

Funded by a grant from:



Regional Disaster Recovery Guide

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Introduction

The U.S. Economic Development Administration (EDA) awarded Southeast Nebraska Development District (SENDD) grant funding in April 2020 to create and maintain a Disaster Recovery Guide. Greater uncertainty resulting from climate change as well as the increasing likelihood of a large natural disaster increases the need for planning to ensure safety for the communities within SENDD's region. Preparing for flooding has been part of our planning efforts for many years, but unfortunately due to recent events, we need to be increasingly vigilant against the growing threat of climate related disasters that may worsen in the future. More severe droughts and floods, along with rising sea levels, extreme heat, and unhealthy air quality require strong actions on how we manage systems to protect the health and wellbeing of residents in the SENDD region.

The SENDD area is vulnerable to a wide range of natural and human/societal hazards including flooding, snowstorms, tornadoes, and hazardous material accidents. These hazards can affect the safety of residents, damage or destroy public and private property, disrupt local economies, and negatively impact the quality of life. Eliminating these hazards and disasters is not always an option. However, we can lessen their impact by undertaking hazard mitigation activities. Hazard mitigation activities are those that reduce or eliminate the long-term risk to property and human life.

The magnitude of major disasters has increased over the last decade, resulting in unprecedented damage. In the past year the cost of recovery in addition to the amount of damage has increased. Part of the reason for increased cost in recovery is due to neglected infrastructure, climate change, and concentrated high-value property development along vulnerable areas. Jurisdictions affected by disasters can maneuver processes quickly and effectively if they address the challenges of recovery prior to a disaster.

Purpose

SENDD created this guide to provide resources for addressing the challenges and complexities of the disaster recovery and hazard mitigation processes. This guide provides directions for coordinating and implementing recovery operations across the region for major hazards and is intended to develop a holistic approach for coordination among recovery partners within the southeast Nebraska region, including but not limited to, local, county, regional, state, federal, and nonprofit organizations.

The directions within this guide will provide resources for robust post-disaster coordination and provide necessary resources and implementation practices to communities who are directly impacted.

Purpose Ctd.

Its intent is also to empower recovery partners to create resilient, equitable, and inclusive local and regional operations that better serve our communities. This guide will supplement existing state and local plans and is not meant to replace them.

This guide aims to identify needs and offer communities and businesses support as they work to rebuild from the 2019 flooding. While the nexus for grant funds was the flood, it is difficult not to mention the pandemic and any subsequent natural disasters that have taken place. In that disaster recovery does not occur in a vacuum, there was some crossover with this plan. Stakeholders may use this guide to educate communities on the steps that must be taken to recover efficiently from a disasterrelated event.

Geographic Area

This guide applies the to southeast region of Nebraska and can be a resource for local and regional government agencies, Non-Governmental Organizations (NGO), and private sector partner organizations within the region. The SENDD region encompasses 16 counties including Butler, Fillmore, Gage, Jefferson, Johnson, Lancaster, Nemaha, Otoe, Pawnee, Polk, Richardson, Saline, Saunders, Seward, Thayer and York county. Within these 16 counties, there



SENDD's 16-county service region

are nearly 170 incorporated cities and villages, 46 public school districts, and over 30 fire service districts as well as several other NGO's.

Summary of Scope of Work

The subsequent sections of this report provide a summary of the actions taken by SENDD over the past few years to fulfill the requirements outlined in the scope of work. We have identified five elements with accomplishments and valuable deliverables in addition to some difficulties that were encountered along the way. The tasks listed in the Scope of Work aim to assist and guide communities by providing a resilience plan for residents and businesses alike.

Element One: Review County Disaster Recovery Plans

Goal: SENDD will undertake activities to review existing hazard mitigation plans and other relevant documents as means to improve the local and regional response to future disasters.

Objective 1

Evaluate existing disaster county/city plans for disaster-impacted recoverv communities identified Federal in Emergency Management Agency (FEMA) declarations. The Disaster Recovery Coordinator (DRC) will work with county emergency management directors to modify these plans as necessary to reflect needed **FEMA updates**

Accomplishments

a. SENDD reviewed the most recent natural resource district Hazard Mitigation Plans (HMP) from the six Natural Resource Districts (NRD) within the region. Additional information on the importance of HMPs can be found in (Section Disaster Impact Analysis) and the reviews can be found in Appendix A.

b. Staff evaluated each of the components/subcomponents and offered comments to county officials. A full list of recommendations can be found in Chapter 4 – Plan.

Difficulties

All plans were written post-2019 Flood; however, at the time SENDD's guide was created, a few of the updated plans had not been finalized by the local Natural Districts. Resource The plans are considered completed when all jurisdictions (cities and districts) have passed resolutions approving the document.

Deliverables

- **Six** Hazard Mitigation Plans were reviewed.
- A comprehensive list of recommendations was created, including **11** mitigation components.

(See **Appendix A: Hazard Mitigation Plan Review Matrix** for list of recommendations).

Element One: Review County Disaster Recovery Plans

Goal: SENDD will undertake activities to review existing hazard mitigation plans and other relevant documents as means to improve the local and regional response to future disasters.

Objective 2

Meet with city and county officials to identify and prioritize specific long-term goals and action items within each Hazard Mitigation Plan (HMP) that can be addressed. These may be added to the SENDD Comprehensive Economic Development Strategy (CEDS) as determined by officials, the SENDD CEDS Committee, and the SENDD Board of Directors

Accomplishments

a. County officials were contacted to discuss gaps identified in the HMP.

b. A simple step-by-step process was created on how a county can create a Capital Improvement Plan (CIP).

c. A Capital Improvement Plan workshop was scheduled with Olsson Engineering in 2023.

d. SENDD staff continues to attend county meetings annually to discuss member services and programs, including grant management services.

e. A lunch and learn was scheduled with the National Weather Service (NWS) and Nebraska Association of County Officials (NACO) in 2023 for StormReady Certification (SRC) training.

f. Numerous handouts were prepared and distributed from FEMA on how community members can play a role in disaster response and recovery (Citizen Emergency Response Team).

g. With a Coronavirus Aid, Relief, and Economic Security Act (CARES) grant, SENDD staff worked with consultants to prepare a Regional Economic Development Lite Program

Difficulties

The most substantial challenges were staffing and COVID-19. Other lesser obstacles were elections (as county board/commissions change experience and familiarity are lost) and overall misunderstanding in regard to the plan's content.

Lack of resources is an ongoing difficulty. The financial capacity for small, rural counties is widely different from those of Lancaster County and the City of Lincoln. Consequently, the less populated jurisdictions simply cannot address planning, certification, staffing, etc., so many will pool their resources.

Deliverables

- We correspond with our **16** counties annually to discuss membership services
- We Scheduled two workshops for 2023 focusing on gaps in HMP, including StormReady and CIP (see Appendix B: Trainings and Workshops).
- Numerous handouts were distributed to county and city officials at meetings, through newsletters, and via social media (see Appendix C: Newsletters and Appendix D: Handouts/Social Media Posts).



Goal: SENDD will develop a plan to evaluate and assess vulnerability of existing local and regional infrastructure.

Objective 1

Identify and develop a database of cities within SENDD counties that have been affected by disaster events

Accomplishments

A survey was issued to SENDD's member communities to assess the impact of recent disasters. We developed an intensive data management system for the collected responses and transformed it into a GIS tool for easy access. Information such as the time, type, and location of the natural disaster was collected.

Difficulties

The survey response rate was low due to potential survey fatigue from state and other partner organizations asking similar questions.

Deliverables

• This survey received over 40 responses with which a GIS dashboard was created (**See Appendix E: Survey**).



Objective 2

Assess and identify infrastructure needs, for development or repair, to assist with recovery and subsequently work to overcome the damage

Accomplishments

SENDD worked in tandem with the student research team within the Community and Regional Planning department at the University of Nebraska-Lincoln (UNL) to conduct a water infrastructure study for the SENDD region. This team created an inventory of water-related infrastructure and determined which counties and communities within of the scope operations have the greatest need for improving their water-related infrastructure.

Meetings were held with county engineers to discuss the background of these damaged levees.

Difficulties

Community leaders had a difficult time providing relevant infrastructure data and, unless directly impacted, how disasters might impact their community's streets, water, wastewater, etc. This was partly due to engineering costs.

Deliverables

 A vulnerability analysis document containing an inventory of dams, levees, and wastewater infrastructure risk was created (see Appendix F: Water Infrastructure Report).

Element Two: Assess Infrastructure and Vulnerabilities



Goal: SENDD will Develop a plan to evaluate and assess vulnerability of existing local and regional infrastructure.

Objective 3

Couple HMP suggestions and identified potential areas of vulnerability as they relate to possible infrastructure damage in future disasters and work to resolve the vulnerable areas

Accomplishments

We reviewed the most recent HMP for every Natural Resource District (NRD) within our service area, and assessed each county's hazard mitigation capabilities. The assessed capability variables included planning, regulatory, administrative, technical, fiscal, education, and outreach capabilities.

Difficulties

HMPs are required by FEMA to be updated every five years. Some of the plans that were written post-2019 had not been formally recognized by all jurisdictions (cities and special districts). In spite of this, the documents are considered official plans when respective county officials adopt the HMP. Otherwise, there were no difficulties.

Deliverables

- A list of recommendations was created for SENDD member communities based on HMP capability assessment.
- A matrix was created that includes the capability assessment details along with suggestions and best practices for hazard mitigation (see Appendix A: Hazard Mitigation Plan Review Matrix).

Objective 4

Develop an inventory of key industries/businesses and employment centers affected by disaster events

Accomplishments

A list of the largest employers in the area was created. The list includes locations and addresses as well as revenue.

Difficulties

Gathering this sort of data presented challenges in regard to proprietary information. Otherwise, there were no difficulties.

Deliverables

 A GIS Dashboard was created, and an inventory was also compiled. See Appendix G: GIS Dashboard/Storymap links for the inventory.

Objective 5

Map natural disaster threats (HAZUS data) in the disaster-impacted counties.

Accomplishments

A risk analysis was created with nine natural disaster variables for SENDD's 16 county region-based data derived from FEMA's National Risk Index for Natural Hazards.

Difficulties

We were unable to access the HAZUS tool on the work system due to insufficient technical capabilities.

Deliverables

 Risk analysis maps and an interactive story map were created (see Appendix G: GIS Dashboard/Storymap links).

5 Element Three: Provide Disaster Recovery/Mitigation Information

Goal: SENDD will ensure that local businesses, communities, and counties are provided with useful information for disaster recovery and hazard mitigation.

Objective 1

Provide a minimum of four (4) trainings about the importance of including disaster considerations when making decisions about purchasing equipment, developing new facilities, adding services or building infrastructure

Accomplishments

a. Staff presented at the Nebraska Planning & Zoning Association Conference in 2021 and 2022 on hazard mitigation and economic implications for the region.

b. A meeting for the SENDD region took place in 2021 to discuss the upcoming five year Comprehensive Economic Development Strategy (CEDS).

c. SENDD hosted a four-part series on Tax Increment Financing and how municipalities are best positioned to identify better resiliency practices by using local incentives to bolster their community's efforts in disaster and economic preparedness.

d. CDFA worked in collaboration with SENDD to produce a strategic financing plan for our local food system to serve as a key component of disaster preparedness and long-term community resilience.

e. In partnership with a local community action agency and the Nebraska Emergency Management Agency (NEMA), SENDD staff facilitated four flood buyout projects in Fairbury and Peru.

Difficulties

Citizen and stakeholder participation was limited due to the time investment needed for focus groups or surveys. Survey fatigue hindrance. Citizens was а were overwhelmed by the number of organizations wanting opinions that residents eventually declined requests for information. This led to a lack of quantifiable data.

Deliverables

- Staff presented at the NPZA conference.
- A Four-Part Series on Tax Increment Financing was held (see Appendix B: Trainings and Workshops).
- Staff attended a CDFA conference and assisted in the creation of a Strategic Food Systems Financing Plan.
- Four flood buyout presentations were given to homeowners and businesses impacted by the 2019 Flood (see Appendix I: Flood Buyout Presentation).



CEDS Stakeholder Meeting

Element Three: Provide Disaster Recovery/Mitigation Information

Goal: SENDD will ensure that local businesses, communities, and counties are provided with useful information for disaster recovery and hazard mitigation.

Objective 2

Provide resource assistance to individuals, communities, and businesses about available long-term disaster recovery and mitigation programs and services

Accomplishments

a. SENDD collaborated with the City of Lincoln to create and implement a \$6.8 million Small Business Stabilization (SBS) Grant program that assisted small businesses with rental/lease assistance. The City partnered with SENDD to administer the program and all funds were disbursed.

b. Broadband infrastructure programs were made available to county governments. Broadband availability is essential for disaster resiliency and recovery efforts.

c. FEMA Residential Flood Buyout Programs were promoted throughout the region.

d. SENDD worked with multiple communities by participating in project intake meetings, grant writing, and administration.

e. Staff presented state and federal grant opportunities to the region's Emergency Management Directors (EMD).

Difficulties

SENDD worked to make businesses, communities, and counties aware of funding opportunities to address economic and physical damages that occurred between March 2019 and 2022. The difficulties encountered most often were the lack of resources, grant eligibility, timing, missing data (cost estimates), procurement restrictions, and city/county staffing limitations.

Deliverables

- The SBS program launched on October 18, 2021, and within five days, 369 applications (\$9.3 million in requests) were received. SENDD completed due diligence on each application and awarded \$6.8 million in grants to over 250 businesses.
- Flood Buyout Program materials were presented at meetings and follow-up discussions were held with residents in Peru and Fairbury. (See Appendix I: Flood Buyout Presentation)
- Staff worked with disaster-impacted communities to identify state and federal resources to repair or replace damaged infrastructure.

Goal: SENDD will ensure that local businesses, communities, and counties are provided with useful information for disaster recovery and hazard mitigation.

Objective 3

Maintain a database of recovery support, emergency response procedures, and information of local, state, and federal programs available to assist communities, and businesses

Accomplishments

a. A contact list was created of local emergency managers.

b. A database of programs was created with federal, state, and local levels that can be used by communities, businesses, and counties affected by a disaster. Local programs were sectioned by the nature of the program. Programs can be referenced in the resource guide on page 53.

Difficulties

Some websites are no longer active. Information has been archived or the program is no longer available for usage by participants. Funding for certain programs has been exhausted. SENDD will continually update the database and contact list as needed.

Objective 4

Explore the possibility of making an online story map showing EDA-funded projects and the long-term impact of these investments

Accomplishments

A detailed story map was created containing containing EDA-funded projects in SENDD's 16-county region. This story includes an interactive interface showing project locations, photos, and detailed project descriptions.

Difficulties

No difficulties eere encountered.

Deliverables

An interactive Story Map was created. (see **Appendix G: GIS Dashboard and Storymap Links**)

Deliverables

- An Emergency manager contact list was created. (see Appendix H: Contact List)
- A Disaster Recovery Program Database was created.
 (see Chapter 5 - Resource Guide)

Storymap for EDA funded project in Tecumseh





Goal: SENDD will provide direct economic assistance to jurisdictions, small businesses, and entrepreneurs.

Objective 1

Apply for state and federal funding assistance on behalf of affected cities/counties and assist communities with assistance as needed

Accomplishments

a. SENDD worked with EDA Denver Regional Office (DRO) staff to coordinate a four-state EDA Disaster application workshop in Lincoln in January 2020.

b. Six communities and one county were assisted with grant applications related to Disaster Recovery.

c. Twenty-two communities were assisted with CDBG applications for public works, planning, economic development, and downtown revitalization.

d. Communities were provided with monthly newsletters that include information on resources

e. Disaster recovery information was listed on the District's website.

f. Funds were utilized to hire two broadband coordinators and complete a regional crowdsourced broadband study.

Difficulties

The demand exceeded the amount of available funds. Staff received inquiries from nearly every county and over 20 communities requesting resources for recovery (infrastructure, bridges, emergency response, etc.),

only three received EDA dollars, while two received CDBG Emergent Threat, and one received a Nebraska Department of Transportation (NDOT) grant. In total, nearly \$3 million in assistance was secured. A substantial barrier was EDA's procurement guidelines and finances. After the 2019 disaster took place, jurisdictions had the option of either including engineering services in EDA grant requests, which required a Request for Qualifications (RFQ) procurement or selecting the village/city's current engineer.

A final difficulty was timing in relation to other federal programs. Many county road and bridge supervisors reached out to SENDD staff for assistance. The challenge was coordinating Federal Emergency Management Agency's (FEMA) timeline with other federal funding opportunities.

Deliverables

- **Seven** disaster-related applications were submitted on behalf of member communities/counties, of which six were awarded.
- Over the past two years, **28** CDBG applications have been submitted, of which **20** have been awarded.
- SENDD completed a regional broadband speed test study. Broadband is an essential piece for disaster resiliency. Over 3,000 area residents and businesses took part in the crowdsourced survey.

Goal: SENDD will provide direct economic assistance to jurisdictions, small businesses, and entrepreneurs.

Objective 2

Assess businesses needs as they relate to disaster recovery

Accomplishments

a. A disaster recovery survey was distributed to a database of over 250 individuals (including business owners and community stakeholders). Business questions were included.

b. Survey results were analyzed from partner organizations including the Nebraska Chamber of Commerce and Nebraska Department of Economic Development (NDED).

c. SENDD assisted in the creation and administration of the SBS program on behalf of the City of Lincoln that provided lease/rental assistance for businesses impacted by recent disasters.

Difficulties

The survey only yielded 40 responses and minimal information was shared in regard to business impact. There are multiple reasons as to why this could have been – the biggest reason being survey fatigue. When SENDD distributed the Disaster Recovery survey, at least four other state and regional organizations were sending out similar-style surveys with disasterrelated questions. Anecdotally, staff heard from area business owners stating that they were too focused on recovery efforts and did not have time or energy to continue responding to surveys. Similarly, SENDD staff worked with the Nebraska Business Development Center (NBDC) on a disaster-recovery survey that targeted small business owners in specific counties. Regarding the City of Lincoln's SBS program, SENDD did connect on an individual basis with business owners. While affected businesses were not directly impacted by the 2019 Flood; however, the regaion's economy was. The SBS focused support on financial to city-based businesses. Follow-up customer surveys showed program participants were very pleased with the program and SENDD's involvement.

Deliverables

- A community survey was sent to all of SENDD's member communities that yielded 40 responses (see Apendix E: Survey).
- **Two** surveys already in existence were analyzed in order not to duplicate efforts.
- **250** businesses were assisted with lease support on behalf of the City of Lincoln. SENDD distributed \$6.8 million to these establishments.

Goal: SENDD will provide direct economic assistance to jurisdictions, small businesses, and entrepreneurs.

Objective 3

Provide affected businesses with information about recovery resources available

Accomplishments

a. SENDD distributed five newsletters after the 2019 Flood that related to disaster recovery and emergency management services (see links below).

b. Staff attended chamber or communityled disaster-focused workshops. Examples included Fairbury and Peru FEMA Flood Buyout and Brownville riverfront response meeting.

c. Numerous newsletters were sent with information related to resources and relative information to respond in response to the region's disasters.

d. Disaster-related information was routinely shared on SENDD's website and Facebook over the last three years.

