

Congress of the United States

Washington, DC 20515

March 13, 2026

The Honorable Andy Harris
Chair
Subcommittee on Agriculture,
Rural Development, FDA, and Related
Agencies
House Committee on Appropriations
Washington, D.C. 20515

The Honorable Sanford Bishop, Jr.
Ranking Member
Subcommittee on Agriculture,
Rural Development, FDA, and Related
Agencies
House Committee on Appropriations
Washington, D.C. 20515

Dear Chair Harris and Ranking Member Bishop:

We write to support the rural housing programs outlined in the United States Department of Agriculture (USDA) Fiscal Year 2027 (FY27) budget.

High interest rates continue to pose a serious barrier to improving rural housing conditions. Years of declining investment in renovating existing homes and constructing new ones in our small towns and farming communities have created a real housing deficit. In many rural communities, economic growth is constrained not by a lack of jobs, but by a lack of housing for workers.¹

Recent data underscore the scope of the challenge. According to the White House Council of Economic Advisers, rural incomes have not kept pace with rising rents. Between 2000 and 2023, real rents increased by 31.2 percent, while the median real income of rural renting households rose by only 5.5 percent. Real rural house prices have also far outpaced incomes, which is pushing homebuying further out of reach for young families. Rural homeownership rates have declined for working-age households, including a 3.2 percent decline between 2000 and 2023 for households aged 31 to 35 and a 3.8 percent decline for households aged 36 to 40.²

Where housing is available, it is often in poor condition. Among the 25 million housing units in rural and small communities, over 5 percent, or about 1.5 million homes, are classified as moderately or severely substandard. More than 30 percent of the nation's housing units without hot and cold piped water are in rural and small-town communities. On some Native American lands, the lack of basic plumbing exceeds the national level by more than tenfold.

In the coming years, the rental housing picture in rural America is likely to worsen as more Section 515 mortgages mature and federal resources remain insufficient to preserve this critical stock. USDA has not made direct loans for new rental housing construction in over a decade. Spending on direct loans is less than half the FY10 level, and the number of single-family direct loans made in FY24 was the lowest since the mid-1950s. Support for preserving existing rural rental housing remains limited, and only about 200 units are financed each year for migrant and seasonal farmworkers.

¹ Raice, Shayndi. "Rural America Has Jobs. Now It Just Needs Housing." *Wall Street Journal* May 30, 2018.

<https://www.wsj.com/articles/scarcity-of-housing-in-rural-america-drives-worker-shortage-1527672602>

² *The Deterioration of Housing Affordability in Rural America*, 12 June 2025, [The-Deterioration-of-Housing-Affordability-in-Rural-America.pdf](#)

The housing conditions of agricultural workers remain a major concern. According to the most recent National Agricultural Workers Survey, 33 percent of farmworkers and 45 percent of migrant farmworkers live in crowded dwellings.³ As a result, three out of every five farmworker families live below the federal poverty line.

We urge the Committee to adopt the rural housing and rural development recommendations in the USDA FY27 budget, including:

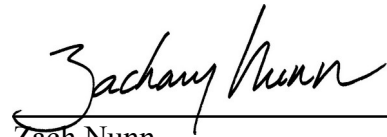
- \$1.260 billion for Section 502 direct homeownership loans;
- \$10 million for the Native American Relending Demonstration;
- \$40 million for Section 523 Mutual and Self-Help Housing;
- \$62 million for home repair through Sections 504 and 533;
- \$100 million for Section 515 rural rental housing loans;
- \$100 million for multi-family preservation;
- \$37 million for farm labor housing loans and grants under Sections 514 and 516;
- \$1 billion for Rural Water and Wastewater Facilities loans and \$595 million in grants;
- \$2 million for multi-family preservation technical assistance,
- \$6 million for the Rural Communities Development Initiative; and
- Support appropriations for Rural Rental Assistance sufficient to renew all expiring contracts and commitments.

