



Rural Businesses

We're proud to partner with you to restore and support small businesses with USDA financing tailored to rural business needs. Working with our private-sector lending partners, we can help finance a variety of business needs after a disaster, including equipment, working capital, and refinancing.

For small and emerging businesses, we also offer financing through revolving loan programs and technical assistance programs operated by local nonprofits and public bodies.

USDA Rural Development offers more than 70 loan, grant, loan guarantee, and technical assistance programs to support rural economic development. Many of our programs prioritize funding to very small communities, underserved groups, and economically-distressed areas.

Assistance is available to eligible applicants in areas designated as "rural." By federal law, the definition of "rural area" differs under each program. For accurate information, always refer to specific program regulations available at [rd.usda.gov](https://www.rd.usda.gov).



Emergency Water System Repairs

Safe drinking water is essential for rural communities. If your drinking water supply is threatened by emergency, you may be eligible for an Emergency Community Water Assistance grant. Funds can be used to repair water lines or develop new water sources. A federal disaster declaration is not necessary to apply.



[rd.usda.gov](https://www.rd.usda.gov)
1 (800) 670-6553 (toll free)

USDA Rural Development:
Rural America's
Partner in
Disaster Recovery

Together, America Prospers



Rural Homeowners and Rental Tenants

We know stable and affordable housing helps small towns stay healthy and prosperous. USDA offers loans and (age-restricted) grants to help very-low-income homeowners repair disaster damage.

Disaster victims with USDA Rural Housing loans can contact the Customer Service Center to learn about options such as payment reductions, mortgage moratoriums, or workout agreements. Representatives are available Monday – Friday, 7 a.m. – 5 p.m. central time, at (800) 414-1226.

If a natural disaster displaces you from your home in a USDA Rural Development-financed multifamily property, you may be eligible for priority placement in other RD-financed multifamily properties using a Letter of Priority Entitlement (LOPE). In certain circumstances, USDA also can waive deposit, age restriction, or lease requirements. To learn more, visit: <https://go.usa.gov/xS9DC>.



Rural Communities

Our Community Facilities programs can help repair or rebuild a variety of buildings affected by disaster. Examples include health clinics, schools, municipal and first responder buildings, and food banks. We also can help replace damaged public service vehicles and equipment.

Assistance is available to help build or improve water, wastewater, storm water, and solid waste disposal systems. Funds also can support repairs or improvements to eligible electric and telecommunications systems.

USDA Rural Development supports healthy communities and the environment by offering infrastructure improvement and restoration financing to eligible rural families and businesses. Particularly important in the aftermath of disasters such as wildfires, floods, or hurricanes, these programs can help restore and rekindle a rural community's dreams. In addition to helping communities rebuild after disaster, we partner with local leaders and developers, state, and Tribal governments, cooperatives, nonprofits, and private organizations to boost resiliency through planning and preparedness. Among other things, our programs support:

- Transitional housing and home repair
- Infrastructure and emergency equipment financing
- Essential community facilities
- Telehealth, Distance Learning and Rural Broadband connectivity
- Rural business planning and recovery

We also work in partnership with the Federal Emergency Management Agency (FEMA), and the Small Business Administration (SBA) to support recovery efforts in designated disaster areas.