



Rural Communities and Healthy Housing Primer

This resource provides a high-level description of rural communities, residents, and housing issues, and documents potential funding sources and resources for rural housing.

What Is a Rural Community?

The definition of *rural* varies federally, which causes variations in population size, location, terminology, and data. A [study published](#) in October 2021 assessed the relative performance of eight federal rural definitions in identifying rural urban disparities and found that, depending on the definition of *rural*, the rural population varied from 6.9 million people to 75.5 million people across the United States. The U.S. [Census Bureau](#) defines any population, housing, or territory that is not in an urban area (50,000 or more people) as rural. According to the [Census Bureau in 2017](#), 60 million Americans (one in five) live in rural communities; and the [Southern region](#), which encompasses 16 states and the District of Columbia, is home to nearly half (47%) of rural residents. According to the First Nations Development Institute (FNDI), [54% of Indigenous people live in rural and small-town areas](#), while 68% either reside in sovereign governed areas or live near tribal homelands. Though the population density of rural communities is low, the population is diverse, and the communities have

unique strengths and challenges. Rural communities are [key sources of food, water, energy, and natural resources](#) for residents throughout the U.S. Residents of rural communities share common beliefs and values, including feeling rooted in their local area and [family ties](#). A [majority of rural residents](#) say that most people in rural areas have similar values to their own.

Who Lives in Rural Communities?

Rural communities have [significant populations of older adults and Black, Indigenous, and people of color \(BIPOC\)](#). [Eighteen percent \(18%\) of the population in rural counties is 65 years old or older](#), compared to 13% in urban areas. Diversity in rural America [has increased over the last decade](#) as Black, American Indian or Alaska Native, and Hispanic persons make up a substantial portion of the population in rural communities; however, the [majority \(76%\) of the rural population](#) are still non-Hispanic White persons. Hispanic persons represent the largest

BIPOC group in rural America, with Black persons coming in close second. Immigrants account for 37% of the growth in rural communities between 2000 and 2018.

Housing and poverty create challenges for marginalized rural communities. Rural America has a higher poverty rate than urban areas. Rural counties that experience persistent poverty are primarily located in the South, and there are also significant racial disparities in who experiences poverty. Black, American Indian or Alaska Native, and Hispanic rural residents experience higher rates of poverty than White residents, with Black residents having rates as high as 31% in some rural communities.

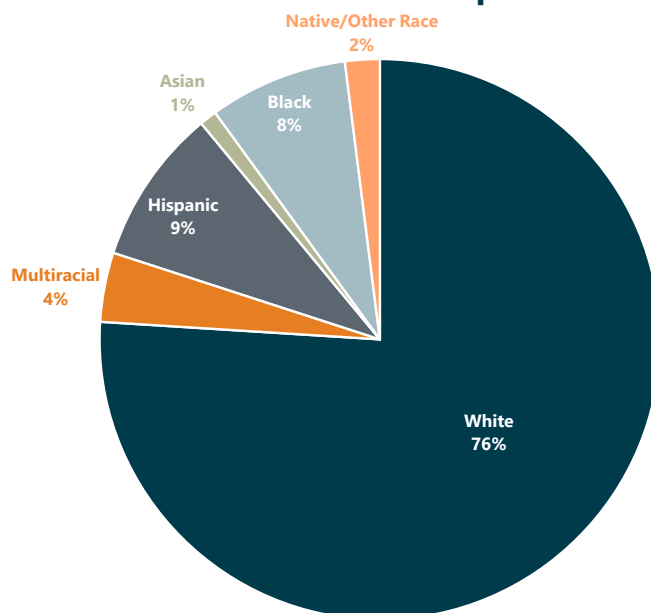
What Are Some of the Housing Issues in Rural Communities?

Rural communities face unique challenges regarding housing quality and affordability. Sixty million American residents live in rural areas, occupying an estimated 29 million homes. Over 1.4 million of these homes are severely or moderately inadequate, and over 11.5 million rural homes have health and safety hazards, such as pests, peeling paint (which may contain lead hazards), water leaks, foundation problems, and mold. About 22% of rural adults worry about the conditions of their homes affecting their family's health or safety.

Indoor air quality is one housing condition that can affect the health of rural residents. Rural residents are more likely to use heating sources that contribute to poor indoor air quality, such as coal or wood-burning stoves, and kerosene heaters. Another issue affecting rural residents is water quality and access as rural households are disproportionately affected by poor or substandard water infrastructure. Private wells, which many residents of rural communities use, are not regulated by federal or, frequently, state laws and may have multiple health risks due to contaminated water.

For some rural residents, accessing and maintaining affordable housing may be a challenge. Rural communities not only experience substandard housing but also lack affordable housing; nearly half of rural renters are cost burdened, spending 30% to 50% of their income on housing expenses. Geographical isolation and low population density means that rural residents often have fewer housing choices, and services to address housing quality may be harder to access and hindered by higher supply and travel costs.

Rural Population by Racial and Ethnic Group



Source: Johnson, K. M., & Lichter, D. T. (2022, May 25). Growing racial diversity in rural America: Results from the 2020 Census. *Carsey Research* [National Issue Brief], 163. Retrieved from the University of New Hampshire website: <https://carsey.unh.edu/publication/growing-racial-diversity-in-rural-america>

Why Does the Intersection of Race, Poverty, Housing, and Health Matter?

