

Unmet Needs Assessment

Resiliency & Strategic Planning

The state is conducting intensive recovery planning in order to guide its long-term recovery efforts. This has been done by leveraging strong leadership to bring together a multitude of state agencies, local units of government, federal and public stakeholders.

The process established by the National Disaster Recovery Framework will serve as a key component of the initial planning structure. During the period of September 24-28, 2018, joint federal, state and local government Preliminary Damage Assessments (PDA's) were conducted in the requested areas, with damage summarized below. PDA's estimate damages immediately after an event and are considered, along with several other factors in determining whether a disaster is of such severity and magnitude that federal assistance is necessary.

On October 18, 2018, a major disaster was declared as a result of the damages due to severe storms, tornadoes, straight-line winds, flooding and landslides during the period of August 17 to September 14, 2018. This declaration made Individual Assistance available to affected individuals and households in Crawford, Dane, Juneau, La Crosse, Monroe, Richland, Sauk and Vernon counties. The declaration also made Public Assistance available for the repair and replacement of facilities damaged during this period of time in Adams, Crawford, Dane, Fond du Lac, Green Lake, Iron, Juneau, La Crosse, Marquette, Monroe, Ozaukee, Richland, Sauk and Vernon counties.

This Unmet Needs Assessment builds from the knowledge gained through the PDA's to inform the CDBG-DR recovery efforts and unify those efforts with those of other federal programs in order to develop an integrated approach to recovery. In addition, the State of Wisconsin has developed a Disaster Recovery Framework and has assigned personnel within DEHCR to coordinate long-term recovery efforts. In addition, the State will also have six Recovery Support Functions (RSF) that will address issues of concern within their functional areas:

- Community Planning and Capacity Building
- Economic Recovery
- Health and Social Services
- Housing Recovery
- Infrastructure Systems Recovery
- Natural and Cultural Resources

These efforts will address the Whole Community Concept, involving National Preparedness Goals for a broader scope of participants. By building from the planning work and stakeholder involvement conducted to date, the Unmet Needs Assessment performed for CDBG-DR will maximize the efficient

use of federal taxpayer dollars already spent on the local recovery process. The Unmet Needs Assessment and corresponding Action Plan for Disaster Recovery will put targeted, actionable programs in place.

To support resilience efforts, the State is moving forward with implementing the following resilience initiatives:

Flood Resilience Scorecard

The Association of State Floodplain Managers and the Department of Health Services collaborated to develop a Flood Resilience Scorecard. This is a tool that can show where to focus efforts to make a community more resilient to flooding. It will be piloted in two communities -the Village of Viola (Richland and Vernon counties) on the Kickapoo River and the City of Middleton (Dane County). A UW-Platteville class will assist the Village of Viola in completing the Flood Resilience Scorecard during spring semester of 2019. Two graduate student interns at WEM in the summer of 2019 will then work with the Village to develop long-term, cost effective mitigation measures for which funding can be applied in the national 2019 Pre-Disaster Mitigation program. If the Flood Resilience Scorecard and subsequent mitigation project planning are successful, the same strategy can and should be used in other flood-vulnerable communities in the region and around the state.

Flood Mitigation Study

The Baraboo River has been a source of recurrent flooding for nearly all communities along its banks. A coalition of ten communities submitted a pre-application for the Hazard Mitigation Grant Program (HMGP) to study and improve the Baraboo River corridor by increasing the natural, upstream flood storage. The HMGP will not have enough funds from this disaster declaration to do this study and project. However, seeing the value of the project, WEM determined the study would be eligible under the US Army Corps of Engineers Silver Jackets program. WEM's Mitigation Section will work with the USACE and Wisconsin Silver Jackets Hazard Mitigation Team to apply for the study. When completed, the study should provide the information needed to submit a competitive application for FEMA's annual Pre-Disaster Mitigation or Flood Mitigation Assistance programs for the project. If this strategy is successful, it could be applied to other watersheds in the state.

