

**Amendment to the Views and Estimates of the Committee on Financial Services on Matters  
to be Set Forth in the Concurrent Resolution on the Budget for Fiscal Year 2017**

**Offered by Representative Rubén Hinojosa of Texas**

On page 11, line 16, and insert the following:

Rural communities across our nation face a magnitude of challenges that are unique as compared to those faced by urban areas.

Rural communities are four times more likely than urban areas to have at least 20% of their population living in poverty. To make matters worse, poverty in rural areas tends to be more persistent than in urban areas. For example, more than 88% of the nations “persistently poor” counties, defined as having at least a 20% poverty rate at each of the last four U.S. Censuses – are rural.

Residents living in rural communities have less access to the myriad of basic services and resources that exist in urban areas. First, rural areas have limited access to educational and employment opportunities, which contribute to lower incomes and higher poverty rates. Second, rural areas have less access to basic city services including public works, and social services – resources that are necessary for the economic health and well-being of a community. Third, rural communities have less access to decent and affordable housing, as well as access to affordable credit. Consequently, far too many rural families live in housing that is unaffordable, in substandard condition or both. According to U.S. Census data, approximately 1.5 million rural homes, or about 5.9% - are in substandard condition.

Access to safe, decent, and affordable housing can transform lives. The federal government plays a critical role in expanding homeownership and providing opportunity for our rural communities. The Committee will be working diligently to ensure that moving forward; the USDA’s Rural Development Agency and Rural Housing Service make a dedicated commitment to ensuring the prudent stewardship and efficient administration of rural development and housing programs.