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DEPARTMENT OF AGRICULTURE

Rural Housing Service

Submission for OMB Review; Comment Request

August 17, 2016

The Department of Agriculture has submitted the following information collection requirement(s) to OMB for review and clearance under the Paperwork Reduction Act of 1995, Public Law 104-13. Comments are requested regarding (1) whether the collection of information is necessary for the proper performance of the functions of the agency, including whether the information will have practical utility; (2) the accuracy of the agency's estimate of burden including the validity of the methodology and assumptions used; (3) ways to enhance the quality, utility and clarity of the information to be collected; and (4) ways to minimize the burden of the collection of information on those who are to respond, including through the use of appropriate automated, electronic, mechanical, or other technological collection techniques or other forms of information technology.

Comments regarding this information collection received by [INSERT DATE 30 DAYS AFTER DATE OF PUBLICATION IN THE FEDERAL REGISTER] will be considered.

Written comments should be addressed to: Desk Officer for Agriculture, Office of Information and Regulatory Affairs, Office of Management and Budget (OMB), New Executive Office Building, 725 – 17th Street, N.W., Washington, D.C. 20502. Commenters are encouraged to submit their comments to OMB via email to: OIRA_Submission@OMB.EOP.GOV or fax (202) 395-5806 and to Departmental Clearance Office, USDA, OCIO, Mail Stop 7602, Washington, D.C. 20250-7602. Copies of the submission(s) may be obtained by calling (202) 720-8958.

An agency may not conduct or sponsor a collection of information unless the collection of information displays a currently valid OMB control number and the agency informs potential persons who are to respond to the collection of information that such persons are not required to respond to the collection of information unless it displays a currently valid OMB control number.

Rural Housing Service

TITLE: Form RD 410-8, Application Reference Letter (A Request for Credit Reference)

OMB CONTROL NUMBER: 0575-0091

SUMMARY OF COLLECTION: The Rural Housing Service (RHS), under Section 502 of Title V of the Housing Act of 1949, as amended, provides financial assistance to construct, improve, alter, repair, replace, or rehabilitate dwellings, which will provide modest, decent, safe, and sanitary housing to eligible individuals in rural areas. Form RD 410-8, *Applicant Reference Letter*, provides credit information and is used by RHS to obtain information about an applicant's credit history that might not appear on a credit report.

NEED AND USE OF THE INFORMATION: Using form RD-410-8, RHS will collect information to supplement or verify other debts when a credit report is limited and unavailable to determine the applicant's eligibility and creditworthiness for RHS loans and grants. It can be used to document an ability to handle credit effectively for applicants who have not used sources of credit that appear on a credit report. The form provides RHS with relevant information about the applicant's creditworthiness and is used to make better creditworthiness decisions.

For the form to retain the OMB number, this collection is for approval of the form itself. The burden for this form will be accounted for within the individual RD program collection packages using the form.

DESCRIPTION OF RESPONDENTS: Business or other for-profit

NUMBER OF RESPONDENTS: 1

FREQUENCY OF RESPONSES: Reporting: On occasion

TOTAL BURDEN HOURS: 1

Charlene Parker

Departmental Information Collection Clearance Officer

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