Building Resilience in the Affected Communities

The State of Wisconsin prioritizes local capacity building and increasing household resilience and security through safe, decent, and sanitary housing. Resilience may often address the needs of an urban area. In Wisconsin, however, it is imperative to also view resilience from the rural and agricultural heritage that is a foundation of the state. What works in an urban environment may not be the right approach to addressing long-term resilience, and to adequately build from local strengths and local knowledge that are abundant in rural areas. Rural communities in Wisconsin often have higher than average elderly populations as well as rates of poverty and are more dispersed geographically. This may make traditional, urban-centered approaches to resilience, such as large-scale drainage or infrastructure

projects, less feasible when considering cost benefit-analysis and the greatest impact of limited recovery dollars.

Additionally, the strengths of social networks in rural areas, and their importance in resilience and recovery, is underscored by researchers in rural disaster recovery. A rural research portal maintained by Sam Houston State University has identified that:

“...networks are the vehicles by which a community’s inherent resilience is sustained. Inherent resilience is defined as the practices deployed by residents to cope with disruptions that are retained in their collective memory (Colten et al. 2012). These practices involve traditional knowledge of the environment.... These types of practices are distinct from formalized, often government-directed, action that involves emergency management or other agency officials in disaster planning and capacity-building. Rather, inherent resilience entails solutions developed by residents to cope and recover that are deployed within kin and local social networks.”¹

Keeping communities together by investing in recovery that allows these social ties to remain strong is important to long-term resilience.

¹ Dr. Ashley D. Ross, Sam Houston State University. <https://localdisresilience.com/rural/>

Demographic Profile of the Impacted Area

Community	Average of Persons Below Poverty Level*	Median Household Income*	Percent Elderly*	Percent Disabled, Under Age 65*	Percent Pre-Disaster Unemployment*
National Average	12.3%	\$55,322	15.6%	8.6%	3.9%
Wisconsin	11.3%	\$54,610	16.5%	8.3%	3.1%
Adams County	13.9%	\$43,554	28.8%	16.4%	4.3%
Crawford County	14.2%	\$45,780	22.6%	11.1%	3.4%
Dane County	10.9%	\$64,773	13.2%	6.1%	2.3%
Dodge County	9.8%	\$54,111	17.1%	7.6%	2.6%
Fond du Lac	7.7%	\$56,376	18.0%	7.2%	2.9%
Green Lake County	11.6%	\$47,174	21.9%	7.9%	3.2%
Iron	14.4%	\$41,270	30.0%	12.1%	5.4%
Jefferson	9.3%	\$57,290	16.5%	7.5%	2.8%
Juneau	14.4%	\$47,243	20.1%	12.3%	2.7%
La Crosse	12.0%	\$51,477	15.9%	7.7%	2.6%
Marquette	12.0%	\$48,445	23.9%	11.1%	3.1%
Monroe	12.0%	\$53,394	16.8%	9.6%	2.5%
Ozaukee	5.4%	\$78,415	19.2%	5.5%	2.7%
Richland	13.4%	\$46,564	22.2%	8.2%	2.6%
Sauk	10.1%	\$53,225	18.0%	9.3%	2.3%
Vernon	16.5%	\$49,476	19.0%	7.2%	2.4%
Washington	5.6%	\$70,325	17.5%	6.8%	2.7%

Sources: U.S. Census Bureau, Wisconsin Department of Workforce Development

Impact on Low-and-Moderate-Income Populations

All programs supported by HUD Community Development Block Grant Disaster Recovery (CDBG-DR) assistance must demonstrate benefit to individuals and communities by meeting one of the program's three National Objectives for all money spent on projects. These are: (1) benefiting low-and moderate income (LMI) persons, (2) aiding in the prevention or elimination of slums or blight, or (3) meeting a need having particular urgency (urgent need).

Low- to moderate- income households are defined as households that do not exceed 80% of the median income for their area, as determined by HUD. These income categories are grouped into the following classifications:

- Extremely Low income – has an annual income at 30% or below the area median income
- Very Low income – has an annual income at 31% to 50% of the area median income; and
- Low income – has an annual income at 51% to 80% of the area median income.