Thank you for your consideration of this request and for your continued attention to the housing needs of rural communities across the country.

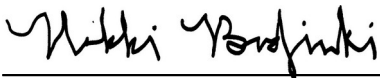
Sincerely,




Jim Costa
Member of Congress



Zach Nunn
Member of Congress

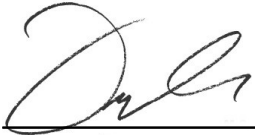


Nikki Budzinski
Member of Congress



Cleo Fields
Member of Congress

³ Hernandez, Trish, and Susan Gabbard. "Findings from the National Agricultural Workers Survey (NAWS) 2015-2016: A Demographic and Employment Profile of United States Farmworkers - Research Report No. 13." DOL, 23 Jan. 2019, <https://www.dol.gov/agencies/eta/research/publications/findings-national-agricultural-workers-survey-naws-2015-2016>



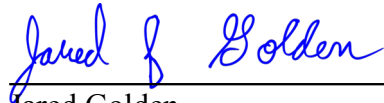
Troy A. Carter, Sr.
Member of Congress



Val Hoyle
Member of Congress



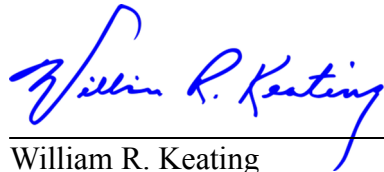
Becca Balint
Member of Congress



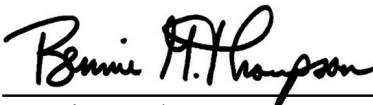
Jared Golden
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Carol D. Miller
Member of Congress



William R. Keating
Member of Congress



Bennie G. Thompson
Member of Congress



Kim Schrier, M.D.
Member of Congress



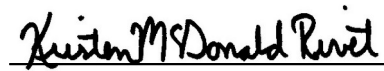
Jim Tokuda
Member of Congress



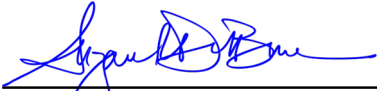
Darren Soto
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Mark DeSaulnier
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Kristen McDonald Rivet
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Suzan K. DelBene
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Julia Brownley
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Josh Gottheimer
Member of Congress



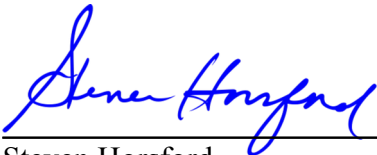
Dina Titus
Member of Congress



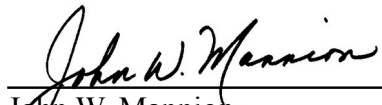
Andrea Salinas
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Emily Randall
Member of Congress



