




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 [Fact Sheet: Funding for Healthy Home Grants: A 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, [Healthy Home Grants: Evidence-Based Solutions for Rural Areas](#).

			
<p><b>502 Direct Loan Program</b> Rural Housing Service, USDA</p>	<p>Provides loans to low- and very-low-income households to buy, repair, renovate, relocate, or build a home.</p>	<p><b>FY23 funding</b> was \$1.25 billion.</p>	<p>In 2022, this <b>program supported 6,281 loans</b> totaling \$1.3 billion.</p>
<p><b>502 Guaranteed Loan Program</b> Rural Housing Service, USDA</p>	<p>Helps moderate-income households get loans to buy, repair, renovate, relocate, or build a home.</p> <p>Provides loans and grants to help very-low-income households repair their homes.</p>	<p><b>FY23 funding</b> was \$30 billion.</p> <p><b>FY23 funding</b> <b>angyTTO 1 Tfmn.</b></p>	<p>In <del>2022</del>, this <b>program supported 71,832 loans</b> totaling \$13.1 billion.</p>

**Rural Energy Savings Program**

Rural Utilities Service, USDA

		
<p>Provides subsidized loans to utilities and other entities to offer zero- and low-interest loans to rural customers for</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>Provides a variety of loans and grants to communities, organizations, and individuals to improve water and waste</p> <p>available for tribal communities, Native Alaskan villages, and colonias.</p>	<p><b>FY23 funding</b> included \$2.1</p>	

