



United States
Department of
Agriculture

Rural Development



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USDA Rural Development

Our Role in Disaster Response

Today's Presentation

- National Disaster Recovery Framework (NDRF)
- Rural Development's role in the National Disaster Recovery Framework (NDRF)
- Overview of Programs that can help communities, individuals, and businesses along the Disaster Recovery "Continuum"

National Disaster Recovery Framework (NDRF)

NDRF established 2011 by Presidential Policy Directive

“A secure and resilient nation with the capabilities required across the whole community to prevent, protect against, mitigate, respond to, and recover from the threats and hazards that pose the greatest risk.”

NDRF led by Department of Homeland Security (FEMA)



- USDA Rural Development - one of the federal agencies that supports the NDRF goals.

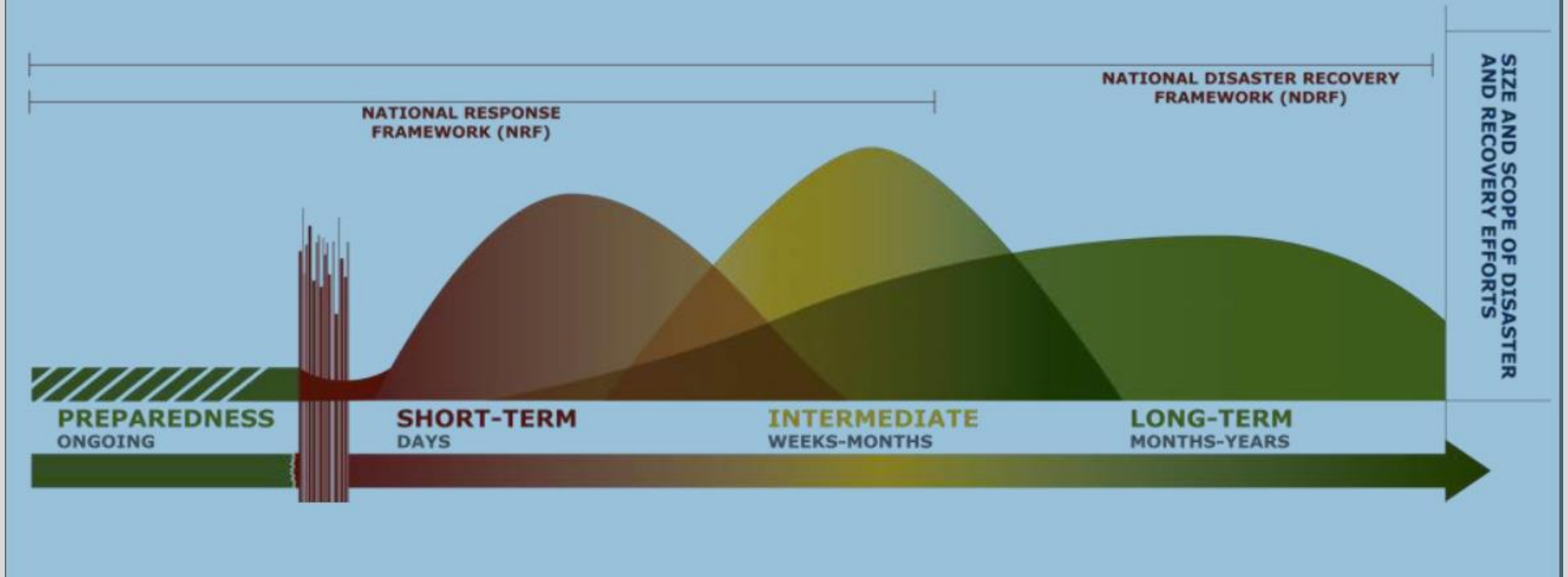
National Disaster Recovery Framework (NDRF)

Six Recovery Support Functions (RSF)

- Community Planning and Capacity Building
- Economic
- Health and Social Services
- Housing
- Infrastructure Systems
- Natural and Cultural Resources

USDA RD Programs & National Disaster Recovery Framework

Recovery Continuum:



USDA RD – Short Term Assistance

- USDA home loan borrowers who may have lost their job or had their hours reduced due to a disaster may receive assistance on their loan payment. Options may include payment reduction, moratorium, or workout agreement.
- Anyone impacted by a natural disaster can receive a Letter of Priority Entitlement (LOPE) for USDA-financed properties
- USDA RD staff coordinates with FSA and NRCS to provide representation at Disaster Assistance Centers and events.
- USDA RD works with SBA, FEMA, the Red Cross, CAL OES, and local groups
- CA RD educates policy makers regarding need for resources and funding

USDA RD – Programs that Assist in Disaster Recovery

Focus in three areas:

- Assistance for Rural Homeowners and Rental Tenants
- Assistance for Rural Communities
- Assistance for Rural Businesses

USDA RD - Intermediate & Long-Term Recovery

Single - Family Housing Programs

USDA provides loans and grants to help eligible homeowners make repairs to their homes.

- **Home Repair Loan & Grant Program**
- **Rural Housing Direct Loan Program**
- **Existing Home Loan Borrowers Disaster Assistance**

USDA RD & Intermediate Term Recovery

Multi-Family Housing Programs

- USDA finances affordable rental housing in rural areas for low-income families, farmworkers, the elderly and people with disabilities.
- USDA provides rental assistance to low-income tenants of USDA-financed properties to prevent rent payments > 30% of the tenant's income.

