



Housing Assistance Council

Helping Build Homes and
Communities Across Rural America



Photo: Rory Doyle/There is More Work to be Done

Rural Housing in the Fiscal Year 2025 White House Budget



Samantha Booth

Housing Assistance Council



Jonathan Harwitz

Housing Assistance Council



BUDGET AND APPROPRIATIONS PROCESS



- Step one: President proposes budget
- Step two: Budget resolution(s) are drafted, voted on, and conferenced in House and Senate
 - Based on budget resolution outcome, "302b" allocations are assigned to Appropriations Subcommittees
- Step three: Appropriations bills are drafted, voted on, and conferenced in House and Senate
- Should the process fail: Continuing resolution(s) or government shutdown(s)
- Parallel process: Mandatory spending/reconciliation

Spending Caps

- Unlike past budgets from this Administration, the FY25 White House Budget is limited by the strict spending caps agreed to by Congress and the White House under the “Fiscal Responsibility Act of 2023.”
 - This agreement allows for a spending increase of only 1% in FY25 compared to FY24.
 - The budget was written before FY24 appropriations were finalized, so it appears to rely somewhat on both FY23 levels and some assumptions on where FY24 was likely to land.

USDA MULTIFAMILY FUNDING

USDA Rural Dev. Prog. (\$ millions)	FY23 Final	FY24 Final	FY25 Budget
515 Rental Hsg. Direct Lns.	70	60	70
514 Farm Labor Hsg. Lns.	20	15	25
516 Farm Labor Hsg. Grts.	10	7.5	10
521 Rental Assistance	1,488	1,608	1,690
538 Rental Hsg. Guar. Lns.	400	400	400

USDA MULTIFAMILY PRESERVATION FUNDING

USDA Rural Dev. Prog. (\$ millions)	FY23 Final	FY24 Final	FY25 Budget
Rental Prsrv. Demo. (MPR)	36	34	90
542 Rural Hsg. Vouchers	48	48	38
Rental Prsrv. TA	2	1	0
Prsrv. Revolving Loan Fd.	0	0	0

USDA SINGLE-FAMILY FUNDING

USDA Rural Dev. Prog. (\$ millions)	FY23 Final	FY24 Final	FY25 Budget
502 Single Fam. Direct	1,250	880	1,250
Native Amer. SF Demo	7.5	5	7.5
502 Single Family Guar.	30,000	25,000	30,000

USDA SINGLE-FAMILY FUNDING (cont.)

USDA Rural Dev. Prog. (\$ millions)	FY23 Final	FY24 Final	FY25 Budget
504 VLI Repair Loans	28	25	28
504 VLI Repair Grants	32	25	30
523 Self-Help Grants	32	25	32
533 Hsg. Preserv. Grants	16	10	16

USDA COMMUNITY FACILITIES FUNDING

USDA Rural Dev. Prog. (\$ millions)	FY23 Final	FY24 Final	FY25 Budget
CF Loans	2,800	2,800	1,250
CF Grants	25	5	22
CF Tribal Colleges Grants	10	8	10
CF Energy Cmties. Grants	-	-	10
CF Guarantees	650	650	650

HUD FUNDING

HUD Program (\$ millions)	FY23 Final	FY24 Final	FY25 Budget
Tenant-Based Rental Asstnce.	27,600	32,387	32,756
Rural preservation vchrs.	-	-	20
VASH setaside	50	15	0
Tribal VASH	7.5	7.5	5
Project-Based Rental Asstnce.	13,938	15,610	16,686
Public Hsg. Capital Fund	3,200	3,410	3,312
Public Hsg. Operating Fund	5,109	5,501	5,238

HUD FUNDING (cont.)

HUD Program (\$ millions)	FY23 Final	FY24 Final	FY25 Budget
CDBG	3,300	3,300	2,900
HOME	1,500	1,250	1,250

HUD FUNDING (cont.)

HUD Program (\$ millions)	FY23 Final	FY24 Final	FY25 Budget
Choice Neighbrhd. Initiative	350	75	140
Native Amer. Hsg.	1,020	1,344	1,053
Homeless Assistance Grants	3,633	4,051	4,060
Hsg. Opps. for Persons w/ AIDS	499	505	505

HUD FUNDING (cont.)

HUD Program (\$ millions)	FY23 Final	FY24 Final	FY25 Budget
202 Hsg. for Elderly	1,075	913	931.4
811 Hsg. for Disabled	360	208	256.7
Fair Housing	86	86.4	86.4
Healthy Homes & Lead Haz. Cntl.	410	345	350
Housing Counseling	57.5	57.5	57.5

HUD FUNDING (cont.)

Proposed mandatory spending would include:

- \$20 billion for a new Innovation Fund for Housing Expansion
- \$10 billion for a new First-Generation Down Payment Assistance program
- \$3 billion for eviction reduction efforts
- \$8 billion homelessness grants

HUD FUNDING (cont.)

Proposed mandatory spending (cont.):

- \$7.5 billion for new PBRA contracts for ELI households
- \$7.5 billion for public housing modernization
- \$9.2 billion for vouchers for all 20,000 youth aging out of foster care
- \$13.1 billion for vouchers for all 400,000 ELI veteran families
- \$3 billion for emergency rental assistance for older adults at risk of homelessness

KEY PROGRAMS FOR HAC AND PARTNERS

Program (\$ millions)	FY23 Final	FY24 Final	FY25 Budget
Self-Help Homeownshp. (SHOP) (HUD)	13.5	12	9
Rural Capacity Bldg. (RCB) (HUD)	6	6	5
Rural Cmty. Devel. Init. (RCDI) (USDA)	6	5	6

HAC'S FY25 FUNDING PRIORITIES

USDA multifamily preservation through programs like MPR, to stem the loss of Section 515 properties

Rural capacity building through programs like RCB & RCDI

Self-help homeownership through programs like SHOP



Photo: Shawn Poynter/ There is More Work to be Done

2024 POLICY PRIORITIES

View at:

<https://ruralhome.org/our-work/policy/policy-priorities/>

HOUSING ASSISTANCE COUNCIL

2024 RURAL HOUSING POLICY PRIORITIES



HAC News and Information



Questions?

