



Rural Development

Office of the  
State Director

441 Donelson Pike  
Suite 310  
Nashville, TN  
37214

615-783-1300  
800-342-3149  
Fax 855-776-7057

March 27, 2023

TO: Local Government  
Non-Profit Providers  
Community Partners

FROM: Arlisa Armstrong  
State Director

RE: Rural Disaster Home Repair Grant Program

I am excited to inform you that USDA Rural Development has announced a supplemental Disaster Assistance Funds allocation for Rural Housing Assistance Grants. This is available only for Presidentially Declared Disaster Areas when the damage caused by the disaster occurred in calendar year 2022. We have seven counties that are eligible for this funding. They include:

Crockett	Haywood	Lauderdale
Fayette	Tipton	Shelby
Weakley		

*Note: The home has to be located in an eligible RD designated rural area.*

The great news about this program is that income eligible homeowners may qualify for a grant of up to \$40,000 for repairs related to the disaster and/or be reimbursed for repairs already made if the repairs have not already been paid by insurance or FEMA. The best news is that the grants are available to ANY income eligible homeowner who is age 18 and above!

I have attached the Pre-Screen form that we are using for applicants to apply for the program. We would appreciate if you can assist by distributing this program information to homeowners in your area who can benefit from the available grant funding.

For more information on the program – please contact Don Harris, Housing Program Director, USDA Rural Development at: [Donald.harris@usda.gov](mailto:Donald.harris@usda.gov) or (615) 783-1388.

Thanks for helping to share this news on the much needed disaster grant assistance for homeowners who were directly impacted in calendar year 2022.

Respectfully,



Arlisa Armstrong  
State Director

## PRE-SCREEN

# RURAL HOUSING DISASTER GRANT

Thank you for your interest in the USDA Rural Development Rural Disaster Home Repair Grant Program.

To better assist you some initial information is needed to help us determine your program eligibility. This is only an initial assessment and not a final determination. Once your information is reviewed – we will advise you of what is needed prior to submitting a full application.

### **QUALIFICATIONS**

- Own your property and personally occupy your home;
- Have a low household income;
- Have a credit history, which indicates a reasonable ability and willingness to meet financial obligations;
- Property must be located in a Rural Development designated rural area, and sustained damage in a county declared a Presidentially Declared Disaster Area in 2022.
- See Property Eligibility website for designated rural area.

For Property Eligibility visit the website: <https://eligibility.sc.egov.usda.gov/eligibility/>  
(Making sure to click the tab labeled "Single Family Housing Direct")

The below listed counties are eligible for this program. We suggest visiting the above website to determine the eligibility of your specific property address.

County	1 Person Household Maximum Income Limit	2 Person Household Maximum Income Limit	3 Person Household Maximum Income Limit	4 Person Household Maximum Income Limit	5 Person Household Maximum Income Limit	6 Person Household Maximum Income Limit	7 Person Household Maximum Income Limit	8 Person Household Maximum Income Limit
CROCKET	50,500	50,500	50,500	50,500	66,650	66,650	66,650	66,650
FAYETTE	61,450	61,450	61,450	61,450	81,100	81,100	81,100	81,100
HAYWOOD	50,500	50,500	50,500	50,500	66,650	66,650	66,650	66,650
LAUDERDALE	50,500	50,500	50,500	50,500	66,650	66,650	66,650	66,650
SHELBY	61,450	61,450	61,450	61,450	81,100	81,100	81,100	81,100
TIPTON	61,450	61,450	61,450	61,450	81,100	81,100	81,100	81,100
WEAKLEY	50,500	50,500	50,500	50,500	66,650	66,650	66,650	66,650

If you have questions, please call (615) 783-1300

## **RURAL DISASTER HOME REPAIR GRANT PROGRAM FOR PRESIDENTIALLY DECLARED DISASTER AREAS IN 2022**

### **WHAT IS NEEDED TO BE SENT BACK TO THE AGENCY:**

- 1. Complete the attached Pre-Screen document in full.**
- 2. Complete the attached Authorization to Release Information**  
**One form Must be completed by each household member 18 and older.**
- 3. Two (2) estimates for the home repairs to be completed.**
  - a. If unable to get two (2) estimates; must provide documentation showing efforts made to obtain a second estimate.**
- 4. For home repair expenses incurred prior to completing the Pre-Screen, provide paid receipts for those repairs.**
- 5. Return completed Pre-Screen, bids, receipts, and Authorization to Release Information form either by mail or email to the following:**