Difficulties

The most notable difficulty was getting information to and from area Emergency Management Directors (EMD). Since 2017, SENDD made a dedicated effort to connect with EMDs in the event that a major disaster occurred.

Staff would attend regional meetings, share information, and communicate as needed. SENDD believed this investment worked because immediately following the 2019 Flood, the region banded together to address both local and area-wide needs However, as time passed, it seemed the EMDs became more territorial and less cooperative. The lack of communication may have impacted how SENDD distributed information.

Deliverables

- 28 newsletters were distributed (see Appendix C: Newsletters).
- Disaster recovery information has been made available on our website for **30** months and counting.
- 13 social media posts related to Disaster Recovery have been published on Facebook (see Appendix D. Handouts/Social Media Posts).

Disaster related post on Facebook in July 2019



Goal: SENDD will provide direct economic assistance to jurisdictions, small businesses, and entrepreneurs.

Objective 4

Assist businesses with financing needs as necessary and offer technical assistance for developing business plans/financial projections

Accomplishments

a. SENDD staff continues to advertise loan programs to local communities and businesses. Over the course of three years, SENDD has assisted over 50 businesses with seeking financial assistance throughout the 16-county region. In addition, SENDD contracted with the City of Lincoln on its Small Business Stabilization (SBS) program, which provided financial assistance to over 250 businesses.

b. Loan recipients ranged from large cold storage and manufacturing facilities to small retail businesses. Fifty businesses were assisted.

Difficulties:

Due to staff capacity and COVID-19 travel restrictions, it has been a challenge to be able to assist each business with technical needs as well as provide direct marketing to communities whose businesses were impacted by the 2019 flood. Staff do not spend a lot of time developing business plans and financial projections. However, we have a close partnership with agencies such as NBDC, whose primary service is offering businesses technical assistance for business planning and financial benchmarking.

A second difficulty is the rules and regulations that come with each revolving loan fund (RLF) program. For example, SENDD's sister organization, SEND, Inc., had a USDA Rural Microentrepreneur Assistance Program (RMAP) for a number of years. Both SENDD and SEND, Inc. attempted to utilize this resource following the 2019 during Flood and the pandemic. Unfortunately, RLF guidelines were very restrictive and the paperwork was so exhaustive that applicants would find alternative financing options - even when interest rates and terms were higher than what SEND, Inc. offered.

Deliverables

- SENDD has received over **75** inquiries and connections to local businesses through SENDD's RLF programs.
- Through a partnership with the City of Lincoln, SENDD assisted over **250** businesses through the SBS program.
- Five businesses were helped with applications for disaster-related loan assistance



Goal: SENDD will provide direct economic assistance to jurisdictions, small businesses, and entrepreneurs.

Objective 5

Assist in the preparation of an EDA Revolving Loan Fund (RLF)

Accomplishments:

a. Shortly after the 2019 flood, SENDD staff began preparing an application to EDA for funding to create a separate revolving loan fund to aid in the response of the disaster; however, the Denver EDA Region federal allocation had already been disbursed and they no longer had disaster funds to award such an appeal. Rather than not applying, and since both disasters were occurring concurrently, the District submitted an application for COVID-19 recovery. While the RLF was not directly funded by the 2019 flood disaster resource, the timing certainly benefited businesses and industries that were negatively impacted by the event. SENDD received a grant in the amount of \$830,123 on September 23, 2021, matching grant funds with \$207,531 for a total loan pool of \$1,037,654.

Difficulties:

No difficulties were encountered

Deliverables

 A \$1.04 million Revolving Loan fund was created to complement the existing \$1 million in loan funds, funded through USDA programs.

Objective 6 Package loan applications

Accomplishments:

a. Over the past three years, SENDD staff have packaged two EDA RLF loans. In addition, staff have packaged seven additional loans through other USDA and SEND, Inc. loan programs.

Difficulties:

The percentage of business inquiries seeking financing to proceed with a loan application has been lower than anticipation, which is delaying spending down the funds received through our EDA, USDA, and NDO programs. Staff continues to advertise the program to businesses, banks, and member communities.

Similar to Element Five, Objective Four, program rules and regulations tend to make federally-funded RLFs difficult to navigate. Applicants have removed their loans from consideration because of the required forms and restrictions.

Deliverables:

 SENDD's loan officer packaged two EDA RLF loans and seven USDA/NDO loans.



Element Five: Establish Partnerships

Goal: SENDD will develop a network of partnerships to ensure all regional needs are addressed.

Objective 1

Participate in regional quarterly meetings of Emergency Management Directors; discuss disaster recovery and prepare for future disasters

Accomplishments:

a. SENDD staff attended a regional quarterly meeting of the EMDs. However, staff did meet with EMDs individually numerous times from March 2019 to October 2022. Additionally, SENDD routinely corresponded with separate directors regarding funding opportunities and recovery efforts.

b. Staff worked with EMDs in several counties to pursue disaster-related grants. Disaster grants were awarded in Jefferson, Johnson, and Richardson counties.

Difficulties:

This may have been the most difficult challenge. A combination of personalities of EMDs and SENDD's Disaster Recovery Specialist, coupled with COVID-19 travel restrictions meant SENDD did not meet this objective. See barriers for additional information.

Deliverables

- SENDD assisted EMDs to prepare **two** disaster-related grants, with **one** being funded.
- Those EMDs who subscribed to the District's newsletter received information on grant opportunities.
- Additionally, SENDD provided ongoing disaster recovery updates through social media and newsletters. (See Appendix D: Social Media Posts)

Objective 2

Create reciprocal agreements between governmental entities and emergency response jurisdictions to gain assistance in case of future disasters

Accomplishments:

a. SENDD staff connected with county officials, EMDs, local fire district personnel, the Nebraska State Fire Marshal's office, and NRDs to review existing mutual aid agreements. The intent was to identify gaps in these accords that would make a regional response to disasters seamless. What was learned was the region does not need SENDD's help in achieving this objective, and that fire districts and counties work independently to address this.

Difficulties:

The initial challenge was finding a comprehensive list of mutual aid agreements. Once this was identified, there no difficulties were encountered

Deliverables:

 Given this objective was addressed organically, there are no direct deliverables.



Goal: SENDD will develop a network of partnerships to ensure all regional needs are addressed.

Objective 3

Work with respective state emergency management agencies

Accomplishments:

a. Immediately following the presidential disaster declaration, SENDD became an active participant in the state's interagency recovery efforts, including participating in the Community Planning Capacity Building effort between 2019 and 2020.

b. SENDD worked with NEMA and NDED to map out every jurisdiction that received NEMA or NDED disaster money (although never materialized)

c. SENDD worked with city and NEMA staff to coordinate four (two per town) Flood Buyout public meetings.

d. SENDD's Executive Director served on a statewide Disaster Long Term Recovery Housing Taskforce.

e. In spite of staffing and quarantining (during the pandemic), SENDD continued its relationship with NDED to help make affected businesses, non-profits, and communities (including emergency managers) aware of programs applicable for recovery efforts.

Difficulties:

SENDD already had good relationships with many of the state and federal agencies emergency management through routine meetings. The biggest difficulty was when Covid-19 travel restrictions limited direct staff involvement with communities as they tried to recover from the 2019 Flood, which was less than 10 months removed. Smaller villages were the jurisdictions most affected by this additional hurdle because of staffing limitations, timing, and communication obstacles (office hours availability).

Deliverables

While direct deliverables are difficult to quantify with this goal, SENDD did play an active role in disaster recovery and planning activities following the flooding events. Staff participated in meetings both in-person and virtually for nearly a year following the 2019 disaster. The District continues to assist Fairbury and Peru with FEMA Flood Buy-out projects.

Element Five: Establish Partnerships



Objective 4

Identify other partners, which might include universities, regional groups, chambers of commerce, workforce boards, and others

Accomplishments:

a. Following the 2019 Flood, SENDD worked with Blue Valley Community Action Agency (BVCA) on convening two FEMA flood buyout workshops in Fairbury. SENDD provided information on FEMA programs, while BVCA offered residents details on local resources.

c. SENDD's Executive Director served on a NextGen Healthcare Partnership to address shortages in healthcare workers.

SENDD's relationship with UNL grew d. substantially following recent disasters. The partnership led to an inventory of the levee southeast Nebraska, system in three downtown revitalization plans (all three where subsequently awarded CDBG funds), a food system security study, and UNL faculty serving on the SENDD Board of Directors. Food security was pronounced during the 2019 flood. Residents along the Missouri River that rely on grocery stores across the river could no longer access food, which created massive difficulties for individuals limited with income or unreliable transportation. SENDD continues to explore this to find mitigation strategies for future disasters.

Difficulties:

Beyond Covid-19 travel restrictions and staffing, there were no difficulties with the goal. On the contrary, the District strengthened relationships with several state and regional organizations.

Deliverables

- SENDD completed two CDBG preapplications for disaster-related improvements on behalf of area organizations. This is currently underway.
- BVCA and SENDD worked together to host **two** FEMA flood buyout events in Fairbury. Nearly **45** residents attended the workshop.
- SENDD staff worked with the NextGen Healthcare Partnership to complete a regional plan to improve recruitment and retainage of healthcare workers across SENDD's service area.
- UNL and SENDD completed several deliverables that addressed the 2019 Flood.

Analyze - Disaster Types

Disasters can be natural, manmade, and/or economic. The severity of their impact varies, largely in terms of financial and physical damage, and length. Most disasters disrupt not only a community but in many cases, an entire region. The purpose of this chapter is to explore how disasters might influence the SENDD region, and how jurisdictions can work together to mitigate future events.¹

Natural Disaster

Natural disasters are the most common disasters and result from natural processes.

- Meteorological -Flooding, Dam/Levee Failure, Severe Thunderstorm (Wind, Rain, Lightning, Hail), Tornado, Windstorm, Hurricanes and Tropical Storms, Winter Storm (Snow/Ice)
- Geological -Earthquake, Tsunami, Landslide, Subsidence/Sinkhole, Volcano
- Biological Pandemic Disease, Food-borne Illnesses

Man-Made Disaster

Man-made disasters are caused by human action or inaction and may result in long-term consequences on an environmental, financial, and social level.

- Accidents Workplace Accidents, Entrapment/Rescue (Machinery, Water, Confined Space, High Angle), Transportation Accidents (Motor Vehicle, Rail, Water, Air, Pipeline), Structural Failure/Collapse, Mechanical Breakdown
- Intentional Acts Labor Strike, Demonstrations, Civil Disturbance (Riot), Bomb Threat, Lost/Separated Person, Child Abduction, Kidnapping/Extortion, Hostage Incident, Workplace Violence, Robbery, Sniper Incident, Terrorism (Chemical, Biological, Radio-logical, Nuclear, Explosives), Arson, Cyber/Information Technology (Malware Attack, Hacking, Fraud, Denial of Service, etc.)

Economic Disaster

The closing of a major industry may weaken a municipality's economy and cause a ripple effect through the supply chain and across the region. The result is an economic disaster. This is amplified in the rural communities that make up the SENDD region. Limited employment opportunities and the loss of a major business may result in a high percentage of workers becoming displaced and a community's population being impacted

^{1.} Types of disasters. SAMHSA. (n.d.). Retrieved December 30, 2022, from https://www.samhsa.gov/findhelp/disaster-distress-helpline/disaster-types

Disaster Impact Analysis - 2019 Events

Extreme Tempuratures

During the 2018-2019 winter season, Nebraska experienced record low temperatures that created frost depths approximately two feet deep and ice cover on rivers and creeks that eventually caused ice jams in several locations. February 2019 was also the coldest month in 18 years in Nebraska. Recorded temperatures were 12 to 15 degrees lower than normal across most of the state during this period. These factors contributed to the unprecedented damage Nebraska experienced in the months that followed.²



Photo sourced from NWS Omaha

Winter Storm Ulmer

Winter Storm Ulmer, a bomb cyclone – or "winter hurricane," a term given to a rapidly intensifying storm – roughly equivalent in power to a Category 2 hurricane, moved across Nebraska between March 12 and 15, 2019. Recorded wind gusts during the cyclone approached 80 mph in many parts of the state and contributed to blinding blizzard conditions that closed highways and stranded motorists.²

2019 Flood

In the spring of 2019, the Missouri River and many of its tributaries experienced extreme flooding due to unprecedented amounts of precipitation, including multiple severe weather outbreaks that further exacerbated conditions. Given little time to prepare, communities and residents in or near the Missouri River floodplain were soon inundated. The waters destroyed crucial bridges connecting the region to Missouri and Iowa. Interstate 29, an important arterial for commuting workers and the local supply chain, was submerged and ruined in multiple places. The near-total destruction of these key transportation corridors produced significant impacts to southeastern Nebraska's workforce and overall quality of life.

Flooding is not new to Nebraska. Notable storms have impacted the state in 1993, 2000, 2010, and 2011, resulting in numerous presidential disaster declarations and hundreds of millions of dollars spent on recovery, funded by FEMA's Public Assistance (PA) Program. Despite this history of flooding, the impacts of the 2019 disasters were unprecedented and created devastating results.

2. State of Nebraska. *State of Nebraska Disaster Recovery Action Plan: Severe Winter Storm, Straight-line Winds*, and Flooding (DR-4420). April, 2021.

Disaster Impact Analysis - 2019 Events

FEMA Disaster Declarations

The Southeast Nebraska region has experienced six major disaster events since 2018.

Declared Disaster	Date	Disaster Type	Counties	
FEMA-4375-DR	6/29/2018	Severe Winter Storm and Straight-Line Winds	Fillmore	
FEMA-4446-DR	6/17/2019	FEMA announced additional disaster assistance available to the Ponca Tribe of Nebraska by authorizing an increase in the level of funding for Public Assistance projects as a result of the severe storms and flooding during the period of March 13- April 1, 2019.	Lancaster	
FEMA-4420-DR	10/10/2019	Severe Winter Storm, Straight-Line Winds, and Flooding	All counties within the SENDD Region	
FEMA-3483-EM	3/13/2020	COVID-19	All counties within the SENDD Region	
FEMA-4521-DR	3/11/2021	COVID-19	All counties within the SENDD Region	
FEMA-4616-DR	9/6/2021	Severe Storms and Straight-Line Winds	Fillmore	

FEMA-4375-DR: Damage in certain areas of Nebraska as a result of a severe winter storm and straight-line winds during the period of April 13 to 18. The year 2018 was of sufficient severity and magnitude to warrant a major disaster declaration. The declaration authorized the ability to provide public assistance in the designated areas and hazard mitigation throughout the State.

https://www.fema.gov/disaster-federalregister-notice/initial-notice-1201

FEMA-4446-DR: The lands associated with the Ponca Tribe of Nebraska received sufficient damage from severe storms and flooding during the period of March 13 to April 1, 2019 at such a magnitude to warrant a major disaster declaration. The declaration authorized the ability to provide public assistance and Hazard Mitigation for the Ponca Tribe of Nebraska.

https://www.fema.gov/disaster-federalregister-notice/initial-notice-1262 FEMA-4420-DR: A severe winter storm, straight-line winds, and flooding beginning on March 9, 2019 (and continuing) was of sufficient severity and magnitude to warrant disaster declaration. major The а declaration authorized Individual Assistance and assistance for debris removal and emergency protective measures (Categories A and B) under the Public Assistance program in the designated areas, hazard mitigation throughout the State, and any other forms of assistance under the Stafford Act deemed appropriate to complete Preliminary Damage Assessments (PDAs).

https://www.fema.gov/disaster-federalregister-notice/initial-notice-1293



Winter storm image - Wayne, NE

Disaster Impact Analysis - 2019 Events

FEMA-3483-EM: Ongoing disaster declaration in response to the Coronavirus Disease 2019 (COVID-19) pandemic. The incident period covers January 20, 2020 to date. Presidential disaster declaration was made on March 13, 2020.

https://www.fema.gov/disaster/3483



FEMA-4616-DR: It was determined that certain areas of Nebraska experienced damage of sufficient severity and magnitude as a result of severe storms and straight-line winds during the period of July 9 to July 10, 2019, as to warrant a major disaster declaration. The declaration authorized the use of public assistance in the designated areas and hazard mitigation throughout the entire State.

https://www.fema.gov/disaster-federalregister-notice/4616-dr-ne-initial-notice



FEMA-4521-DR: Emergency conditions in the State of Nebraska as a result of the Coronavirus Disease 2019 (COVID-19) pandemic beginning on January 20, 2020 and continuing, were of sufficient severity and magnitude to warrant a major disaster declaration. The declaration authorized the use of assistance for emergency protective measures (Category B), including direct Federal assistance, under the Public Assistance program throughout the State.

https://www.fema.gov/disaster-federal-registernotice/dr-4521-ne-initial-notice



Impact on Transportation

After the 2019 flooding, Interstate 29 in Iowa and bridges crossing the Missouri River between Omaha, Neb. and St. Joseph, Mo. were closed multiple times from mid-March until early October. Nebraska City, a town of 7,202, was cut off from I-29 and neighboring communities in Iowa for a total of 124 days after Iowa Highway 2 was flooded and closed (Omaha World Herald).³

Because of the road and bridge closures, traffic diverted to Nebraska Highway 75. Traffic along Highway 75 increased three times its normal amount causing the Nebraska State Patrol to add troopers along the route because it had been responding to an uptick in calls. Most of the calls responded to were speeding and illegal passing, however there was also an increase in accidents, resulting in at least two fatalities (KOLN-KGIN).⁴

"From Plattsmouth, all the way to the Kansas state line, all Missouri River bridges are closed. You are not able to cross the Missouri River anywhere south of Plattsmouth in Nebraska." - Sarah Bruggeman



Photo taken by SENDD employee of Nebraska City bridge construction

3. Heavy rains lead to closed roads and diverted traffic. Nebraska Public Media. (n.d.). Retrieved December 30, 2022, from https://nebraskapublicmedia.org/tr/news/news-articles/heavy-rains-lead-to-closed-roads-and-diverted-traffic/

4. Pitsch, M. (n.d.). Highway 75 sees more travelers, increase in accidents following flooding. https://www.1011now.com. Retrieved December 30, 2022, from https://www.1011now.com/content/news/Highway-75-sees-more-travelers-increase-in-accidents-following-flooding-507900711.html

Road and bridge closures due to the flooding also had a significant impact on local business revenue, Nebraska City in particular. A local golf club reported a decrease of 20% in sales and 10% in memberships at the height of the season because consumers from Iowa had no way to access it (WOWT).⁵

In addition, workers faced issues traveling to and from their jobs. One major employer helped employees pay for hotels in Nebraska City to ensure that their plant operations continued with minimal impact (KCRG).⁶



An aerial view of the flooding at the Camp Ashland, Nebraska on March 17, 2019. (Nebraska National Guard photo by Staff Sgt. Herschel Talley)

5. Campbell, T. (n.d.). Heartland Flood: Nebraska City businesses feeling the burn from lingering flood damage. https://www.wowt.com. Retrieved December 30, 2022, from https://www.wowt.com/content/news/Nebraska-City-businesses-feeling-the-burn-from-lingering-flood-damage-508770641.html

6. Press, the A. (n.d.). Businesses hit by Missouri River flooding struggle to restore customer volume. https://www.kcrg.com. Retrieved December 30, 2022, from https://www.kcrg.com/content/news/Businesses-hit-by-Missouri-River-flooding-struggle-to-restorecustomer-volume-513052571.html



Impact on Revenue

The 2019 flood was devastating to agriculture as it tore through pasture lands and crop fields. Occurring in the middle of calving season, hundreds of calves perished while adult cattle were swept away and drowned or were stranded on islands. Damage in Nebraska from the 2019 flooding has been estimated at over \$1.3 billion, including \$449 million in damage to roads, levees, and other infrastructure; \$440 million in crop losses; and \$400 million in cattle losses.¹



"NEMA reported Flood Damage Costs 2019" displays the cost and location of flood damages reported by NEMA in 2019. This severe weather event resulted in significant impacts across the entire region destroying homes, farms, businesses, roads, and other infrastructure. Every county within SENDD's 16-county region experienced damages associated with this event costing the region a total estimated at approximately \$31 million. The top five counties within the district that collectively incurred the most damage costs were Nemaha County, estimated at \$13 million, Saunders County estimated at \$10 million, Douglas County estimated at \$2 million, Johnson County estimated at \$3 million, and Otoe County estimated at \$2 million.

