Address:

Address:

City: \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

**BOX B**

**Is your business:** YES NO

Corporation [C]

Partnership [P]

Estate of Trust [E]

Public Service Corp [U]

Government [G]

Other [O]

**Please Explain:** \_\_\_\_\_

Please provide us with your

**Federal Employer Identification number:**



**AND**

Complete the Name and Address below:

Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_ MI \_\_\_\_\_

Doing Business As:

**Mills County**

Address:

**418 E Sharp Street #5**

Address:

City, State Zip

**Glenwood, IA, 51534**

**CERTIFICATION MUST BE SIGNED BY VENDOR**

**Certification - Under penalties of perjury, I certify that:**

- (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividend, or (c) the IRS has notified me that I am no longer subject to backup withholding.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**FOR OFFICE USE ONLY (Refer to Procedure 270.450 for more details)**

From:  Add

Dept.  Change  
(Include vendor code and changes only)

Contact: \_\_\_\_\_

Added For Purchasing:  Delete Reason: \_\_\_\_\_

Yes  No

**Minority Impact Statement**

Pursuant to 2008 Iowa Acts, HF 2393, Iowa Code Section 8.11, all funding applications submitted to the State of Iowa shall include a Minority Impact Statement. This is the state's mechanism to require applicants to consider the potential impact of the project's proposed programs or policies on minority groups.

**Please choose the statement(s) that pertains to this application. Complete all the information requested for the chosen statement(s).**

The proposed project programs or policies could have a disproportionate or unique **positive** impact on minority persons.

Describe the positive impact expected from this project

Indicate which group is impacted:

- Women
- Persons with a Disability
- Blacks
- Latinos
- Asians
- Pacific Islanders
- American Indians
- Alaskan Native Americans
- Other

The proposed project programs or policies could have a disproportionate or unique **negative** impact on minority persons.

Describe the negative impact expected from this project

Present the rationale for the existence of the proposed program or policy.

Provide evidence of consultation of representatives of the minority groups impacted.

Indicate which group is impacted:

- Women
- Persons with a Disability
- Blacks

- Latinos
- Asians
- Pacific Islanders
- American Indians
- Alaskan Native Americans
- Other

The proposed project programs or policies are not expected to have a disproportionate or unique impact on minority persons.

Present the rationale for determining no impact.

The proposed activities will benefit all homeowners who experienced flood damage from the spring 2019 flooding

I hereby certify that the information on this form is complete and accurate, to the best of my knowledge:

Carol Vinton  
Printed Name

Chairperson, Mills County Board of Supervis  
Title

\_\_\_\_\_  
Signature

10/29/2019  
Date

**Definitions**

"Minority Persons", as defined in Iowa Code Section 8.11, mean individuals who are women, persons with a disability, Blacks, Latinos, Asians or Pacific Islanders, American Indians, and Alaskan Native Americans.

"Disability", as defined in Iowa Code Section 15.102, subsection 5, paragraph "b", subparagraph (1):  
b. As used in this subsection:

- (1) "*Disability*" means, with respect to an individual, a physical or mental impairment that substantially limits one or more of the major life activities of the individual, a record of physical or mental impairment that substantially limits one or more of the major life activities of the individual, or being regarded as an individual with a physical or mental impairment that substantially limits one or more of the major life activities of the individual.

"*Disability*" does not include any of the following:

- (a) Homosexual or bisexuality.
- (b) Transvestism, transsexualism, pedophilia, exhibitionism, voyeurism, gender identity disorders not resulting from physical impairments or other sexual behavior disorders.
- (c) Compulsive gambling, kleptomania, or pyromania
- (d) Psychoactive substance abuse disorders resulting from current illegal use of drugs.

"State Agency", as defined in Iowa Code Section 8.11, means a department, board, bureau, commission, or other agency or authority of the State of Iowa.

# Mills County Housing Recovery Project Plan



Flood Recovery Project  
Application

December 2019

# Proposed Scope of Activities

## Introduction

This application proposes three separate but related housing activities to assist Mills County resident's recovery from 2019 flooding events. These activities include:

- Downpayment assistance for homeowners participating in property buyout programs in unincorporated Mills County and Pacific Junction;
- Rehabilitation assistance on residential units acquired using downpayment assistance outlined above; and
- Replacement housing activities involving new construction, rehabilitation of abandoned units, and adaptive reuse of existing properties that result in new housing units.

These activities are further detailed in the following pages.

## Applicant

Mills County  
418 Sharp Street  
Glenwood, Iowa 51534

## Grant Administrator

Metropolitan Area Planning Agency (MAPA)  
2222 Cuming Street  
Omaha, Nebraska 68102

## Geographic Service Area of the Housing Recovery Program

Mills County and municipal jurisdictions located within.

