



The Iowa Energy Fund, a non-profit organization, provides expertise and low-cost funding to expand energy efficient housing, promote expanded business opportunities and assist Iowa in the transition to clean-energy technologies.

We have funding to assist projects related to the following three areas:

- energy efficient buildings
- renewable energy (solar, storage, geothermal, wind, etc.) and
- zero-emissions transportation, including charging infrastructure

Terms:

- Commercial Loans \$100,000 or greater
- Rates in the 4.0% to 5.0% APR, plus reasonable origination fees
- Preference to join in participation loans with other banks
- Emphasis in short-term, construction, and ITC bridge loans, but also open to longer terms with an extended amortization period
- Projects for Low Income Disadvantaged Communities (“LIDACs”) are prioritized, but available to assist for all Iowa communities

LIDAC: based either on the geographic location of the funded project/portfolio or the population being served (80% of LMI or 200% of FPL). For eligible census tracts:

- CEJST: [Climate + Economic Justice Screening Tool — Data + Screening Tools](#) or EJ Screen: [EJScreen](#)

Davis Bacon Act will apply to projects over \$250,000, but we can assist with compliance.

Build America Buy America may apply to projects above \$250,000 if the project is for the public or considered a place of public accommodation.

For more information, contact Joel Zook, Loan Program Manager, at jzook@iowaenergyfund.org or by phone at (515) 442-4408.