**Mail to:**

**Loan Application Intake  
USDA - Tennessee Rural Development  
441 Donelson Pike, Suite 310  
Nashville, TN 37214**

**Email to:**

**[SM.RD.TN.SFHDirect@usda.gov](mailto:SM.RD.TN.SFHDirect@usda.gov)**

**If you have questions, please call (615) 783-1300**

**MORE INFORMATION IS AVAILABLE FROM OUR WEBSITE: [www.rd.usda.gov/tn](http://www.rd.usda.gov/tn)**

**We look forward to receiving your Pre-Screen package.**

**USDA Rural Development**

Rural Development

Housing Programs  
Tennessee  
State Office

441 Donelson Pike  
Suite 310  
Nashville, TN  
37214

615-783-1300  
800-342-3149  
Fax 855-776-7057

**SUBJECT: High Volume of Application Processing**

Dear Applicant,

Tennessee Rural Development is currently experiencing a high volume of applications being received at this time in our Single Family mortgage and repair programs. We wanted to advise you that due to the increase in the applications being received, *the processing of your application may take additional time.*

We can assure you that we are doing everything possible to work through the applications in the order that they are received. To make sure that we can move forward to review your application and supporting documentation, please make sure you are completing your application in full when submitting. Complete the form, as well as reviewing and completing the Checklist of Items to Accompany the Uniform Residential Loan Application. *Make sure to return all applicable items on this checklist.*

We look forward to working with you on your application review and appreciate your understanding and patience during this high-volume period delay.

Thank you for your understanding and if you have any questions, please contact USDA, Rural Development at the following telephone number (615) 783-1300 or via email [sm.rd.tn.sfhdirect@usda.gov](mailto:sm.rd.tn.sfhdirect@usda.gov)

Respectfully,

*Arlisa Armstrong*

Arlisa Armstrong  
State Director

## FACT SHEET

# Rural Disaster Home Repair Grant Program For Presidentially Declared Disaster Areas in 2022

### GENERAL APPLICANT ELIGIBILITY

- Applicant's income must not exceed the applicable **low-income** limit based on household size and county.
- No age restriction for this grant program
- Property must be located within a Rural Development Single Family Housing **rural area**.
- Property must have sustained damage, as a result of a Presidentially-declared disaster in calendar year 2022.
- Eligible calendar year 2022 Presidentially Declared Disaster Area counties:  
Crocket ♦ Fayette ♦ Haywood ♦ Lauderdale ♦ Shelby ♦ Tipton ♦ Weakley
- Maximum grant assistance \$40,675

### DISASTER GRANTS CAN BE USED FOR

- Disaster related home repair expenses incurred prior to application so long as the needed repair was caused directly or indirectly by the disaster.
- Site preparation (HB-1-3550, Paragraph 12.2(A)) and the cost of moving a manufactured home. Since the disaster may have forced the applicant into temporary living arrangements, the applicant does not have to occupy the property they own until the replacement housing is installed.
  - A permanent housing solution on the applicant's site must be anticipated within 12 months of application or a permanent housing plan must be provided if more than 12 months is anticipated.
- The cost of materials can be paid to the contractor upon receipt of a paid invoice, or directly to the supplier, prior to site delivery.

### INELIGIBLE GRANT PURPOSE

Grant funds may not be awarded when any other source such as insurance has provided funding for the same disaster-caused need, or when such assistance is available from another source.

For example, Rural Disaster Home Repair Grants cannot pay for home repairs if the homeowner can obtain or has received sufficient funds from FEMA for the same repairs.

If your mailing address is different than street address, list it here: \_\_\_\_\_



# TN RURAL DISASTER HOME REPAIR GRANT PROGRAM

Complete this page **and** sign the attached release.  
 Send to Rural Development, 441 Donelson Pike, Ste 310 Nashville TN 37214  
 Contact: [SM.RD.TN.SFHDirect@usda.gov](mailto:SM.RD.TN.SFHDirect@usda.gov) (615) 783-1300

- The Purpose of this request is  Home Repair  2022 Disaster Repair County \_\_\_\_\_
- I am currently  a homeowner  living with relative  renting-rent/month \$ \_\_\_\_\_
- Have you ever had a loan or grant from **USDA Rural Development** or **FmHA**?  Yes  No

