



# USDA Rural Development Drought Assistance

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 California's ongoing drought conditions.

Opportunities include assisting rural communities whose water supply is at risk, homeowners that need help drilling a well or connecting to a water system, food banks that anticipate increased demand and ag producers wanting to offset ag irrigation costs among others.

Please contact us for additional resources and information on applying for any of these programs. Local contacts are listed throughout this brochure, or visit us online at <http://www.rd.usda.gov/ca>.



## Drought Assistance for Rural Businesses/Ag Producers

### Rural Energy for America Program (REAP)

Description, Limits & Terms	Eligible Applicants and Purposes
<p>USDA provides grants and loan guarantees to help rural businesses and agricultural producers purchase and install renewable energy systems or make energy efficiency improvements.</p> <p>Grants may not exceed 25% of eligible project costs.</p> <p>Applications accepted on annual basis - contact USDA staff below for details.</p>	<p>Applicants include rural businesses, farmers, ranchers and other agricultural producers.</p> <p>Funds can be used to help ag producers facing increased irrigation costs due to drought conditions develop energy efficient or renewable energy projects to reduce irrigation costs.</p> <p>Grants range \$1,500-\$250,000 for energy efficiency projects such as replacing inefficient water pumps with more efficient units.</p> <p>Grants range \$2,500-\$500,000 for renewable energy projects such as solar systems used to generate electricity for ag irrigation pumps instead of generators.</p> <p>Projects must be located in rural areas and towns of up to 50,000 in population.</p>

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## Drought Assistance for Rural Homeowners

### Rural Repair and Rehabilitation Loan & Grant (Section 504) Program

Description, Limits & Terms	Eligible Applicants and Purposes
<p>USDA provides loans and grants to help eligible homeowners make repairs to their homes.</p> <p>Grants are limited to individuals age 62 or older. Loans are 1% interest with up to 20 years repayment and there are no age restrictions.</p> <p>Applications accepted year-round.</p>	<p>Applicants include very low income homeowners living in eligible rural areas.</p> <p>Grants up to \$7,500 and loans up to \$20,000 are available to help homeowners impacted by drought including drilling a well, purchasing well pump equipment, and covering costs to connect to a community water system.</p> <p>Homes must be located in rural areas and towns of up to 25,000 in population.</p>

### Rural Housing Direct Loan (Section 502) Program

Description, Limits & Terms	Eligible Applicants and Purposes
<p>USDA provides repair loans to eligible low-income individuals to make repairs to their homes.</p> <p>Applicants must meet repayment requirements.</p> <p>Applications accepted year-round.</p>	<p>Applicants include eligible low income individuals.</p> <p>Home repair loans may be available to help individuals impacted by drought including drilling a well, purchasing well pump equipment, and covering costs to connect to a community water system.</p> <p>Homes must be located in rural areas and towns of up to 25,000 in population.</p>

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### Household Water Well System Program

Description, Limits & Terms	Eligible Applicants and Purposes
<p>USDA provides grants to qualified non-profit organizations to establish lending programs for household water wells in rural areas.</p> <p>Grants do not go directly to homeowners, they must apply through one of the current participating nonprofits below. Contact them to discuss eligibility and availability of funds.</p>	<p>Nonprofits provide loans up to \$11,000 at 1% interest for 20 years to construct, refurbish, and service individually-owned household water well systems. Funds are not available for home sewer or septic systems.</p> <p>Homes must be located in eligible rural areas and towns up to 50,000 in population.</p>
<b>Self-Help Enterprises</b> 559-651-1000 or www.selfhelpenterprises.org	Fresno, Kern, Kings, Madera, Merced, Stanislaus and Tulare Counties
<b>Rural Community Assistance Corporation</b> 916-447-2854 or www.rcac.org	Areas except those covered by Self-Help Enterprises
<b>California Rural Water Association</b>	Portions of San Bernardino County

## Housing Preservation Grant (HPG) Program

Description, Limits & Terms	Eligible Applicants and Purposes
USDA provides grants to organizations to help repair and rehabilitate standard housing.  Grants do not go directly to homeowners, they must apply through recipient organizations.	Water wells are an eligible purpose.  Funds are available as loans or grants and applicants must meet income requirements.  Homes must be located in rural areas and towns of up to 20,000 in population.
To find a list of participating organizations contact: Debra Moreton at <a href="mailto:debra.moreton@ca.usda.gov">debra.moreton@ca.usda.gov</a> or 530-885-6505 x 109	

## Help for Existing USDA Borrowers

Description	Contact
USDA borrowers who may have lost their job or had their hours reduced due to drought may receive assistance on their loan payment. Options may include payment reduction, moratorium, or workout agreement.	USDA Centralized Servicing Center - 1-800-414-1226 toll free 24 hours a day, 7 days a week

## Drought Assistance for Tenants

### Availability of Multi-Family Housing Units

Description, Limits & Terms	Eligible Applicants and Purposes
USDA has a variety of options available to help individuals including farm labor workers maintain affordable rental housing during a drought disaster.	Anyone impacted by drought can receive a Letter of Priority Entitlement (LOPE) for USDA-financed properties  Waive deposit, age restrictions and lease requirements  Allow zero income applicants to live in apartments, offer available rental assistance, use imputed income from assets

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## Drought Assistance for Rural Communities

### Emergency Community Water Assistance Grant (ECWAG) Program

Description, Limits & Terms	Eligible Applicants and Purposes
<p>USDA provides a grants to help eligible rural communities recover from or prepare for emergencies that result in a decline in capacity to provide safe, reliable drinking water for households and businesses.</p> <p>Privately owned wells are NOT eligible.</p> <p>Applications are accepted year-round in anticipation of funds in fiscal year 2016.</p>	<p>Applicants include most state and local government entities, nonprofit organizations and federally recognized Tribes.</p> <p>Grants up to \$150,000 for repairs, partial replacement or significant maintenance efforts on established water systems directly resulting from drought conditions.</p> <p>Grants up to \$500,000 for construction of new water source, intake and/or treatment facility, waterline extensions, tanks and equipment replacement among other items.</p> <p>Projects must be located in rural areas and towns of up to 10,000 in population with a MHI less than \$62,883</p>

### Community Facilities (CF) Program

Description, Limits & Terms	Eligible Applicants and Purposes
<p>USDA provides loans and a limited amount of grant funding to help develop essential community facilities for public use in rural areas.</p> <p>Grants cannot exceed 75% of project cost, and availability is based on population and income.</p> <p>Long-term fixed-rate loans. The length of term depends on the type of facility being improved or equipment installed and its useful life.</p> <p>Applications accepted year-round.</p>	<p>Applicants include most state and local government entities, nonprofit organizations and federally recognized Tribes.</p> <p>Funds may be used to help food banks and other food distribution facilities that experience an increased demand due to drought. Projects can include facility construction, renovation or the purchase and installation of necessary equipment, including food storage and distribution.</p> <p>Projects must be located in rural areas and towns of up to 20,000 in population.</p>

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