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The Honorable Andy Barr U.S. House of Representatives 1432 Longworth House Office Building Washington, DC 20510 The Honorable Ruben Hinojosa U.S. House of Representatives 2262 Rayburn House Office Building Washington, DC 20510

Dear Representatives Barr and Hinojosa:

The over 1 million members of the National Association of REALTORS® thank you for introducing H.R. 1259, the "Helping Expand Lending Practices in Rural Communities Act". This bill will allow rural communities to apply for a designation as a rural community.

Our rural citizens face unique challenges finding access to credit. This bill simply allows communities to have a fair opportunity to apply for a rural designation, and be eligible for rural programs. It requires federal agencies to consider a range of criteria to make a final decision about the status of a community.

Communities should not be excluded from rural programs based on a single determination. This legislation will ensure that our rural citizens continue to have access to financing appropriate to their needs. We thank you for your support of H.R. 1259, and stand ready to work with you for its passage.

Sincerely,

Chris Polychron

2015 President, National Association of REALTORS®