Tell us about		Yourself		Your Co-Applicant (if applicable)	
Name		Name		Name	
E-mail		E-mail		E-mail	
Social Security Number		SS#		SS#	
Current Street Address		Street		Street	
City, State, Zip		C/S/Z		C/S/Z	
Date of Birth		Date of Birth		Date of Birth	
Phone(s): Home   Cell		Preferred <input type="checkbox"/>	Home   Cell	Preferred <input type="checkbox"/>	
Work		or preferred <input type="checkbox"/>	Work	or preferred <input type="checkbox"/>	

## List all members of your household

(include yourself)				Wage Income		Other Income (Monthly Amt)				
Name	Relation to you	Age	Sex	Hourly Rate	Hrs/week	Child Support	Soc Sec, SSI, VA	Pension	AFDC	Food Stamps
Same as above	self									

**NOTE:** Everyone living in the household and their income must be included. Call if more room is needed.

## List All Household Debts

Car/truck paid to		Payment/month		Balance owed	
Credit card paid to		Payment/month		Balance owed	
Student loan paid to		Payment/month		Balance owed	
Other loan paid to		Payment/month		Balance owed	
Other loan paid to		Payment/month		Balance owed	
Other credit card to		Payment/month		Balance owed	
• I pay Alimony and/or Child Support No <input type="checkbox"/> or Yes <input type="checkbox"/> > If yes, amount owed/month _____					
• I pay Child Care Expenses No <input type="checkbox"/> or Yes <input type="checkbox"/> > Weekly \$ _____ for _____ weeks during the school year. (school age child) Weekly \$ _____ for _____ weeks during the summer.					

## Household Assets

Bank Name (Checking)		Account Balance	
Bank Name (Savings)		Account Balance	
Other Asset		Present Value	
Other Asset		Present Value	

**Complete, Print and Return.** See link at top for USDA contacts near you.

Date Received \_\_\_\_\_  
 To be entered by agency staff

Thank you for your interest in a USDA home loan. A team member will contact you shortly.

USDA Rural Development is an Equal Opportunity Provider, Employer, and Lender. To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, 1400 Independence Ave S.W., Washington, DC 20250-9410 or call (800) 795-3272 (voice) or (202) 720-6382 (TDD).

**United States Department of Agriculture  
Rural Development  
Rural Housing Service (RHS)**

**AUTHORIZATION TO RELEASE INFORMATION**

TO: \_\_\_\_\_ (For agency to complete as needed)

RE: \_\_\_\_\_ (For agency to complete as needed)  
Account or Other Identifying Number

\_\_\_\_\_  
Customer Name (Type or print your name here)

I, and/or adults in my household, have applied for or obtained a loan or grant from the Rural Housing Service (RHS), part of the Rural Development mission area of the United States Department of Agriculture. As part of this process or in considering my household for interest credit, payment assistance, or other servicing assistance on such loan, RHS may verify information contained in my request for assistance and in other documents required in connection with the request.

I, or another adult in my household, authorize you to provide to RHS for verification purposes the following applicable information:

- Past and present employment or income records.
- Bank account, stock holdings, and any other asset balances.
- Past and present landlord references.
- Other consumer credit references.

If the request is for a new loan or grant, I further authorize RHS to order a consumer credit report and verify other credit information.

I understand that under the Right to Financial Privacy Act of 1978, 12 U.S.C. 3401, et seq., RHS is authorized to access my financial records held by financial institutions in connection with the consideration or administration of assistance to me. I also understand that financial records involving my loan and loan application will be available to RHS without further notice or authorization, but will not be disclosed or released by RHS to another Government agency or department or used for another purpose without my consent except as required or permitted by law.

This authorization is valid for the life of the loan.

The recipient of this form may rely on the Government's representation that the loan is still in existence.

The information RHS obtains is only to be used to process my request for a loan or grant, interest credit, payment assistance, or other servicing assistance. I acknowledge that I have received a copy of the Notice to Applicant Regarding Privacy Act Information. I understand that if I have requested interest credit or payment assistance, this authorization to release information will cover any future requests for such assistance and that I will not be renotified of the Privacy Act information unless the Privacy Act information has changed concerning use of such information.

**A copy of this authorization may be accepted as an original.**

Your prompt reply is appreciated.

