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Helping Cedar Falls Recover from Covid-19

The Covid-19 pandemic impacted members of this community in different ways. 324 families lost loved ones, hundreds lost their jobs or faced reductions in hours, small businesses closed their doors, and many experienced housing insecurity. Local governments represent the first line of defense for their communities, to respond to and recover from disasters. The City of Cedar Falls needs a plan to recover from this current emergency, and to better prepare for future health-based disasters.

Use of the emergency fund

During my time on City Council, I helped establish a dedicated emergency response fund within the City budget. Following the 2016 floods, I wanted to ensure that we had the ability to fund a large-scale emergency response without relying on funding from the State or FEMA. We established the fund with a balance of \$1.5 million, and a goal of reaching \$2 million. These funds are reserved to aid the residents of Cedar Falls during times of disaster and emergency. Over the past year and a half, both the federal and state governments issued emergency declarations and launched emergency response operations across the state and the nation. Cedar Falls should have deployed these funds to help protect our community. It's time to do so now.

Monies from the emergency fund can be allocated for a variety of purposes to aid residents, small businesses, and healthcare workers. Options could include; property tax rebates, student loan forgiveness for healthcare and essential workers, funding for hiring incentives for our small businesses, assisting with childcare costs, and establishing a fund to help with past due loan obligations for home owners and small businesses.

Use of federal and state relief funds

As part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act, the City of Cedar Falls will receive approximately \$6.1 million in federal funding. Discussions are underway with the current City administration on how to allocate these funds. Current proposals include utilizing the funds for road projects or sewer improvements.

These funds should not be used for existing projects or items already in the City's capital improvement plan. The CARES Act directed funding to help communities respond to the Covid-19 pandemic, the City of Cedar Falls should adhere strictly to this intent. Funds should be specifically allocated to assist those who've experienced financial hardship or other pandemic related injury.

Funding priorities could include:

Partnering with landlords and local financial institutions to resolve past due rent or mortgage payments to prevent evictions and empty properties. This will not only protect residents, but prevent negative impacts to neighborhoods that stem from vacant homes.

Providing grants to our local nonprofit partners, focusing on food and housing insecurity, childcare, and community health. We have a number of dedicated nonprofits in the Cedar Valley with years of expertise in assisting our community with these specific challenges. The City can establish an additional grant pool, similar in nature to the annual CDBG grants. Nonprofit organizations apply for project specific funding and report results back to the City.

Funding healthcare partners to assist with vaccine drives, medical bills, and other Covid-19 related issues. Our local health partners, including UnityPoint, MercyOne, the Black Hawk County Health Department, and our independent providers have all acted heroically to protect our community over the past year. Funds could be allocated to help these organizations with the costs for educational campaigns to promote vaccinations, contact tracing programs, and the purchase of personal protective equipment. Funding could also be used to help residents cover the astronomical costs associated with someone hospitalized with Covid-19.

Establishing a fund for property tax refunds for impacted residents. Residents would be able to apply for funding by showing a financial impact from the Covid-19 pandemic. Funds could be paid directly to the County Treasurer, or to local financial institutions for residents with loans in escrow.

Marketing and advertising

The City of Cedar Falls has a complete set-up for video and audio recording, access to a cable channel and digital platforms, and a dedicated team of experienced media staff. These resources could be deployed as part of our recovery efforts.

Options to most effectively deploy the City's media team could include:

Creating a media segment "The Mayor Visits" in which the Mayor and City Council members could visit a locally owned business to interview their staff, tour their facility, and provide the business with an opportunity to share their business with the community. The City's media team would shoot footage of the visit and create a video that could be run on the City's media channel, as well as shared with the business for their own marketing.

Provide access to the City's media assets to our small business owners who've been impacted by Covid-19. Many small businesses cannot afford access to marketing channels, or have had to cut back on their public outreach. The City can help offset these short-term losses by providing supplemental access to media resources, as well as consulting and advice on how to be most effective.

Remember those we've lost

We have all experienced some kind of loss during the Covid-19 pandemic, whether that loss is personal, professional, or financial, the impacts will be felt in our community for years to come. Part of helping Cedar Falls recover is providing a way for everyone to acknowledge our loss. We could work with the Cedar Falls Public Art Committee to request ideas from local artists to design a memorial to acknowledge our losses. This monument will provide residents with an opportunity to share their experiences, remember those we've lost, and acknowledge those who worked to keep us safe.

Work with Library on financial assistance education programs for small businesses

Working in the financial industry during the Covid-19 pandemic, I've seen the real world impacts the pandemic had on residents and small businesses. I've worked with homeowners on mortgage forbearance programs, business owners on applications for the SBA's Paycheck Protection Program, and students on loan payment suspensions. Unfortunately, many of the programs already in place are complicated, require unique applications, or have specific deadlines.

The City can assist with accessing these programs and ensuring aid reaches our residents. Working with the Cedar Falls Public Library, local nonprofits, and financial institutions, the City can create a resource center within the Library to assist. The Library can provide access to computers, printers, and research, with the City and other outside partners providing staff with experience in accounting or finance. Staff will be able to assist with applications for assistance programs, help with understanding forgiveness requirements, and developing data tracking mechanisms.

Above all, the Covid-19 pandemic demonstrated that we are stronger when we work together. To help the City of Cedar Falls recover and prepare for future emergencies, we must work together to help everyone in our community.