USDA Rural Development
U.S. DEPARTMENT OF AGRICULTURE

USDA Rural Development

Disaster Resiliency and Recovery Resources

A Guide for Rural Communities

Together, America Prospers

EMERGENCY EXIT

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Background

USDA Rural Development (RD) developed this guide as a resource for rural communities seeking disaster **resiliency and recovery** assistance.

USDA RD offers programs and servicing options that can help rural residents, businesses, and communities impacted by disaster, and support long-term planning and recovery efforts that build for the future.

Strategic, comprehensive emergency preparedness and response is crucial to mitigating damage to local economies, the environment, and human health and safety.

Following is an overview of USDA Rural Development programs that can help eligible communities prepare for - and recover from - natural disasters.

USDA Rural Development Disaster Resources

USDA RD offers more than 70 loan and loan guarantee, grant, and technical assistance programs to help improve the economy and quality of life in rural America. Many of these programs can also help community efforts related to disaster preparedness, resiliency, and recovery. USDA RD partners with local leaders, developers, local, state, and Tribal governments, cooperatives, nonprofits, private organizations, and a nationwide network of participating lenders to build resiliency through planning and preparedness, and to help rural people and communities suffering the effects of disasters. Among other things, USDA RD programs support:

- Transitional housing and home repair
- Foundational infrastructure such as electric, water and waste treatment, and communications
- Emergency equipment financing
- Essential community facilities
- Telemedicine, distance learning and rural high-speed internet connectivity
- Rural business planning and recovery

This section categorizes USDA RD programs by customer and assistance type.

Eligible Applicants	**Preparedness and Recovery through Community and Economic Development Planning and Housing**	**Preparedness and Recovery through Infrastructure and Equipment** (Includes health care clinics, wastewater systems, medical transportation, shelters, food pantries, telemedicine screening, distance learning, broadband, solar panels)	**Preparedness and Recovery through Industry and Entrepreneurship Support and Local Business Development** (Includes career tech training modules, kitchen incubators, and farmers markets)	**Preparedness and Recovery through Education and Training** (Includes distance learning education, skills-based emergency training, mental health screenings, and remote medical appointments)
Designed to help for-profit rural businesses, individuals, and eligible organizations. Examples include: • Corporations • Limited Liability Companies (LLCs) • Sole proprietorships • Electric cooperatives • Agricultural producers	**Farm Labor Housing Loans and Grants** • tinyurl.com/MFHOffFarmDirect • tinyurl.com MFHOnFarmHousing **Multifamily Housing Direct Loans and Multifamily Housing Loan Guarantees** • tinyurl.com/MFHDirect • tinyurl.com/MFHGuarantees **Rural Economic Development Loan and Grant Program** • tinyurl.com/RBCSREDLG **Single Family Housing Direct Home Loans** • tinyurl.com/SFHDirectLoans **Single Family Housing Repair Loans and Grants** • tinyurl.com/SFHRepairs **Priority Housing for Displaced Households** • tinyurl.com/PriorityHousingRD **Water and Environmental Programs Sustainable Management Tools** • tinyurl.com/RDSusMgmt	**Business and Industry Loan Guarantees** • tinyurl.com/RBCSBILG **Community Connect Grants** • tinyurl.com/RUSCommC **Distance Learning and Telemedicine Grants** • tinyurl.com/RUSDLT **Rural Broadband Access Loan and Loan Guarantee** • tinyurl.com/RUSRBB **Rural Economic Development Loan and Grant Program** • tinyurl.com/RBCSREDLG **Rural Energy for America Program Renewable Energy Systems** • tinyurl.com/RBCSREAPEE **Single Family Housing Repair Loans and Grants** • tinyurl.com/SFHRepairs **Telecommunications Infrastructure Loans and Guarantees** • tinyurl.com/RUSTelcoInfra	**Business and Industry Loan Guarantees** • tinyurl.com/RBCSBILG **Rural Business Investment Program** • tinyurl.com/RBCSRBIP **Rural Economic Development Loan and Grant Program** • tinyurl.com/RBCSREDLG **Value Added Producer Grants** • tinyurl.com/RBCSVAPG	**Distance Learning and Telemedicine Grants** • tinyurl.com/RUSDLT