\_\_\_\_\_  
Signature (Applicant or adult household member)

\_\_\_\_\_  
Date

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0172. The time required to complete this information collection is estimated to average 5 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

*RHS Is An Equal Opportunity Lender*

SEE ATTACHED PRIVACY ACT NOTICE BELOW

(Use this page for co-applicant and other adults over 18 living in the household, if applicable)

Form RD 3550-1  
(Rev. 06-06)

Form Approved  
OMB No. 0575-0172

**United States Department of Agriculture  
Rural Development  
Rural Housing Service (RHS)**

**AUTHORIZATION TO RELEASE INFORMATION**

TO: \_\_\_\_\_ (For agency to complete as needed)

RE: \_\_\_\_\_ (For agency to complete as needed)  
Account or Other Identifying Number

\_\_\_\_\_  
Customer Name (Type or print your name here)

I, and/or adults in my household, have applied for or obtained a loan or grant from the Rural Housing Service (RHS), part of the Rural Development mission area of the United States Department of Agriculture. As part of this process or in considering my household for interest credit, payment assistance, or other servicing assistance on such loan, RHS may verify information contained in my request for assistance and in other documents required in connection with the request.

I, or another adult in my household, authorize you to provide to RHS for verification purposes the following applicable information:

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This authorization is valid for the life of the loan.

The recipient of this form may rely on the Government's representation that the loan is still in existence.

The information RHS obtains is only to be used to process my request for a loan or grant, interest credit, payment assistance, or other servicing assistance. I acknowledge that I have received a copy of the Notice to Applicant Regarding Privacy Act Information. I understand that if I have requested interest credit or payment assistance, this authorization to release information will cover any future requests for such assistance and that I will not be renotified of the Privacy Act information unless the Privacy Act information has changed concerning use of such information.

**A copy of this authorization may be accepted as an original.**

Your prompt reply is appreciated.

\_\_\_\_\_  
Signature (Applicant or adult household member)

\_\_\_\_\_  
Date

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number for this information collection is 0575-0172. The time required to complete this information collection is estimated to average 3 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

*RHS Is An Equal Opportunity Lender*

**SEE ATTACHED PRIVACY ACT NOTICE BELOW**



## NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION

The information requested on this form is authorized to be collected by the Rural Housing Service (RHS), Rural Business- Cooperative Services (RBS), Rural Utilities Service (RUS) or the Farm Service Agency (FSA) ("the agency") by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471 et seq.) or by the Consolidated Farm and Rural Development Act (7 U.S.C. 1921 et seq.), or by other laws administered by RHS, RBS, RUS or FSA.

Disclosure of information requested is voluntary. However, failure to disclose certain items of information requested, including your Social Security Number or Federal Identification Number, may result in a delay in the processing of an application or its rejection. Information provided may be used outside of the agency for the following purposes:

