

Rural Housing & Health

There is a direct connection between an individual's health and their physical environment.



More than 5 percent of homes in rural America are severely or moderately inadequate.

Unique challenges that affect housing accessibility in rural areas:

- Remoteness
- More limited social safety nets
- Greater vulnerability to natural disasters
- Declining industries

Current rural federal housing programs:

- **USDA Section 515 Rural Rental Housing Loan program** bridges the gap between the limited availability of affordable housing in rural America and the inability of very low-to-moderate-income households to secure safe rental units through market mechanisms.
- **USDA Section 514/516 Farm Labor Housing Program** funds development of housing for domestic farm laborers.
- **Section 521 Rental Assistance (RA) program** offers deep subsidies to the lowest-income rural renters.

Key housing concerns that impact health:

- Plumbing and wastewater systems
- Heating and cooling methods
- Lack of smoke alarms, carbon dioxide, and carbon monoxide detectors
- Weatherization needs and energy costs
- Safety concerns such as lead-based paint, mold, and pests
- Overcrowding



NRHA Supported Legislation

S. 885: Strategy and Investment in Rural Housing Preservation Act of 2025

(Sens. Shaheen (D-NH) & Moran (R-KS))

Strengthens and modernizes USDA's tools to preserve aging rural rental housing by improving long-term affordability protections, enhancing oversight, and supporting reinvestment in properties at risk of leaving the rural housing portfolio.

S.1260/ H.R. 4957: Rural Housing Service Reform Act

(Sens. Smith (D-MN), Rounds (R-SD), Reps. Nunn (R-IA), & Cleaver (D-MO))

Modernizes and streamlines USDA's rural housing programs by improving loan processing, strengthening oversight, and expanding tools to preserve and develop affordable homes in rural communities.

S. 1686/ H.R. 2854: Neighborhood Homes Investment Act

(Sens. Young (R-IN), Reps. Kelly (R-PA) & Larson (D-CT))

Creates a federal tax credit to close the value gap in distressed urban, suburban, and rural communities, mobilizing private investment to build or rehabilitate affordable, owner-occupied homes and expand homeownership opportunities.