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## Iowa Disaster Agriculture Resource Guide

This document is a collection of potential grant, loan, and technical assistance programs that may be able to assist with your community's needs.

Please also visit: [DisasterRecovery.iowa.gov](https://www.disasterrecovery.iowa.gov)

### Business and Farm Structures

- [Private Activity Bond Cap - Iowa Finance Authority](#) - Each year, the state of Iowa receives an allocation of volume cap (state ceiling) for allocation to certain private activity bonds including manufacturing and agricultural processing.
- [Beginning Farmer Loan Programs – Iowa Finance Authority](#) – Beginning Farmer Programs are for agricultural asset purchases. The Beginning Farmer Loan Program will provide a reduced interest rate on the beginning farmer's bank loan through a tax-exempt bond, or the Loan Participation Program can be used to supplement a down payment.

### Economic

- [Iowa Workforce Development's Unemployment Benefits Online Application System \(workforce.iowa.gov\)](#) – Specific unemployment assistance is available for business owners and employees who were impacted by presidentially declared disasters.
- [Supplemental Nutrition Assistance Program \(SNAP\) | Health & Human Services \(iowa.gov\)](#) - The Supplemental Nutrition Assistance Program (SNAP) provides nutrition benefits to supplement the food budget of needy families so they can purchase healthy food and move towards self-sufficiency.
- [Emergency Food Assistance Program | Health & Human Services \(iowa.gov\)](#) – The Emergency Food Assistance Program (TEFAP) provides food and meals at no cost through participating food pantries and meal sites.
- USDA offers a variety of programs to help farmers, ranchers, communities, and businesses that have been hard hit by natural disaster events. Visit <https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/index> for additional USDA programs that can help agricultural producers recover or visit your local county USDA Service Center for in-person service.

### Housing

- Repair:
  - [Single Family Housing Repair Loans & Grants | Rural Development \(usda.gov\)](#) - This provides loans to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards.



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- [Home Improvements | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#) – Resources for home repairs.
- The U.S. Department of Agriculture provides loans and grants to very low-income homeowners to repair disaster related damage caused to their homes. This applies even in areas eligible for Public Assistance only. [Single Family Housing Repair Loans & Grants in Presidentially Declared Disasters Pilot | Rural Development \(usda.gov\)](#)
- Replace:
  - Whether you're a first-time or repeat home buyer, IFA offers affordable mortgage financing that may assist you in finding a new home. - [Home - Iowa Finance Authority](#)
  - [IowaHousingSearch.org | Iowa Apartments | Iowa Rental Homes](#) - is a comprehensive, up-to-date listing of rental units in Iowa. This website allows users to search for advanced search features, including short-term leases. The service also offers a toll-free call center, staffed with housing specialists who are happy to help you find a housing solution: 877-428-8844.
  - [Single Family Housing Guaranteed Loan Program | Rural Development \(usda.gov\)](#) - Assists approved lenders in providing low- and moderate-income households the opportunity to own adequate, modest, decent, safe and sanitary dwellings as their primary residence in eligible rural areas. Eligible applicants may purchase, build, rehabilitate, improve, or relocate a dwelling in an eligible rural area with 100% financing.
- Payment Assistance:
  - [Iowa Mortgage Help](#) - Iowa Mortgage Help can assist you in creating the best plan of action to keep your home. Trained mortgage counselors will provide free, confidential services and Iowa Mortgage Help clients may also receive free legal assistance. Regardless of who services your home loan, you can take advantage of Iowa Mortgage Help, also available via phone at 877-622-4866.

**If you are in crisis, there are options available to help you cope. You can call Lifeline at 988 anywhere in the United States 24/7 for confidential support.**

This document is designed to provide a starting point for communities and eligible applicants who may have needs outside of those covered by Iowa Department of Homeland Security and Emergency Management or the Federal Emergency Management Agency. It is not a guarantee or promise of any grant acceptance, program, technical assistance, etc. from any federal agency, private organization, or non-profit. All programs may not apply to all eligible applicants. Descriptions provided are quoted directly from the lead agency's information at the time and date listed in the footer of this document. Many additional resources may exist.