^{1.} State of Nebraska. *State of Nebraska Disaster Recovery Action Plan: Severe Winter Storm, Straight-line Winds*, and Flooding (DR-4420). April, 2021.

Satellite Imagery Of Before and After 2019 Flood derived from NASA's Global Imagery Browse Services.



We acknowledge the use of imagery provided by services from NASA's Global Imagery Browse Services (GIBS), part of NASA's Earth Observing System Data and Information System (EOSDIS).

"NeDNR Reported High Water Marks" shows the locations where NE DNR recorded high water levels from existing active and planned floodplain project locations in early 2019. It is important to note that the sites recorded are not completely demonstrative of the flooding extent in 2019. The quality of high water marks relies on people marking these sites before the evidence is eradicated by weather and time.



More than 700 High Water Marks were collected by the Nebraska Department of Natural Resources (NeDNR), USGS, USACE, NRCS, Lower Loup NRD and several local communities.



On March 12, 2019 Nebraska Governor Pete Ricketts issued a preemptive disaster declaration in lieu of the impending flood disaster. In the wake of subsequent flooding, most notably from July 8-10 in central Nebraska, President Trump extended the initial federal disaster declaration through July 14th. However, Nebraska has endured even more flooding since then. To ensure all flood-impacted communities are eligible for emergency assistance from the state, the Governor declared another disaster to cover an extended period of time.



Nebraska City (pop. 7,202) is located along the Missouri River and is a major regional employment hub. Many of its workers are sourced from directly across the river in Fremont County, Iowa. Dan Mauk, the Executive Director of Nebraska City Area Economic Development, noted that the western third of Fremont County alone had over 300 residents displaced in the flooding. Since the all the local bridges went out, commuting workers were faced with three-to-four-hour roundtrip drives just to get to and from their jobs. Cargill and Honeywell are two of the largest Nebraska City-based employers, both of whom attempted to overcome the loss of key infrastructure by buying out all the hotel rooms in the community to help house displaced workers. According to Mauk, the combined hotel bills exceeded \$250,000.

In the immediate aftermath, local leaders sought to implement more permanent solutions to help prevent future worker displacement during future future flooding or other disaster events. Through a sister nonprofit organization, Mauk spearheaded an effort to successfully apply for disaster recovery housing grant funds offered by the State of Nebraska's Affordable Housing Trust Fund opportunity. These funds are currently being utilized to build four single-family homes within Nebraska City, which will later be sold to income-qualified members of the local workforce. This initiative is designed to revolve the grant funding upon sale of each home, ideally allowing for the perpetual construction and sale of more workforce-style housing.

On the other side of the southeast region, Jefferson County also experienced significant flooding damage from the arterial streams stemming from the Missouri River. Not only did this flooding occur during the major 2019 event, but it is also a locally recurring problem caused by smaller precipitation accumulations. Several lefferson County roads have experienced continual damage and deterioration from each flooding event. 7



The Missouri River at Plattsmouth (above) recorded a crest of 40.62 feet.

The closures impacted not only production at the Endicott Clay plant, but also the ability to transport other produced goods to market, resulting in lost profits for multiple industries. After mounting safety concerns and consequential damage, Jefferson County successfully applied for funding to repair this crucial transportation route. The project was so extensive that funding was sourced from the Nebraska Department of Transportation, a Community Development Block Grant, and from the EDA. 7



30 stream gages in Nebraska reached all-time record levels.

Some of these roads are key arteries to the Endicott Clay plant, which produces, and ships high-quality bricks across the country. Damage incurred upon transportation routes to and from the plant caused concern for worker safety and generated complaints from visiting customers. Some of the resultant potholes were so deep that Endicott's trucks would often lose bricks during transport, as they would be jarred loose from the trailer bindings when the rolled trucks over the unavoidable potholes.7



41 Breaches and nearly 350 miles of levees were damaged during the flood event.

7. State of Nebraska. Department of Natural Recources. Nebraska Flooding: March 2019; Winter Storm Ulmer – Bombogenesis, Blizzards, Road Closures and Record Flooding. (ArcGIS Storymap). Accessed December 30th, 2022. https://storymaps.arcgis.com/stories/9ce70c78f5a44813a326d20035cab95a

Disaster Impact Analysis - Drought

The U.S. Drought Monitor is a map released every Thursday, showing parts of the U.S. that are in drought. The map uses five classifications: abnormally dry (D0), showing areas that may be going into or are coming out of drought, and four levels of drought: moderate (D1), severe (D2), extreme (D3), and exceptional (D4).

"Drought slowed grass growth in Nebraska, causing a 15 to 30 percent reduction in available grasses for livestock grazing, according to a range management specialist at the Panhandle Research and Extension Center. Consequently, some ranchers were weaning calves or selling animals earlier than planned." "Fire activity has been high in Nebraska with more than 625 wildfires in 2020, the most since the Cornhusker state's worst fire season in 2012,stated the director of the Nebraska State Forest Service. Nebraska experienced its driest August in 126 of record keeping."

Omaha World-Herald (Neb.), Sept 13, 2020

The National Drought Mitigation Center at the University of Nebraska - Lincoln also encourages residents to utilize the open-source drought reporting tool to report drought changes in real-time throughout the state.



December 6, 2022 (Released Thursday, Dec. 8, 2022) Valid 7 a.m. EST

	Drought Conditions (Percent Area)							
	None	D0	D1	D2	D3			
Current	8.25	17.59	28.53	23.41	13.66	8.55		
Last Week 11-29-2022	8.25	16.52	31.16	22.10	13.61	8.36		
3 Months Ago 09-06-2022	19.77	28.66	23.79	15.25	9.12	3.42		
Start of Calendar Year 01-04-2022	12.84	22.35	30.25	25.93	8.63	0.00		
Start of Water Year 09-27-2022	7.60	26.07	32.65	18.52	9.24	5.92		
One Year Ago 12-07-2021	17.32	17.52	28.47	27.76	8.92	0.00		

<u>Intensity:</u> None

The Drought Monitor focuses on broad-scale conditions. Local conditions may vary. For more information on the Drought Monitor, go to https://droughtmonitor.unl.edu/About.aspx

<u>Author:</u> David Simeral



The U.S. Drought Monitor is jointly produced by the National Drought Mitigation Center at the University of Nebraska-Lincoln, the United States Department of Agriculture, and the National Oceanic and Atmospheric Administration. Map courtesy of NDMC.

8. University of Nebraska Lincoln. *U.S. Drought Monitor*. Accessed December 6th, 2022. https://droughtmonitor.unl.edu/Maps.aspx

None
 D2 Severe Drought

 D0 Abnormally Dry
 D3 Extreme Drought

 D1 Moderate Drought
 D4 Exceptional Drought

Chapter 3: Assess

When a disaster impacts a community, it is imperative that recovery opportunities are identified immediately to alleviate the potential of the economy to take a downturn. The following are some questions that may support business and community recovery. This is not a comprehensive list as each community (depending on size and demographics) have unique needs.

When assessing your community after a disaster occurs, it is important to address some of the following questions to identify short-term, ongoing, and long-term solutions.

Community-Related Questions

- 1. What were the key areas of the community that were impacted? (Infrastructure, Housing, Businesses)
- 2. How much in tax revenue was lost because of the disaster?
- 3. What is the ongoing projected revenue loss?
- 4. How many businesses were impacted by the disaster?
- 5. How has the disaster impacted the economy's workforce population?
- 6. How many jobs have been lost?
- 7. How many cannot get to work due to infrastructure disruptions?
- 8. What is the anticipated cost to repair or replace damaged structures or infrastructure?

Business-Related Questions

- 1. How many businesses were impacted by the disaster?
- 2. If applicable, how many were evacuated and experienced a loss in revenue?
- 3. If applicable, how many weren't evacuated and experienced a loss in revenue?
- 4. How many have closed permanently? Temporarily?
- 5. If damage was sustained, what are the projected costs to renovate?
- 6. Does the building have permanent damage that is beyond repair?
- 7. What is the anticipated length of time local businesses could face disruptions or closures?
- 8. What key industries within the community and/or region are likely to be impacted for a significant amount of time?

These questions should be addressed at the local and business level to identify what steps to take next.

Chapter 3: Assess

Evaluate

From the feedback provided through the assessment, an evaluation process will need to take place. What are the areas of the assessment that need to be addressed over others and prioritize to fully understand and assist to minimize the amount of time to recover. Potential areas to evaluate from the assessment include:

- Building Damage
- Workforce Needs
- Infrastructure Repairs
- Loss in revenue (capital investment, taxes, and visitor spending)

Evaluating each area of impact will allow your community, residents, and businesses to prepare for implementation.

Establish Priorities

Prior to beginning implementation, establishing priorities is a necessary step in order to emphasize a community's or recovery area's greatest needs. Additionally prioritization is important to allow attention to be given to tasks that are most urgent so that you can later focus on lower priority tasks. Some important questions to ask when determining priorities include:

- What are your recovery time objectives?
- Who are the key decision makers that need to be involved?
- What goals and objectives are the most critical?

Priorities when Impacted by a Disaster





Regional Assessment - National Risk Index

The National Risk Index provides relative Risk Index scores and ratings based on data for Expected Annual Loss due to natural hazards social vulnerability and community resilience. The following maps visualize natural hazard risk metrics within SENDD's 16-county region.

For every score, there is a qualitative rating that describes the nature of a community's score in comparison to all other communities at the same level, ranging from "Very Low" to "Very High." Because all ratings are relative, there are no specific numeric values that determine the rating.

Nebraska is #5 of all states in annual number of tornadoes.⁹

Tornadoes are one of the most frequent severe weather events in Nebraska and pose a significant threat to the lives and safety of all citizens in the state. Additionally, Tornadoes are considered a top hazard in all local hazard mitigation plans.⁹

Severe weather conditions are most prevalent in the early spring and throughout the summer. In Nebraska, expected hail damage could affect people, homes,

businesses, crops, and utility infrastructure.⁹

Hazardous weather events in Nebraska in 2019 resulted in five fatalities, seven injuries, more than \$640.5 million in property damage, and \$27.7 million in crop damage. Total damages of \$668.2 million in 2019 placed Nebraska in fourth place of all states in the cost of these events.¹⁰





9. State of Nebraska. Nebraska Emergency Management Agency. 2021 Nebraska State Hazard Mitigation Plan. January 27th, 2021. https://ne-test-site6.cdc.nicusa.com/sites/ne-test-site6.cdc.nicusa.com/files/doc/hazmitplan2021.pdf

Regional Assessment - National Risk Index

Thunderstorms can be isolated events covering a relatively small geographical area or can develop into squall lines that traverse the entire state. The risk of thunderstorms is generally equal throughout the state, with random variations in frequency from county to county and the risk of somewhat higher wind speeds in the eastern and southeastern portions of the state.⁹

Due to the geographic location of the SENDD region and the history of events, it is highly likely that multiple severe thunderstorm events will occur each year.

In the Statewide Hazard Identification and Risk Assessment Survey conducted in all counties in June 2020, Severe Thunderstorm was the secondhighest hazard of concern. All local plans provide mitigation techniques for severe thunderstorms. **9**

A Severe Winter Storm is the second most common event in the state of Nebraska behind Severe Thunderstorms.

During late October through mid-April, temperatures can range between 0 degrees Fahrenheit and 32 degrees Fahrenheit with February having the greatest average snowfall. The most extreme conditions related to severe winter weather are blizzard and ice storm.⁹





9. State of Nebraska. Nebraska Emergency Management Agency. 2021 Nebraska State Hazard Mitigation Plan. January 27th, 2021. https://ne-test-site6.cdc.nicusa.com/sites/ne-test-site6.cdc.nicusa.com/files/doc/hazmitplan2021.pdf

Regional Assessment - National Risk Index

Heat is one of the leading weather-related killers in the United States, despite the ability to prevent or reduce the risk of heat exhaustion and heat stroke through outreach and intervention.

Extreme Heat – Temperatures that hover 10 degrees or more above the average high temperature for the region and last for several weeks are defined as extreme heat.⁹



All of the State of Nebraska Planning Area is susceptible to the effects of extreme temperature; although temperatures at the northern areas of the state tend to be a few degrees cooler, on average, than the lower elevations. In one typical year, 2017, there was a 129 degree spread between the highest temperature and the lowest recorded by a Nebraska Mesonet weather station. In addition, there are a 52 degree 24 hour temperature change and a -37 degree wind chill, all recorded by one weather station.⁹

Extreme Cold – Although no specific definition exists for extreme cold, the following are characteristics of an extreme cold event in Nebraska: temperatures at or below zero degrees for an extended period of time. Note that extreme cold events are usually part of winter storms but can occur during anytime of the year and have devastating effect on the state's agricultural production.⁹



9. State of Nebraska. Nebraska Emergency Management Agency. 2021 Nebraska State Hazard Mitigation Plan. January 27th, 2021. https://ne-test-site6.cdc.nicusa.com/sites/ne-test-site6.cdc.nicusa.com/files/doc/hazmitplan2021.pdf
Regional Assessment - National Risk Index

Nebraska's agricultural-based economy makes it especially vulnerable to drought. Losses in the agricultural sector are somewhat easier to determine than losses in other sectors because the direct agricultural losses are more obvious and are part of some statistics already being gathered. The most vulnerable portions of the state in terms of economic impact are cropland, pasture land for animals, recreational areas, and businesses that depend on agricultural industries for the bulk of their business. However, all areas of the state can be impacted by drought events.⁹

Estimations by local plans vary widely due to the inherent challenges in predicting climate changes and weather patterns. Some estimations are upwards of a 14% chance of drought in any given year. Local plans are inconsistent with mitigation efforts, varving between no planned actions to several analytical and preparatory actions that could reduce the negative consequences of a severe drought.9

Riverine flooding happens as a result of heavy precipitation or snow melt runoff occurring over a watershed for a period of several days to even weeks. This type of flooding most commonly impacts medium to large channels including but not limited to the Big Blue River, Elkhorn River, Loup River, Platte River, and Missouri The National River. Weather (NWS), USGS, Service and Nebraska Department of Natural Resources (NeDNR) who work together to track stream gage heights to estimate future crests and stage heights.9





9. State of Nebraska. Nebraska Emergency Management Agency. 2021 Nebraska State Hazard Mitigation Plan. January 27th, 2021. https://ne-test-site6.cdc.nicusa.com/sites/ne-test-site6.cdc.nicusa.com/files/doc/hazmitplan2021.pdf

Regional Assessment - Infrastructure

	Nati	onal Inventory o	f Dams
County	All	Significant Risk	High Risk
Butler (023)	54	5	0
Fillmore (059)	9	1	0
Gage (067)	205	19	6
Jefferson (095)	65	7	0
Johnson (097)	77	7	1
Lancaster (109)	142	17	22
Nemaha (127)	35	0	0
Otoe (131)	141	3	2
Pawnee (133)	90	2	1
Polk (143)	36	3	0
Richardson (147)	55	1	1
Saline (151)	71	13	3
Saunders (155)	56	4	3
Seward (159)	53	2	2
Thayer (169)	40	0	1
York (185)	15	1	0
Totals	1144	85	42
Percents		7.43%	3.67%

Data Source

National Inventory of Dams, "2018 Number of Dams by State – All NID Dams," 2018.

Bridges

The region has 4,381 bridges, 13% of which were in poor condition in 2018.

Good Condition: some minor problems.

Fair Condition: all primary structural elements are sound but may have minor section loss, cracking, spalling, or scour.

Poor Condition: advanced section loss, deterioration, spalling or scour.

Dams

The region has 1,144 dams,11.1 % of which were classified as Significant or High Risk for potential flood inundation in 2018.

High Hazard Potential: Dams where downstream flooding would likely result in loss of human life.

Significant Damage Potential: Dams where downstream flooding would likely result in disruption of access to critical facilities, damage to public and private facilities, and require difficult mitigation efforts

		Bridge Counts (2019)				
County	All	Good	Fair	Poor		
Butler (023)	209	41	161	7		
Fillmore (059)	216	140	52	24		
Gage (067)	388	159	209	20		
Jefferson (095)	243	124	63	56		
Johnson (097)	173	85	46	42		
Lancaster (109)	608	343	234	31		
Nemaha (127)	180	69	52	59		
Otoe (131)	360	128	125	107		
Pawnee (133)	192	62	66	64		
Polk (143)	93	56	26	11		
Richardson (147)	260	98	140	22		
Saline (151)	294	181	84	29		
Saunders (155)	493	113	328	52		
Seward (159)	245	156	66	23		
Thayer (169)	222	114	93	15		
York (185)	205	111	89	5		
Totals	4381	1980	1834	567		
Percents		45.20%	41.86%	12.94%		

 U.S. Department of Transportation, Federal Highway Administration,

 Data Source
 Office of Bridge Technology, National Bridge Inventory 2017, Deficient

 Bridges by State and Highway System.

11. *National inventory of dams*. Washington, DC :US Army Corps of Engineers : Federal Emergency Management Agency.

12. *Bridges & Structures*. U.S. Department of Transportation/Federal Highway Administration. (n.d.). Retrieved December 30, 2022, from https://www.fhwa.dot.gov/bridge/britab.cfm

Regional Assessment - Infrastructure

Emergency Transportation Systems

An emergency road network is a foundation for operating a smooth evacuation/rescue. State and local police have primary responsibility for emergency traffic management; however the network is planned upon cooperation between road ownerships, such as county and city roads. U.S and State highways should be prioritized since they are the widest, fastest roads with best physical conditions.



"Highway Crossings in a 100-year Floodplain"

The below map displays points at which Nebraska highways cross into the boundaries of a 100year floodplain within the SENDD 16-county region as recorded by Nebraska Department of Natural Resources (DNR). Nemaha and Richardson counties are not shown within the dataset.



