




## Federal Funding for Rural Healthy Housing

In Rural America, some **11.5 million households** are exposed to environmental health and safety hazards—including pests, peeling paint, holes in the floor, and exposure to mold or carbon monoxide—placing them at unnecessary risk for injuries and illness, such as poisoning, asthma, fire, and lung cancer. Fortunately, evidence-based, cost-effective solutions exist. Administered by multiple government agencies, **the programs described in this fact sheet provide support specifically to rural communities and households to improve housing and address health hazards** (helping to repair homes, increase energy efficiency, ensure safe drinking water, and provide affordable housing).

The diverse USDA, EPA, and HUD programs outlined below demonstrate the healthy homes work being performed in rural communities across agencies. For more information on each of these programs and how to apply for funding, see NCHH and NEHA's *Federal Funding for Rural Healthy Housing: Applicant Guide*. To learn why support for all federal healthy homes programming is critical, see *NCHH's other agency fact sheets*. For more information on the impact of healthy homes issues in rural areas, see NCHH and NEHA's fact sheet, *Rural Healthy Housing and Environmental Health*.

			
<b>502 Direct Loan Program</b> Rural Housing Service, USDA	Provides loans to low- and very-low-income households to buy, repair, renovate, relocate, or build a home.	<b>FY23 funding</b> was \$1.25 billion.	In 2022, this <b>program supported 6,281 loans</b> totaling \$1.3 billion.
<b>502 Guaranteed Loan Program</b> Rural Housing Service, USDA	Helps moderate-income households get loans to buy, repair, renovate, relocate, or build a home.	<b>FY23 funding</b> was \$30 billion.	In 2022, this <b>program supported 71,832 loans</b> totaling \$13.1 billion.
<b>504 Home Repair Program</b> Rural Housing Service, USDA	Provides loans and grants to help very-low-income households repair their homes.	<b>FY23 funding</b> was \$28 million for loans and \$32 million for grants.	In 2022, this <b>program supported 2,183 loans</b> (totaling \$15.2 million) <b>and 3,536 grants</b> (totaling \$24.5 million).
<b>Single Family Housing Rural Disaster Home Repair Grants</b> Rural Housing Service, USDA	Provides grants to help low-income households repair damage to homes from presidentially declared disasters in 2022.	<b>FY23 funding</b> included \$60 million in supplemental appropriations for this one-time program.	No information available.
<b>Housing Preservation Grants</b> Rural Housing Service, USDA	Provides grants to organizations to repair or rehabilitate rural housing.	<b>FY23 funding</b> was \$16 million. Funding for this program has more than tripled over the past six years.	In 2022, this <b>program funded 125 grants</b> , including 39 to persistent poverty areas.
<b>Off-Farm Labor Housing Grants</b> Rural Housing Service, USDA	Provides loans and grants to build, purchase, and repair or improve housing for domestic farm laborers.	<b>FY23 funding</b> was \$10 million.	In 2022, this <b>program awarded 16 grants</b> .

		
<p><b>Rural Energy Savings Program</b> Rural Utilities Service, USDA</p> <p>Provides subsidized loans to utilities and other entities to offer zero- and low-interest loans to rural customers for energy efficiency measures.</p>	<p><b>FY23 funding</b> was \$110.9 million.</p>	<p>In 2022, this <b>program</b> awarded <b>six loans</b>.</p>
<p><b>Water and Waste Disposal Program</b> Water and Environmental Programs, USDA</p> <p>Provides a variety of loans and grants to communities, organizations, and individuals to improve water and waste disposal systems. Specific funds available for tribal communities, Native Alaskan villages, and colonias.</p>	<p><b>FY23 funding</b> included \$2.1 billion for loans and \$566.9 million for grants, including \$26.2 million for tribes, \$19.4 million for Native Alaskan villages, and \$26.6 million for colonias.</p>	<p>In 2022, this program <b>invested \$1.9 billion through loans and grants</b>; 70% of the funded projects addressed a health or sanitary issue.</p>
<p><b>Rural Decentralized Water Systems Grant Program</b> Water and Environmental Programs, USDA</p> <p>Helps establish revolving loan funds to provide funds to homeowners for individual wells and septic systems.</p>		<p>In FY22, this <b>program</b> awarded <b>\$2.2 million through five grants</b>.</p>
<p><b>WIIN Small, Underserved, and Disadvantaged Communities Grant Program</b> EPA</p> <p>Provides noncompetitive grants to improve drinking water systems and address drinking water contaminants in small, underserved, and disadvantaged communities.</p>	<p><b>FY23 funding</b> was \$30.1 million for this program.</p>	<p>FY21 and FY22 funding supported <b>\$10.7 million to 23 projects across 17 states</b>.</p>
<p><b>Older Adult Home Modification Program</b> Office of Lead Hazard Control and Healthy Homes, HUD</p> <p>Provides grants to organizations to fund programs that provide home modifications and repairs that increase safety and accessibility in the home for older adults.</p>	<p><b>FY23 funding</b> was \$30 million for this program, one third of which is allocated for rural areas.</p>	<p><b>HUD estimates</b> that this funding level will result in improvements to 6,000 homes, including 2,000 rural homes.</p>
<p><b>CDBG State (Non-Entitlement) Program</b> HUD</p> <p>Provides formula grants to states to administer grants to smaller units of local government for a variety of activities, including preserving affordable housing. Arizona, California, New Mexico, and Texas are required to set aside a portion of this funding <b>specifically for colonias</b>.</p>	<p><b>FY23 funding</b> for CDBG was \$3.3 billion; 30% of annual funding is allocated to the state program.</p>	<p>In FY22, <b>13% of state CDBG spending</b> (about \$117.2 million) supported housing.</p>

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