

## Funding Sources for Communities

Grant Name and Agency	Applicability	Due Date
<b>EDA FY25 Disaster Supplemental</b>	<p>EDA funding seeks to help communities recover through three pathways:</p> <p>Readiness Path – Standalone non-construction projects designed to increase a community's readiness to apply for or implement disaster recovery funding from private and public sources. Projects will fund strategy development, capacity building, and/or predevelopment costs necessary for future recovery projects.</p> <p>Implementation Path – Standalone construction or non-construction projects designed to address the economic challenges faced by a community recovering from a natural disaster and improve economic trajectories beyond pre-disaster economic conditions.</p> <p>Industry Transformation Path – Led by a coalition of regional stakeholders, a portfolio of large-scale, multicomponent construction and non-construction projects designed to fundamentally transform the economic trajectory of a region through the development or acceleration of an industry.</p> <p><a href="https://www.eda.gov/strategic-initiatives/disaster-recovery/supplemental/2025">https://www.eda.gov/strategic-initiatives/disaster-recovery/supplemental/2025</a></p>	<p><i>March 3, 2026 5pm EST</i></p>
<b>Community Facilities Loans and Grants</b>	<p>This program provides affordable funding to develop essential community facilities in rural areas. An essential community facility is defined as a facility that provides an essential service to the local community for the orderly development of the community in a primarily rural area, and does not include private, commercial or business undertakings. Funds can be used to purchase, construct, and / or improve essential community facilities, purchase equipment and pay related project expenses.</p> <p>Examples of essential community facilities include:</p> <ul style="list-style-type: none"> <li>• Health care facilities such as hospitals, medical clinics, dental clinics, nursing homes or assisted living facilities</li> <li>• Public facilities such as town halls, courthouses, airport hangars or street improvements</li> <li>• Community support services such as childcare centers, community centers, fairgrounds or transitional housing</li> <li>• Public safety services such as fire departments, police stations, prisons, police vehicles, fire trucks, public works vehicles or equipment</li> <li>• Educational services such as museums, libraries or private schools</li> <li>• Utility services such as telemedicine or distance learning equipment</li> <li>• Local food systems such as community gardens, food pantries, community kitchens, food banks, food hubs or greenhouses</li> <li>• <a href="https://www.rd.usda.gov/programs-services/community-facilities/community-facilities-direct-loan-grant-program">https://www.rd.usda.gov/programs-services/community-facilities/community-facilities-direct-loan-grant-program</a></li> </ul>	<p><i>Open Year Round</i></p>

