

## USDA Rural Development Housing talking points:

- While most Americans are familiar with the historic mission of USDA, many may not know that the Department plays a major role in helping to provide homeownership and home repair assistance to millions of citizens living in rural areas.
- For more than 60 years, USDA has worked to increase homeownership opportunities for rural Americans through a combination of guaranteed (by lender partners) and direct loan funds.
- The Obama administration is committed to ensuring that America's rural communities are vibrant and thriving economically. USDA has made an unprecedented commitment to this goal by supporting affordable rural housing
- USDA is helping to build the foundation of a new rural economy that will be built on a set of pillars which combine the successful strategies of today and the compelling opportunities of tomorrow.
- Expanding and preserving homeownership is a major part of the foundation for a stronger, more prosperous rural America.
- During an uncertain housing market, USDA Rural Development has helped contribute to the nation's economic recovery.
- USDA uses sound underwriting criteria to ensure borrowers are able to repay their loans. By doing so we're helping to keep people in their homes.