# Downpayment Assistance

## Program Description

The program is intended to assist households in Pacific Junction and unincorporated Mills County that are participating in the voluntary property buyout program to acquire replacement housing units. Acquisition of a housing unit located in Mills County which is not located in a special flood hazard area and is safe and sanitary for occupancy would be eligible under the program. The program provides assistance up to \$32,000 to assist a household acquire a housing unit.

## Who Is Eligible

Applicants must meet the following criteria:

- Participating in the property acquisition program with the City of Pacific Junction or Mills County;
- Agree to personally occupy the housing unit as their primary residence;
- Be a U.S. Citizen, U.S. non-citizen national or Qualified Alien;
- Have the legal capacity and ability to secure private financing or have sufficient cash equity;
- Demonstrate the willingness to meet credit obligations;
- If acquisition involves bank financing, rates and terms shall be reasonable; and
- Purchase a property that meets all program criteria.

## Eligible Area

A residential housing unit located in Mills County, including all cities within the County.

## Eligible Property

Any of the following property types are eligible to be acquired through the program:

- A single family dwelling;
- Attached townhome what is on an individual lot; or
- A residential condominium unit.

## How Funds Can Be Used

Funds may be used to acquire an eligible property and include:

- Downpayment necessary to acquire the eligible property; and
- Standard closing costs and reasonable expenses associated with the purchase may be included in the acquisition.

## What's Not Allowed

Properties not affixed to a permanent foundation and not taxed as real property are not eligible. Acquisition of properties on land contract are also not allowed.

# Rehabilitation Assistance

## Program Description

The program is intend to assist households that have used downpayment assistance to acquire a replacement housing unit with rehabilitation to ensure safe and sanitary housing. Eligible applicants are limited to households that have received downpayment assistance and have acquired a replacement housing unit. The program provides assistance up to \$18,000 to assist households with housing rehabilitation.

## Who Is Eligible

Applicants must meet the following criteria:

- Have been determined eligible to receive downpayment assistance;
- Have acquired a eligible housing dwelling unit;
- Have the legal capacity to incur a loan obligation required by the program; and
- Demonstrate the willingness to meet credit obligations.

## Eligible Area

Same as the downpayment assistance program.

## Eligible Property

Same as the downpayment assistance program.

## How Funds Can Be Used

Funds may be used to rehabilitate the newly purchased replacement housing unit including:

- Essential household improvements such as foundation, siding, roofing, windows, doors, flooring, drywall, painting, plumbing and electrical repairs, heating and cooling equipment, bath fixtures, cabinets, energy efficiency; and any other repair necessary to make the unit safe and sanitary;
- Special design features or permanently installed equipment to accommodate a household member who has a physical disability; and
- Site costs including replacement of damage private walks and driveways; grading necessary to correct drainage issues, and reseeding.

## What's Not Allowed

Acquisition of equipment and fixtures not affix to the property.

# Replacement Housing Development Assistance

## Program Description

The program provides competitive financing for the development of new residential units in Mills County. Eligible entities include local governments, nonprofit organizations and for-profit developers. Eligible projects can include the development of single family, two family, and multi-family units through new construction, rehabilitation, or adaptive reuse. The program can provide up to \$40,000 per housing unit based on financial review demonstrating financial need.

## Who Is Eligible

This program assists qualified applicants with financial assistance that will allow them to develop units that have a sales price and/or rents that are affordable to households at or below 120% of area median income. Eligible applicants that demonstrate financial capacity and development experience can include:

- Local governments;
- Nonprofit organizations; and
- Individuals, trusts, associations, partnerships, limited partnerships, for-profit corporations and consumer cooperatives.

Applicants must have the legal authority needed to construct, operate and maintain the proposed housing units and services provided.

## Eligible Area

Projects located in Mills County, including all cities within the County.

## Eligible Property

Housing units design for owner or renter occupancy and include the following types:

- Detached single family units;
- Attached single family units;
- Two family units;
- Multi-family units; and
- Condominium units.

## How Funds Can Be Used

Funding may also be available for related activities including:

- Land acquisition;
- Grading;
- Architectural and engineering costs;
- Environmental testing and mitigation;
- Sanitary sewer, water, storm water, sidewalks, and street infrastructure;
- Permit fees and customary soft costs;
- Construction costs;
- Construction interest;
- Sales and marketing cost;

- Establishment of operating reserves; and
- Other costs that are customary with residential construction.

### What's Not Allowed

The construction of temporary, transitional or emergency housing.