

**265—29.3(16) Eligibility.**

**29.3(1) *Eligible homeowners.*** To be eligible for a forgivable loan under the program, all of the following requirements shall apply:

*a.* The homeowner's disaster-affected home must have sustained damage greater than the damage that is covered by the homeowner's property and casualty insurance policy insuring the home plus any other state or federal disaster-related financial assistance that the homeowner is eligible to receive.

*b.* A local official must either deem the disaster-affected home suitable for rehabilitation or damaged beyond reasonable repair.

*c.* The disaster-affected home is not eligible for buyout by the county or city where the disaster-affected home is located, or the disaster-affected home is eligible for a buyout by the county or city where the disaster-affected home is located but the homeowner is requesting a forgivable loan for the repair or rehabilitation of the homeowner's disaster-affected home in lieu of a buyout.

*d.* Assistance under the program must not duplicate benefits provided by any local, state, or federal disaster recovery assistance program.

*e.* A homeowner must be referred to the authority or to a local program administrator to be considered for a financial assistance award.

**29.3(2) *Eligible renters.*** To be eligible for a grant under the program, all of the following requirements shall apply:

*a.* A local program administrator either deems the disaster-affected home of the renter suitable for rehabilitation but unsuitable for current short-term habitation, or the disaster-affected home is damaged beyond reasonable repair.

*b.* Assistance under the program must not duplicate benefits provided by any local, state, or federal disaster recovery assistance program.

*c.* A renter must be referred to the authority or to a local program administrator to be considered for a financial assistance award.

*d.* A renter must be a party to a written lease.

*e.* The landlord must not reside at the same address as the eligible renter.

**29.3(3) *Registration required.*** To be considered for a forgivable loan or grant under the program, a homeowner or renter must register for the disaster case management program established pursuant to Iowa Code section 29C.20B. The disaster case manager may refer the homeowner or renter to the appropriate local program administrator.

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