

CHAPTER 16
NATURAL HAZARD MITIGATION FINANCING PROGRAM

Chapter rescission date pursuant to Iowa Code section 17A.7: 1/14/31

605—16.1(29D) Statutory authority, purpose, and general policy.

16.1(1) *Statutory authority.* The department of homeland security and emergency management (department) and the Iowa finance authority (authority) are jointly designated to administer the natural hazard mitigation financing program, also known as the STRLF. Authority to administer this fund is provided by Iowa Code chapter 29D as enacted by 2025 Iowa Acts, Senate File 619 (Senate File 619), and the federal STORM Act (42 U.S.C. §5135 as of July 1, 2025).

16.1(2) *Purpose.* This chapter provides the definitions and general project and program administration rules for the STRLF program.

16.1(3) *Administration.* The director may coordinate with the authority under the terms of an interagency agreement entered into pursuant to Iowa Code chapter 28E.

16.1(4) *State capitalization grant.* The STORM Act authorizes the administrator of the Federal Emergency Management Agency (FEMA) to offer capitalization grants to states for use in a revolving loan fund program. As allowed by the STORM Act, a portion of the capitalization grant, or of the STRLF itself, if necessary, may be used by the authority and the department to administer the STRLF program.

16.1(5) *Project determination.* A project must comply with this chapter, the IUP current at the time, Iowa Code chapter 29D as enacted by Senate File 619, and the STORM Act to be eligible for a STRLF loan. The department shall use a priority rating system outlined in the IUP to rank eligible projects for funding. STRLF assistance will be available to projects in priority order.

16.1(6) *Decisions.* Department decisions are final unless the loan applicant files a written request for reconsideration for review with the director within 30 days. The request must be addressed to the director and clearly state the decision in question and the basis for the reconsideration. The director will issue a written ruling on the request for reconsideration within 30 days of receiving the request. Final decisions of the department, including a ruling on a request for reconsideration, are subject to judicial review pursuant to Iowa Code chapter 17A.

[ARC 9818C, IAB 12/10/25, effective 1/14/26]

605—16.2(29D) Definitions. The definitions and references in Iowa Code section 29D.2 as enacted by Senate File 619 shall apply to this chapter. The following definitions are also applicable to this chapter:

“Fiscal year” means the state fiscal year starting July 1 and ending June 30.

“Intended use plan” or *“IUP”* means a plan identifying the intended uses of funds available for loans in the STRLF for each fiscal year as described in the STORM Act.

“Project proposal list” or *“PPL”* means a priority-ranked list of mitigation projects the department may fund using STRLF funds.

“Safeguarding tomorrow revolving loan fund” or *“STRLF”* means the natural hazard mitigation financing program as defined in Iowa Code chapter 29D as enacted by Senate File 619.

“Safeguarding tomorrow through ongoing risk mitigation Act” or *“STORM Act”* means the same as defined in Iowa Code section 29D.2 as enacted by Senate File 619.

[ARC 9818C, IAB 12/10/25, effective 1/14/26]

605—16.3(29D) IUP preparation and public participation.

16.3(1) *Development.* The department shall prepare an IUP pursuant to the STORM Act at least annually and on a quarterly basis as needed. The IUP will be available for public input and approved by the director. The public has an opportunity annually, and quarterly as needed, to comment on both the PPL and the IUP.

16.3(2) *Notification.* Reasonable notice of a public comment period will be provided prior to the department submitting the IUP and capitalization grant application materials to FEMA. A public notice calling for project proposals to be added to the PPL will be provided not less than six weeks prior to the

submission of an application for a capitalization grant. All materials relating to the IUP and PPL will be posted at homelandsecurity.iowa.gov.

16.3(3) Comments. Comments regarding the proposed IUP will be accepted during the notice period. After evaluation of all pertinent comments, the IUP will be revised, if necessary, and recommended for the director's approval. Subsequent approval by the director will establish the IUP to be used for loan assistance.

[ARC 9818C, IAB 12/10/25, effective 1/14/26]

605—16.4(29D) IUP contents.

16.4(1) Status and use of available funds. In addition to federal requirements, the IUP will identify the anticipated availability and uses of STRLF funds available for that fiscal year, including, at a minimum:

- a. The status of the STRLF,
- b. A method of prioritizing projects,
- c. The anticipated terms of assistance provided by the STRLF, and
- d. The anticipated amount of funding available from the STRLF for that fiscal year.

16.4(2) State PPL. The state PPL contains the projects eligible for STRLF direct loans. The PPL includes projects scheduled for loans from funds available during the fiscal year and eligible projects for which STRLF funding is not yet available. Projects or activities qualifying for STRLF assistance shall be identified in the IUP on the state PPL, developed pursuant to this chapter, and only those projects or activities may be considered fundable. Projects will be considered in priority order for placement on the fundable list. The PPL will be reviewed at least annually or quarterly as needed to update priorities, schedules, and project cost estimates.

16.4(3) Timing.

- a. Applications may be submitted on an ongoing basis and will be reviewed in accordance with the schedule in the IUP.
- b. Applications received after the IUP is submitted to FEMA will not be placed on the PPL for that quarter but will be considered for loan assistance when the next IUP is prepared.
- c. The department may exclude from the PPL any projects that do not meet program requirements at the time of application.

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These rules are intended to implement Iowa Code chapter 29D as enacted by Senate File 619.

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