FY 2026 Programmatic and Language Appropriations Request
Department of Agriculture
Rural Housing Service

Agriculture Appropriations
Rural Development
Rural Housing Service

Program: Sections 504 and 533 of the Housing Act of 1949 as amended.

Request: Section 504 loans: $25 million; Section 504/533 grants: $45

Bill Language: $25,000,000 for section 504 housing repair loans; For grants for very low-income housing repair and rural housing preservation made by the Rural Housing Service, as authorized by 42 U.S.C. 1474, and 1490m, $45,000,000, of which $ 15,000,000 shall be for grants authorized under Section 533.

Justification for Request: The Section 504 Loan and Grant program and the Section 533 Housing Preservation Grant program are vital to many rural residents, particularly the elderly, who lack alternative financial resources to make basic repairs to preserve their homes. Most of the nation's occupied substandard housing is in rural areas. Sec. 504 loans As reported by the Housing Assistance Council, the 2010 Census revealed that of the approximately 116 million occupied housing units available in the United States, 25 million units are located in rural and small communities.[i] Over 5 percent, or 1.5 million, of these homes are moderately or severely substandard.[ii] In addition, the American Community Survey found that almost 630,000 occupied households in the country lack complete plumbing facilities – meaning they do not have one of the following: a toilet, tub, shower, or running water. Section 504 Grants and Section 533 are appropriated under Rural Housing Assistance Grants (RHAG).

Appropriations Status

504 Loans

FY 24/25 Final: $25 million

FY 23: $28 million

Section 504/533 Grants

FY 24/25 Final: $35 million; Section 504: $25 million; Section 533: $10 million

FY 23 Final: $48 million: Section 504: $33 million/Section 533: $15 million

[i] "Housing Occupancy & Vacancy in Rural America," *Rural Research Brief*, Housing Assistance Council. May 2012. http://www.ruralhome.org/storage/research_notes/rrn-housing-vacancy-web.pdf.

[ii] "Housing in Rural America," *Taking Stock: Rural People, Poverty and Housing in the 21st Century*, Housing Assistance Council. 2012 http://www.ruralhome.org/storage/documents/ts2010/ts-report/ts10_rural_housing.pdf.