

Pilot Program: Single Family Housing Repair Loans and Grants in Presidentially Declared Disasters

What does this program do?

The USDA Rural Development Home Repair Loans and Grants in Presidentially Declared Disasters Pilot Program provides loans and grants to very-low-income homeowners to help repair disaster-related damage to their homes.

Who can apply?

To qualify:

- **Your home must have been damaged in an incident resulting in a Presidentially declared disaster on or after July 18, 2022**
- **You must be the homeowner and be able to occupy the house within 12 months from the start of repairs**
- **Your eligible household income cannot exceed the very-low limit for the county in which your property is located. You will find a nationwide map and list of income limits at this link: tinyurl.com/mt7pmj**

How can funds be used?

- Loans and grants can be used to help repair homes damaged in incidents that resulted in Presidentially declared disasters on or after July 18, 2022.
- In certain circumstances, costs incurred prior to your application are eligible if the purpose of the expense was to repair disaster-related damage.
- You also can use funds to move a manufactured home onto your property.

What is an eligible rural area?

You can find out whether your property is located in an eligible rural area by searching the map or entering your address under the “Property Eligibility” tab of the USDA Eligibility Site, available at this link: tinyurl.com/rb4j8k9z.

How much funding is available?

- The maximum loan is \$40,000
- The maximum grant is \$15,000
- Loans and grants can be combined for up to \$55,000 in assistance

How do I get started?

A USDA home loan specialist in your area can help you with your application. A list of offices is available at this link: tinyurl.com/5yuf24mx.

What are some of the loan or grant terms?

- The loan term is 20 years at 1 percent interest, fixed
- Grants have a lifetime limit of \$15,000, and must be repaid if your property is sold less than three years from the date of the grant award

Is there a deadline to apply?

Applications are accepted year-round through your local RD office. Approval times depend on funding availability in your area. A USDA home loan specialist in your area can help you with your application. A list of state offices is available at this link: tinyurl.com/5yuf24mx.

What governs this program?

- The Housing Act of 1949 (as amended): 7 CFR Part 3550, available at this link: tinyurl.com/4wf85sp7
- USDA Rural Development Single Family Housing Direct Loans and Grants Field Office Handbook (HB-1-3550) – available at this link: tinyurl.com/s6rc2456 – PDF

NOTE: Because information changes, always consult official program instructions or contact your local Rural Development office for help. A list is available at this link: go.usa.gov/xJHPE. You will find additional resources, forms, and program information at rd.usda.gov. USDA is an equal opportunity provider, employer, and lender.