For the purpose of CDBG-Disaster Recovery programs, DEHCR will apply the below terminology consistent with the HUD Income Limit Tables, while acknowledging the alternate language of the Housing Act and reporting designations in the HUD Disaster Recovery Grant Reporting (DRGR) system.

Household Area Median Income	HUD Income Limit Tables	Housing and Community Development Act of 1974	Reporting Designation in DRGR
0%-30%	Extremely Low Income	-	Low Income
31%-50%	Very Low Income	Low Income	Low Income
51%-80%	Low Income	Moderate Income	Moderate Income
81% or Higher	-	-	Urgent Need

Impact on Special Needs Populations

Individuals with access and functional needs will require assistance with accessing and/or receiving disaster resources. These individuals could be children, older adults, pregnant women, from diverse cultures, transportation disadvantaged, experiencing homelessness, have chronic medical disorders, and/or a pharmacological dependency. In addition, persons accessing these resources could have disabilities, live in institutions, have limited English proficiency or be altogether non-English speaking.

Specialized resources may include, but are not limited to social services, accommodations, information, transportation, or medications to maintain health. Regardless of the nature of the need, resources will be made available to ensure that all individuals are able to access disaster recovery resources.

Transitional Housing/Homelessness

Disasters impact community members across all walks of life. While some may lose homes, others affected may be without homes both prior and following an event of such magnitude. Homeless persons may face even greater adversity as other community members become displaced and shelters become more overcrowded. According to January 2016's Point-in-Time Count, 5,822 persons were homeless in Wisconsin at a single point in time. Approximately 8% of the homeless population in Wisconsin is people experiencing chronic homelessness (464).

The report referenced was funded by the Emergency Services Grant: a HUD program that aims to help homeless families and persons by improving the amount and quality of emergency shelters available, rehousing the homeless, and preventing more individuals and families from encountering homelessness. Regarding the population served by the Wisconsin Housing Opportunities for Persons with HIV/AIDS (HOPWA) program, program managers confirmed that no Project Sponsor sites were impacted by the floods and impacted clients continued to receive services through normal operations.

Summary of Impact and Unmet Need

The Unmet Needs Assessment must evaluate the three core aspects of recovery – housing, infrastructure, and economic development. It must approximate unmet need by estimating the portion of need likely to be addressed by insurance proceeds, other federal assistance, or any other funding source by using the most recent available data.

The preliminary estimated impact from the August-September severe storms, tornadoes, straight-line winds, flooding and landslides for Wisconsin is \$37,203,584 across the housing, economy, and infrastructure sectors combined. The figures provided in this assessment are based on best available data at this time and may be adjusted in the future as additional data becomes available. After taking into account the funds already made available through insurance, state and other federal assistance and other funds, the remaining overall unmet need is approximately \$27,041,908.

The federal allocation of \$15.355 million will allow the State to address less than 57% of the overall unmet need. When examining the relative need by sector, housing represents the greatest need with \$13,230,216 in unmet need.

Housing Impact

The housing impact caused by the flood and corresponding storm event was widespread. Single family homeowners in stick-built homes, single family homeowners in mobile homes, and renters in various housing types of housing stock were affected. The table below shows the FEMA Individuals and Households Program (IHP) Cost Estimates:

INDIVIDUALS AND HOUSEHOLDS PROGRAM (IHP) COST ESTIMATES				
STATE: Wisconsin				
INCIDENT DATE: 8/17/2018 to				
9/14/2018				
ESTIMATED HOUSING ASSISTANCE (HA)	NUMBER OF HOUSEHOLDS (Uninsured)	COST	TOTAL COST	CATEGORY TOTAL COST
TEMPORARY HOUSING				\$ 404,430
Rent (Pre-Disaster Renters)- 1 month	156		\$ 135,662	
Rent (Owners w/Major or Destroyed)- 1 month	329		\$ 268,768	
REPAIR ASSISTANCE				\$ 11,185,043
Repair Costs (Owners w/Affected)	165	\$ 1,500	\$ 247,500	
Repair Costs (Owners w/Minor)	433	\$ 3,588	\$ 1,553,543	
Repair Costs (Owners w/Major)	276	\$ 34,000	\$ 9,384,000	
REPLACEMENT ASSISTANCE				\$ 630,800
Replacement Cost (Owners w/Destroyed)	19	\$ 33,200	\$ 630,800	

