

# Single Family Housing Rural Disaster Home Repair Grants

## What does this program do?

**It provides grants to very-low and low-income homeowners to repair owner-occupied homes damaged in specific Presidentially Declared Disasters.**

## Who can apply?

**To qualify, your property must have been damaged in an authorized Presidential disaster declaration since 2022, and you must:**

- **Be the homeowner and occupy the house (occupancy after repair can be authorized)**
- **Have an adjusted household income within very-low- or low-income limits**

## Is there a deadline to apply?

**Applications are available year-round as long as funding is available, and are processed in the order in which they are received.**



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## What disaster areas are eligible?

To be eligible, your property must:

- Have been damaged in an Presidentially Declared Disaster area since 2022
- Be located in an eligible rural area

To determine if your property is in an eligible rural area, visit the USDA Income and Property Eligibility website, available at this link: [go.usa.gov/xzcdM](https://go.usa.gov/xzcdM).

Information about which disasters in your state qualify as Presidentially Declared Disasters areas can be found at these links:

- <https://tinyurl.com/RDDisasterFundsMemo2025-1>
- <https://tinyurl.com/RDDisasterFundsMemo2025-2>

A list of eligible disasters is maintained by the Federal Emergency Management Agency (FEMA) and is available at this link: [tinyurl.com/2p8hp2km](https://tinyurl.com/2p8hp2km). In the dropdown boxes on that webpage, select the year and then choose “Major Disaster Declaration” or “Fire Management Assistance Declaration” as the declaration type.

## How can funds be used?

- Disaster-related home repair expenses, including costs incurred prior to application

- Site preparation
- The cost to move a manufactured home to a new location

## What are some of the grant terms?

- The maximum grant award is \$32,420.
- Grant recipients must certify there is no duplication of benefits with other funding or awards.
- Very-low income applicants may also be eligible to apply for Single Family Housing Home Repair Loans and Grants (information is available at this link: [go.usa.gov/xzDFr](https://go.usa.gov/xzDFr)).

## How do I get started?

Contact a USDA home loan specialist in your area. You will find a map connecting to state-based information at this link: [tinyurl.com/RDStateOffices](https://tinyurl.com/RDStateOffices).

## What governs this program?

- The Consolidated Appropriations Act of 2023 (available at this link: [tinyurl.com/2mtbsknc](https://tinyurl.com/2mtbsknc))
- The Housing Act of 1949 as amended: 7 CFR, Part 3550 (available at this link: [go.usa.gov/xzcvG](https://go.usa.gov/xzcvG))
- HB-1-3550 - Direct Single Family Housing Program Field Office Handbook (available at this link: [go.usa.gov/xzcvM](https://go.usa.gov/xzcvM) - PDF)

**NOTE: Because information changes, always consult official program instructions or contact your local USDA Rural Development office for help. A list is available at this link: [tinyurl.com/RDStateOffices](https://tinyurl.com/RDStateOffices). You will find additional RD program resources at [rd.usda.gov](https://rd.usda.gov). Information about other USDA programs and services is available at this link: [ask.usda.gov](https://ask.usda.gov). USDA is an equal opportunity provider, employer, and lender.**