When a disaster strikes, USDA Rural Development programs can help individuals, communities, Tribes and businesses recover and rebuild. Below, you'll find several USDA programs that may be of assistance.

NOTE: In a Presidentially-declared disaster, it is to your benefit to register with the Federal Emergency Management Agency (FEMA): Main: 800-621-3362 | TTY: 800-462-7585 | Website: www.DisasterAssistance.gov.

Single Family Housing:

- Home repairs
- Tree and brush removal
- Build or purchase a home

Multi-Family Housing:

- Affordable apartments
- Emergency housing
- Help with rent

Communities:

- Repair buildings
- Replace equipment and vehicles
- Repair of water / waste systems

Businesses:

- Real estate and equipment financing
- Working capital
- Energy upgrades

Are you a USDA home loan borrower having difficulty paying your mortgage because of a natural disaster?

USDA home loan borrowers who may have lost their job or had their hours reduced due to a natural disaster may be eligible to receive assistance on their loan payment.

Options available may include:

- · Payment reduction
- A temporary suspension of payments (up to 180 days)
- · A mortgage restructuring agreement
- · Payment assistance

Contact:

Customer Service:

Monday - Friday, 5 a.m. - 3 p.m. - Main number: 800-414-1226

- TDD: 800-438-1832 - TTY: 800-735-2466

Are you a displaced homeowner or rental tenant?

 USDA can authorize its apartment property owners to waive age restrictions, as well as income, deposit or lease requirements.

- Anyone displaced or impacted in a federally-designated disaster area may receive priority placement at any USDA-financed apartment.
 Ask USDA for a Letter of Priority Entitlement (LOPE).
- For a list of USDA apartments nationwide visit: https://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_state.isp.

Contact:

Are you a non-USDA home loan borrower who has suffered damage to your home?

Even if you have insurance coverage, you should register with the Federal Emergency Management Agency (FEMA) for potential additional assistance.

Contact:

- Main number: 800-621-3362
- TTY: 800-462-7585

www.DisasterAssistance.gov.



Are you the owner of a multi-family property that has been damaged in a natural disaster?

Multi-family housing property owners with USDA loans may be eligible for special servicing tools, including financing for repairs.

Contact:

Have your community's water and waste systems been affected by a natural disaster?

USDA can help rural communities repair or rebuild their water and waste systems after a disaster through the Emergency Water Assistance Grant (ECWAG) Program and other forms of assistance.

Contact:

 USDA-funded revolving loan funds may provide financing to help businesses recover from the damages caused by a natural disaster. USDA can put rural businesses and nonprofits in contact with intermediary lenders to discuss eligibility and availability of funds.

Contact:

Have your community facilities been damaged in a natural disaster?

USDA Rural Development can help rural communities repair or rebuild their public facilities and replace damaged equipment and vehicles after a disaster.

Contact:

Has your business been affected by a natural disaster?

USDA can help businesses
recover from the damages
caused by a natural disaster by
guaranteeing their business loans
with eligible lenders. Funds may
be used for equipment, real estate,
working capital and refinancing.

Special emergency assistance

USDA can offer special emergency assistance in designated disaster areas when funding for such assistance is allocated by Congress.

As the leading federal agency for rural development prosperity, we work to help rural communities grow and prosper.

For additional resources and information about our business, community or housing programs, contact our program specialists at 1-800-670-6553 or visit us online at <u>rd.usda.gov</u>.

USDA is an equal opportunity provider, employer, and lender.

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