Total Estimated Housing Assistance (HA)	1,049		\$ 12,220,273	
Estimated Average HA Award per Household		\$ 11,649		
ESTIMATED OTHER NEEDS ASSISTANCE	NUMBER (Uninsured)	COST	TOTAL COST	CATEGORY TOTAL COST
ONA (All Renters and Owners w/Affected, Minor, Major)	1,013	\$ 1,329	\$ 1,346,591	
ONA (Owners- Destroyed)	0	\$ 1,329	\$ -	
Total Estimated Other Needs Assistance (ONA)	1,013		\$ 1,346,591	\$ 1,346,591
Total Estimated Federal Share (75%)		\$ 1,009,943		
Total Estimated State Share (25%)		\$ 336,648		
Estimated Average ONA Award per Household		\$ 1,329		
Total Estimated HA and ONA (Federal Share)			\$ 13,230,216	

Public Housing

Public Housing is an integral piece of the State's housing resources for low-income persons. There are 123 Public Housing Authorities (PHAs) in the State of Wisconsin. Of the 123 Public Housing Authorities, 58 provide low rent units, 27 administer Housing Choice Vouchers (HCV), and 38 are combined low rent units and HCV's. The Division of Energy, Housing and Community Resources is responsible for non-entitlement Annual and 5-Year Public Housing Authority (PHA) Plan reviews, in which DEHCR ensures that the PHA Plan is consistent with the Consolidated Plan. Of the 123 Public Housing Authorities, 17 are within entitlement cities or counties and are therefore not required to submit a PHA Plan to DEHCR for review.

DEHCR consulted with the Wisconsin Housing and Economic Development Authority (WHEDA) regarding transitional housing and Section 8 housing issues in the impacted area. WHEDA administers HUD's Housing Choice Voucher Program (HCVP) in 13 of the 14 impacted counties. WHEDA identified general oversubscription of the HCVP program as an ongoing challenge for the State. The shortage of available vouchers has remained at consistent, high levels, since before the disaster event. DEHCR also provides funding to organizations which provide supportive services and transitional housing. As the housing programs outlined in this Action Plan are implemented; DEHCR may coordinate with providers of supportive services as needed.

Fair Housing

Wisconsin will ensure that it complies with fair housing requirements applicable to the CDBG Program. The state will take steps to affirmatively further fair housing. When gathering public input, planning, and implementing housing related activities, the State will abide by its Public Participation Plan. In addition, the State will endeavor to include neighborhood organizations, community development organizations, social service organizations, community housing development organizations, and

members of each distinct affected community or neighborhood which might fall into the assistance category of low- and moderate-income communities.

The State's Analysis of Impediments to Fair Housing (AI), conducted in 2014, was conducted in conjunction with the 2015-2019 Consolidated Plan. The State will include any impacts realized from the disaster in accordance with the new Consolidated Plan being submitted this year. The State certifies that it will affirmatively further fair housing through conducting and implementing the AI and that it will maintain records reflecting the analysis and actions taken.

Any activities that will be administered by the State will be conducted in accordance with the State's Analysis of Impediments to Fair Housing. Where impacts to housing are identified, any work will be conducted in accordance with Fair Housing principles. It is anticipated that any planning activities conducted will be required to incorporate a review of Fair Housing practices and address any concerns related to such in the plan.

