

2026 SUPPORTING STATEMENT

Form RD 410-8 “Applicant Reference Letter”

0575-0091

A. Justification

1. Explain the circumstances that make the collection of information necessary.

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. To receive a loan or grant, applicants must provide the Agency with a standard housing application (used by government and private lenders), and provide documentation, including their credit history, to support the same.

2. Indicate how, by whom, and for what purpose the information is to be used. Except for a new collection, indicate the actual use the Agency has made of the information received from the current collection.

Form RD 410-8, “Applicant Reference Letter” is used by the Agency to obtain information about an applicant’s credit history that does not appear on a credit report. The form can be used to document the applicant’s ability to handle credit effectively in cases where an applicant has used nontraditional sources of credit which do not appear on a credit report. It also provides a mechanism for verifying repayment history for debts reported by the applicant on the loan application that do not appear on the credit report. This form asks only for specific, relevant information to determine the applicant’s creditworthiness and to establish the applicant’s history of prompt payments on debts. This information enables RHS to make better creditworthiness decisions.

REPORTING REQUIREMENTS – FORMS

BURDEN ACCOUNTED FOR UNDER THIS OMB DOCKET

Form RD 410-8, “Applicant Reference Letter” (OMB No. 0575-0091). This form is collected and used by Agency personnel to substantiate an applicant’s credit history when a credit report is limited and insufficient to determine their eligibility and creditworthiness for RHS Single Family Housing (SFH) Direct loans and grants programs. This form is not used to verify an applicant’s rental history. Loan Originators use Form RD 1944-60 “Landlords’ Verification” (approved under OMB No. 0575-0172) when rental history is needed.

3. Describe whether, and to what extent, the collection of information involves the use of automated, electronic, mechanical, or other technological collection techniques

or other forms of information technology, e.g., permitting electronic submission of responses, and the basis for the decision for adopting this means of collection.

The Agency has made this form and its instructions available on the USDA eForms website at: <https://forms.sc.egov.usda.gov/eForms/welcomeAction.do?Home>. The Agency only uses this form when sufficient credit information is not available through electronic means (e.g., credit report). The form can be submitted electronically.

4. Describe efforts to identify duplication. Show specifically why any similar information already available cannot be used or modified for use for the purposes described in Item 2 above.

The information collected by this form is not duplicative. The main justification for this form is the unavailability of credit information through traditional sources reported in the credit report. The information collected is specific to each individual applicant. All duplication has been removed from the process where possible.

5. If the collection of information impacts small businesses or other small entities (item 5 of OMB Form 83-1), describe any methods used to minimize burden.

Information will be collected from small entities. The information to be collected is in a format designed to minimize the paperwork burden on small businesses and other small entities. To further ensure the minimal amount of burden as possible on any entity, RHS sends a preaddressed, pre-stamped envelope to the entity which the entity uses to return Form RD 410-8. The information collected is the minimum needed by the Agency to carry out the Act. Of the respondents, we estimate that fewer than 20% are small businesses.

6. Describe the consequences to Federal program or policy activities if the collection is not conducted or conducted less frequently, as well as any technical or legal obstacles to reducing burden.

This collection is conducted to determine the eligibility of an applicant for RHS assistance, and it is not feasible to collect the information less frequently. Less frequent collection would effectively mean RHS would have to eliminate creditworthiness as a criterion for loan eligibility and could potentially increase debts owed to the Federal government.

7. Explain any special circumstances that would cause an information collection to be conducted in a manner:

a. Requiring respondents to report information more than quarterly.

There are no information collection requirements that require specific reporting on more than a quarterly basis. For each individual applicant, an entity would only have to respond one time.

b. Requiring written responses in less than 30 days.

There are no specific information collection requirements that require less than a 30-day response.

c. Requiring more than an original and two copies.

There are no specific information collection requirements that require more than an original and two copies.

d. Requiring respondents to retain records for more than 3 years.

There are no such requirements.

e. Not utilizing statistical sampling.

There are no such requirements.

f. Requiring use of statistical sampling which has not been reviewed and approved by OMB.

There are no such requirements.

g. Requiring a pledge of confidentiality.

There are no such requirements.

h. Requiring submission of proprietary trade secrets.

There are no such requirements.

8. If applicable, identify the date and page number of the publication in the *Federal Register* of the agency's notice soliciting comments on the information collection. Summarize public comments received and describe actions taken by the agency in response to these comments. Describe efforts to consult with persons outside the Agency to obtain their views on the availability of data, frequency of collection, the clarity of instructions and recordkeeping, disclosure, reporting format (if any), and on data elements to be recorded, disclosed, or reported.