USDA RD & Intermediate Term Recovery

Community Facilities Loan and Grant Program

- Eligible projects include fire and police facilities, community centers, hospitals, schools, city vehicles, food banks, daycare centers, and more.
- Eligible applicants include most state and local government entities, nonprofit organizations and federally recognized Tribes.
- Projects must be located in rural areas & towns of up to 20,000 pop.
- Grants range from \$20,000 - \$30,000. Long-term fixed-rate loans.

USDA RD & Intermediate Term Recovery

Community Facilities - Water & Waste Disposal Loan & Grant Program

- USDA provides loans and a limited amount of grant funding for the construction, renovation, and purchase and installation of equipment for water and waste disposal systems in rural communities.
- Eligible applicants include most state and local government entities, nonprofit corporations and federally recognized Tribes.
- Grants may be provided in conjunction with loans. to help reduce user rates. Long-term fixed-rate loans.
- Projects must be located in rural areas and towns of up to 10,000 in population.

USDA RD & Intermediate Term Recovery

Business & Industry Loan Guarantee Program

- USDA guarantees loans made by commercial lenders to rural businesses. USDA may guarantee up to 80% of loans of \$200,000 to \$5 million and up to 70% on loans up to \$10 million.
- Rates and terms are negotiated between the business and the lender.
- A lender may request a USDA guarantee on a loan made to a proprietorship, partnership, corporation, LLC, cooperative, trust, nonprofit, tribe, or public body for projects in unincorporated areas and cities with populations of less than 50,000.
- Funds may be used for equipment, real estate, working capital and refinancing.

USDA RD & Intermediate Term Recovery

Revolving Loan Funds

- USDA provides seed capital to revolving loan funds operated by qualified nonprofits and public bodies.
- USDA-funded revolving loan funds may provide financing to help businesses recover from the damages caused by a disaster.

More information is available



USDA Rural Development delivers a number of programs to help improve the quality of life in rural communities throughout the nation. These programs may also help rural communities, businesses and individuals impacted by a disaster such as fire, drought or earthquakes. For additional resources and information on applying for any of the programs, contact our staff listed below or visit us online at www.rd.usda.gov/ca.

Assistance for Rural Homeowners and Rental Tenants

<p>Home Repair Loan & Grant Program</p> <ul style="list-style-type: none"> • USDA provides loans and grants to help eligible homeowners make repairs to their homes. • Grants are limited to individuals age 62 or older. Loans have no age restrictions, 1% interest with up to 20 years repayment. • Applicants must be very low-income homeowners, and the homes must be located in eligible areas with a population of 35,000 or less. • Web: https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants/ca 	<p>Disaster Assistance</p> <ul style="list-style-type: none"> • Grants up to \$7,500 and loans up to \$20,000 are available to help with repairs from damages. • Those whose property was severely damaged by a presidentially declared disaster may receive priority hardship application processing. • Contact USDA: Ron Tackett, ron.tackett@ca.usda.gov or 530-792-5816
<p>Rural Housing Direct Loan Program</p> <ul style="list-style-type: none"> • USDA provides loans to eligible low-income individuals for the purchase of a home, or to make repairs to their homes. • Applicants must meet repayment requirements. • Applicants must be low-income homeowners, and the homes must be located in eligible areas with a population of 35,000 or less. • Web: https://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans/ca 	<p>Disaster Assistance</p> <ul style="list-style-type: none"> • Home repair loans may be available to help make repairs caused from a disaster. • Those whose property was severely damaged by a presidentially declared disaster may receive priority hardship application processing. • Contact USDA: Ron Tackett, ron.tackett@ca.usda.gov or 530-792-5816
<p>Existing Home Loan Borrowers Disaster Assistance</p> <p>USDA home loan borrowers who may have lost their job or had their hours reduced due to a disaster may receive assistance on their loan payment. Options may include payment reduction, moratorium, or workout agreement.</p> <p>Through the Rural Housing Direct Loan Program, USDA can offer subsequent loans to current borrowers for essential repairs to their homes.</p>	<p>USDA Contact</p> <p>USDA Customer Service Center: (800) 414-1226. Call toll free 24 hours a day, 7 days a week; customer service reps available 7:00 am - 5:00 pm (Central Time) Monday - Friday</p> <p>Contact USDA: Ron Tackett, ron.tackett@ca.usda.gov or 530-792-5816</p>
<p>Multi-Family Housing</p> <ul style="list-style-type: none"> • USDA finances affordable rental housing in rural areas for low-income families, farmworkers, the elderly and people with disabilities. • USDA provides rental assistance to low-income tenants of USDA-financed properties to prevent rent payments from exceeding 30% of the tenant's income. 	<p>Disaster Assistance</p> <ul style="list-style-type: none"> • Anyone impacted by a natural disaster can receive a Letter of Priority Entitlement (LOPE) for USDA-financed properties • USDA can waive deposit, age restrictions and lease requirements • USDA can allow zero income applicants to live in apartments, offer available rental assistance, use imputed income from assets • Contact USDA: Deborah Boyd, deborah.boyd@ca.usda.gov or 530-792-5817



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For additional information for all USDA
RD programs:

<https://www.rd.usda.gov/ca>

USDA is an equal opportunity provider, employer and lender.