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Designed to help government organizations. Examples include: • State or local governments and their agencies and official organizations • Federally recognized Tribes and Tribal organizations	**Community Facilities Technical Assistance and Training Grant** • tinyurl.com/CFTechAssist **Farm Labor Housing Loans and Grants** • tinyurl.com/MFHOffFarmDirect • tinyurl.com MFHOnFarmHousing **Housing Preservation Grants** • tinyurl.com/SFHPreservation **Multifamily Housing Direct Loans and Multifamily Housing Loan Guarantees** • tinyurl.com/MFHDirect • tinyurl.com/MFHGuarantees **Mutual Self-Help Housing Technical Assistance Grants** • tinyurl.com/SFHSelfHelp **Rural Business Development Grants** • tinyurl.com/RBCSRBDG **Rural Community Development Initiative Grants** • tinyurl.com/CFCommDevGrants **Rural Economic Development Loan and Grant Program** • tinyurl.com/RBCSREDLG **Water and Environmental Programs SEARCH Grants** • tinyurl.com/WEPSEARCH	**Business and Industry Loan Guarantees** • tinyurl.com/RBCSBILG **Community Connect Grants** • tinyurl.com/RUSCommC **Community Facilities Direct Loans & Grants and Community Facilities Guaranteed Loan Program** • tinyurl.com/CFDirectLoansandGrants • tinyurl.com/CFGLoans **Distance Learning and Telemedicine Grants** • tinyurl.com/RUSDLT **Emergency Community Water Assistance Grants** • tinyurl.com/WEPECWAG **Rural Broadband Access Loan and Loan Guarantee** • tinyurl.com/RUSRBB **Rural Business Development Grants** • tinyurl.com/RBCSRBDG **Rural Decentralized Water Systems Grant Program** • tinyurl.com/WEPDWSG **Telecommunications Infrastructure Loans and Guarantees** • tinyurl.com/RUSTelcoInfra **Water and Waste Disposal Loan and Grant Program** • tinyurl.com/WEPWWD **Water and Waste Disposal Predevelopment Planning Grants** • tinyurl.com/WEPWWPPG **Water and Waste Disposal Grants to Alleviate Health Risks on Tribal Lands and Colonias** • tinyurl.com/WEPColonias	**Business and Industry Loan Guarantees** • tinyurl.com/RBCSBILG **Community Facilities Technical Assistance and Training Grant** • tinyurl.com/CFTechAssist **Intermediary Relending Program** • tinyurl.com/RBCSIRP **Rural Business Development Grants** • tinyurl.com/RBCSRBDG **Rural Community Development Initiative Grants** • tinyurl.com/CFCommDevGrants **Rural Innovation Stronger Economy Grant (RISE)** • tinyurl.com/RBCSRise **Rural Microentrepreneur Assistance Program (RMAP)** • tinyurl.com/RBCSRMAP	**Community Facilities Technical Assistance and Training Grant** • tinyurl.com/CFTechAssist **Distance Learning and Telemedicine Grants** • tinyurl.com/RUSDLT **Rural Business Development Grants** • tinyurl.com/RBCSRBDG **Water and Environmental Programs Solid Waste Management Grants** • tinyurl.com/WEPSWMG **Rural Community Development Initiative Grants** • tinyurl.com/CFCommDevGrants

