Rural Businesses

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 or emerging businesses needing to recover, we also offer financing through revolving loan programs and technical assistance programs operated by local nonprofits and public bodies.

USDA Rural Development has more than 40 loan, grant, and technical assistance programs to support economic development needs in rural communities. Many programs give priority for funding to very small communities, underserved groups, and economically distressed areas.

Assistance under these programs is available to applicants in areas designated as “rural.” By law, the definition of a “rural area” is different for each program.

Information on all USDA Rural Development programs is available online or from the office serving your area.

Emergency Water System Repairs

Rural communities whose drinking water supplies are threatened by emergency may be eligible for Emergency Community Water Assistance Grants. Funds may be used to repair water lines and develop new water sources. Eligibility does not require a Federal disaster declaration.

rd.usda.gov
1 (800) 670-6553 (toll free)
USDA Rural Development helps rural communities grow and prosper by increasing rural economic opportunity and improving infrastructure. When disaster hits and you need to rebuild or repair your home, business, or community, USDA Rural Development offers financial assistance programs that can address immediate needs, support long-term recovery efforts, and build for the future in regions hit by natural disaster. Eligibility for most Rural Development financial help does not require a Federal disaster designation.

We can help repair or rebuild:

- Housing
- Businesses
- Community facilities
- Water and wastewater systems
- Electric and telecommunication services
- And more

We partner with community leaders; developers; State, local, and Tribal governments; private and nonprofit organizations; user-owned cooperatives; and a nationwide network of participating lenders to bring help to rural people and communities suffering the effects of natural disasters.

Rural Development also works in partnership with the Federal Emergency Management Agency (FEMA) and Small Business Administration (SBA) to aid in recovery efforts in designated disaster areas.

Rural Homeowners and Rental Tenants

USDA offers loans and age-restricted grants to help homeowners with limited means repair disaster damage.

Disaster victims with USDA housing loans may benefit from assistance from our Customer Service Center. Options may include payment reduction, moratoriums, or a workout agreement. Contact the USDA Customer Service Center: (800) 414-1226. Customer service representatives are available 7:00 a.m. – 5:00 p.m. (Central Time) Monday – Friday.

Rural residents, including zero-income applicants, displaced by a disaster may receive priority for placement at a USDA-financed apartment and qualify for rental assistance. USDA may also waive deposit, age restriction, and lease requirements.

Rural Communities

With our financial assistance programs, we can help repair or rebuild a wide variety of community and social service facilities affected by disaster, including health clinics, schools, municipal buildings, police and fire stations, and food banks. We can also help replace damaged equipment and vehicles. Assistance is available to help improve or construct water, wastewater, storm water, and solid waste disposal systems. Funds may also be available to support improvements to damaged electric and telecommunication systems.