

[DATE]

FOIA/PA Officer
Stop 0706
1400 Independence Ave., SW
Washington, D.C. 20250-0706

FREEDOM OF INFORMATION ACT REQUEST

Pursuant to the Freedom of Information Act (FOIA), 5 U.S.C. § 522 *et seq.*, the National Housing Law Project (NHLP) hereby requests that the U.S. Department of Agriculture (USDA) and the Rural Housing Service (RHS) provide any reports or other data maintained by USDA or RHS for calendar years 2007 to the present. If USDA or RHS maintains any of the requested data by federal fiscal year, please provide the reports or data for Fiscal Year 2007 through Fiscal Year 2012 that show:

1. The number of direct loan borrowers against whom USDA or RHS has sought administrative wage garnishments in each and every year.
2. The number of guaranteed loan borrowers against whom USDA or RHS has sought administrative wage garnishments in each and every year.
3. The number of direct and guaranteed borrowers who requested an administrative appeal hearing as to the existences or size of the debt USDA is seeking to recover.
4. Any data showing the number of administrative appeals that have been decided in the borrowers' favor.
5. The total amount, in dollars, of wage garnishments sought by USDA and RHS in each year against direct and guaranteed home loan borrowers under the 502 loan programs.
6. The amount of wage garnishment actually awarded to USDA and RHS from direct and guaranteed loan borrowers each year.
7. The actual amount collected in each year from direct and guaranteed loan borrowers under the Administrative Wage Garnishment Program.
8. The number of direct and guaranteed borrowers who have successfully challenged USDA or RHS capacity to maintain wage garnishment against them in each year.
9. The number of direct and guaranteed borrowers who have successfully shown that the wage garnishment order would result in financial hardship.
10. The number of direct and guaranteed borrowers who have successfully reduced the amount that USDA and RHS is entitled to collect from them using wage garnishment.
11. The number of direct and guaranteed borrowers who have successfully negotiated settlement of debt owed to the USDA.
12. The number of direct and guaranteed loan borrowers who have filed bankruptcy each year after USDA or RHS secured a wage garnishment against the borrower.
13. Any and all reports that USDA has provided Congress with respect to the operation of the Administrative Wage Garnishment Program.
14. Any and all non-internal investigative reports that have been made of the Administrative Wage Garnishment Program by any USDA office including the Office of the Inspector General.

NHLP hereby requests that any fees associated with the provision of this data be waived under 5 U.S.C. § 552(a)(4)(A)(iii) and 7 C.F.R. Pt. 1, Subpt A, Appx A, § 6 (2000). Our organization makes this request because the receipt of the requested documents will contribute significantly to the public understanding of the operations and activities of the government, and is not in the commercial interest of our organization. Very little information about the Section 502 direct and guaranteed loan programs is widely available. Thus, NHLP plans to publish an article in the *Housing Law Bulletin*—our monthly newsletter distributed to a broad audience—analyzing the information contained in the records obtained under this FOIA request. As a news provider who seeks to inform the public about government operations and activities—and thus contribute significantly to the public's understanding of these operations and activities—NHLP qualifies for a fee waiver.

Furthermore, disclosure of the requested records will also enhance our staff's understanding of the wage garnishment program and will enable us to better inform and advise the public about its operations. NHLP staff members have previously testified before Congress on various issues relating to the Section 502 housing program, its effectiveness, and costs. NHLP believes that the data that requested will assist us in better understanding the cost of the guaranteed loan program, so that we in turn may significantly contribute to public understanding.

While paper copies are certainly acceptable, you may alternatively send electronic copies of any responsive records via e-mail to XYZ@XYZ.com if it is more expeditious to do so. Please feel free to contact me at XXX-XXX-XXXX if you have any questions regarding this request.

NHLP appreciates your prompt attention to this matter.

Sincerely yours,

NHLP Attorney