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<b>Emergency Community Water Assistance Grants</b>	<p>The objective of the ECWAG program is to assist the residents of rural areas that have experienced a significant decline in quantity or quality of water, or in which such a decline is considered imminent, to obtain or maintain adequate quantities of water that meets the standards set by the Safe Drinking Water Act (SDWA).</p> <ul style="list-style-type: none"> <li>• A maximum grant of \$500,000 to communities with a significant decline in quantity or quality of drinking water due to an emergency.</li> <li>• A maximum grant of \$150,000 to make emergency repairs and replacement of facilities on existing systems. The grants are made to public bodies, nonprofit corporations, and Indian tribes for the purpose of improving rural living standards and for other purposes that create safe and affordable drinking water in rural areas or towns with a population not exceeding 10,000 inhabitants.</li> </ul> <p><a href="https://www.rd.usda.gov/programs-services/water-environmental-programs/emergency-community-water-assistance-grants">https://www.rd.usda.gov/programs-services/water-environmental-programs/emergency-community-water-assistance-grants</a></p>	<p><i>Open</i></p>
<b>Rural Development Water &amp; Waste Disposal Loan &amp; Grant Program</b>	<p>This program provides funding for clean and reliable drinking water systems, sanitary sewage disposal, sanitary solid waste disposal, and storm water drainage to households and businesses in eligible rural areas.</p> <p><a href="https://www.rd.usda.gov/programs-services/water-environmental-programs/water-waste-disposal-loan-grant-program">https://www.rd.usda.gov/programs-services/water-environmental-programs/water-waste-disposal-loan-grant-program</a></p>	<p><i>Open</i></p>
<b>Single-Family Housing Repair Loans &amp; Grants (aka 504 Home Repair program)</b>	<p>This provides loans to very-low-income homeowners to repair, improve, or modernize their homes or provides grants to elderly very-low-income homeowners to remove health and safety hazards.</p> <p><a href="https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants">https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants</a></p>	<p><i>Open</i></p>
<b>Mortgage Insurance Homes for Disaster Victims</b>	<p>To help victims of a Presidentially declared disaster whose home was destroyed undertake homeownership on a sound basis. This program provides mortgage insurance to protect lenders against the risk of default on mortgages to qualified disaster victims. Individuals are eligible for this program if their homes are located in an area that was designated by the President as a disaster area and if their homes were destroyed or damaged to such an extent that reconstruction or replacement is necessary. Insured mortgages may be used to finance the purchase or reconstruction of a one-family home that will be the principal residence of the homeowner. Like the basic FHA mortgage insurance program, it resembles (Mortgage Insurance for One to Four Family Homes), Section 203(h) offers features that make recovery from a disaster easier for homeowners:</p> <p>No downpayment is required. The borrower is eligible for 100 percent financing. HUD sets limits on the amount that may be insured. To make sure that its programs serve low- and moderate-income people, FHA sets limits on the dollar value of the mortgage. The current FHA mortgage limit can be viewed online.</p> <p><a href="https://www.hud.gov/hud-partners/single-family-mortgage-programs-203h">https://www.hud.gov/hud-partners/single-family-mortgage-programs-203h</a></p>	<p><i>Within One Year of Declaration</i></p>

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<b>FEMA “Safeguarding Tomorrow through Ongoing Risk Mitigation Revolving Loan Fund Program”</b>	<p>The objective of the Safeguarding Tomorrow RLF program is to capitalize or recapitalize entity-established revolving loan funds that will provide low-interest loans to local governments most in need of financing assistance to complete hazard mitigation projects and activities. The program aims to reduce risks from natural hazards for homeowners, businesses, nonprofit organizations, and communities in order to decrease the loss of life and property, the cost of insurance, and federal disaster payments. FEMA's primary priority for the Safeguarding Tomorrow RLF program is to capitalize entity revolving loan funds that will provide local governments most in need of financing assistance with low-interest loans to finance hazard mitigation projects in their entirety, or the non-federal cost share requirement for other FEMA HMA or Stafford Act mitigation grants.</p> <p><a href="https://grants.gov/search-results-detail/358188">https://grants.gov/search-results-detail/358188</a></p>	<p><i>September 30, 2025</i></p>
<b>DWSRF Supplemental Appropriation for Hurricanes Helene and Milton</b>	<ul style="list-style-type: none"> <li>• The Florida allotment of \$844,671,000* is available for DWSRF public water system (PWS) facilities and for non-profit PWS facilities that were damaged and demonstrate impact or had a loss or disruption of a mission-essential function, including loss of function where there was potential impact to public health, caused by Hurricane Helene or Milton.</li> <li>• Eligible projects must be DWSRF-eligible, whose purpose is to reduce flood or fire damage risk and vulnerability or to enhance resiliency to rapid hydrologic change or natural disaster at the treatment works, as defined by section 1452 of the Safe Drinking Water Act. A list of eligible projects is included as Attachment 3 to EPA's <a href="#">SAHM Implementation Memorandum</a>.</li> <li>• Funding can be used for planning, design, and/or construction. For construction projects, applicants are encouraged to also request funding for planning and design to address unforeseen needs; unused planning and design funding may be used for construction.</li> </ul> <p><a href="https://floridadep.gov/wra/srf/content/supplemental-appropriation-hurricanes-helene-and-milton-and-hawaii-wildfires-sahm">https://floridadep.gov/wra/srf/content/supplemental-appropriation-hurricanes-helene-and-milton-and-hawaii-wildfires-sahm</a></p>	