Regional Assessment - Social Vulnerability



At Risk Populations

Social Vulnerability Index

The Agency for Toxic Substances and Disease Registry (ATSDR) Geospatial Research, Analysis, and Services Program (GRASP) developed the Social Vulnerability Index (SVI) using U.S. Census data to determine the social vulnerability of every census tract. This data can then be used by emergency managers, planners, and other key officials to identify which areas within a region or community will be most vulnerable when disaster strikes. Factors such as poverty, lack of transportation, and housing density give planners essential information for response, thereby decreasing human suffering and financial burden placed on a community during and after a disaster occurs.

Some individuals have and may have greater difficulty accessing the public health and medical services they require following a disaster or emergency. Additionally, these individulas may experience circumstances that that increase the risk of harm during crisis and disaster. At-risk groups may include children, senior citizens, and pregnant women as well as people who have disabilities, live in institutionalized settings, are from diverse cultures, have limited English proficiency or are non-English speaking, are transportation disadvantaged, have chronic medical disorders, or have pharmacological dependency.

			ρι ΙΙ Δτι	ON						🌍 esri 🔛
PIGUA T	5 15 Co	ounties							Geog	raphy: County
Grand Island Hastings	159,643 Population	64,050 Households	2.40 Avg Size Household	44.2 Median Age	\$63,341 Median Household Income	\$165,249 Median Home Value	77 Wealth Index		159 Housing Affordability	29 Diversity Index
	A	T RISK POPULATI	ON		Language Spoken (A	ACS)	Age 5-17	18-64	Age 65+	Total
can	ð	Å			English Only		24,790	83,742	30,429	138,961
Stja	17 618	35 940	2 966		Spanish		1,658	4,649	317	6,624
	17,010	00,040	2,500		Spanish & English W	ell	1,618	2,843	193	4,654
	Disability	ropulation 65+	Without Vehic	le	Spanish & English N	ot Well	40	1,460	117	1,617
					Spanish & No Englis	h	0	346	7	353
POPULATION BY AGE	PO	VERTY AND LANG	UAGE		Indo-European		116	714	524	1,354
			Č		Indo-European & En	glish Well	103	624	511	1,238
90,321	90	—≣↓			Indo-European & En	glish Not Well	13	90	13	116
80.000 -	11%	7,093	7		Indo-European & No	English	0	0	0	0
	Households Below	Households Below	Pop 65+ Spea	k.	Asian-Pacific Island		49	634	136	819
60,000	the Poverty Level	the Poverty Level	Spanish & No En	glish	Asian-Pacific Isl & En	glish Well	37	466	44	547
					Asian-Pacific Isl & En	glish Not Well	12	168	89	269
40,000	POPU	LATION AND BUS			Asian-Pacific Isl & No	English	0	0	3	3
		44.11	<u> </u>		Other Language		79	255	4	338
20,000					Other Language & E	nglish Well	66	237	4	307
	149,572	7,842	72,517		Other Language & E	nglish Not Well	13	18	0	31
Under 18 18 to 64 Age 65+	Daytime Population	Total Businesses	Total Employees		Other Language & N	lo English	0	0	0	0

Source: This infographic contains data provided by Esri, ACS, Esri-Data Axle. The vintage of the data is 2022, 2027, 2016-2020.

Priorities for the SENDD Area

The priorities identified in the following sections coincide with the Comprehensive Economic Development Strategy (CEDS) written and adopted in 2021. SENDD staff decided to focus on four key areas: transportation and roads, local business and agriculture, workforce, and housing as they are susceptible areas that affect the dynamics of a community in the event of a disaster, such as flooding. If housing is unavailable for residents, how can such a community build resilience and foster growth for immunity against future disasters?

Transportation and Roads

Southeast Nebraska is overlaid by a vast network of State and U.S. Highway systems, including Interstate 80, the state's largest arterial transportation route. Three major companies also cover territory railroad throughout the region, which is bound to the east by the Missouri River. Combined, the roadways, railroads, and the Missouri River all serve as critical transportation corridors for the goods and services vital to local sustainability and growth. The importance of viable transportation and roads have never been so apparent, as the region continues to overcome the severe impacts of two back-to back widescale disaster events.

The destruction and disruption caused by the flooding highlights the reason why the southeast Nebraska region has prioritized disaster recovery planning for transportation and infrastructure systems. As multiple locations throughout the region were suddenly met with an immediate demand for gravel, culvert systems, concrete, asphalt and other road-building materials, a new problem arosecompetition for the acquisition of these components.

In the midst of the flood reconstruction, another disaster upended the region: the COVID-19 pandemic.

This global event also put stress on the nation's transportation infrastructure, including that of southeast Nebraska. Reduced product availability and skeleton workforces across all sectors put additional pressures on transportation organizations to find feasible ways to maintain shipping schedules.

Two years later, supply-chain systems and labor availability have not fully stabilized. As the country continues to recover from the pandemic, it is important for local jurisdictions to consider the impacts to transportation logistics as they implement plans and strategies aimed at reducing future disruptions and shortages in the event of another pandemic or other widescale disaster event.



Priorities of SENDD Region Ctd.

Local Business and Ag

A community's ability to have a positive economic impact depends on the availability and access of businesses and infrastructure. When local businesses or farming operations are disrupted due to a natural disaster, such as the 2019 Flood, it can create a cascading impact on communities resulting in not only lost revenue but decreased population as well.

The region suffered two major disasters within one year; a major flooding event and a worldwide pandemic. Local businesses and agriculture were severely impacted by both events due to an increase in costs and a disruption in the supply chain. Local producers experienced a delay in processing due to the decreasing number of local meat markets. It had been said that the wait time for processing was nearing 8-10 months. Delays and costs followed on the heels of the previous White House administration's trade war with China, which reduced the cost of Nebraska commodities to some of the lowest prices since the early 2000s. The combined impact of all of these factors led many small farms or aging producers to sell. Presently, the number of farms in Nebraska are the lowest since 1980.

Rural communities directly felt this depressed ag-economy. Many used local resources to buy Main Street retail and commercial businesses. One example is the City of Hebron, which used revenue from local sales tax to help small employers through a gift card multiplier program.

When a disaster impacts a community, it is imperative that recovery opportunities are identified immediately to alleviate the potential of the economy to take a downturn. Accordingly, every community needs to be prepared. This planning might come in the form of a full-time economic development professional or a group of volunteers dedicated to ensuring businesses weather whatever storm they might encounter. SENDD is currently preparing an Economic Development Lite program that community leaders can apply to their respective jurisdiction at no cost.



Workforce

A community is compromised by residents who live, work, and contribute to the local economy. When a disaster hits and disrupts the local workforce, it can have significant repercussions to a community's population if that community does not have enough available jobs to warrant them to stay. Furthermore, less money circulating in a community indirectly affects other commercial and retail sectors, such as restaurants or movie theaters.

Throughout the SENDD service area, such events lead to disinvestment and blight that acutely affect population decline and community health in small, isolated communities and reduce overall regional vitality. In order to survive, SENDD and its partners must pursue sustainable development and economic diversification.

Housing

Communities thrive on the backbone of a strong housing inventory. Many throughout southeast Nebraska have taken recent strides to preserve and expand upon local housing availability by implementing grant-funded programs to upgrade and construct new units throughout the region. Another regional movement to expand access to quality affordable housing for the area's robust and diverse workforce is also gaining momentum. As communities in the SENDD region continue to improving make progress housing availability, it is also necessary to implement plans that will protect and preserve the housing stock from unprecedented disasters whether they are natural, manmade, or economic in nature.

The low regional inventory of both safe and affordable buyer and rental housing could produce widespread displacement in the event of future disaster events. Without a sufficient supply of safe, decent, and affordable homes, impacted families may be forced to relocate altogether in the aftermath of the event(s). Such losses hurt the entire local economy, as research continues to show that housing recovery is strongly linked to business recovery in disaster affected areas.



Ribbon Cutting Ceremony for Rural Workforce Housing Project in Geneva, NE

Often comprised of low- and middle-income households, many members of southeast Nebraska's rural workforce population are at a higher risk of experiencing significant housing damages or total loss in the event of natural disasters such as flooding or extreme weather, both of which are high risk events in the region (2018-2023 CEDS). This is due to fact that these populations tend to occupy the riskiest homes in their respective communities.

Through partnerships with FEMA, the Nebraska Emergency Management Agency (NEMA) opened applications in early 2020 for a Hazard Mitigation Grant Program (HMGP), which was designed for communities to buy out properties located within jurisdictional floodplains. Through the program, local governments can obtain qualified properties and demolish any structures within their boundaries.

Jurisdictions in southeast Nebraska must implement safe and affordable housing solutions that fulfill the needs of all residents, which will contribute to overall regional sustainability and resilience. To do this, local leaders must work with area partners and developers to apply effective strategies to achieve these goals. Collaboration with local emergency managers and NRDs will help counties and communities maximize all available resources. By taking preemptive action to install appropriate infrastructure to accommodate a variety of needs, southeast Nebraska can significantly reduce the expense and recovery time when future disasters impact the local housing stock.

SWOT Analysis

The SENDD **CEDS** is a document created as part of a five-year region-wide effort to assess, define, and accomplish the economic development goals of the region. In turn, the CEDS helps to serve as a guide for regional economic/community development efforts by outlining goals, objectives and strategies formulated by the business and community leaders.

In 2018, SENDD completed a SWOT (Strengths, Weaknesses, Opportunities and Threats) analysis. Information from the study was used in the formation of the CEDS. The components of the SWOT Disaster Recovery section are included below.

Strengths:

- Southeast Nebraska Development District (SENDD)
- Communities often rebuild with local resources
- Emergency Management Directors network •
- Business resources like the Nebraska Business Development Center, SENDD, REAP, etc.

Opportunities:

- Education for residents and business owners; provide for training
- Assist with business disaster planning
- Focus on critical infrastructure (see above)
- Identify and connect new and existing partners
- Create list of future funding projects
- Limit/restrict building in floodplains; enact planning and zoning
- Risk management for agriculture and food processing
- Incorporate resiliency planning in business loans

Weaknesses:

- Lack of education for business owners relating to business resilience and mitigation
- Lack of coordination with funding sources
- Lack of residential and business awareness regarding how to prepare for a disaster (economic and natural)
- Lack of planning and zoning in certain counties
- Lack of nuisance enforcement
- No continuity planning for businesses
- Aging critical infrastructure (levees, streets, dams, bridges, water, outdoor warning sirens, etc.)
- Lack of emergency responders and related infrastructure (ambulance districts, limited funding, lack of water pressure to adequately for firefighting, etc.)

Threats:

- Businesses and residents react to disasters rather than planning
- Climate changes and ongoing natural disasters
- Lack of state and federal resources
- Lack of transparency with businesses, state, and federal agencies; limited contacts with company headquarters
- Brownfields

Mitigating a disaster begins with planning. Preparing for either man-made or natural disasters, helps reduce loss of life, limits property damage, and may help with faster recovery efforts. As such, in 1988, Congress passed the Robert T. Stafford Disaster Relief and Emergency Assistance Act creating the system in place today by which a presidential disaster declaration of an emergency triggers financial and physical assistance through the FEMA.

The Stafford Act requires all jurisdictions (villages, cities, counties, and states) and special districts, ex. fire and school districts, to create Hazard Mitigation Plans (HMP) every five years. HMPs "begin with state, tribal, and local governments identifying natural disaster risks and vulnerabilities that are common in their area. After identifying risks, they develop long-term strategies for protecting people and property from similar events. Mitigation plans are key to breaking the cycle of disaster damage and reconstruction." (FEMA.gov website, 12/2022)

Unlike other states where each county has its own HMP, the State of Nebraska uses multicounty plans with each county representing a chapter within a regional-level document. These plan are subsequently folded into the State's HMP. To ensure participation and plan continuity, the State requires all counties and special districts to participate in the area-wide plans. The regions are based on the state's 23 Natural Resource Districts (NRDs). SENDD's district includes six NRDs - the Lower Platte South, Lower Platte North, Central Platte, Upper Big Blue, Lower Big and Little Blue, and Nemaha districts.



A map of Nebraska showing the different NRD territories

HMPs contain valuable disaster-related information, are vetted by local stakeholders, and are passed by all local jurisdictions (including special districts) within the state. Consequently, both SENDD's CEDS and this Disaster Recovery Guide rely heavily on them for disaster recovery advice.

After reviewing the historic disaster data for SENDD's region (See Chapter Two), staff learned that the 16 counties are relatively homogeneous. While the three Missouri River counties are more prone to flooding, the entire area shares similar vulnerabilities.

While HMPs may contain 100s of pages of local feedback, important data, and specific suggestions, SENDD focused on the HMPs' conclusions, in particular each county's disaster recovery/resiliency capabilities: Planning and Regulatory, Administrative and Technical, Fiscal, and Education and Outreach. Each of these were subsequently sectioned into specific sub-components (see Appendix A:Hazard Mitigation Plan Review Matrix).

Sub-components detail if counties have taken additional steps to make their respective jurisdictions more disaster ready. For example if a county has completed additional planning efforts, invested in technology, passed taxing capacities, developed Citizen Emergency Recovery Teams (CERT), or finalized StormReady Community certification. While any of these subelements add value to resiliency, when compiled together, a county is more likely to withstand and recover more quickly from a disaster.

Staff evaluated each of the components/sub-components and offered comments to county officials. One instance is Butler County. The county currently does not have a countywide comprehensive plan or a full-time grant manager.

SENDD recommends that county officials prepare such a plan, and enter into a special services contract with SENDD to provide this service as a cost-effective way to pursue state and federal grants.

- **Comprehensive Plan** A comprehensive plan (often called "master plan," "general plan," or "community plan") is a long-range planning document that expresses a community's overarching vision, goals, objectives, policies, and strategies for the future growth (or smart shrinkage), development, and preservation of the community, protection of community assets, and provision of services. (www.planningforhazards.com, Dec. 2022) Many plans include chapters aimed at mitigating natural disasters.
- Economic Development Plan This document provides an all-inclusive overview of a jurisdiction's economy, establishes policies for economic growth, identifies strategies, services, programs, and projects to improve the economy. Examples might include details for industrial parks, measure to improve commercial corridors, local incentives, etc. These types of plans may help a county recovery from an economic disaster, i.e. a major employer closing.
- Local Emergency Operations Plan (EOP) An EOP is a plan that provides guidance to local stakeholders, first responders, elected officials, and emergency management directors (EMD) following disasters. The document is essential in the areas of prevention, protection, response (communication), recovery, and mitigation. While not required, the Federal Emergency Management Agency (FEMA) strongly recommends that each county has an update EOP. The agency offers free classes for those jurisdictions that need assistance preparing the plan. (FEMA, 2022)
- Floodplain Ordinance This ordinance establishes limits for development within established floodplains and floodways. The intent is to reduce damages to structures and limit the loss of life in areas prone to flooding. The Nebraska Department of Natural Resources (NDNR) provides sample floodplain ordinances. Typically, this ordinance is included with Planning and Zoning documents.
- National Flood Insurance Program (NFIP) NFIP is a federally-managed program that provides flood insurance coverage to property owners, renters, and businesses in the event their buildings are damaged during a flood event. These policies may help impacted individuals and businesses recovery more quickly. Local jurisdictions must pass NFIP ordinances allowing local residents and business owners to participate. Communities with known floodplains should work consider passing the respective, no-cost, local resolutions.



- **Floodplain Administration** An individual or county-level department that monitors all development to ensure rules set forth in the floodplain ordinance are followed.
- **GIS Capabilities** Geographic Information System (GIS) mapping is a powerful decision making tool for local and county officials. GIS can help manage development, provide analysis, and generate maps for planning purposes.
- **Grant manager** A staffed position or department dedicated to administrating state and federal grant projects.
- Authority to levy taxes for specific purposes such as mitigation projects A local ordinance that meets all state guidelines/limitations allowing counties to issue taxes with the intent of reducing the loss of life and property damages from natural disasters. Examples of this might include a county passing a short-term public improvement project for flood control.
- Capital Improvement Plan (CIP) and 1&6 Year Plans A CIP is a short-range plan that identifies major purchases or financial investments for the jurisdiction. This might include equipment (road and bridge machinery) or major improvements to a county courthouse. The CIP maps out four to 10 years and is adjusted annually as projects are either completed or re-prioritized. CIPs tend to be more common in counties with larger populations. One and Six-Year plans are six year strategies that focus solely on transportation infrastructure improvements. The jurisdiction's scheduled projects are identified for Year One (current fiscal year). These may reflect the county's top priorities. As tasks are completed, goals for Year Six are re-ordered to become higher priorities. The Nebraska Department of Transportation (NDOT) requires that all cities and counties complete One and Six-Year plans.
- Local citizen groups or non-profit organizations focused on environmental protection, emergency preparedness, access and functional needs populations, etc.
 County residents can play a major role in disaster planning and recovery. This subcomponent focuses on activating citizens for mitigation and response actions. Common examples of this are Citizen Emergency Response Teams (CERT). CERTs are "program educates volunteers about disaster preparedness for the hazards that may occur where they live." (www.fema.gov/emergency-managers/individuals-communities/preparedness-activities-webinars/community-emergency-response-team, 2022) CERT participants learn about fire safety, team organization, basic medical operations, and search and rescue. In the Midwest, these teams are commonly activated following tornadoes and floods.

 StormReady Certification – A designation created by the National Weather Service (NWS). The certification is a grassroots approach to help communities develop plans to handle all types of extreme weather, from tornadoes to winter storms. The program encourages communities to take a new, proactive approach to improving local hazardous weather operations by providing emergency managers with clear-cut guidelines on how to improve their hazardous weather operations." (www.weather.gov/StormReady)



Plan - Hazard Mitigation Planning

Summary of finding

Overall, all counties rank relatively well in regards to the HMP Capability Assessment. Only two counties were able to answer "yes" with all subcomponents, these are Lancaster and Seward counties. Both of these jurisdictions rank towards the top in regards to population and median household income as it relates to the 16-county region. Accordingly, county officials are able to allocate more resources.

The most common missing subcomponents are CIPs (eight), full-time grant managers (seven), StormReady Certified communities (seven), and local citizen groups (five). Although these activities may not be financial feasible for smaller, rural counties, SENDD will work with elected officials on cost-effective solutions to address these gaps.

Strategic Guidance, Vision, & Principles

This SENDD Guide lays out a shared responsibility model for developing an inclusive, inter-sectional, and integrated approach that recognizes disaster social constructs. This approach strengthens the SENDD region's coordinated emergency management structure and increases resilience for individuals and communities by preventing and mitigating disaster risk.

Maintenance

The guideline maintenance will be led by local emergency managers, with support given by a SENDD staff. The primary role of the local emergency managers is to complete the monitoring, evaluation, and updates to their local guidelines. The role of the SENDD Disaster Recovery Coordinator is to support the local emergency managers and provide technical assistance as needed. While local emergency management agencies should determine the frequency of review and update, it is recommended that local stakeholders reconvene at least once per year to maintain their local guidelines.

Recovery Vision

Re-established social, cultural, physical, economic, and personal and community wellbeing through inclusive measures that reduce vulnerability to disaster, while enhancing sustainability and resilience.