1. When a record on its face, or in conjunction with other records, indicates a violation or potential violation of law, whether civil, criminal or regulatory in nature, and whether arising by general statute or particular program statute, or by regulation, rule, or order issued pursuant thereto, disclosure may be made to the appropriate agency, whether Federal, foreign, State, local, or tribal, or other public authority responsible for enforcing, investigating or prosecuting such violation or charged with enforcing or implementing the statute, or rule, regulation, or order issued pursuant thereto, if the information disclosed is relevant to any enforcement, regulatory, investigative, or prosecutive responsibility of the receiving entity.
2. A record from this system of records may be disclosed to a Member of Congress or to a Congressional staff member in response to an inquiry of the Congressional office made at the written request of the constituent about whom the record is maintained.
3. Rural Development will provide information from this system to the U.S. Department of the Treasury and to other Federal agencies maintaining debt servicing centers, in connection with overdue debts, in order to participate in the Treasury Offset Program as required by the Debt Collection Improvement Act, Pub. L. 104-134, Section 31001.
4. Disclosure of the name, home address, and information concerning default on loan repayment when the default involves a security interest in tribal allotted or trust land. Pursuant to the Cranston-Gonzales National Affordable Housing Act of 1990 (42 U.S.C. 12701 et seq.), liquidation may be pursued only after offering to transfer the account to an eligible tribal member, the tribe, or the Indian Housing Authority serving the tribe(s).
5. Referral of names, home addresses, social security numbers, and financial information to a collection or servicing contractor, financial institution, or a local, State, or Federal agency, when Rural Development determines such referral is appropriate for servicing or collecting the borrower's account or as provided for in contracts with servicing or collection agencies.
6. It shall be a routine use of the records in this system of records to disclose them in a proceeding before a court or adjudicative body, when: (a) the agency or any component thereof; or (b) any employee of the agency in his or her official capacity; or (c) any employee of the agency in his or her individual capacity where the agency has agreed to represent the employee, or (d) the United States is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation, provided; however, that in each case, the agency determines that disclosure of the records is a use of the information contained in the records that is compatible with the purpose for which the agency collected the records.
7. Referral of names, home addresses, and financial information for selected borrowers to financial consultants, advisors, lending institutions, packagers, agents and private or commercial credit sources, when Rural Development determines such referral is appropriate to encourage the borrower to refinance the Rural Development indebtedness as required by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471), or to assist the borrower in the sale of the property.
8. Referral of legally enforceable debts to the Department of the Treasury, Internal Revenue Service (IRS), to be offset against any tax refund that may become due the debtor for the tax year in which the referral is made, in accordance with the IRS regulations at 26 C.F.R. 301.6402-6T, Offset of Past Due Legally Enforceable Debt Against Overpayment, and under the authority contained in 31 U.S.C. 3720A.
9. Referral of information regarding indebtedness to the Defense Manpower Data Center, Department of Defense, and the United States Postal Service for the purpose of conducting computer matching programs to identify and locate individuals receiving Federal salary or benefit payments and who are delinquent in their repayment of debts owed to the U.S. Government under certain programs administered by Rural Development in order to collect debts under the provisions of the Debt Collection Act of 1982 (5 U.S.C. 5514) by voluntary repayment, administrative or salary offset procedures, or by collection agencies.
10. Referral of names, home addresses, and financial information to lending institutions when Rural Development determines the individual may be financially capable of qualifying for credit with or without a guarantor.
11. Disclosure of names, home addresses, social security numbers, and financial information to lending institutions that have a lien against the same property as Rural Development for the purpose of the collection of the debt. These loans can be under the direct and guaranteed loan programs.
12. Referral to private attorneys under contract with either Rural Development or with the Department of Justice for the purpose of foreclosure and possession actions and collection of past due accounts in connection with Rural Development.
13. It shall be a routine use of the records in this system of records to disclose them to the Department of Justice when: (a) The agency or any component thereof; or (b) any employee of the agency in his or her official capacity where the Department of Justice has agreed to represent the employee; or (c) the United States Government, is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation and the use of such records by the Department of Justice is therefore deemed by the agency to be for a purpose that is compatible with the purpose for which the agency collected the records.
14. Referral of names, home addresses, social security numbers, and financial information to the Department of Housing and Urban Development (HUD) as a record of location utilized by Federal agencies for an automatic credit prescreening system.
15. Referral of names, home addresses, social security numbers, and financial information to the Department of Labor, State Wage Information Collection Agencies, and other Federal, State, and local agencies, as well as those responsible for verifying information furnished to qualify for Federal benefits, to conduct wage and benefit matching through manual and/or automated means, for the purpose of determining compliance with Federal regulations and appropriate servicing actions against those not entitled to program benefits, including possible recovery of improper benefits.
16. Referral of names, home addresses, and financial information to financial consultants, advisors, or underwriters, when Rural Development determines such referral is appropriate for developing packaging and marketing strategies involving the sale of Rural Development loan assets.
17. Rural Development, in accordance with 31 U.S.C. 3711(e)(5), will provide to consumer reporting agencies or commercial reporting agencies information from this system indicating that an individual is responsible for a claim that is current.
18. Referral of names, home addresses, home telephone numbers, social security numbers, and financial information to escrow agents (which also could include attorneys and title companies) selected by the applicant or borrower for the purpose of closing the loan.
19. Disclosures pursuant to 5 U.S.C. 552a(b)(12): Disclosures may be made from this system to consumer reporting agencies as defined in the Fair Credit Reporting Act (15 U.S.C. 168a(f) or the Federal Claims Collection Act (31 U.S.C. 3701(a)(3)).

Optional - for use if you have a realtor with whom you are currently working with  
OR  
someone is helping you with your pre-screen inform

**AUTHORIZATION TO RELEASE INFORMATION**

We the undersigned do hereby authorize  
\_\_\_\_\_ (Name & Phone#)

and it's agents to obtain from and supply information to Rural Development  
during our pre-screening and application loan process.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Co-Applicant's Signature

\_\_\_\_\_  
Date