Steven Horsford
Member of Congress



John W. Mannion
Member of Congress



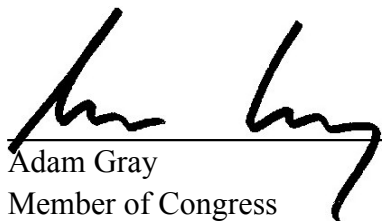
Vicente Gonzalez
Member of Congress



Henry C. "Hank" Johnson, Jr.
Member of Congress



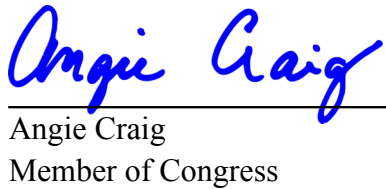
Sarah McBride
Member of Congress

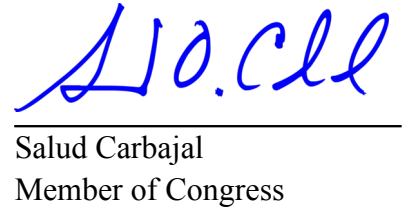


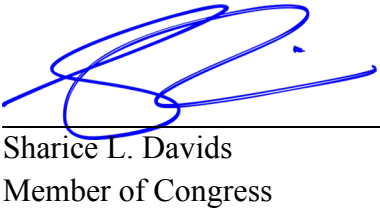
Adam Gray
Member of Congress

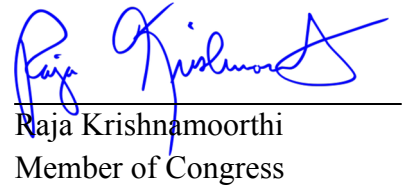

Yassamin Ansari
Member of Congress

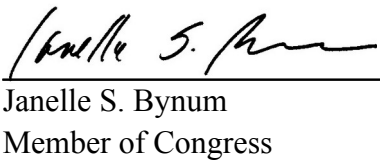

Suzanne Bonamici
Member of Congress

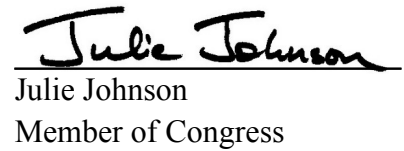

Angie Craig
Member of Congress


Salud Carbajal
Member of Congress

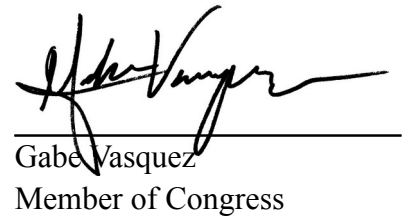

Sharice L. Davids
Member of Congress

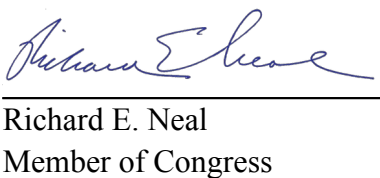

Raja Krishnamoorthi
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Janelle S. Bynum
Member of Congress


Julie Johnson
Member of Congress


Eric Sorensen
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Gabe Vasquez
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Richard E. Neal
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SETH MOULTON
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Joe Courtney
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Maxine Dexter
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Josh Riley
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Teresa Leger Fernandez
Member of Congress



Terri A. Sewell
Member of Congress



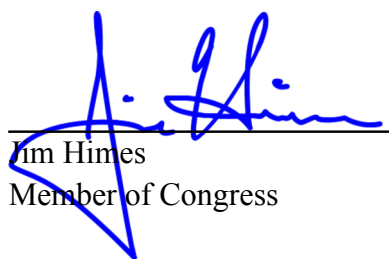
Donald G. Davis
Member of Congress



Aumua Amata Coleman
Radewagen
Member of Congress



Mary Gay Scanlon
Member of Congress



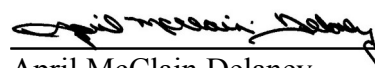
Jim Himes
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Valerie P. Foushee
Member of Congress



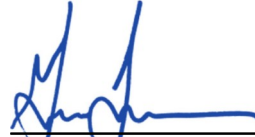
Max L. Miller
Member of Congress



April McClain Delaney
Member of Congress



Adenta S. Grijalva
Member of Congress



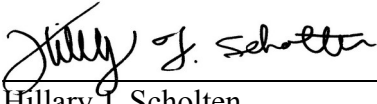
Greg Landsman
Member of Congress



James C. Moylan
Member of Congress



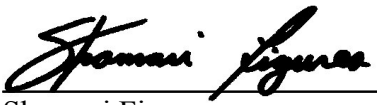
Jimmy Panetta
Member of Congress



Hillary J. Scholten
Member of Congress



Raul Ruiz, M.D.
Member of Congress



Shomari Figures
Member of Congress



Marilyn Strickland
Member of Congress



Joe Neguse
Member of Congress



Chris Pappas
Member of Congress



Suhas Subramanyam
Member of Congress



Greg Stanton
Member of Congress

Rick Larsen

Rick Larsen
Member of Congress

Melanie A. Stansbury

Melanie Stansbury
Member of Congress