Short-term recovery operations begin concurrently or shortly after the commencement of response operations. The overall goal for short-term recovery includes returning individuals and families, critical infrastructure, and essential government and commercial services back to a functional state, but not necessarily to pre-disaster conditions.

Intermediate recovery operations occur once vital services have been restored. The goal of intermediate recovery is to identify permanent solutions for recovery and redevelopment.

Long-term recovery and redevelopment operations may continue for months or years. The goal underlying long-term recovery and redevelopment operations is to move the impacted community toward self-sufficiency, sustainability, and resilience with the concepts of building back better.

Guiding Principles

Accountability: Clear acknowledgement of the roles and responsibilities of all levels of government – including, local governments, NRDS, SENDD, partner agencies, and individuals as they relate to recovery.

Community-led: Improved self-sufficiency and increased resilience are key to individual, organizational, and community recovery. Successful community recovery is built on local and traditional knowledge and must include a vision for cultural, economic, and community plans that rest at the local level.

Collaboration and Inclusivity: Collaborate with all levels of government, NRD's, the private sector, and other partners to ensure a place in the decision-making process while utilizing an inter-sectional lens to enable recovery.

Leadership: Centralized coordination and oversight with individual ministries and agencies continuing to have a leadership role respecting their mandates while also ensuring flexibility and agility.

Fairness and Transparency: Clear criteria to initiate provincial disaster recovery that consider the needs and perspectives of all SENDD residents.

Pro-vulnerable recovery: Prioritizing recovery planning to address the needs of vulnerable, marginalized, and traditionally underserved populations contributes to a more equitable society and will help guide government and partners to address the diverse impacts experienced by these individuals and groups.

Flexibility and scalability: Allow for agile approaches, understanding each community is unique, with the ability to expand or contract coordination structure, as required.

Economic Resiliency: Resilience is achieved through planning with the intent to provide loss and evaluate unavoidable impacts; anticipate and build capacity to withstand change; recover from disruptions quickly; and ultimately improve overall economic conditions.

Recovery Overview

Recovery begins at the time of response. Overall efficiency and effectiveness in recovery operations requires a joint effort across both response and recovery stakeholders and at all levels of government. Communication and coordination at the onset of a disaster through recovery are critical to:

- Mobilize essential recovery partners (i.e., "right sizing" recovery operations);
- Prevent duplication of efforts;
- Develop joint public information and communications plans;
- Collect data and essential information;
- Assess and track community impacts;
- Discuss cost recovery considerations and carry out required documentation activities;
- Establish initial lists of unmet and anticipated needs to inform short-, intermediate, and long-term recovery priorities and operations;
- Identify initial recovery strategies; and
- Coordinate effectively with regional partners.

Recovery is Community-Led

Local authorities manage recovery operations at the local level and are responsible for developing and maintaining community recovery plans and establishing community recovery managers. Recovery should build upon existing community development programs and utilize the community leadership structure as much as possible. Community-led programs can lead to further community ownership, engagement, and social capacity.

Recovery is most effective when it leverages partnerships; therefore, municipalities, and regional districts are encouraged to work together whenever possible. This is especially effective where smaller communities lack overall staffing capacity or the impacts are spread across a wider area and it would be more effective for one community recovery manager to build a plan for the collective recovery effort.

When supporting impacted communities throughout the recovery process, local expertise should be sought to provide insight and context to previous hazards, in addition to culturally appropriate recommendations for recovery. Consultations should also consider assessments, problem and need definition, solution identification, project implementation, and providing feedback.

Considerations for Equitable Support

Every community has differing levels of capacity resident within their structure. In general, a larger community will have more access to expertise than a smaller community with limited staff. To provide equitable recovery supports, each community must be engaged in order to identify gaps and an appropriate level of support that is matched to their unique recovery challenges that result from a disaster.

Financing Recovery

Recovery operations require extensive finance and administration capability. Finance and administrative leadership must be at the table to integrate, inform, coordinate, and ultimately implement recovery priorities. Cost recovery refers to the complex process of obtaining reimbursements for costs associated with eligible response and recovery activities. This mechanism provides the financial support for communities to recover following a disaster. Cost recovery processes can be time intensive, which requires localities to seek out additional financing until reimbursements are complete, such as through recovery financing. Recovery financing refers to the general acquisition of funding for new recovery projects.

Funding Sources

Insurance Pay-Outs

Insurance pay-outs are a significant source of funding, especially for privately owned property, and should be exhausted before seeking other funding. Insurance pay-outs may cover homes, businesses, and certain publicly owned properties.

State and Federal Grants and Loans

State and federal grants and loans may be available to support recovery when local resources are overwhelmed. These funding sources are diverse in their focus areas and eligibility requirements.

Commercial / Small Business Administration Loans

Can be used to support business recovery and economic revitalization. SBA loans are available exclusively through SBA, while commercial loans are distributed by private entities such as banks.

Private, Non-Profit, and Other Sources

Include donations or other funds received from charitable organizations, community foundations, sister cities, foreign nations, or private donors that may become available after disasters.

Agency Name	Resource	Resource Level	Areas of Assistance	Targeted Entity or Applicant	Website
American Red Cross	Disaster Relief	Nationwide	Response, recovery and resources	All	https://www.redcross.org/local/ne braska.html
			Planning	Communities, Producers, Businesses	
Center for Rural Affairs	Rural Enterprise		Public policy and government relations	Communities	
	Assistance Program (REAP)	State	Financial resources and assistance	Producers, Residents, Businesses	www.cfra.org
			Technical Assistance	Producers, Residents, Businesses	
Economic Development Administration (EDA)	Post-Disaster Economic Recovery Resources	Federal	Facilitate assistance to support long-term community economic recovery planning and project implementation, redevelopment and resilience	Communities	<u>https://www.eda.gov/</u>
	Disaster Legal Services (DLS)		Free legal help to low- income disaster survivors	Residents	
Federal Emergency Management Agency (FEMA)	Individuals and Households Program (IHP)		Financial and direct services to eligible individuals and households affected by a disaster, who have uninsured or underinsured necessary expenses and serious needs	Residents	
	FEMA Public Assistance Program - Assistance for Governments and Private Non-Profits After a Disaster	Federal	Supplemental grants to state, tribal, territorial, and local governments, and certain types of private non-profits	Communities, Non- Profits	www.fema.gov_
	National Flood Insurance Program (NFIP)		Flood insurance to property owners, renters and businesses	Residents, Businesses	
	Flood Mitigation Assistance Program (FMA) Hazard Mitigation Grant Program (HMGP) Pre-Disaster Mitigation Grant (PDM)		Funding to states, local communities, federally recognized tribes and territories		
			Significantly reducing or permanently eliminating future risk to lives and property from natural hazards	Communities	
			Reduce the risk to individuals and property from future natural hazards	Communities	

Agency Name	Resource	Resource Level	Areas of Assistance	Targeted Entity or Applicant	Website
Legal Aid of Nebraska	Disaster Relief Project	State	Legal services (filing claims, recovering documents, etc.)	Communities, Residents, Producers, Businesses	<u>http://disaster.legalaidofnebraska.c</u> <u>om/</u>
Natural Resources Conservation Services	Wetland Mitigation Banking Program, Agricultural Management Assistance (AMA)	State	Disaster mitigation funds	Farmers	https://www.nrcs.usda.gov/
Nebraska Business Development Center	Small Business Development Center (SBDC)	State	Natural disaster resources	Businesses	https://www.unomaha.edu/nebras ka-business-development- center/services/natural-disaster- resources.php
Nebraska Department of Agriculture	Animal and Plant Health Protection	State	Protects livestock and plant health	Producers	https://nda.nebraska.gov/
Nebraska Department of Economic Development (NDFD)	Community Development Block Grant		Public works, economic development, planning, downtown revitalization grants	Municipalities	
	Nebraska Affordable Housing Trust Fund	State	Housing grants	Municipalities	www.opportunity.nebraska.gov
	HOME		Housing grants	Municipalities	
	Site and Building Find		Business financing frants	Businesses	
	ImagiNE		Business tax credits Businesses		
			Guidance for clean-up following tornadoes and severe storms	Communities, Producers, Businesses	
			Treated wood utility poles	Municipalities	
			Disposal of animal carcasses	al of animal reasses Producers	
Nebraska Department of			Household hazardous	Residents,	and second second second
Energy and		State	waste disposal	Businesses	http://dee.ne.gov/NDEQProg.nsf/O
Environmental (NDEE)		accessing STaP (AmArc 3)	Construction and demolition waste disposal	Communities, Businesses	<u>nWeb/Emer</u>
			Nebraska recycling directory	Communities, Producers, Residents, Businesses	
			Integrated waste list of permitted facilities	Municipalities	

Agency Name	Resource	Resource Level	Areas of Assistance	Targeted Entity or Applicant	Website
Nebraska Department of Health and Human	State of Nebraska - Division of Vital Records	State	Preserves birth, death, marriage and divorce R records within Nebraska		https://dhhs.ne.gov/Pages/Emerge
Services (DHHS)	Nebraska Disaster Behavioral Health		substance use treatment and support	Residents	
	Nebraska Partment of Surface and groups of the second seco		Surface and groundwater Floodplain management Dam safety	Municipalities Municipalities Municipalities	
Nebraska Department of			Natural resources planning Water planning and	Municipalities	
Natural Resources (NDNR)		State	integrated management	Municipalities	https://dnr.nebraska.gov/services_
(,			resources and related data	Municipalities	
			Administration of state funds	Municipalities	
Nebraska Emergency Management Agency (NEMA)	Hazard Mitigation Planning (HMP), Resource guides for community leaders, homeowners and businesses, recovery and response	State	Hazard mitigation grants, resource guides, recovery and response	All	<u>https://nema.nebraska.gov/</u>
Nebraska Enterprise Fund		State	Business financing	Businesses	https://nebbiz.org/financy-02_
Nebraska Farm Bureau	Provides advocacy, education, and leadership development	State	Economic development, livestock growth and development, policy development	Residents, Producers	https://www.nefb.org/

Resource Matrix continued on next page.

Agency Name	Resource	Resource Level	Areas of Assistance	Targeted Entity or Applicant	Website
	Livestock Forage Disaster Program (LFP)		Drought and fire recovery on native land	Producers	
	Livestock Indemnity Program (LIP)		Livestock losses by adverse weather or attacks by other animals	Producers	
	Emergency Assistance for Livestock, Honey Bees, and Farm-Raised Fish (ELAP)		Livestock, honeybee and farm raised fish losses due to disease, adverse weather or other conditions	Producers	
	Emergency Livestock Relief Program (ELRP)		Increased supplemental feed costs resulting from forage losses due to severe drought or wildfire	Producers	
Nebraska Farm Service Agency	Emergency Farm Loan Program	State	Financing to cover losses due to drought, flooding or other natural disasters	Producers	s-and-services/disaster-assistance- program/index
	Disaster Set-Aside Program		Financing to cover payments with existing loan	Producers, land owners	
	Emergency Conservation Program (ECP)		Repair damage to farmland caused by disaster	Producers	
	Emergency Forest Restoration Program (EFRP)		Restore forest health	Owners of non- industrial private forests	
	Noninsured Crop Disaster Assistance Program (NAP)		Cover non insurable crops due to low yields or loss of inventory	Producers	
	Tree Assistance Program (TAP)		Financial assistance to qualifying orchardists and nursery tree growers	Orchardists and nursery tree growers	
NPDLASKA	Disaster Assistance Discovery Tool		Identifies programs for resources	All	https://www.farmers.gov/protection n-recovery/disaster-tool
Investment Finance Authority	Housing Study Grant Program	State	Community Planning Various Housing Resources	Municipalities Individuals, Developers, and Municipalities	www.nifa.org
Nebraska Resource Districts (NRD)	Disaster Mitigation Programs	Regional	Erosion prevention and control, flood prevention and control, infrastructure grants	Public jurisdictions	https://www.nrdnet.org/
Nebraska State Fire Marshal	Code Enforcement, Training	Statewide	Various training programs	Public jurisdictions and special districts	<u>https://sfm.nebraska.gov</u>

Agency Name	Resource	Resource Level	Areas of Assistance	Targeted Entity or Applicant	Website
Salvation Army	Disaster Relief	Nationwide	Resources and aid for survivors and first responders of major disasters	All	https://www.salvationarmyusa.org
Southeast Nebraska Development District (SENDD)	Revolving Loan Funds and CDBG Grant Administration	Regional	Community, economic, and housing Assistance	All	www.sendd.org
University of Nebraska Extension	Disaster Education	State / Local	Health and safety training	Communities, Residents, Producers, Businesses	https://disaster.unl.edu/
University of Nebraska Institute of Agriculture and Natural Resources	Resources to Aid in Preparing for Disasters	State	Drought, wildfire, hail and flood resources	Communities, Residents, Producers, Businesses	<u>https://ianr.unl.edu</u>
U.S. Army Corps of Engineers	Nebraska Silver Jackets Program	State	Planning and implementation to reduce risks		https://floods.nebraska.gov/
	Levee Safety Program	Federal	Financing for levee repairs	Communities	https://www.usace.army.mil/Missi ons/Civil-Works/Levee-Safety- <u>Program/</u>
	Environmental Quality Incentives Program (EQIP)		Conservation	Producers, Forest Landowners	
	Emergency Watershed Protection (EWP)		Recovery after a natural disaster	Communities	
U.S	Single Family Housing		Property repairs	Residents	
Department of Agriculture	Multi-Family Housing	State	State Property repairs Residents		https://www.rd.usda.gov/page/ru al-development-disaster-assistanc
(USDA)	Community Facilities		Financing for borrowers impacted by a natural disaster	Communities	
	Business Owners		Business financing grants/loans	Businesses	
	Emergency Community Water Assistance Grants		Rural (pop 10,000 or less) decline in quality of drinking water	Communities	
Various	Tax Increment Financing	Local (if	Infrastructure, housing, and business	Municipalities	
municipalities	Local Municipal Option Sales Tax (LB840)	applicable)	Housing and business	Municipalities	

Roles & Responsibilities - Federal Level

This SENDD Guide lays out a shared responsibility model for developing an inclusive, inter-sectional, and integrated approach that recognizes disaster social constructs. This approach strengthens the SENDD region's coordinated emergency management structure and increases resilience for individuals and communities by preventing and mitigating disaster risk.

Federal Emergency Management Agency (FEMA)

FEMA is a federal awarding agency authorized to administer Public Assistance once a disaster has been declared. FEMA works with State, Territorial, Local, or Tribal entities to meet the overall objective of a quick, efficient, and effective program delivery. The Agency's primary responsibilities are to determine the amount of funding, participate in educating the applicant on specific program issues and procedures, assist the applicant with the development of projects and review the projects for compliance.

United States Department of Agriculture (USDA)

From floods to drought, fire or hurricanes, NRCS provides disaster recovery assistance to farmers, ranchers, landowners and communities through a variety of USDA programs.

If you are an agricultural producer affected by a disaster, please contact your local USDA service center for information about assistance in your specific area. Information about ways to help your fellow Nebraskans recover from flooding is also available here.

USDA Disaster Recovery Assistance Tool

The Disaster Assistance Discovery Tool uses your answers to five questions to identify USDA disaster assistance programs that might meet your business needs.

Natural Resources Conservation Services (NRCS)

Environmental Quality Incentives Program (EQIP)

The Environmental Quality Incentives Program (EQIP) can play a vital role in assisting producers recover from natural disasters like floods, hurricanes, wildfires and drought.

Emergency Watershed Protection (EWP) Program

When natural disasters strike, the Emergency Watershed Protection Program offers vital recovery options for local communities to help people reduce hazards to life and property caused by floodwaters, droughts, wildfires, earthquakes, windstorms, and other natural disasters. Project funds address erosion related watershed impairments by supporting activities such as removing debris from stream channels, road culverts, and bridges; reshaping and protecting eroded banks; correcting damaged drainage facilities; repairing levees and structures; and reseeding damaged areas.

Roles & Responsibilities - State Level

Nebraska Farm Service Agency (FSA)

Nebraska FSA offers a variety of disaster assistance programs as drought conditions continue to intensify across the state.

Livestock Forage Disaster Program (LFP) provides payments to:

- Eligible livestock owners and contract growers who have covered livestock and
- Who are also producers of grazed forage crop acreage (native and improved pasture land with permanent vegetative cover
- Or certain crops planted specifically for grazing) that have suffered a loss of grazed forage due to a qualifying drought during the normal grazing period for the county.

To find your local FSA office, visit https://offices.sc.egov.usda.gov/locator/app?state=ne&agency=fsa

Emergency Assistance for Livestock, Honeybees and Farm-raised Fish Program (ELAP)

ELAP provides financial assistance to eligible producers of livestock, honeybees and farm-raised fish for losses due to disease, certain adverse weather events or loss conditions, including blizzards and wildfires, as determined by the Secretary. ELAP assistance is provided for losses not covered by other disaster assistance programs authorized by the 2014 Farm Bill and the Bipartisan Budget Act of 2018.

Conservation Reserve Program Emergency Haying and Grazing Livestock Indemnity Program (LIP)

LIP provides benefits to livestock producers for livestock deaths in excess of normal mortality caused by adverse weather or by attacks by animals reintroduced into the wild by the Federal Government. LIP payments are equal to 75 percent of the average fair market value of the livestock.

Noninsured Crop Disaster Assistance Program (NAP)

NAP provides financial assistance to producers of non-insurable crops when low yields, loss of inventory, or prevented planting occur due to natural disasters.

To view a more comprehensive list of all FSA disaster recovery programs, visit <u>https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/index</u>

Nebraska Emergency Management Agency

NEMA works to reduce the vulnerabilities of the people and communities of Nebraska to damage, injury and loss of life and property resulting from natural, technological or manmade disasters and emergencies. They work with local communities to respond to emergencies and coordinates the response to large-scale events, such as a tornado, flood or wildfire, and ensures effective response and recovery. It is a small agency, with less than 60 full-time employees and is structured into four performance areas: Administration, Preparedness and Operations, Recovery, and Communications. NEMA is the state administrative agency for the Department of Homeland Security and has responsibility for overall funding, fiscal responsibility, program management and integration with other state agencies to enact and carry out the state program.

For more information go to **https://nema.nebraska.gov,** or contact the office in Lincoln.

2433 NW 24th St | Lincoln, NE 68524-1801 Phone: 402-471-7421

Nebraska State Fire Marshal

The Fire Marshal's office was organized on April 3, 1909 by a legislative act known as the Fire Commission Law. A. U. Johnson was appointed as the first State Fire Marshal with a staff of two deputies. Over the years the duties of the SFM office have evolved from safety inspections and fire investigations to include natural gas pipeline safety, aboveground and underground storage tank regulation, emergency responder training, hazardous materials response, fireworks licensing, fire alarm inspector licensing, building plan reviews and enforcement of accessibility guidelines.

For more information go to <u>https://sfm.nebraska.gov</u>, or contact the office in Lincoln.

