

When a disaster strikes, USDA Rural Development programs can help individuals, communities, and businesses recover and rebuild. Find the program that will help you.



Single Family Housing

Home repairs
Well and septic repair
Tree and brush removal
Help with mortgage

Multi-Family Housing

Affordable apartments
Emergency housing
Help with mortgage

Communities

Repair of buildings
Replace equipment
Loan guarantees
Repair sewer systems

Businesses

Repair of buildings
Repair waste systems
Emergency vehicles

Are you a USDA home loan borrower who is 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:

Are you a displaced homeowner or rental tenant?

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

- Anyone displaced or impacted by a natural disaster 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: www.rd.usda.gov/findrentals.

Contact:

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

If your personal insurance will not cover damage from the disaster, you may contact the Federal Emergency Management Agency (FEMA) for potential additional assistance.

Contact:

FEMA at (800) 621-3362, or
TTY (800) 462-7585
www.DisasterAssistance.gov.



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

Multifamily housing property owners with USDA loans may be eligible for special servicing tools while their properties are being repaired.

Contact:

for assistance to recover from financial hardships and minimize the potential for delinquency or liquidation by exploring various servicing options.

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.
- 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 community facilities and replace damaged equipment and vehicles after a disaster.
- Existing USDA Community Facilities borrowers impacted by a natural disaster may be eligible

Have your city'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.

Contact:

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 www.rd.usda.gov.

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

Last Updated February 2021