As required by 5 CFR 1320.9(d), the Agency published a 60-day Notice in the *Federal Register* on January 29, 2026; Docket # RHS-26-SFH-0034; Vol 91; No; 19; Page 3865. The public was given until March 30, 2026, to submit comments on the collection. Suggestions and comments are always considered by the Agency, and RD remains committed to pursuing further reductions in both the burdens placed upon our

borrowers/customers and the total volume of regulations imposed. The Agency did not receive any comments.

RHS consulted with the following outside sources to ensure that the burden is reasonable, necessary, and kept to a minimum:

- (1) Milford Housing Development Corporation.
- (2) Homes in Partnership
- (3) Northwest Regional Housing Authority

No negative feedback was provided in the consultations, as all contacts viewed the information collection as reasonable.

9. Explain any decision to provide any payment or gift to respondents, other than remuneration of contractors or grantees.

There are no payments or gifts given to respondents.

10. Describe any assurance of confidentiality provided to respondents and the basis for the assurance in statute, regulation, or Agency policy.

It is the Agency's policy to only release financial and personal information with the applicant's written permission. However, there has been no assurance of confidentiality provided to the respondents by the Agency. Rural Development (RD) does support maintenance of confidentiality when appropriate. The Agency published a Privacy Act of 1974, System of Records (SORN) in the **Federal Register** on May 14, 2019 (84 FR 21315). A copy of that document can be found at <https://www.govinfo.gov/content/pkg/FR-2019-05-14/pdf/2019-09874.pdf>

11. Provide additional justification for any question of a sensitive nature, such as sexual behavior or attitudes, religious beliefs, and other matters that are commonly considered private.

There is no information collected of a sensitive nature.

12. Provide estimates of the hour burden of the collection of information.

The burden for this form is accounted for within the individual collection packages using this form. The time required to complete this information collection is estimated to average 6 minutes per response, per form including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information.

RHS is requesting approval for 5,200 respondents and 520 burden hour in order for OMB to retain the control number for this collection package. RHS programs using the form will reflect the approved OMB control number of the package and account for the burden within their individual collection packages when they seek OMB approval or re-authorization.

According to the U.S. Bureau of Labor Statistics, Occupational Employment Statistics, the median hourly wage of the person completing the form, Bookkeeping and Accounting Clerks (43-3031), is \$23.66 per hour (May 2024 National Occupational Employment and Wage Estimates). The estimated burden hours for this renewal are reflected in the table below:

Estimate of the Hour of Burden of the Collection of Information					
Number of Respondents	Total Responses	Burden Hour Per Response	Total Annual Burden Hours	Hourly Cost Per Response	Total Cost
5,200	5,200	.10	520	23.66	\$12,303

13. Provide an estimate of the total annual cost burden to respondents or recordkeepers resulting from the collection of information.

a. Total capital and start-up cost component (annualized over its expected useful life).

There are no start-up costs involved in this information collection.

b. Total operation and maintenance and purchase of services component.

There are no operation and maintenance and purchase costs involved in this information collection.

14. Provide estimates of annualized cost to the Federal Government.

The Agency estimates the Government cost to total \$25,958.

GS-12 Hourly Rate	Federal Employee Fringe Benefits	Total Hourly Rate	No. of Responses	Hours to Review Response	Total Cost
\$36.64	36.25%	\$49.92	5,200	.10	\$25,958.40

*Hourly rate is from the 2026 General Schedule (GS) Locality Pay Tables Base Salary for GS-12 step 1.

15. Explain the reasons for any program changes or adjustments reported in items 13 or 14 of the OMB Form 83-1.

This submission contains an increase in responses and burden hours. The increase is due to an adjustment in how the Agency calculates the burden. In the past the burden for this form was accounted for within other OMB approved collection packages using this form. In this submission, the Agency is accounting for those burden numbers in this information collection.

16. For collection of information whose results will be published, outline plans for tabulation and publication.

The collection of this information will not be published for statistical purposes.

17. If seeking approval to not display the expiration date for OMB approval of the information collection, explain the reasons that display would be inappropriate.

RD will display the expiration date of OMB approval.

18. Explain each exception to the certification statement identified in item 19 on OMB 83-1.

There are no exemptions requested.

19. How is this information collection related to the Service Center Initiative (SCI)? Will the information collection be part of the one stop shopping concept?

The information requested on this form is authorized to be collected by the Rural Housing Service (RHS), Rural Business-Cooperative (RBS), Rural Utilities Service (RUS), and the Farm Service Agency (FSA) by Title V of the Housing Act of 1949, as amended or by the Consolidated Farm and Rural Development Act or by other laws administered by RHS, RBS, RUS, or FSA. However, the form is currently used by RHS. No, the information collection will not be part of the one-stop shopping concept. The information obtained is used exclusively for SFH Direct loans and grant programs and it is not shared with other agencies.