246 S 14th St Ste 1 Lincoln, NE 68508-1804 Phone: 402-471-2027

American Red Cross

During a disaster or emergency, you can rely on Red Cross shelters for:

- A safe place to sleep
- Meals, snacks and water
- Health services (for disaster-related conditions), such as first aid, refilling lost prescriptions or replacing lost eyeglasses
- Emotional support and mental health services
- Spiritual care
- Help reconnecting with loved ones
- Information about disaster-related resources in the community You can also access these services even if you don't need a place to sleep: anyone with a disaster-related need can visit the shelter to be directed to the appropriate resources. During some emergencies, we may also be able to provide other important services, such as:
- Access to case workers to help you with disaster recovery
- Childcare
- Laundry
- Direct access to services provided by our partners

Roles & Responsibilities - Local Level

For more information, go to **https://www.redcross.org/local/nebraska.html** or contact your local office.

American Red Cross Nebraska

2912 S 80th Ave Omaha , NE, 68124 Phone: 402-343-7700 American Red Cross Southeast Nebraska 4600 Valley Rd Ste 300 Lincoln, NE 68510 Phone: 402-441-7997

Get help. Get Help - Disaster Relief & Recovery | Nebraska | Red Cross. (n.d.). Retrieved June 30, 2022, from <u>https://www.redcross.org/local/nebraska/get-help.html</u>

Nebraska Extension: Disaster Education

The Nebraska Extension provides resources to help you, your family, and community prepare for disaster events. You'll also find information to help you recover after a disaster. Our experts focus on children, families, agriculture, food and health, businesses, and communities

Drought Resources - https://disaster.unl.edu/drought Wildfire Resources - https://disaster.unl.edu/wildfires Hail Damage - https://cropwatch.unl.edu/tags/assessing-hail-damage Flood Resources - https://cropwatch.unl.edu/tags/flood

The Nebraska Extension assigns Engagement Coordinators to engagement zones that consist of specific counties. The SENDD region incorporates 4 engagement zones. Listed below is the contact information for the local Outreach Coordinator for each zone.

Engagement Zone 7: Polk, Butler, York, and Seward counties

Carrie Gottschalk carrie.gottschalk@unl.edu 402-643-2981

Engagement Zone 8: Saunders County

Angi Heller angi.heller@unl.edu 402-680-3121 Engagement Zone 10: Fillmore, Saline, Thayer, and Jefferson counties Megan Burda megan.burda@unl.edu 402-759-3712

Engagement Zone 11: Otoe, Gage, Johnson, Nemaha, Pawnee, and Richardson counties. Karly Black karly.black@unl.edu 402-214-6583

Examples of Recovery Efforts

Lincoln – Lancaster County, Business

The City of Lincoln utilized some of its American Rescue Plan Act (ARPA) dollars to administer a Small Business Stabilization (SBS) Program. The City allocated \$6.8 million total to over 250 businesses to provide rent/mortgage payments to Lincoln-based businesses that could document its revenue decreased due to recent disasters. SENDD administered the project through a special services contract.

Endicott Clay Products – Jefferson County, Flood, Infrastructure

Endicott Clay Products is a major employer in Jefferson County, Nebraska with nearly 300 employees. The primary access road to the manufacturing site has experienced repetitive flooding for decades, thereby limiting access to employees and products. Working with EDA, the State of Nebraska, Jefferson County, and Endicott Clay, an existing gravel road that served as a secondary route to the plant is now being replaced with a hard surface to become the primary plant entrance. This project will improve year-round accessibility. Additionally, because of the supply chain and increasing material/labor costs exacerbated by the pandemic, this project experienced a significant increase in costs leaving the county to increase their commitment to the project. SENDD prepared applications for EDA, Community Development Block Grant (CDBG), and Nebraska Department of Transportation (NDOT).

Nebraska City – Otoe County, Flood, Infrastructure

The City of Nebraska City received an award in the amount of \$530,748 to replace critical infrastructure on 19th Street over South Table Creek approximately 150-feet south of 5th Corso in Nebraska City. At this location, 19th Street crosses South Table Creek via an arch culvert structure that failed due to the 2019 flood. The arch culvert developed 3-inch wide cracks near each end. The ends of the culvert and the wing walls broke off from the main structure and pulled away from the center. Steel beams were placed at each end with a steel cable installed through the barrel of the culvert. A steel cable was attached to the beams and is placed under tension to hold the culvert together and to keep the 3-inch cracks from widening. The project mainly involved the replacement of the failing arch culvert pipe with a new concrete box culvert.

NERPASKA



Failing arch culvert in Nebraska City

Endicott Clay, Jefferson County moving forward

on Endicott Clay Road project

Endicott Brick Road is in a floodplain, which led to plant closures following heavy rains

Examples of Recovery Efforts

Nebraska City - Otoe County, Flood, Housing

In the immediate aftermath, local leaders sought to implement more permanent solutions to help prevent future worker displacement during future future flooding or other disaster events. Through a sister nonprofit organization, Dan Mauk spearheaded an effort to successfully apply for disaster recovery housing grant funds offered by the State of Nebraska's Affordable Housing Trust Fund opportunity. These funds are currently being utilized to build four single-family homes within Nebraska City, which will later be sold to income-qualified members of the local workforce. This initiative is designed to revolve the grant funding upon sale of each home, ideally allowing for the perpetual construction and sale of more workforce-style housing.

"Nebraska City proper had mostly infrastructure impacts from the flooding. Nebraska City Utilities had major damage to the wastewater treatment plant. Local business has been impacted as well. A grocery store reports a 40% decline in sales, several downtown small businesses report sales declines between 20% to 40%." - Dan Mauk

Tecumseh - Johnson County, Municipal Power Plant Expansion

The City of Tecumseh, Nebraska is the economic epicenter for Johnson County. One the county's major employers is Tecumseh Poultry/Tyson which is located in the city's industrial park. Presently, the city is served by Omaha Public Power District (OPPD), which provides power to the community via a single electric transmission line. To supplement this, as well as serve as an emergency backup, the City owns and operates a small municipal power plant. During periods of peak energy usage or severe weather (ice and extreme temperatures), OPPD often limits power (reduces access to electrical grid) to the entire community. When this occurs, the production line at Tecumseh Poultry stops, employees are sent home, and any product on the processing line must be discarded. The result is millions of dollars lost. The EDA-funded project will expand the City's power plant adding electrical generation capacity and mitigating future power fluctuations.

Examples of Recovery Efforts

Peru, Nemaha County, Business

The City of Peru was awarded \$340,000 in CDBG - Economic Development funds in 2021 that was conditionally granted to the existing Louisville, NE grocery store, The Market FLC, LLC to expand their store into Peru. The grant was used to assist with equipment and working capital.





Rulo, Richardson County, Flood, Infrastructure

The Village of Rulo was awarded \$450,000 in CDBG Emergency Management funds in 2019 after the Missouri River flooding impacted the area. The project removed and replaced the Village's flood-damaged and aging water meters that were left under water. The new system will make the Village more resilient to future flood events.

Crab Orchard, Johnson County, Flood

The Village of Crab Orchard was awarded \$383,370 in CDBG Emergency Management funds in 2019 after heavy rains and snows triggered a series of events that overwhelmed the Village's wastewater lagoon system and caused over \$1 million of damage to the Village and Johnson County's infrastructure. The project restored the flooded stream's channel to pre-disaster conditions, stabilized it with rock, and constructed an anchor point to prevent future occurrences.



Project Locations

"SENDD Disaster Recovery Projects" shows the location of disaster recovery efforts conducted by SENDD administration since the 2019 flooding event. Following this federally declared disaster, SENDD acquired FEMA and CDBG-DR funding to facilitate the demolition, deconstruction, and debris removal for 13 damaged structures in Peru and 22 damaged structures in Fairbury. Additionally, SENDD administered over \$400,000 in FEMA-CDBG Emergency Management funds for flood control and the reconstruction of drainage facilities. From the US Economic Development Administration (EDA), SENDD assisted the Village of Endicott with a \$2.6 million road and culverts project to Endicott Clay Products. In 2020, SENDD assisted the Village of Rulo in receiving a \$450,000 CDBG grant to replace water meters and rebuild the water drainage system throughout the entire village. Furthermore, SENDD assisted the City of Tecumseh in acquiring funds to complete vital repairs to the city's power plant.



Barriers to Recovery Efforts

Communication

The ability to coordinate emergency responder, and federal state agencies, stakeholder, and community actions before during and following a disaster is critical. To reduce this barrier, stakeholders should work constantly to prepare for the next disaster. This preparation might begin with regular media releases about what to do during a flash flood, where to take shelter during a tornado warning, or a site/radio station residents can access for additional information. This basic step can reduce the chances of loss of life and improve recovery.

Even more important is communication during and immediately after a disaster occurs. Community leaders and EMDs can take simple actions, such as having up-to-date and accurate contact information for elected officials, public works, emergency responders, etc. Additionally, a clear chain of command determine helps how limited/strained resources are applied. Media contacts can help deliver important material to residents and businesses. Examples might include boil orders, curfews, and the locations of emergency shelters. Messages to the public must be clear and avoid jargon.

All of these suggestions can be applied to recovery. The most notable difference is this is the stage of the disaster when relief organizations and state and federal agencies begin to play a role. These efforts will apply a different communication strategy that focuses on where residents can obtain assistance (both short and long-term).

Community leaders must effectively relay appropriate and accurate

information to victims, while aid organizations share realistic details about programs and services. If leadership distributes wrong or inaccurate news, this can affect trust with constituents, so best efforts should be made to prepare briefings.

Capacity

Communication, financing, timing, and knowledge about programs all are critical for capacity. Investments in building local, internal capacity is vital. Sending staff to training or hosting business lunch and learn or examples of expanding skill sets that may help during and following disaster. As virtual trainings become more available, every community and county

available, every community and county should consider hosting routine educational events that will grow local capabilities. Small steps, one-hour increments, and building relationships will have a lasting impact.

Delays



Gaps in service and program delivery is unavoidable. Insurance providers, state, and federal employees might be stretched. As such, local officials should anticipate

anticipate delays in payments and implementation. The better prepared a community (residents, elected officials, school districts, businesses) is locally to address immediate disaster recovery needs, the likelihood an event has a lasting negative impact diminishes.

Barriers to Recovery Efforts

Availability of Financing



Resources are kev to preparation/mitigation and critical during recovery following a disaster. Similar to communications, access to financing

should be look at in one of three phases pre-, during, and post-disaster. Communities, businesses, and residents should assess their respective situations and plan for incidents. Typically, making investments prior to disaster have a higher return on investment. Examples of this would include businesses and homeowners having appropriate insurance coverage, a school board bonding for a storm shelter in a school building, a levee district maintaining its levee system to U.S. Army Corps of Engineers standards, or county officials investing in a properly trained EMD.

Access to resources are further amplified during and after a disaster. Business owners may need capital for immediate repairs to make payroll or jurisdictions will likely need resources for cleanup or fixing damaged infrastructure. Having plans in place for every situation is helpful and will likely make the difference between businesses staying open, a homeowner able to rebuild, or a county maintaining the trust of its constituents. SENDD prepared a Resource Guide for communities and business owners. The guide is available on the District's website.

Timing

Leaders in every jurisdiction (cities, counties, school districts, etc.) should know what funding options are available and when they can apply. While many state and federal resources availability might be fluid, officials must have an understanding of when and how respective funding options are available.

Demand



Depending on the scale of a disaster, local, regional, and state demands will differ. For example, during the 2019 Flood, all of Nebraska (minus one county) were impacted. Demands are further stretched when you take into account that every nearby state was affected by the 2019 Flood as well. Accordingly, the demand for resources was immediate and

robust. The availability of local match, staffing (local and state), timing, and communication may influence а jurisdictions ability to capture resources.

Program restrictions and requirements



Similar to timing and demand, state and federal programs have eligibility requirements and restrictions. Once again, community leaders should examine every funding opportunity

in regards to pre-, during, and postdisaster. Each program will have its respective limitations, SO reviewing resource guides, participating in trainings, staffing qualified individuals, and investing prior to a disaster will have a meaningful impact and may result in additional resources for impacted communities.

Conclusion

In March 2019, the Midwest experienced a series of weather events that created a cascade of natural disasters. The damage from this left bridges impassible, towns without water, industries struggling to maintain their workforce, and communities experiencing loss in tax revenue, housing, and population. It was clear that community leaders were not prepared for this magnitude of disaster.

With the assistance of EDA, member communities, area businesses, and state agencies, SENDD created a simple framework to address the challenges and complexities of the disaster recovery and hazard mitigation processes. The guide gives decision makers, stakeholders, business owners, and others a basic understanding on how to better prepare for future disaster.

SENDD understands that eliminating hazards and disasters is not optional. However, steps can be taken to reduce the impact of events by undertaking hazard mitigation activities. Hazard mitigation activities are those that reduce or eliminate the long-term risk to property and human life.

The plan provides an analysis of previous disasters, an assessment of regional risks and priorities, a review of all 16 county's HMPs, and suggestions for community leaders on how to utilize the guide, and common barriers for effective disaster preparation and response.

The SENDD Disaster Recovery Guide is dynamic. As additional information is gathered, resources become available, and programs change, the document will be updated to reflect these.

Acknowledgements

- SENDD Board of Directors
- SENDD staff
- Dan Mauk, Nebraska City Area Economic Development Corporation
- Zhenghong Tang, Ph.D

- Carolyn Chrisman, Chrisman Consulting, LLC
- City of Peru, Nebraska
- City of Fairbury, Nebraska
- City of Nebraska City, Nebrasksa
- UNL Community and Regional Planning Program

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Appendix A: Hazard Mitigation Plan Review Matrix

	Central Platte - County Capability Assessment						
County	Survey Comp	oonents/Subcomponents	Yes/No	Comments			
		Comprehensive Plan	Yes				
	Planning & Regulatory Capability	Economic Development Plan Local Emergency Operations Plan Floodplain Ordinance	No Yes Yes	Contact SENDD for assistance writing Economic Development Plan or for help finding applicable resources to create one independently. Collaborate with neighboring counties and organizations that specialize in economic development to obtain tips/templates for writing economic development plans. Utilize the U.S. Economic Development Administration for additional help and resources for developing an Economic Development Plan.			
		National Flood Insurance Program	Yes				
Polk	Administrative & Technical Capability	Floodplain Administration GIS Capabilities	Yes Yes	Contract with SENDD to utilize the organization's expertise as grant managers. Collaborate with neighboring counties and jurisdictions to find other local grant managers that could also work for Polk County, Beach out to local development organizations some of which may be located			
		Grant Manager	No	in other counties, to inquire if they could fulfil this role.			
		Canital Improvement Plan / 1, & 6.Year plan	Var	in other counties, to inquiremency courd runn this role.			
	Fiscal Canability	Authority to levy taxes for specific purposes	Tes				
	nodi capacinty	such as mitigation projects	Yes				
	Education & Outreach Capability	Local citizen groups or non-profit organizations focused on environmental protection, emergency preparedness, access and functional needs populations, etc. Ex. CERT Teams, Red Cross, etc.	Yes				
		StormReady Certification	No	Contact local National Weather Service office to apply to become StormReady. Coordinate with local Warning Coordination Meteorologist or StormReady Focal Point to discuss the application/approval process prior to applying.			
		Nemaha - Count	v Canabilit	v Assessment			
County	Survey Com	anontr (Subcomponentr	Vac/No	Comments			
county	Survey com	Comprehensive Plan	Yes	Conincito			
	Planning & Regulatory Capability Administrative & Technical Capability	Economic Development Plan Local Emergency Operations Plan	No Yes	Recommend collaborating with neighboring counties to use an established plan as an an example/template and create plan.			
		Floodplain Ordinance	Yes	Recommend reviewing and updating the ordinance if necessary.			
		National Flood Insurance Program	Yes				
		Floodplain Administration	Yes				
		Grant Manager	Yes				
Otoe				Recommend collaborating with neighboring counties to use an established plan as an an			
	Fiscal Capability	Capital Improvement Plan/ 1- & 6-Year plan Authority to levy taxes for specific purposes	No	example/template and create plan.			
	Education & Outreach Capability	Local citizen groups or non-profit organizations focused on environmental protection, emergency preparedness, access and functional needs populations, etc. Ex. CERT Teams, Red Cross, etc. StormReady Certification	No Yes	Recommend collaborating with local organizations such as rescue squad and fire department to establish education and outreach avenues.			
		Comprehensive Plan	Yes				
	Planning & Regulatory Capability	Economic Development Plan	No	Recommend collaborating with neighboring counties to use an established plan as an an example/template and create plan.			
		Floodplain Ordinance	Yes	Recommend reviewing and updating the ordinance if necessary.			
		National Flood Insurance Program	Yes	,			
	Administrative & Technical	Floodplain Administration	Yes				
	Capability	GIS Capabilities	Yes				
		Grant Manager Capital Improvement Plan / 1 & 6 Versional	Yes				
Johnson	Fiscal Capability	Authority to levy taxes for specific purposes such as mitigation projects	Yes				
	Education & Outreach Capability	Local citizen groups or non-profit organizations focused on environmental protection, emergency preparedness, access and functional needs populations, etc. Ex. CERT Teams, Red Cross, etc.	Yes				
		StormReady Certification	No	recommend collaborating with neighboring counties to attain certhication. If unable to meet requirements, recommend becoming a local Supporter. Sites may be eligible based on the bylaws of the local NWS Storm Ready Advisory Board and endorsement of local emergency management.			
Nemaha cont.

