

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 calendar year 2022 Presidentially Declared Disaster areas.

Who can apply?

To qualify, your property must have been damaged in an area designated in a calendar year 2022 Presidential disaster declaration, 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**

What is an eligible area?

Properties must be located in an eligible rural area. You can visit the USDA Income and Property Eligibility website (available at this link: <https://go.usa.gov/xzcdM>) for complete details.

What disaster areas are eligible?

Properties located in calendar year 2022 Presidentially Declared Disaster areas are eligible to apply. A list maintained by the Federal Emergency Management Agency (FEMA) is available at this link: <https://tinyurl.com/2p8hp2km>. In the dropdown boxes on that webpage, select the year 2022, 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

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.

What are some of the grant terms?

- The maximum grant award is \$40,675.

- 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: <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: <https://go.usa.gov/xzHPf>.

What governs this program?

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

NOTE: Because citations and other information is subject to change, always consult the program instructions listed in the section above titled "What Governs This Program?" You can also contact your local office for assistance (a list is available at this link: <https://go.usa.gov/xzjP7>). You will find additional forms, resources, and program information at <https://rd.usda.gov>. USDA is an equal opportunity provider, employer, and lender.