

United States Department of Agriculture Rural Housing

Ginnie Mae's mortgage-backed securities (MBS) program creates liquidity worldwide to finance USDA Rural Housing-insured or guaranteed mortgage lending. This supports single-family and multifamily housing, rental housing, and community-based real estate assets, including hospitals, nursing homes, and childcare centers in rural parts of the United States. In Fiscal Year 2021, Rural Housing-insured or guaranteed mortgage loans accounted for approximately 4.8% of all newly issued MBS.

Rural Housing loans are integral to the economy and quality of life in rural communities, often being the most affordable and efficient available mortgage.

For more information on the USDA Rural Housing mortgage programs, please visit <u>https://www.rd.usda.gov/about-rd/agencies/rural-housing-service.</u>