		Comprehensive Plan	Yes	
				Recommend collaborating with neighboring counties to use an established plan as an an
		Economic Development Plan	No	example/template and create plan.
	Planning & Regulatory Capability	Local Emergency Operations Plan	Yes	
		Floodplain Ordinance	Yes	Recommend reviewing and updating the ordinance if necessary.
		National Flood Insurance Program	Yes	
		Eloodolain Administration	Yes	
				Recommend establishing GIS capabilities. If cost prohibitive, recommend partnering with
	Administrative & Technical	GIS Canabilities	No	naighboring counties to share resources
	Capability	and cupublicles		Recommend narthering with neighboring counties to establish a grant manager who can share
		Grant Managor	No	duitias annes nartnars
			NO	Recommond call aborating with noighboring counties to use an established plan as an an
Nemaha		Capital Improvement Plan (1, 9, 6 Year plan	Ne	econimente conaborating with neighboring countries to use an established plan as an an
	Fiscal Capability	Capital Improvement Plany 1- & O-real plan	NO	example/template and cleate plan.
		Authority to levy takes for specific purposes		
		such as mitigation projects	res	
		Local citizen groups or non-profit organizations		
		tocused on environmental protection,		
		emergency preparedness, access and		
		functional needs populations, etc. Ex. CERT		Recommend collaborating with local organizations such as rescue squad and fire department to
	Education & Outreach Capability	Teams, Red Cross, etc.	No	establish education and outreach avenues.
				Recommend collaborating with neighboring counties to attain certification. If unable to meet
				requirements, recommend becoming a local Supporter. Sites may be eligible based on the
				bylaws of the local NWS StormReady Advisory Board and endorsement of local emergency
		StormReady Certification	No	management.
		Comprehensive Plan	Yes	
				Recommend reviewing the plan and making any changes and/or updates necessary, including
	Disastes 8 Des Jahres Carebility	Economic Development Plan	Yes	impact of COVID-19.
	Planning & Regulatory Capability	Local Emergency Operations Plan	Yes	
		Floodplain Ordinance	Yes	Recommend reviewing and updating the ordinance if necessary.
		National Flood Insurance Program	Yes	
		Floodplain Administration	Yes	
	Administrative & Technical	GIS Canabilities	Yes	
	Capability	Grant Manager	Yes	
		Capital Improvement Plan/ 1- & 6-Year plan	Yes	
Pawnee	Fiscal Canability	Authority to levy taxes for specific purposes	105	
rumice	i i sour e spacenty	such as mitigation projects	Vor	
		Local citizon groups or non-profit organizations	163	
	Education & Outreach Capability	focused on environmental protection		
		amorganeu proparadnars, accors and		
		functional poods appulations, access and		Recommand call shareting with least experientians such as second and fire department to
		Topme Bod Cross ate	N.A.	octablish advestion and autoash avenues
		reams, ked cross, etc.	NO	Recommend call observing with neighboring counties to attain cortification. If working to meet
				recomments recommand becoming a local Supporter. Sites may be givible based on the
				aulaure af the least NMAC Starm Book, Advisory Bookd and and an amount of least amountain
		StarmBoody Contification		by aws of the focal www.s.ton inteady Advisory Board and endorsement of focal energency
		stormikeauy certification	NO	inanagement.
		Comprehensive Plan	Yes	n an
				Recommend collaborating with neighboring counties to use an established plan as an an
	Planning & Regulatory Capability	Economic Development Plan	No	example/template and create plan.
		Local Emergency Operations Plan	Yes	
		Floodplain Ordinance	Yes	Recommend reviewing and updating the ordinance if necessary.
		National Flood Insurance Program	Yes	
	statute evolution for statute to	Floodplain Administration	Yes	
	Administrative & Technical	GIS Capabilities	Yes	
	Capability			Recommend partnering with neighboring counties to establish a grant manager who can share
		Grant Manager	No	duties across partners.
				Recommend collaborating with neighboring counties to use an established plan as an an
Richardson	Fiscal Capability	Capital Improvement Plan/ 1- & 6-Year plan	No	example/template and create plan.
	risea capaointy	Authority to levy taxes for specific purposes		
		such as mitigation projects	Yes	
		Local citizen groups or non-profit organizations		
		focused on environmental protection,		
		emergency preparedness, access and		
		functional needs populations, etc. Ex. CERT		Recommend collaborating with local organizations such as rescue squad and fire department to
	Education & Outreach Capability	Teams, Red Cross, etc.	No	establish education and outreach avenues.
				Recommend collaborating with neighboring counties to attain certification. If unable to meet
				requirements, recommend becoming a local Supporter. Sites may be eligible based on the
				requiremental recommental a construction of the states may be engine about a firm
				bylaws of the local NWS StormReady Advisory Board and endorsement of local emergency

Upper Big Blue - County Capability Assessment				
County	Suprey Com	onents/Subcomponents	Ves/No	Comments
	Jurier comp	Comprehensive Plan	Yes	
		Economic Development Plan	Yes	
	Planning & Regulatory Capability	Local Emergency Operations Plan	Yes	
	, and a regulatory apparent,	Floodplain Ordinance	Yes	A second mean and the second
		National Flood Insurance Program	No	contact PEMA to determine whether of not for county is engine to apply for the NPP. If engine,
	e al astra transmissión e de Transferent as l	Floodplain Administration	Yes	and the Armonia and a second
	Canability	GIS Capabilities	Yes	
	cupublikty	Grant Manager	Yes	
York		Conital Imageuroment Dian (1, 9, 6 Year alan	No	Recommend collaboration with neighboring jurisidictions to obtain examples/templates to create a 1
	Fiscal Capability	Authority to levy taxes for specific purposes	NO	& o-year plan.
		such as mitigation projects	Yes	
		Local citizen groups or non-profit organizations		
	200 DD DD 90DD0	focused on environmental protection,		
	Education & Outreach Capability	functional needs populations, etc. Ex. CERT		
		Teams, Red Cross, etc.	Yes	
		StormReady Certification	Yes	
		Comprehensive Plan Economic Development Plan	Yes	
	Planning & Regulatory Capability	Local Emergency Operations Plan	Yes	
		Floodplain Ordinance	Yes	
		National Flood Insurance Program	Yes	
	Administrative & Technical	Floodplain Administration	Yes	
	Capability	Gis Capabilities Grant Manager	Yes	
Seward		Capital Improvement Plan/ 1- & 6-Year plan	Yes	
	Fiscal Capability	Authority to levy taxes for specific purposes		
		such as mitigation projects	Yes	
		focused on environmental protection.		
	Education P. Outroach Capability	emergency preparedness, access and		
	Education & Outreach capability	functional needs populations, etc. Ex. CERT	101	
		Teams, Red Cross, etc. StormReady Certification	Yes	
		stornikeady certification	res	
		Lower Big Blue and Little	Blue - Cou	inty Capability Assessment
County	Survey Comp	onents/Subcomponents	Yes/No	Comments
,		Comprehensive Plan	Yes	
		Economic Development Plan	Yes	Recommend reviewing the plan and making any changes and/or updates necessary, including impact
	Planning & Regulatory Capability	Local Emergency Operations Plan	Yes	Recommend verification and readation the ordinance if necessary
		National Flood Insurance Program	Yes	Recommend reviewing and updating the ordinance in necessary.
C100-70409		Floodplain Administration	Yes	
Filmore	Administrative & Technical	GIS Capabilities	Yes	
	Capability	Grant Manager	No	Recommend partnering with neighboring counties to establish a grant manager who can share duties across partners
	manufer and the	Capital Improvement Plan/ 1- & 6-Year plan	Yes/Yes	actors parenet st
	Fiscal Capability	such as mitigation projects	Yes	
	Education & Outreach Capability	Local citizen groups or non-profit organizations	Yes	Basegerand callshaveting with painthering counting to attain contification. If you have exact
	21 A	Comprehensive Plan	NO Yos	Recommend consolitating with neighboring counties to attain certification. In unable to meet
	Planning & Regulatory Capability Administrative & Technical	Economic Development Plan	Yes	Recommend reviewing the plan and making any changes and/or updates necessary, including impact
		Local Emergency Operations Plan	Yes	
		Floodplain Ordinance	Yes	Recommend reviewing and updating the ordinance if necessary.
		National Flood Insurance Program	Yes	
Thayer		GIS Capabilities	Yes	
	сараршку	Grant Manager	Yes	
	Fiscal Capability	Capital Improvement Plan/ 1- & 6-Year plan	No/Yes	
		Local citizen groups or non-profit organizations	Yes	
	Education & Outreach Capability	StormReady Certification	No	Recommend collaborating with neighboring counties to attain certification. If unable to meet
		Comprehensive Plan	Yes	(2018) Recommend reviewing the plan and making any changes and/or updates necessary, including
	Planning & Rog Jatow Canability	Economic Development Plan	No	Recommend collaborating with neighboring counties to use an established plan as an an
	manning or regulatory capability	Floodplain Ordinance	Yes	(2007) Recommend reviewing the pranting many draings and/or updates necessary.
		National Flood Insurance Program	Yes	
	Administrative & Technical Capability Fiscal Capability	Floodplain Administration	Yes	
		GIS Capabilities	res	Recommend partnering with neighboring counties to establish a grant manager who can share duties
		Grant Manager	No	across partners.
			-	Recommend collaborating with neighboring counties to use an established plan as an an
Saline		Capital Improvement Plan/ 1- & 6-Year plan	No/No	example/template and create plan.
		sour as mitigation projects Local citizen groups or non-profit organizations	NO	anocate runus to disaster mitigation.
		focused on environmental protection,		
		emergency preparedness, access and		mental provide and a statement and a statement of a statement of a statement of the statement
	Education & Outwark Constitution	functional needs populations, etc. Ex. CERT	Nie	Recommend collaborating with local organizations such as rescue squad and fire department to ortablish education and outroach avenues
	Education & Outreach Capability	reams, neu ol oss, etc.	NU	estavisi evolution and out each avenues.
				Recommend collaborating with neighboring counties to attain certification. If unable to meet
			199	requirements, recommend becoming a local Supporter. Sites may be eligible based on the bylaws of
1		stormkeady Certification	No	the local NWS StormReady Advisory Board and endorsement of local emergency management.

Lower Big Blue and Little Big Blue cont.

		Comprehensive Plan	Yes	(2013) Recommend updating the plan.
		Comprehending Fridit		Recommend reviewing the plan and making any changes and/or undates necessary including impact
	Planning & Regulatory Canability	Economic Development Plan	Yes	of COVID-19.
	training a negatatory capability	Local Emergency Operations Plan	Yes	(2016) Recommend updating the plan.
		Eloodolain Ordinance	Yes	(2002) Recommend reviewing and updating the ordinance if necessary.
		National Flood Insurance Program	Yes	(),
		Floodplain Administration	Yes	
	Administrative & Technical	GIS Capabilities	Yes	
	Capability	Grant Manager	Yes	
		Capital Improvement Plan/ 1- & 6-Year plan	No/Yes	
Jefferson	Fiscal Capability	Authority to levy taxes for specific purposes		Recommend obtaining authorization from local government for special levies and/or bonds which will
		such as mitigation projects	No	allocate funds to disaster mitigation.
	2	Local citizen groups or non-profit organizations		
		focused on environmental protection,		
		emergency preparedness, access and		
		functional needs populations, etc. Ex. CERT		
	Education & Outreach Capability	Teams, Red Cross, etc.	Yes	
	,		105	
				Recommend collaborating with neighboring counties to attain certification. If unable to meet
				requirements, recommend becoming a local Supporter. Sites may be eligible based on the bylaws of
		StormReady Certification	No	the local NWS StormReady Advisory Board and endorsement of local emergency management.
		Comprehensive Plan	Yes	
	Planning & Regulatory Capability			Recommend collaborating with neighboring counties to use an established plan as an an
		Economic Development Plan	No	example/template and create plan.
		Local Emergency Operations Plan	Yes	
		Floodplain Ordinance	Yes	Recommend reviewing and updating the ordinance if necessary.
		National Flood Insurance Program	Yes	
	Administrative & Technical Capability	Floodplain Administration	Yes	
				Recommend establishing GIS capabilities. If cost prohibitive, recommend partnering with neighboring
		GIS Capabilities	No	counties to share resources.
				Recommend partnering with neighboring counties to establish a grant manager who can share duties
		Grant Manager	No	across partners.
Gage	Fiscal Capability	Capital Improvement Plan/ 1- & 6-Year plan	No/Yes	(Roads Only) Recommend updating plan in include other vital aspects.
24		Authority to levy taxes for specific purposes		
		such as mitigation projects	Yes	
		Local citizen groups or non-profit organizations		
		focused on environmental protection,		
	Education & Outreach Capability	emergency preparedness, access and		
		functional needs populations, etc. Ex. CERT		Recommend collaborating with local organizations such as rescue squad and fire department to
		Teams, Red Cross, etc.	No	establish education and outreach avenues.
				Recommend collaborating with neighboring counties to attain certification. If unable to meet
				requirements, recommend becoming a local Supporter. Sites may be eligible based on the bylaws of
		StormReady Certification	No	the local NWS StormReady Advisory Board and endorsement of local emergency management.

		Lower Platte South - County Cap	ability Ass	essment
County	Survey Comp	onents/Subcomponents	Yes/No	Comments
		Comprehensive Plan	Yes	
		Economic Development Plan	Yes	
	Planning & Regulatory Capability	Local Emergency Operations Plan	Yes	
		Floodplain Ordinance	Yes	
		National Flood Insurance Program	Yes	
	Administrative & Technical	Floodplain Administration	Yes	
	Capability	GIS Capabilities	Yes	
Parameter a const	double of the second seco	Grant Manager	Yes	
Lancaster		Capital Improvement Plan/ 1- & 6-Year plan	Yes	
	Fiscal Capability	Authority to levy taxes for specific purposes	Vaa	
		such as mitigation projects	Yes	
		focused on environmental protection		
		emergency prenaredness, access and		
	Education & Outreach Capability	functional needs populations, etc. Ex. CERT		
		Teams. Red Cross. etc.	Yes	
		StormReady Certification	Yes	
1		Lower Platte North - County Car	ability Ass	essment
County	Survey Comp	onents/Subcomponents	Yes/No	Comments
		Comprehensive Plan	No	Butler County does have an Economic Development Plan and Future
		Economic Development Plan	Yes	
	Planning & Regulatory Capability	Local Emergency Operations Plan	Yes	
		Floodplain Ordinance	Yes	
		National Flood Insurance Program	Yes	
		Floodplain Administration	Yes	
		GIS Capabilities	Yes	
Butler	Administrative & Technical Capability			The County can enter into a Special Services Agreement with SENDD, to manage and administer any federal funding they receive. In addition to SENDD's services, neighboring communities that contain their own Economic Development sector or Chamber of Commerce may have currently employed individuals with grant management
		Grant Manager	No	and administration experience and pertinent qualifications, that can assist with grant management responsibilities.
	Fiscal Capability	Capital Improvement Plan/ 1- & 6-Year plan	No	The County can reach out to surrounding counties who have their own Capital Improvement Plans and meet with local officials to collaborate and discuss factors to include for the economic betterment of the County.
		such as mitigation projects	Yes	
	Education & Outreach Capability	focused on environmental protection, emergency preparedness, access and functional needs populations, etc. Ex. CERT Teams, Red Cross, etc.	Yes	
		StormReady Certification	Yes	
	Planning & Regulatory Capability	Comprehensive Plan	Yes	
		Economic Development Plan	Yes	
		Local Emergency Operations Plan	Yes	
		Floodplain Ordinance	Yes	
		National Flood Insurance Program	Yes	
	Administrative & Technical Capability	Floodplain Administration	Yes	
				The County can borrow GIS capabilities from a surrounding county or work with SENDD to attain this resource for current and future
		GIS Capabilities	No	use.
		Grant Manager	Yes	
Saunders	Fiscal Capability	Capital Improvement Plan/ 1- & 6-Year plan	No	The county can reach out to surrounding counties who have their own Capital Improvement Plans and meet with local officials to collaborate and discuss factors to include for the economic betterment of the County.
		Authority to levy taxes for specific purposes	N.	
		such as mitigation projects	Yes	
	Education & Outreach Capability	focused on environmental protection, emergency preparedness, access and		
		tunctional needs populations, etc. Ex. CERT		
		Teams, Red Cross, etc.	Yes	
		stornikeady Certification	Yes	

Appendix B: Trainings and Workshops

1. Bridging Nebraska's Digital Divide: a state-wide event hosted by the Nebraska Regional Officials Council



2. Lunch & Learn hosted by SENDD to educate communities about Capital Improvement Plans

SENDD Southeast Instruction

Lunch & Learn

CAPITAL IMPROVEMENT PLANS

Join us for a general overview of how to prepare Capital Improvement Plans.

Speaker: Joe Johnson, Olsson

CONTACT US TO RSVP :

C 402-475-2560

😑 kgentrup@sendd.org

www.sendd.org

MARCH 15, 2023 11:00 - 1:00 PM

SCC - JACK J. HUCK ROOM 303-304 301 S 68TH ST LINCOLN, NE

Appendix B: Trainings and Workshops



3. Lunch & Learn hosted by SENDD to educate communities about how to get STORMREADY certified

(SENDD A DEEPER LOOK INTO TAX INCREMENT FINANCING SERIES

IN PERSON SEPT 7





OUR VIRTUAL SPEAKERS



TOBIAS TEMPELMEYER BAIRD HOLM CITY OF BEATRICE LEGAL PERSPECTIVE COMMUNITY/ED PERSPECTIVE

OCT 5

IN PERSON EVENT DETAILS

WHEN: September 7, 12:00 - 1:00 PM WHERE: Southeast Community College Jack J. Huck Building - Room 303-304, 301 S 68th St Lincoln NE

TO REGISTER: https://bit.ly/3p0GaXI or email SENDD at kgentrup@sendd.org. Lunch will be provided. Cost to attend is \$10

All other webinars, Sept 21, 28 and Oct 5 will be held virtually from 12:00 - 1:00 PM. Register here: https://bit.ly/3cXnGnL

4. In person educational event about Tax Increment Financing

Appendix C: Newsletters

December 2022 - https://conta.cc/3FS8p2m October 2022 - https://conta.cc/3NtNgPx August 2022 - https://conta.cc/3TnR6fx June 2022 - https://conta.cc/39WzkOB March 2022 - https://conta.cc/3tDQozU December 2021 - https://conta.cc/3FIG3fB November 2021 - https://conta.cc/3FXCsnO October 2021 - https://conta.cc/3CbpMII August 2021 - https://conta.cc/3gAwf71 COVID Resources - https://www.sendd.org/covid19 March 2021 - https://conta.cc/2PsSQaQ January 2021 - https://conta.cc/399CxaC November 2020 - https://conta.cc/378Syep October 2020 - https://conta.cc/2TovF0p September 2020 - https://conta.cc/2TovF0p Landlord Relief Program - https://conta.cc/2EbmCM2 SENDD Coronavirus Update March 17, 2020 - https://conta.cc/2TYL2Oc Jan/Feb 2020 - https://conta.cc/2ufXYVT FY19 Assistance to Firefighters - https://conta.cc/20io1Cn August 2019 - https://conta.cc/31VZmrB HMG - https://conta.cc/2Ncggje May 2019 - https://conta.cc/2EuvFEU Emergency Management Program - https://conta.cc/2KIBZOE Public Assistance - https://conta.cc/2K5aoa8 NBDC 2019 - https://conta.cc/2FuMIGy Disaster Relief March 2019 - https://conta.cc/2FAUT5s Spring 2019 Flooding (March 2019) - https://conta.cc/2Jsaacl EM Program (March 2019) - https://conta.cc/2F5cuAY

Appendix D: Handouts/Social Media Posts



SBA Disaster Assistance in Response to the Coronavirus

- The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19). Upon a request received from a state's or territory's Governor, SBA will issue under its own authority, as provided by the Coronavirus Preparedness and Response Supplemental Appropriations Act that was recently signed by the President, an Economic Injury Disaster Loan declaration.
- Any such Economic Injury Disaster Loan assistance declaration issued by the SBA makes loans available to small businesses and private, non-profit organizations in designated areas of a state or territory to help alleviate economic injury caused by the Coronavirus (COVID-19).
- SBA's Office of Disaster Assistance will coordinate with the state's or territory's Governor to submit the request for Economic Injury Disaster Loan assistance.
- Once a declaration is made for designated areas within a state, the information on the application process for Economic Injury Disaster Loan assistance will be made available to all affected communities as well as updated on our website: <u>SBA.gov/disaster</u>.
- SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance and can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.
- These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75% for small businesses without credit available elsewhere; businesses with credit available elsewhere are not eligible. The interest rate for non-profits is 2.75%.
- SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.
- SBA's Economic Injury Disaster Loans are just one piece of the expanded focus of the federal government's coordinated response, and the SBA is strongly committed to providing the most effective and customer-focused response possible.
- For additional information, please contact the SBA disaster assistance customer service center. Call 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail <u>disastercustomerservice@sba.gov</u>.
- Visit <u>SBA.gov/disaster</u> for more information.

