



# USDA Rural Development Post Disaster Recovery Resources

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USDA Rural Development delivers a number of programs to help improve the quality of life in rural communities throughout the nation. These programs may also help rural communities, businesses and individuals impacted by a disaster such as fire, drought or earthquakes. For additional resources and information on applying for any of the programs, contact our staff listed below or visit us online at [www.rd.usda.gov/al](http://www.rd.usda.gov/al).

## Assistance for Rural Communities

### Community Facilities Loan & Grant Program

- USDA provides loans and a limited amount of grant funding for the construction, renovation, or purchase and installation of equipment for essential community facilities for public use in rural areas.
- Eligible projects include fire and police facilities, community centers, hospitals, schools, public works vehicles, food banks, daycare centers, and more.
- Eligible applicants include most state and local government entities, nonprofit organizations and federally recognized Tribes.
- Projects must be located in rural areas and towns of up to 20,000 in population.
- Long-term fixed-rate loans. The length of term depends on the type of facility being improved or equipment installed and its useful life.
- Web: <https://www.rd.usda.gov/programs-services/community-facilities-direct-loan-grant-program>

### Disaster Assistance

- USDA can help rural communities repair or rebuild their community facilities and replace damaged equipment after a disaster.
- **Contact USDA: Tuskegee Area Office (334) 725-3321, Ext. 4.**

### Water & Waste Disposal Loan & Grant Program

- USDA provides loans and a limited amount of grant funding for the construction, renovation, and purchase and installation of equipment for water and waste disposal systems in rural communities.
- Eligible applicants include most state and local government entities, nonprofit corporations and federally recognized Tribes.
- Grants may be provided in conjunction with loans to help reduce user rates. Long-term fixed-rate loans.
- Projects must be located in rural areas and towns of up to 10,000 in population.
- Web: <https://www.rd.usda.gov/programs-services/all-programs/water-environmental-programs>

### Disaster Assistance

- USDA can help rural communities repair or rebuild their water and waste systems after a disaster through the Emergency Water Assistance Grant (ECWAG) Program.
- **Contact USDA: Tuskegee Area Office (334) 725-3321, Ext. 4.**

# Assistance for Rural Homeowners and Rental Tenants

## Home Repair Loan & Grant Program

- USDA provides loans and grants to help eligible homeowners make repairs to their homes.
- Grants are limited to individuals age 62 or older. Loans have no age restrictions, 1% interest with up to 20 years repayment.
- Applicants must be very low-income homeowners, and the homes must be located in eligible areas with a population of 35,000 or less.
- Web: <https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants>

## Disaster Assistance

- Grants and loans are available to help with repairs from damages.
- Those whose property was severely damaged by a presidentially declared disaster may receive priority hardship application processing.
- **Contact USDA: Tuskegee Area Office (334) 725-3321, Ext. 4.**

## Rural Housing Direct Loan Program

- USDA provides loans to eligible low-income individuals for the purchase of a home, or to make repairs to their homes.
- Applicants must meet repayment requirements.
- Applicants must be low-income homeowners, and the homes must be located in eligible areas with a population of 35,000 or less.
- Web: <https://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans>

## Disaster Assistance

- Home repair loans may be available to help make repairs caused from a disaster.
- Those whose property was severely damaged by a presidentially declared disaster may receive priority hardship application processing.
- **Contact USDA: Tuskegee Area Office (334) 725-3321, Ext. 4.**

## Existing Home Loan Borrowers Disaster Assistance

USDA home loan borrowers who may have lost their job or had their hours reduced due to a disaster may receive assistance on their loan payment. Options may include payment reduction, moratorium, or workout agreement.

Through the Rural Housing Direct Loan Program, USDA can offer subsequent loans to current borrowers for essential repairs to their homes.

## USDA Contact

USDA Customer Service Center: (800) 414-1226. Call toll free 24 hours a day, 7 days a week; customer service reps available 7:00 am - 5:00 pm (Central Time) Monday - Friday.

## Multi-family Housing

- USDA finances affordable rental housing in rural areas for low-income families, farmworkers, the elderly and people with disabilities.
- USDA provides rental assistance to low-income tenants of USDA-financed properties to prevent rent payments from exceeding 30% of the tenant's income.
- Web: <https://www.rd.usda.gov/programs-services/multi-family-housing-direct-loans>

## Disaster Assistance

- Anyone impacted by a natural disaster can receive a Letter of Priority Entitlement (LOPE) for USDA-financed properties.
- USDA can waive deposit, age restrictions and lease requirements.
- USDA can allow zero income applicants to live in apartments, offer available rental assistance, use imputed income from assets.
- **Contact USDA: Melinda George, Program Director, (334) 279-3456.**

# Assistance for Rural Businesses

## Business & Industry Loan Guarantee Program

- USDA guarantees loans made by commercial lenders to rural businesses. USDA may guarantee up to 80% of loans of \$200,000 to \$5 million and up to 70% on loans up to \$10 million.
- Rates and terms are negotiated between the business and the lender.
- USDA charges an initial guarantee fee equal to 3% of the guaranteed amount plus an annual renewal fee equal to .50% of the guaranteed amount.
- A bank, credit union, insurance company or other lender may request a USDA guarantee on a loan made to a proprietorship, partnership, corporation, LLC, cooperative, trust, nonprofit, tribe, or public body for projects in unincorporated areas and cities with populations of less than 50,000.
- Funds may be used for equipment, real estate, working capital and refinancing.
- Web: <https://www.rd.usda.gov/programs-services/all-programs/business-programs>

## Disaster Assistance

- USDA can help businesses recover from the damages caused by a natural disaster by guaranteeing their business loans with eligible lenders.
- **Contact USDA: Allen Bowen, Program Director, (334) 279-3617.**

## Revolving Loan Funds

- USDA provides seed capital to revolving loan funds operated by qualified nonprofits and public bodies. Known as intermediaries, these lenders finance small and emerging businesses and community development projects in rural areas. USDA can put rural businesses and nonprofits in contact with intermediary lenders to discuss eligibility and availability of funds.

## Disaster Assistance

- USDA-funded revolving loan funds may provide financing to help businesses recover from the damages caused by a disaster.
- **Contact USDA: Allen Bowen, Program Director, (334) 279-3617.**



<https://www.rd.usda.gov/programs-services/services/rural-development-disaster-assistance>