The State's fair housing efforts related to HUD funding have been detailed each year in the State's Consolidated Annual Performance and Evaluation Report, as required by HUD. Addressing the housing needs of the impacted residents is a priority to ensure housing stock is maintained and housing quality is improved. This will in turn create the foundation for livable, resilient communities.

The State of Wisconsin has created this Unmet Needs Assessment and Action Plan to create a general program design that targets assistance funding to citizens with the most recovery need as determined by geographic concentration of damage and financial impact. These criteria cover a broad spectrum of characteristics, none of which will be considered in isolation. The State will remain highly agile throughout the planning and implementation process to ensure program design is consistent with need as identified through public engagement. The State will execute resilience planning methods that incorporate racial, demographic and vulnerability data as well as public involvement and social justice processes. Resilience planning will incorporate measures to strategically align resources in a way that emboldens drivers of resilience, especially those that provide protection for the most vulnerable, consistent with HUD's direction to Affirmatively Further Fair Housing.

Housing Funds Made Available

The main federal funding sources that are available for impacted residents in the immediate aftermath of a disaster are FEMA Individual Assistance, low-interest loans from the U.S. Small Business Association (SBA), and insurance proceeds from the National Flood Insurance Program (NFIP). These three funding streams account for the majority of the housing recovery funds made available before CDBG-DR.

FEMA Individual Assistance (IA)

The FEMA Individual Assistance program consists of a multitude of services for individuals in disaster declared counties. Specifically, housing funds are for bridging the gap from sheltering to the return to permanent housing. These funds can be used for limited basic home repairs and replacement of

essential household items as well as rental payments for temporary housing. Importantly, FEMA IA is limited to bring a home back to a basic level of “safe and sanitary living or functioning condition,” and may not account for the full extent of the home’s damage or need.

National Flood Insurance Program (NFIP) Coverage

The rarity of a flood and rain event of this magnitude occurring in Wisconsin was so unique that most of the state lacked any form of flood insurance. This may be due in part to properties being “heirship” (deeded down from parents or grandparents) or lien-free because the home no longer has a mortgage associated with it. Without a bank note, an owner may not be aware of the home’s location in the floodplain, or they may choose to forego flood insurance because it is not mandated. Since the disaster event in 2018, interest in flood insurance has risen by 10-13% annually.

Small Business Association (SBA) Home Loans

The low-interest loans are made available for the purposes of home repair and personal property loss.

Housing Unmet Need

FEMA’s Initial Applications for Housing Assistance are as follows:

FEMA’s Initial Applications for funding following the event are as follows:

	APPLICANT	DESCRIPTION	PRELIMINARY AMOUNT (100%)	ACTUAL AMOUNT (100%)
Projects	Chaseburg, Village	A/D of 4 residential, 1 commercial	\$ 611,000.00	\$ 598,315.00
	Crawford County	A/D of 3 residential, 1 commercial	\$ 211,600.00	\$ 354,156.00
	Elroy, City	A/D of 15 residential, 1 vacant, 1 church	\$ 1,425,000.00	\$ 1,508,398.50
	Gays Mills, Village	A/D of 3 commercial	\$ 1,075,000.00	\$ 98,266.00
	Kendall, Village	A/D of 6 residential	\$ 125,000.00	\$ 525,210.00
	La Farge, Village	A/D of 8 residential, 1 commercial	\$ 1,368,000.00	\$ 547,046.00
	La Valle, Village	A/D of 4 residential, 2 commercial, 2 village	\$ 644,400.00	\$ 2,148,417.60
	Mazomanie, Village	A/D of 7 residential	\$ 1,005,000.00	\$ 1,283,395.00
	Monroe County	A/D of 9 residential	\$ 1,590,863.00	\$ 1,865,544.44