Appendix D: Handouts/Social Media Posts

Southeast Nebraska Development District - SENDD



Resources in Response to COVID-19 | #PreservationForum Resources for Historic Sites and Preservation Organizations in Response to COVID-19.

Southeast Nebraska Development District - SENDD Published by Shared via AddThis @ • May 23, 2019 • 🕤

For those individuals and communities involved with recovery.



GOVERNOR.NEBRASKA.GOV

Gov. Ricketts Announces Release of "Nebraska Disaster Resource Guide"

•••

Media Contacts: Justin Pinkerman, Governor's Office, 402-471-1967 Jodie Fawl, Emergency Management Agency, 402-471-7428 Media Release: Gov. Ricketts Announces Release of "Nebraska Disaster Resource Guide" LINCOL...

Appendix D: Handouts/Social Media Posts

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Southeast Nebraska Development District - SENDD Published by Tom Bliss (2) - June 4, 2019 - (3)

It looks as though disaster aid will be coming soon. This is great news for flood affected communities. Also, proud to say that the author of this article, Brett Mattson is a Nebraskan and a former SENDD intern.



NACO.ORG

Congress clears \$19.1 billion disaster aid package, includes short-term extension of NFIP



Southeast Nebraska Development District - SENDD Published by Tom Bliss
[●] · September 9, 2019 · [●]

SENDD is excited to share the announcement for two Disaster Recovery Housing Funds awards in the SENDD district. We are proud to partner on a purchase/rehab/resale project in Peru and a new construction project in the Nebraska City area. The projects will invest \$1 million in Nebraska Affordable Housing Trust Funds into these projects. Congratulations to Peru, Nebraska City and the SENDD Housing Team led by Jim Warrelmann!



Nebraska Department of Economic Development September 9, 2019 · 😋

DED has announced the recipients of \$3 million in funding under a special disaster recovery allocation of the Nebraska Affordable Housing Trust Fund.

OPPORTUNITY.NEBRASKA.GOV

DED Announces Recipients of Disaster Recovery Housing Funds | Nebraska Department of Economic Development The Nebraska Department of Economic Development (DED) has announced the recipients of \$3 million in funding under a special disaster recovery allocation of the Nebraska Affordable Housing Trust...



Southeast Nebraska Development District - SENDD Published by Tom Bliss @ · September 27, 2017 · •

SENDD is exploring our role in disaster planning. You may not know this, but one of the agency's core functions is to plan and prepare for both natural (floods, tornados, drought) and economic disasters (major plant closures). As such, we will start sharing stories on this topic.



Disaster Recovery Survey

Count	Count
3-state stockyards	2
Armbruster Motor Company	1
Ashland Area Economic Development Corporation	1
B103 - Flood Broadcasting	1
F&M Bank	1
Falls City Economic Development and Growth Enterprise, Inc. (EDGE)	1
Falls City Foods, LLC	1
Falls City Public Schools	1
Frontier Bank	1
JIM HILLS	1
Kobza Dental P.C.	1
Merz Farm Equipment	1
MEYER HOME CENTER	1
Nebraska City Area Economic Development	1
Nebraska City Economic Development	1
Nebraska City Utilities	1
Paula Strasheim dba H&R Block	1
Prairie Sky Antiques & Vintage LLC	1
Robert W. Aitken, CPA PC	1
Runza	1
Sacred Heart School	1
Southeast Nebraska Communications, Inc.	1
Thayer County Bank	1
The Keeping Room	1
	Answered: 25 Skipped: 24

> Type of Disaster



Answers	Count	Percentage
Flooding	3	6.12%
COVID-19	2	4.08%
Tornadoes	0	0%
Storms	12	24.49%
Chemical Spills	0	0%
Other	2	4.08%
		Answered: 19 Skipped: 30



85





Answers	Count	Percentage
Private Funds	4	8.16%
Federal	3	6.12%
State	2	4.08%
Local	1	2.04%
Other	1	2.04%
		Answered: 9 Skipped: 40



• • Do you have any pictures showing the damage?



Images: 5

asbestos_certification

• How can we improve your access to disaster recovery resources?		
The word cloud requires at least 20 answers to show.		
Response	Count	
Better access to power. Would be great if OPPD were to invest more power into our community.	1	
City being without water caused our business to close, being without electricity was also a concern.	1	
grants available to help cover cost of damages or loss of business	1	
Have phone help line number for clients and a walk in face to face , person to person contact	1	
I have no suggestions.	1	
More accessible information.	1	
NEWSPAPER AND RADIO	1	
Small business assistance; access to local resources like dump trucks; list of contractors who can help with repairs or estimates	1	
We were not impacted. Improvising isn't necessary.	1	
An	swered: 9 Skipped: 40	

Appendix F: Water Infrastructure Report

UNL Water Infrastructure Report

https://drive.google.com/file/d/1taMsz-rZQLv5WyINUp_vTMZ84HCcz02R/view? usp=sharing

If this report cannot be accessed through the link provided above, a copy of the full report can be requested from SENDD at https://www.sendd.org/contact or by emailing tbliss@sendd.org Southeastern Nebraska: Water-related Infrastructure Inventory & Assessment

DEREK BABB MOHAMED GIBRIEL RYAN KENDALL SEAN NEDABYLEK MAHMQUD OTHMAN JASMYN SMITH FRANK CRDIA, INSTRUCTOR

REPORT SPRING 2021 DMMUNITY & REGIONAL PLANNIN COLLEGE OF ARCHITECTUR UNIVERSITY OF NEBRASKA – LINCOL

Appendix G: GIS Dashboard/Storymap links

Storymap: EDA Grant Funded Projects

https://storymaps.arcgis.com/stories/b1ab20739c374302b831c705063f22e2

Storymap: Disaster Recovery and Resiliency of SENDD Region

https://storymaps.arcgis.com/stories/f3fc33e2e3a24399aa921fabaae2510a

Facilities Status Dashboard

https://sendd.maps.arcgis.com/apps/dashboards/0f5f1fb83e274950936ee3c64373aeaf

Personel Status Dashboard

https://sendd.maps.arcgis.com/apps/dashboards/1baff371b06e48308b79176be9923e5d

Appendix H: Contact List

Emergency Management

Butler County

Address: 451 N 5th St David, City, NE 68632 Phone: (402) 367-7405 Website: https://butlercountyne.gov

Gage County

Address: 612 Grant St | PO Box 661 Beatrice, NE 68310 Phone: (402) 223-1305 Website: <u>https://gagecountynebraska.us</u>

Johnson County

Address: PO Box 687 Tecumseh, NE 68450 Phone: (402) 335-3411 Website: https://johnsoncounty.ne.gov

Nemaha County

Address: 601 J St Auburn, NE 68305 Phone: (402) 274-2552 Website: https://nemahacounty.ne.gov

Pawnee County

Address: 1110 Buffalo Dr | PO Box 687 Tecumseh, NE 68450 Phone: (402) 335-3411 Website: <u>https://co.pawnee.ne.us</u>

Richardson County

Address: 1700 Stone St, Room 015 Falls City, NE 68355 Phone: (402)245-2446 Website: <u>https://co.richardson.ne.us</u>

Saunders County

Address: 387 North Chestnut Wahoo, NE 68066 Phone: (402) 443-5645 Website: <u>https://saunderscounty.ne.gov</u>

Thayer County

Address: 225 N 4th St Hebron, NE 68370 Phone: (402) 971-9480 Website: <u>https://thayercountyne.gov</u>

Fillmore County

Address: 900 G St | PO Box 307 Geneva, NE 68361 Phone: (402) 759-4932 Website: <u>https://fillmorecountyne.gov</u>

Jefferson County

Address: 313 South K St Fairbury, NE 68352 Phone: (402) 729-3602 Website: <u>https://jeffersoncounty.nebraska.gov</u>

Lancaster County

Address: 1200 Radcliff St #200 Lincoln, NE 68512 Phone: (402) 441-7441 Website: <u>https://www.lancaster.ne.gov</u>

Otoe County

Address: 1021 Central Ave Nebraska City, NE 68410 Phone: (402) 873-9588 Website: <u>https://otoecountyne.gov</u>

Polk County

Address: 400 Hawkeye St | PO Box 148 Osceola, NE 68651 Phone: (402) 366-2474 Website: <u>https://polkcounty.nebraska.gov</u>

Saline County

Address: 223 South High St | PO Box 865 Wilber, NE 68465 Phone: (402) 821-3010 Website: <u>https://co.saline.ne.us</u>

Seward County

Address: 322 S 14th St, Ste 1 Seward, NE 68434 Phone: (402) 643-4722 Website: <u>https://www.sewardcountyne.gov</u>

York County

Address: 510 N Lincoln Ave York, NE 68467 Phone: (402) 362-7744 Website: <u>https://www.yorkcounty.ne.gov</u>

Appendix I: Flood Buyout Presentation

Homeowner's Guide to

Acquisition and Structure Demolition

under the Hazard Mitigation Grant Program





NEBRASKA

Does FEMA offer any financial assistance to purchase floodprone property after a flood event?

In partnership with the Nebraska Emergency Management Agency, and as a result of the Presidential major disaster declaration in Nebraska due to flooding in the Spring of 2019, FEMA's Hazard Mitigation Grant Program (HMGP) can provide funding to implement hazard mitigation measures, such as acquisition and structure demolition. The objective is to purchase damaged floodprone property which will provide assistance to disaster survivors, and ultimately reduce the risk of future damage and hardship resulting from flooding.

Who can apply for HMGP Funding?

Homeowners cannot apply directly for HMGP funding. Generally, local communities, or other eligible applicants*, sponsor applications on behalf of homeowners and apply to the State. Because funds are limited, only projects that meet local and State priorities are forwarded to FEMA. Below is a list of governments and organizations that can sponsor an application.

- State agencies
- County and city governments
- Natural Resource Districts
- Certain 501C nonprofits
- Tribal governments

*All eligible applicants must have a FEMA-approved Hazard Mitigation Plan to apply.



Before: Beatrice, NE 1973 flood – largest flood on record; many homes destroyed

After Beatrice, NE acquisition Program: 2015 and 2019 floods had minimal impacts

This brochure answers some common questions homeowners may have about post-disaster floodprone property acquisition and structure demolition projects

What is hazard mitigation?

Hazard mitigation is any action taken to reduce or eliminate long-term risk to people and property from natural hazards and their effects.

What is a post-disaster floodprone property acquisition project?

This is a type of hazard mitigation project where flood-damaged, floodprone properties are purchased at pre-flood fair market value. After purchase, the structures on the property are demolished and the land is deed restricted against future development. Deed restricted property can be used as parks, ball fields, community gardens, or other open-space uses that will not be subject to disaster damage payments in the future.

Who pays for the project?

Generally, FEMA pays up to 75% of the pre-flood fair market value for floodprone property acquisition projects. The remaining 25% is the responsibility of the homeowner, unless the local community, or other eligible applicant, has identified an alternative source for the non-federal match.

For example, if a mitigation project cost is \$200,000, FEMA will pay 75% (\$150,000) of the cost. The homeowner (or applicant – if arrangements have been made) is responsible for the remaining 25% non-federal match (or \$50,000).

Some sources that may provide homeowners with funds for the non-federal match include:

- NFIP Increased Cost of Compliance Payments
- U.S. Small Business Administration disaster loans
- State, territory, federally-recognized tribe, and/or local government
- Other donated resources

What expenses can the HMGP floodprone property acquisition grant pay for?

- Pre-flood fair market value
- Real property appraisal
- Closing costs
- Demolition

Website: https://nema.nebraska.gov/recovery/nebraska-state-hazard-mitigation-program

Appendix I: Flood Buyout Presentation

What can I do if I am interested in having my property purchased as part of this program?

HMGP funding may be available after a Presidential major disaster declaration and the amount of funding will vary. If you are interested in having your flooded property purchased, contact your State Hazard Mitigation Officer. States, territories, or federally-recognized tribal governments administer the program and prioritize projects. Because HMGP funding is limited, difficult decisions must be made as to the most cost-effective use of grant funds. After reviewing project applications from eligible applicants to determine if they meet the program's requirements, the states, territories, or federally-recognized tribal governments forward the applications to FEMA for review and approval.

FEMA awards the HMGP funds to the states, territories, or federally recognized tribes, which disburse those funds to eligible applicants. Generally, the local governments are responsible for implementing projects and are required to follow all federal, state and local procurement procedures as well as meet codes and standards. Any physical work, such as demolition, started prior to FEMA review and approval is ineligible for funding.



- Disaster Strikes The President of the United States declares a disaster for the State and/or tribal government. Federal disaster aid becomes available.
- Who to Contact Homeowners can contact the Nebraska State Hazard Mitigation Officer (SHMO) to express their interest in a floodprone property acquisition project.

State Hazard Mitigation Officer Nebraska Emergency Management Agency <u>Nema.hazard mitigation@nebraska.gov</u> Phone: 402-471-7421

- 3. Eligible Applicant Develops Application If there is enough interest in a floodprone area, the SHMO will work with eligible applicants to develop an application.
- Application Submitted The eligible applicant submits the application to the SHMO at the Nebraska Emergency Management Agency
- State Review/Selection The Nebraska Emergency Management Agency reviews the application. If selected, the application is submitted to FEMA
- 6. FEMA Review/Approval FEMA reviews the application. If eligibility requirements are met, approval is granted.
- 7. Project Implementation The eligible applicant implements the project
- 8. Project Completion/Closeout The project is completed including demolition of the structures and conversion of the property to open space use.



Beatrice, Nebraska A Story of Flood Resilience

- Over more than 45 years, the City of Beatrice acquired more than 130 floodprone properties, converting the acquired land to open space use
- No structures flooded in 2019 flood event
- Flood damages that had been devastating in the 1970s, 1980s, and 1990s were significantly reduced in 2015 and 2019
- As a result of the buy-out program, \$5.71 million dollars in flood damage was avoided in the March 2019 flooding. More than 60 acquired structures would have been impacted by this flood.
- More than 90 structures would have been impacted by the 2015 flooding. The buyout saved approximately \$13 Million in damages for this event.
- Combined with avoided losses from 2015 flood, approximately \$19 Million dollars in flood damages have been avoided considering just the two most recent events.
- With mitigation investment of approximately \$5 Million (2019 adjusted), this is approximately \$3.8 dollars of benefit for every \$1 invested – considering just TWO EVENTS within 5 years time
- Visit <u>http://arcg.is/1LXin5</u> to learn more

Appendix J: Economic Development



Contact SENDD to start your application today:

KELLY GENTRUP

kgentrup@sendd.org

(402) 475-2560

ups or expansions.

LOAN

AMOUNTS

FROM \$75,000 -

\$200.000





TERMS:

INTEREST RATES: FIVE TO FIFTEEN



EQUITY INJECTION AND LENDER PARTICIPATION REEQUIRED

4-6%

Funding is available through the

Southeast Nebraska Development District's and Southeast Nebraska Development, Inc.'s Revolving Loan Fund to small businesses for start-

Eligible Activities Include:

Property Acquisition Building Construction & Renovations Equipment & Machinery Purchases Working Capital **Refinancing of Debt**



REPAYMENT

YEARS

MAXIMUM LOAN AMOUNT OF \$150,000

\$





PARTICIPATION RECOMMENDED



Funding is available through the Southeast Nebraska

Development District's EDA Revolving Loan Fund to small businesses for start-ups or expansions. **Eligible Activities Include: Property Acquisition**

Building Construction & Renovations Equipment & Machinery Purchases Working Capital

EQUITY INJECTION AND LENDER

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Appendix J: Economic Development

SENDD/ SEND, INC. REVOLVING LOAN FUND PROGRAM

ABOUT THE PROGRAM

The Southeast Nebraska Development District and Southeast Nebraska Development, Inc. provide loans & financial packaging assistance to businesses throughout the 16-county region SENDD serves. The SENDD/SEND, Inc. Revolving Loan Fund contains funding provided by USDA - Rural Development and Economic Development Administration CARES.

TYPES OF LOANS

TYPES	KEY BENEFITS	BEST UTILIZED FOR
Term Loan Long and short term funding with terms for equipment, general business needs and major business expenses	 Loan amounts up to \$200,000 Fillable PDF application Flexible terms Flexible collateral options Fixed Interest 	 Business acquisitions Construction Equipment General business needs (working capital)
Gap Financing For businesses unable to access 100% financing from their primary institution	 Loan amounts up to \$200,000 Fillable PDF application Participation with a primary lender 	 Business acquisitions Construction Equipment General business needs (working capital) Expansion of operating facilities
Microloan For businesses with less than 10 employees	 Loans for 75% of Total Project Costs up to \$50,000 Fillable PDF application Flexible terms Flexible collateral options Fixed Interest 	 Entrepreneurs and start-ups Equipment purchases General business needs (working capital) Cannot include construction costs

TERMS

Interest Rate

Fixed interest rate will vary based on current market rates but are generally between 4%-6%. Interest rates on all loans shall be determined by the loan review committee.

Loan Term

Repayment terms generally require monthly payments, with a maximum loan amortization of 15 years.

Down Payment

Typically applicants with an existing business must contribute 10% and applicants of a start-up business must contribute 20% of the total project cost in cash. Equity in existing or other assets brought into the project may be included towards this requirement with SENDD/SEND, Inc. approval.

HOW DO I APPLY

For more information on how to apply, please contact Economic Development Specialist, Kelly Gentrup (402) 475-2560 | <u>www.sendd.org</u> | <u>kgentrup@sendd.org</u> Southeast Nebraska Development District | 7407 O St | Lincoln, NE 68510

Appendix J: Economic Development

OTHER RESOURCES

CENTER FOR RURAL AFFAIRS

Small Business | Recovery | Express

145 Main St, PO Box 136 | Lyons, NE 68038 (402) 687-2100 | info@cfra.org | www.cfra.org

ECONOMIC DEVELOPMENT ADMINISTRATION

Public Works | Economic Adjustment | Build to Scale

1244 Speer Boulevard, Suite 431 | Denver, CO 80204 (913) 894-1586 | www.eda.gov

NEBRASKA DEPARTMENT OF ECONOMIC DEVELOPMENT

Community Development Block Grant | Site & Building Fund | ImagiNE

301 Centennial Mall South | Lincoln, NE 68508 (800) 426-6505 | www.opportunity.nebraska.gov

NEBRASKA ENTERPRISE FUND

Direct | GAP | Invoice | Loan Guarantees | Intermediary Lending

330 North Oakland Ave | Oakland, NE 68045 (402) 685-5500 | www.nebbiz.org

USDA- RURAL DEVELOPMENT

Business & Industry | Energy | Value Added Producer 100 Centennial Mall North | Lincoln, NE 68521 (402) 437-5551 | www.rd.usda.gov/ne





SENDD is an equal opportunity provider and employer. If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at http://www.ascr.usda.gov/complaint filing cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7742 or email at program.intake@usda.gov





Southeast Nebraska Development District Address: 7407 O St Lincoln, NE 68510 Phone: (402) 475-2560 Website: <u>www.sendd.org</u>

This guide was prepared by Southeast Nebraska Development District with a grant from the Economic Development Administration (EDA)