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Among others, these programs are designed to help: • Nonprofit organizations • Cooperatives • Private, nonprofit schools • Hospitals • Libraries • Faith-based organizations	**Community Facilities Technical Assistance and Training Grant** • tinyurl.com/CFTechAssist **Farm Labor Housing Loans and Grants** • tinyurl.com/MFHOffFarmDirect • tinyurl.com MFHOnFarmHousing **Intermediary Relending Program (IRP)** • tinyurl.com/RBCSIRP **Rural Business Development Grants** • tinyurl.com/RBCSRBDG **Rural Community Development Initiative Grants** • tinyurl.com/CFCommDevGrants **Rural Economic Development Loan and Grant Program** • tinyurl.com/RBCSREDLG **Strategic Economic and Community Development** • tinyurl.com/RBCSSECD **Socially Disadvantaged Groups Grant** • tinyurl.com/RBCSSDGG **Water and Environmental Programs Sustainable Management Tools** • tinyurl.com/RDSusMgmt **Water and Environmental Programs Technical Assistance and Training Grants** • tinyurl.com/WEPTATG **Water and Environmental Programs SEARCH Grants** • tinyurl.com/WEPSEARCH **Water and Waste Disposal Predevelopment Planning Grants** • tinyurl.com/WEPWWPPG	**Business and Industry Loan Guarantees** • tinyurl.com/RBCSBILG **Community Connect Grants** • tinyurl.com/RUSCommC **Community Facilities Direct Loans & Grants and Community Facilities Guaranteed Loan Program** • tinyurl.com/CFDirectLoansandGrants • tinyurl.com/CFGLoans **Distance Learning and Telemedicine Grants** • tinyurl.com/RUSDLT **Housing Preservation Grants** • tinyurl.com/SFHPreservation **Multifamily Housing Direct Loans and Multifamily Housing Loan Guarantees** • tinyurl.com/MFHDirect • tinyurl.com/MFHGuarantees **Rural Broadband Access Loan and Loan Guarantee** • tinyurl.com/RUSRBB **Rural Business Development Grants** • tinyurl.com/RBCSRBDG **Telecommunications Infrastructure Loans and Guarantees** • tinyurl.com/RUSTelcoInfra **Water and Waste Disposal Predevelopment Planning Grants** • tinyurl.com/WEPWWPPG **Water and Environmental Programs SEARCH Grants** • tinyurl.com/WEPSEARCH **Emergency Community Water Assistance Grants** • tinyurl.com/WEPECWAG **Rural Decentralized Water Systems Grant Program** • tinyurl.com/WEPDWSG	**Business and Industry Loan Guarantees** • tinyurl.com/RBCSBILG **Community Facilities Technical Assistance and Training Grant** • tinyurl.com/CFTechAssist **Intermediary Relending Program** • tinyurl.com/RBCSIRP **Rural Business Development Grants** • tinyurl.com/RBCSRBDG **Rural Community Development Initiative Grants** • tinyurl.com/CFCommDevGrants **Rural Cooperative Development Grant Program (RCDG)** • tinyurl.com/RBCSRCDG **Rural Economic Development Loan and Grant Program** • tinyurl.com/RBCSREDLG **Rural Innovation Stronger Economy Grant (RISE)** • tinyurl.com/RBCSRise **Rural Microentrepreneur Assistance Program (RMAP)** • tinyurl.com/RBCSRMAP **Socially Disadvantaged Groups Grant** • tinyurl.com/RBCSSDGG **Value Added Producer Grants** • tinyurl.com/RBCSVAPG	**Community Facilities Technical Assistance and Training Grant** • tinyurl.com/CFTechAssist **Distance Learning and Telemedicine Grants** • tinyurl.com/RUSDLT **Intermediary Relending Program (IRP)** • tinyurl.com/RBCSIRP **Rural Business Development Grants** • tinyurl.com/RBCSRBDG **Rural Community Development Initiative Grants** • tinyurl.com/CFCommDevGrants **Rural Cooperative Development Grant Program (RCDG)** • tinyurl.com/RBCSRCDG **Rural Microentrepreneur Assistance Program (RMAP)** • tinyurl.com/RBCSRMAP **Water and Environmental Programs Solid Waste Management Grants** • tinyurl.com/WEPSWMG **Water and Environmental Programs Sustainable Management Tools** • tinyurl.com/RDSusMgmt **Water and Environmental Programs Technical Assistance and Training Grants** • tinyurl.com/WEPTATG

