

**March 4, 2020**

**Vince Malta**  
2020 President

**Bob Goldberg**  
Chief Executive Officer

**ADVOCACY GROUP**

**William E. Malkasian**  
Chief Advocacy Officer / SVP

**Shannon McGahn**  
SVP Government Affairs

The Honorable Collin Peterson  
Chairman  
House Agriculture Committee  
2204 Rayburn House Office Building  
Washington, DC 20515

The Honorable Mike Conaway  
Ranking Member  
House Agriculture Committee  
2469 Rayburn House Office Building  
Washington, DC 20515

Dear Chairman Peterson and Ranking Member Conaway:

One in five Americans live in rural areas or small towns. Nearly all of the counties with the highest poverty rates in America are rural. Our rural communities are in dire need of improvements in housing and infrastructure. The National Association of REALTORS® supports the programs of the Rural Housing Service of the U.S. Department of Agriculture which provide services to rural communities.

The Rural Housing Service (RHS) provides opportunities for homeownership for thousands of rural families nationwide. The 502 loan guarantee program provides critical access to housing for low-income rural families. NAR urged Congress to give RHS the authority to approve direct endorsed lenders in order to improve loan processing and services for their critical loan programs. Both FHA and VA already use this method of endorsement. Congress granted this authority in 2017, however, RHS has not yet enacted this important change. We urge USDA to implement the authority provided by Congress, and create greater efficiencies for the RHS and for homebuyers.

Many rural citizens are unable to access the internet efficiently and affordably. REALTORS® support a comprehensive national policy to stimulate the deployment of broadband in underserved areas of the U.S., increase data speeds and lower broadband prices. Communities prosper when they gain access to high-speed Internet. Property values increase, businesses grow and jobs are created. Broadband forms the infrastructure for the American economy's digital future. Affordable high-speed broadband will soon become almost as important as water and electricity, and the absence of broadband makes a community a less attractive location for new investment and development.

Thank you for your attention to the state of rural America. The National Association of REALTORS® stands ready to work with you to improve access to housing and investment in our rural communities.

Sincerely,



Vince Malta  
2020 President, National Association of REALTORS®

cc: House Agriculture Committee



REALTOR® is a registered collective membership mark which may be used only by real estate professionals who are members of the NATIONAL ASSOCIATION OF REALTORS® and subscribe to its strict Code of Ethics.

500 New Jersey Ave, NW  
Washington, DC 20001-2020

(800) 874-6500  
www.nar.realtor