Housing is one of the foundational building blocks of health and well-being. Substandard, unsafe, and unaffordable housing can have a negative effect on physical and mental health, finances, school performance, and economic opportunity. Generally speaking, rural communities have an aging housing stock. Much of this housing is in need of repairs and renovations and, consistent with disparities observed nationally, BIPOC residents are more likely to live in substandard housing in rural America too.

Low-income communities, BIPOC residents, and immigrants are also disproportionately affected by housing insecurity. For example, 20% of Black households in rural America are extremely low-income, compared to only 6% of White households. Many low-income renters have high-cost burdens which increase the risk of housing instability, lower economic mobility, poor health outcomes, food insecurity, and lower academic achievement. Poverty can also exacerbate problems with substandard housing conditions as residents with lower incomes may have fewer options to address hazards in their current home, relocate to

a new home, or access medical care to help manage conditions caused or exacerbated by poor housing quality.

Resources, Programs, and Strategies for Rural Healthy Housing

Below is a list of resources, programs, and strategies that rural communities can utilize to build capacity through training and technical assistance, to address rural housing costs and housing quality, and to form partnerships to address housing quality.

Building Capacity Through Training and Technical Assistance

Federal programs exist that offer training and technical assistance to rural communities in need including:

- The U.S. Department of Housing and Urban Development (HUD) offers a [Rural Capacity Building \(RCB\) program](#) that provides funds to build capacity of local government, housing development organizations, and American Indian tribes to conduct activities related to community development and affordable housing for low to moderate income rural residents.
- The U.S. Department of Agriculture (USDA) offers several programs that focus on targeted capacity building and technical assistance, such as the [Rural Community Development Initiative \(RCDI\)](#) and the [Multi-Family Housing Non-Profit Transfer Technical Assistance Grant](#).

This additional resource describes how rural communities build community capacity to address experienced inequities in health and well-being:

- The Rural Health Hub's [Rural Health Equity Toolkit](#) offers guidance and resources for rural communities on mapping community assets and promoting civic engagement and leadership. It also provides examples of local programs that are

building community capacity to advance health equity.

Resources and Tools to Address Rural Housing Costs and Housing Quality

Federal funding is available to help build, preserve, and improve affordable housing in rural communities.

- USDA offers several programs that loan and grant funds to organizations (to build and improve affordable [single-](#) and [multifamily](#) housing) and individual [homeowners](#) (to help residents buy or fix their homes).
- HUD funds work in smaller cities, counties, and towns through the [Community Development Block Grant \(CDBG\)](#) program.
- HUD assists nonprofit organizations, state and local governments, and public housing authorities with home modifications, repairs, and renovations for low-income older adults through the [Older Adults Home Modification Grant Program](#). Under the FY 2022 NOFO (notice of funding opportunity), at least a third of the funding was made available to grantees that serve communities with sizable rural populations.
- Additionally, HUD offers [Healthy Homes Production Grants](#) to state and local government entities, nonprofits, tribes, and tribal agencies to [identify and address multiple high-priority concerns](#), such as mold and moisture, poor indoor air quality, pests, carbon monoxide, and injury and safety hazards. About a third of the 91 grants awarded from 2018-2022 have gone to tribes and tribal agencies.
- For more information on programs at USDA and HUD that can address housing quality, especially among low-income households, see our [Federal Funding for Rural Healthy Housing](#) fact sheet and [Applicant Guide](#).
- When [used together](#), the Low-Income Housing Tax Credit (LIHTC) and the USDA's Section 538 guaranteed loan program has expanded housing opportunity in rural communities.

These additional resources can be used by local governments and tribal communities.

- Smart Growth America's [Providing Well-Placed Affordable Housing in Rural Communities Toolkit](#) provides guidance to local governments about low-cost ways to support affordable housing in their communities.

For additional information and resources related to healthy housing in rural communities, visit ...

<https://nchh.org/information-and-evidence/learn-about-healthy-housing/in-rural-communities/>

- The Tribal Indoor Air Funding Directory can assist tribal communities to locate funding opportunities to address indoor air contaminants.

Forming Partnerships to Address Housing Quality

These resources describe how rural communities can build on shared values and beliefs to form partnerships to address housing quality.

- The National Association of County and City Health Officials' (NACCHO) guide, *Mobilizing Community Partnerships in Rural Communities Toolkit*, offers general recommendations and stories from local organizations about how to successfully develop and maintain partnerships in rural communities.

- Build Healthy Places Network's guide, *A Playbook for New Rural Healthcare Partnership Models of Investment*, offers action-oriented guidance to healthcare organizations that would like to establish cross-sector partnerships in rural areas. The playbook includes healthcare and healthy housing case studies, which offer health partnership strategies for cross-sector rural work.

Rural communities face unique challenges regarding housing quality and affordability. Addressing these challenges creates a significant opportunity to improve the health of millions of residents who deserve to occupy safer and healthier housing. To learn more about the connections between housing and health in rural America and federal programs providing healthy housing support specifically to rural communities, visit "[Healthy Housing in Rural Communities](#)."



National Center for HEALTHY HOUSING

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