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Among others, these programs are designed to help: • Universities • Community colleges • Technology institutes • Vocational schools	**Rural Business Development Grants** • tinyurl.com/RBCSRBDG **Rural Community Development Initiative Grants** • tinyurl.com/CFCommDevGrants **Water and Environmental Programs Sustainable Management Tools** • tinyurl.com/RDSusMgmt	**Community Facilities Direct Loans & Grants and Community Facilities Guaranteed Loan Program** • tinyurl.com/CFDirectLoansandGrants • tinyurl.com/CFGLoans **Distance Learning and Telemedicine Grants** • tinyurl.com/RUSDLT **Rural Business Development Grants** • tinyurl.com/RBCSRBDG	**Rural Business Development Grants** • tinyurl.com/RBCSRBDG **Rural Community Development Initiative Grants** • tinyurl.com/CFCommDevGrants **Rural Cooperative Development Grant Program (RCDG)** • tinyurl.com/RBCSRCDG **Rural Innovation Stronger Economy Grant (RISE)** • tinyurl.com/RBCSRise	**Distance Learning and Telemedicine Grants** • tinyurl.com/RUSDLT **Rural Business Development Grants** • tinyurl.com/RBCSRBDG **Rural Cooperative Development Grant Program (RCDG)** • tinyurl.com/RBCSRCDG **Water and Environmental Programs Solid Waste Management Grants** • tinyurl.com/WEPSWMG

*Eligibility requirements apply. Refer to program webpages and associated regulations to learn more.

NOTE: In times of emergency, current borrowers can check USDA RD program webpages for ongoing updates.

Technical Assistance Preparedness and Recovery Partners

In addition to the Rural Development programs listed above, USDA also partners with – and funds a variety of – technical assistance providers to support rural communities in planning and recovery efforts. Among them:

- The **Circuit Rider Program** provides technical assistance to rural water systems experiencing operational, financial or managerial issues. Rural water system officials can request assistance from USDA Rural Development's Rural Utilities Service (RUS), or RUS staff can request assistance on behalf of the system. For this program, RUS contracts with the National Rural Water Association. (Link: tinyurl.com/WEPCRTAG)

- The **National Rural Water Association** is a nonprofit organization dedicated to training, supporting, and promoting the water and wastewater professionals that serve small communities across the United States. (Link: nrwa.org)

- The **Rural Community Assistance Partnership (RCAP)** is a national network of nonprofit organizations that provides technical assistance, training, resources, and support to rural communities across the United States, on Tribal lands, and in U.S. territories. (Link: www.rcap.org)

- The **Extension Disaster Education Network (EDEN)** is a collaborative, multistate effort by Cooperative Extension Services across the country to improve the delivery of services to citizens affected by disasters. EDEN is made possible by USDA's National Institute of Food and Agriculture (NIFA) and participating USDA Cooperative Extension and NOAA Sea Grant Extension programs. (Link: extensiondisaster.net)

Federal Partners in Disaster

Through FEMA's National Disaster Recovery Framework (available at this link: tinyurl.com/FEMA-NDRF) and the Recovery Support Functions (RSF) structure (available at this link: tinyurl.com/FEMA-Recov), USDA RD partners with a variety of agencies across USDA and the federal government to aid recovery efforts. Each RSF is assigned a coordinating federal agency along with several other participating agencies. USDA RD serves an important role in these interagency recovery efforts, offering financial support or technical assistance that spans all six RSFs:

1. Community Assistance
2. Economic
3. Health, Education, and Human Services
4. Housing
5. Infrastructure Systems
6. Natural and Cultural Resources

Department or Agency	Community Assistance	Economic	Health, Education, and Human Services	Housing	Infrastructure Systems	Natural and Cultural Resources
Homeland Security, FEMA	Coordinating and Participating	Participating	Not Applicable	Participating	Participating	Participating
Commerce, EDA	Participating	Coordinating and Participating	Not Applicable	Participating	Participating	Participating
Health and Human Services	Participating	Participating	Coordinating	Participating	Not Applicable	Not Applicable
Housing and Urban Development	Participating	Participating	Not Applicable	Coordinating and Participating	Participating	Not Applicable
Army Corps of Engineers	Participating	Not Applicable	Not Applicable	Not Applicable	Coordinating and Participating	Participating
Interior	Participating	Participating	Not Applicable	Not Applicable	Participating	Coordinating and Participating
USDA	Participating	Participating	Participating	Participating	Participating	Participating

Federal Disaster Assistance Resources

The federal resources listed below complement USDA programs designed to help disaster preparation, planning, resiliency, and recovery

