June 21, 2022

To members of Congress on the House & Senate Committees on Appropriations, Subcommittee on Agriculture, Rural Development, Food and Drug Administration, and Related Agencies:

The undersigned 77 organizations are members and friends of the Coalition for Home Repair (formerly called ReFrame Foundation), a 501(c)(3) nonprofit dedicated to the preservation of safe, healthy, affordable homes for all. Coalition members repair homes for low-income households. This letter outlines our recommendations for USDA appropriations, drawn from our direct experience and involvement serving rural communities.

Members of the Coalition for Home Repair have repaired more than 52,000 homes in 37 states in the last 6 years. However, the unmet need is far greater. There are roughly 6.6 million low-income homeowners who have significant repair needs, more than 1.6 million of whom live in rural areas.\(^1\) Many more homes could be repaired if additional federal resources are made available. And, every $1 of federal funds invested in affordable housing generates an additional $7 in total value to local communities due to leveraging private donations, grants, and volunteer labor.\(^2\)

**We strongly urge you to appropriate, at minimum, the White House’s proposed budget for the following programs:**

- At least $50 million for USDA Section 504 Single Family Housing Repair Loans
- At least $45 million for USDA Section 504 Single Family Housing Repair Grants
- At least $30 million for USDA Section 533 Housing Preservation Grants

USDA Section 504 provides loans to very-low-income rural homeowners to repair their homes and grants for elderly very-low-income rural homeowners to remove health and safety hazards. USDA Section 533 provides grants to sponsoring organizations for the repair or rehabilitation of housing owned or occupied by low- and very-low-income rural citizens.

The pandemic has exacerbated the housing affordability crisis that many rural communities were already experiencing. Now more than ever, additional funds are urgently needed to improve deteriorating housing stock and to preserve affordable homes. Having a healthy, safe home has never been more important.

Health is so greatly impacted by the condition of a house that every $1 invested in home repairs could save $19 in Medicare and Medicaid costs.\(^3\) Additional funding for critical home repairs and accessibility modifications will allow more homeowners to age in place instead of being forced into expensive institutional care.

Additionally, the cost of many building materials has increased exponentially. Lumber prices have been especially volatile due to increased demand and supply-side constraints. Building materials prices have risen 31.3% since January 2020.\(^4\) Additional resources are urgently needed for home repairs and modifications such as accessibility ramps.

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The White House’s FY2023 budget proposal for USDA Section 504 Single Family Housing Repair Loans is $50 million; we support this request. This is a $22 million increase from FY2022. The loans can be for up to $20,000 and are payable in 20 years at a 1% interest rate; they make it possible for very-low-income homeowners to be able to afford urgent home repairs. Increasing the amount of loan funds available will ensure thousands of additional people can make necessary home modifications.

The Biden Administration’s FY2023 budget proposal for USDA Section 504 Single Family Housing Repair Grants is $45 million; we support this request. This is a $13 million increase from FY2022. By increasing the funds available for grants, health and safety hazards could be removed from thousands more homes owned by very-low-income older adults.

We also support the $30 million request for USDA Section 533 Housing Preservation Grants included in the White House’s budget proposal for FY2023. This is a $14 million increase from FY2022. These additional resources are crucial so that organizations including our Coalition members can repair more homes for low- and very-low-income rural citizens.

Please prioritize these housing investments to ensure no one and no rural community is left behind as we address the housing affordability crisis and rebuild from the pandemic. USDA Rural Development Single Family Housing Programs are much-needed tools for addressing local home repair concerns for low-income American households.

Thank you for your consideration of this request and for your commitment to improving housing conditions for everyone. Please contact Becca Davis, Executive Director of Coalition for Home Repair, with any questions at becca@coalitionforhomerepair.org or 423-833-6220.

Sincerely,

National Organizations

Coalition for Home Repair
Habitat for Humanity International
Housing Assistance Council
Local Initiatives Support Corporation
Up for Growth Action

Jonesborough
Atlanta
Washington
New York
Washington
TN
GA
DC
NY
DC

Regional, Statewide, and Local Organizations

**Alabama**
Alabama Rural Ministry
Rebuilding Together Central Alabama

Opelika
Montgomery
AL
AL

**Arizona**
Arizona Service Project

Goodyear
AZ

**California**
Sierra Service Project
Rebuilding Together Peninsula

Sacramento
Redwood City
CA
CA

**District of Columbia**
Yachad

Washington
DC
**Florida**
Arcadia-DeSoto County Habitat for Humanity  
Arcadia  
FL
Beaches Habitat for Humanity  
Atlantic Beach  
FL
Habitat for Humanity of Jacksonville  
Jacksonville  
FL

**Georgia**
Nehemiah Project Community Development Corp.  
Fairburn  
GA
Mission Serve  
Alpharetta  
GA

**Illinois**
Des Plaines Community Foundation  
Des Plaines  
IL

**Iowa**
Rebuilding Together Muscatine County  
Muscatine  
IA

**Kansas**
HopeBUILDERS Home Repair  
Overland Park  
KS

**Kentucky**
AdventureServe Ministries  
Wilmore  
KY
Christian Appalachian Project  
Paintsville  
KY
Fahe  
Berea  
KY
Frontier Housing, Inc.  
Moorehead  
KY
Homeless and Housing Coalition of Kentucky  
Frankfort  
KY
Partnership Housing, Inc.  
Booneville  
KY

**Maryland**
Rebuilding Together Kent County  
Chestertown  
MD
Rebuilding Together of Queen Anne's County  
Centreville  
MD

**Michigan**
Habitat for Humanity Northeast Michigan  
Alpena  
MI

**Missouri**
Jerusalem Farm  
Kansas City  
MO
Jewish Family Services of Greater Kansas City  
Kansas City  
MO

**North Carolina**
Carolina Cross Connection  
Charlotte  
NC
Community Housing Coalition of Madison County  
Marshall  
NC
Community Housing Solutions of Guilford, Inc.  
Greensboro  
NC
Grahamtown Team  
Forest City  
NC
Habitat for Humanity of the NC Sandhills, Inc.  
Aberdeen  
NC
Hammer & Heart  
Black Mountain  
NC
Rebuilding Together of Greater Charlotte  
Charlotte  
NC
Rebuilding Together Pitt County  
Greenville  
NC
The Easter Project  
Plymouth  
NC
WAMY Community Action, Inc.  
Boone  
NC
Wilmington Area Rebuilding Ministry  
Wilmington  
NC

**Nebraska**
Rebuilding Together Platte Valley East  
Fremont  
NE
Project Houseworks  
Omaha  
NE

**Ohio**
Buckeye Ridge Habitat for Humanity, Inc.  
Marion  
OH
Glenmary Volunteer Department  
Cincinnati  
OH
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