Administered by the Department of Agriculture (USDA), the Environmental Protection Agency (EPA), and the Department of Housing and Urban Development (HUD), the 12 programs below provide support specifically to rural communities and households to improve housing and address health hazards. The services provided by these programs help repair homes, increase energy efficiency, ensure safe drinking water, and provide affordable housing. These programs provide evidence-based and cost-effective solutions to environmental health and safety hazards that affect residents living in 11.5 million rural homes. For more information on the scope, annual funding amount, and impact of each program, see our companion fact sheet.
Some of these programs provide funding directly to residents (in the form of a grant or a low-interest loan) and others provide funding to organizations (including both nonprofits and governmental entities). This guide provides a snapshot of each program including the application process, applicant eligibility, and funding process. It is meant to help you consider which programs you or your organization or community may be eligible for to fix health hazards in homes but does not necessarily include exhaustive terms or requirements for each program.

		Provides Funding T		Application Process	Application Timing	Applicant Eligibility	Funding Process/Terms
	Primary Focus	Individuals	Organizations or Communities	Note on location:	this eligibility portal		
Rural Energy Savings Program	eff ciency measures.				on a frst-come, frst-		Loans are available for terms of up to 20 years at a 0% rate.
Water and Waste Disposal Program	systems. Specif c funds			area Rural Development off œ		and nonprof ts are eligible, and the projects must serve areas with populations of 10,000 or fewer. California, New Mexico, or Texas.	Loans to organizations have up to a 40-year term with a fixed interest rate. Individual homeowners can receive up to \$3,500 for water work, \$4,000 for sewer work, and a lifetime maximum of \$5,000.
Rural Decentralized Water Systems Grant Program				Nonprof ts can apply		Nonprof ts can apply for these funds. Eligible 50,000 people, tribal lands in rural areas,	Nonprof ts must provide a 10% match. with a 20-year term, 1% interest, and a maximum cap of \$15,000.
WIIN Small, Underserved, and Disadvantaged Communities Grant Program					available here regional off ce for	communities are defined as those that do not	

		Provides Funding To:		Application Process	Application Timing	Applicant Eligibility	Funding Process/Terms
	Primary Focus	Individuals	Organizations or Communities	Note on location:	this eligibility portal		
Older Adult Home Modif cation Program Off ce of Lead	home modif cations and				available here.	State and local governments and nonprof ts	In the most recent NOFO, awards of \$500,000- \$1,250,000 were available. At least a third of funds is available specifically
CDBG State (Non- Entitlement) Program	New Mexico, and Texas specif cally for colonias				Forty-nine (49)	areas, which means cities under 50,000 people under 200,000 people.	past state allocations and reports here.





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