- **Federal Emergency Management Agency (FEMA)**
  www.fema.gov
- **U.S. Department of Homeland Security**
  www.dhs.gov
- **U.S. Economic Development Administration (EDA)**
  www.eda.gov
- **U.S. Department of Commerce**
  www.commerce.gov
- **U.S. Department of Health and Human Services (HHS)**
  www.hhs.gov
- **U.S. Department of Housing and Urban Development (HUD)**
  www.hud.gov
- **U.S. Army Corps of Engineers (USACE)**
  www.usace.army.mil
- **U.S. Department of the Interior (DOI)**
  www.doi.gov
- **U.S. Small Business Administration (SBA)**
  www.sba.gov
- **U.S. Environmental Protection Agency (EPA)**
  www.epa.gov

Additional USDA Resources

- **Disaster Resource Center | USDA:** The Disaster Resource Center provides information on how to prepare, recover and build long-term resilience during disasters and emergencies. (Link: www.usda.gov/topics/disaster-resource-center)

- **Disaster Recovery Assistance | Natural Resource Conservation Service (NRCS):** From floods to drought, fire or hurricanes, NRCS provides disaster recovery assistance to farmers, ranchers, landowners and communities. (Link: www.nrcs.usda.gov/getting-assistance/disaster-recovery)

- **Disaster Assistance Program | Farm Service Agency (FSA):** USDA offers a variety of programs and services to help communities, farmers, ranchers, and businesses. (Link: www.fsa.usda.gov/programs-and-services/disaster-assistance-program)

- **Natural Disaster Resources | Risk Management Agency (RSA):** The Federal Crop Insurance Program provides a robust and reliable farm safety net. (Link: www.rma.usda.gov)

- **Tips for Handling Food Following a Disaster | USDA Food Nutrition Service (FNS):** When the unexpected occurs, access to fresh food, water, and electricity can be impacted for extended periods of time. This webpage offers food safety resources. (Link: www.fns.usda.gov/disaster/tips-handling-food-following-disaster)

- **SNAP vs. D-SNAP (usda.gov):** This PDF explains the differences between USDA's Supplemental Nutrition Assistance Program (SNAP) and its Disaster component (D-SNAP). (Link: tinyurl.com/DSNAPvSNAP - PDF)

- **USDA Rural Development Resource Guides** address a wide variety of topics central to rural community development. (Link: go.usa.gov/xtrGn)

- **USDA RD's Summary of Programs:** USDA RD's Summary of Programs provides comprehensive loan, grant, and loan guarantee program information. (Link: tinyurl.com/RDSummaryofPrograms - PDF)

- **USDA RD's Disaster Assistance Webpage:** www.rd.usda.gov/page/rural-development-disaster-assistance

Stories of Disaster Resiliency and Recovery

A Heap of Hope When All Seemed Lost – Wildfire Survivor in Phoenix, Oregon

Susan Smith has lived through a lot over the years: hurricanes, a serious medical condition, a global pandemic. She had heard about the fire burning in Ashland, just south of her subsidized apartment in the small town of Phoenix, but wildfires had never gotten close enough to threaten her before. Then a police officer knocked on her door and told her to evacuate. “Now!” he ordered when she hesitated.

Susan had no time to pack. She doesn’t own a car, so the police officer paired her with another tenant who had room for both her and her service dog. They were the last to leave Rose Court Apartments, which was originally built with financing from USDA Rural Development and receives rental assistance for low-income tenants that cannot otherwise afford rent.

They spent the night at the Jackson County Expo Center evacuation site. The next day, they received the devastating news: their apartment complex had burned down.

For the next two weeks, Susan lived at the expo center. The evacuees who did not have a home to return to were then moved to hotels, where Susan spent another two weeks.

Through its Multifamily Housing programs, USDA Rural Development issued a Letter of Priority Entitlement (LOPE), giving those displaced by the wildfires priority for placement at other USDA-financed rental properties. A unit soon became available nearby at the Big Valley Jacksonville Apartments. Susan was offered the space.

The family of the outgoing tenant, who was moving to an assisted living facility, learned from the apartment manager that the unit would be given to a wildfire survivor who had lost everything she owned.