North Freedom, Village	A/D of 2 residential	\$ 459,000.00	\$ 382,800.00
Ontario, Village	A/D of 2 residential, 6 commercial, American Legion	\$ 2,528,862.00	\$ 566,266.00
Readstown, Village	A/D of 3 residential	\$ 169,600.00	\$ 176,244.00
Reedsburg, City	A/D of 14 residential, 2 vacant, 1 commercial	\$ 3,000,000.00	\$ 3,141,996.00
Rock Springs, Village	A/D of 7 residential, 7 commercial/apartments	\$ 2,000,000.00	\$ 2,161,137.86
Viola, Village	A/D of 10 residential		\$ 715,580.00
Vernon County	A/D of 3-4 residential		
Wonewoc, Village	A/D of 10 residential	\$ 800,800.00	\$ 942,081.80
PROJECT SUBTOTALS		\$ 17,014,125.00	\$ 17,014,854.20

There are a variety of reasons why an applicant may be deemed ineligible for FEMA assistance. According to FEMA, a few of these reasons are:

- “Sometimes a first ineligibility determination is simply a clerical error, such as a name is misspelled, an address doesn’t match, or a signature has been left out.
- If more than one person from the same home address registered, the applications will be flagged until the head of household can be determined.
- The applicant has insurance, and more information about the policy is needed. FEMA cannot duplicate benefits. However, once you receive insurance payment, FEMA may be able to assist with uninsured losses.
- Proof of occupancy is required. Whether a homeowner or renter, the damaged dwelling must be a primary residence where the applicant lived at the time of the disaster.
- Identity verification is needed. Sometimes an applicant simply needs to submit documentation— such as a passport or military issued ID—so a social security number can be verified. If an applicant was recently married, a marriage certificate or license may be required to verify any name change.”

Importantly, however, an applicant may be determined to be ineligible because a FEMA damage inspector attributes damage claimed by the applicant as flood/storm-related to have been caused by pre-disaster conditions or deferred maintenance. The inspector may determine that rain damage to the ceiling was due to the applicant having a poorly maintained roof in place before the storm, and not because the storm itself caused the damage. While there are likely many cases where an applicant is unable to identify uniquely storm-related damage to their home, in many cases, the older homes that lower-income and vulnerable applicants may live in can complicate the rapid inspections conducted by FEMA field officers.

The insurance-defined differences between flood damage and water damage are technical in nature and can be misunderstood by residents and damage inspectors alike. Damage from a flood occurs when water rises on land that is usually dry. However, water damage occurs when the water strikes the home prior to making contact with the ground. In many cases, a resident may not have the protection of flood insurance if they rent, live in a home with no mortgage, and/or live in a moderate-to-low -risk flood hazard area.² Many homeowners as well as renters may not realize that flood damage is not covered by a standard homeowner/rental insurance policy. Damage inspectors, expecting to see flood damage, may overlook water damage caused by rain. These complications can result in hardship and frustration after a disaster if residents are unable to receive assistance to repair their damaged home.

This issue has been brought to light in previous disasters. In Texas, fair housing advocates note:

“Following Hurricane Ike, FEMA denied at least 85% of the more than 578,000 applications for housing assistance. The most common denial code used by FEMA (in over 100,000 cases) was “insufficient damage.” Many low-income applicants were told informally by FEMA that their “insufficient damage” denials were actually based on “deferred maintenance.” FEMA alleged that the homes had been in poor condition before the storm and therefore damage could not be attributed to the hurricane. Because low-income households are more likely to have "deferred maintenance," these denials had a disproportionate impact on low-income households, particularly in minority neighborhoods. Non-profit groups in Houston reported that entire neighborhoods, generally low income and minority concentrated, of damaged homes were deemed to have “insufficient damage.” FEMA similarly denied half of all applications for housing assistance following Hurricane Dolly. Based on a suit by Texas homeowners, a Federal District Court held that FEMA could not rely on this unpublished rule.”³

