

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.



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

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	Individuals	Organizations or Communities				
<p><b>Older Adult Home Modification Program</b> Office of Lead</p> <p>home modifications and</p>			<p>Note on location: <a href="#">this eligibility portal</a></p>			
<p><b>Older Adult Home Modification Program</b> Office of Lead</p> <p>home modifications and</p>				<p>available here.</p>	<p>State and local governments and nonprofits</p>	<p>In the most recent NOFO, awards of \$500,000-\$1,250,000 were available. At least a third of funds is available specifically</p>
<p><b>CDBG State (Non-Entitlement) Program</b></p> <p>New Mexico, and Texas</p> <p>specifically for colonias</p>				<p>Forty-nine (49)</p>	<p>areas, which means cities under 50,000 people</p> <p>under 200,000 people.</p>	<p>past state allocations and reports here.</p>