When Susan moved into her new home, she was shocked to find it fully furnished. The family of the outgoing tenant had not only left behind all his furniture, they had also thoroughly cleaned the unit and stocked it with newly purchased supplies, from bath soap to grocery staples.

“I am truly blessed to have someone think of me at the time of my greatest need,” said Susan, who is determined to pay forward this generous gift.

Building Resiliency for Islands in the Storm

The U.S. Virgin Islands (USVI) is no stranger to hurricanes and tropical storms. But In 2017, the islands were hit by two major hurricanes that landed within weeks of each other. In the recovery efforts that followed, a couple of key items became clear: the need to improve island resiliency, and to ensure the continuity of vital services like electric service and access to medical care.

USDA RD partnered with the USVI Economic Development Authority (USVIEDA) to support a business incubator on St. Croix. Operating from an industrial park, the incubator housed five small, developing businesses that together have more than 50 employees. To help support the economic stability of these rural small businesses, USDA RD provided a $50,000 Rural Business Development Grant, and funds were used to purchase and install a generator at the industrial park. This project helped ensure St. Croix has one more power safety net in place when the next storm hits.

Continuity of medical care is another component of disaster preparation, whether for a global pandemic or weather-related incident. Telemedicine allows for remote care that keeps services in place regardless of physical obstacles. In 2019, USVI's Plessen Healthcare implemented a telehealth program at its Orange Grove medical center, allowing patients on the island to get specialized medical care from doctors across the globe.

The technology and equipment that helped make telemedicine possible for Plessen Healthcare was supported by USDA RD's Distance Learning and Telemedicine (DLT) Grant program. The DLT grant program helps rural communities use the unique capabilities of telecommunications to connect to each other and the world, overcoming the effects of remoteness and low population density.

Partnerships Key to Louisiana Disaster Recovery Assistance

The Louisiana Watershed Initiative (information available at this link: watershed.la.gov/) was launched in 2018, creating eight watershed regions across the state, each with a governance structure to support Louisiana's long-term resilience from flooding risks. Planning was underway in the various regions to develop approaches to lessen flood risk, improve capacities, and maximize natural functions when another series of disasters impacted the state. The 2020 hurricane season and subsequent winter storms in early 2021 put a significant dent on Louisiana's vital watersheds, as well as other infrastructure systems.

As part of FEMA-led recovery efforts, USDA RD coordinated with the Department of the Interior (DOI) to develop a two-day speaker series specific to Watershed 2, located in a rural portion of the state. The series included information on available programming and technical assistance resources that will serve as a foundation to help guide Watershed 2's priorities and decisions in recovery. Along with state and local groups, four federal agencies participated in the event.

Robust partnerships also helped address other infrastructure needs that followed the disasters. For instance, in response to Hurricane Laura in August 2020, USDA RD coordinated with FEMA's Public Assistance staff to identify projects that need funding for equipment, rehabilitation, or new construction. As a result of this partnership, water, wastewater treatment, and community facilities projects came to the attention of Louisiana Rural Development's Community Programs staff for preliminary eligibility reviews regarding scope and entity eligibility.

How to Reach Us

USDA Rural Development

USDA Rural Development
www.rd.usda.gov

- Contact your local RD State Office (www.rd.usda.gov/about-rd/state-offices) to learn more about RD loan, grant and technical assistance programs. or Multifamily Programs regarding rural rental housing assistance.

AskUSDA

ask.USDA.gov
1-833-ONE-USDA
askusda@usda.gov

Additional USDA Agencies

USDA Agricultural Marketing Service
www.ams.usda.gov

USDA Farm Service Agency
www.fsa.usda.gov

USDA Food and Nutrition Service
www.fns.usda.gov

- Contact to your SNAP State Contact (www.fns.usda.gov/snap/state-directory) to learn more about the Supplemental Nutritional Assistance (SNAP) Programs.

USDA Forest Service
www.fs.usda.gov

USDA National Institute of Food and Agriculture
nifa.usda.gov

USDA Natural Resource Conservation Service
www.nrcs.usda.gov

USDA Risk Management Agency
www.rma.usda.gov

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