Housing Impact Methodology

HUD calculates “unmet housing needs” as the number of housing units with unmet needs multiplied by the estimated cost to repair those units less repair funds already provided by FEMA. Due to eligibility determination coupled with evolving estimates of damage, accurate, complete data sources are often difficult to obtain after a major disaster event. HUD has stated that calculations may be used in order to determine the average cost to fully repair a home. Generally, this is done by “using the median real property damage repair costs determined by the SBA for its disaster loan program for the subset of homes inspected by both SBA and FEMA for each eligible disaster.”⁴ As SBA is inspecting for full repair costs, it is presumed to reflect the full cost to repair the home, which is generally more than the FEMA estimates on the cost to make the home habitable. Previously approved impact assessment

² Fast Home Help: <http://www.fasthomehelp.com/blog/2013/03/26/flood-damage-versus-waterdamage-123804>

³ Written Testimony of Texas Appleseed for the Texas Senate Committee on Intergovernmental Relations Wednesday, December 2, 2015. https://www.texasappleseed.org/sites/default/files/12-2-15%20Testimony%20of%20Texas%20Appleseed%20-%20IGR%20Charge%203_0.pdf

⁴ Federal Register Vo. 85, No. 17 Monday, January 27, 2020

methodologies have utilized the average SBA repair estimates in comparison to average FEMA FVL amounts to establish a housing multiplier for repair, that would then be applied to the total amount of FEMA FVL to establish the full extent of housing impact.

Infrastructure Impact

Infrastructure systems affected by the 2018 storms and flooding event included damage to dams, roadways, bridges, wastewater treatment systems, drinking water treatment and collection systems and other public facilities. The immediate recovery efforts have been well-documented by the initial project worksheets submitted for Public Assistance.

Economic Impact - Business & Employment

Entities such as small businesses, small agricultural cooperatives, and most private nonprofit organizations in disaster impacted areas may apply for low-interest Small Business Administration (SBA) Economic Injury Disaster Loans (EIDL) to assist with operating expenses and working capital. The Business Physical Disaster Loss loans are available for machinery, equipment, and other real-property damages. The immediate recovery efforts have been well-documented by the initial project worksheets submitted for Business Impact.

Public Assistance

The FEMA Public Assistance (FEMA-PA) Program is designed to provide immediate assistance to impacted jurisdictions for emergency protective measures and permanent repairs to infrastructure and community facilities. The Federal share of assistance is generally not less than 75% of the eligible project cost, requiring the state to contribute the remaining 25% in cost share.

HMGP and Resilience

The Hazard Mitigation Grant Program (HMGP) will be a critical part of long-term resilience improvements for infrastructure in the impacted area. HMGP is generally calculated at 15% of the total amount of IA and PA allocated to the flood event. Calculating HMGP assistance to any jurisdiction is capped at 75% of the identified need (the remaining 25% being a required local match). The HMGP process is in its initial stages at this time and will be rolled out over the coming months. As of February 2020, the State had not received requests for matching HMGP through the recovery program.

State-Led Recovery

In the immediate aftermath of the disaster event, Wisconsin announced \$12,255,000 in emergency relief funds to the Wisconsin Department of Transportation to fix storm-damaged roads and bridges. The money came from the Federal Highway Administration's Emergency Relief program, a federal funding source eligible to cover 100% of the costs of emergency repair work accomplished in the first 180 days after the disaster. Then, after the 180 days, it is eligible to cover 90% federal cost share for interstate highways and 80 percent federal cost share for all other highways. Funding for ongoing state infrastructure repair is currently in development.

Existing Efforts by the Wisconsin Small Cities CDBG Program

The State of Wisconsin's Community Development Block Grant (CDBG) Program, administered by the Wisconsin Department of Administration, Division of Energy, Housing and Community Resources, received an annual allocation of \$26,639,857 from HUD in 2018. Over \$11,500,000 of this was dedicated to community infrastructure activities such as water, sewer, roads, drainage or other activities. The other program funds (excluding planning and administrative costs) were over \$3,800,000 for Housing, over \$6,400,000 for Economic Development, over \$1,200,000 for Special Projects, over \$1,500,000 for READI, and almost \$800,000 for Emergency Assistance. After the disaster event, CDBG program managers reached out to their grantee communities to assess impact caused by the flood and to determine need for program response.