

**NATIONAL HISPANIC HERITAGE MONTH CELEBRATED SEPTEMBER 15-OCTOBER 15.** President Obama's proclamation is posted online.

SHUTDOWN POSSIBLE? Congress this week continues to debate passage of a continuing resolution to begin FY 2014 on October 1. "Non-essential" federal functions could be shut down if no agreement is reached. On September 17 OMB sent a memo to federal agencies telling them to plan for a shutdown. At press time, neither USDA nor HUD has issued guidelines for shutting down. When a possible shutdown loomed in 2011, USDA Rural Development's contingency plan said no new loans or guarantees would be made without an appropriation, and all offices would close except for the Washington, D.C. national office and the St. Louis finance office. St. Louis would be the contact for loan servicing. HAC will provide updates at www.ruralhome.org.

CR WILL EXTEND AREA ELIGIBILITY FOR USDA RURAL HOUSING PROGRAMS. H.J.Res. 59, the continuing resolution passed by the House on September 20, would extend grandfathering of currently eligible places for as long as the CR lasts. At press time the Senate had not yet voted on the CR, but the language allowing for the extension is not in dispute, so it is expected to be included in any final version.

ASSISTED LIVING CONVERSION FUNDS OFFERED. Nonprofit owners of several types of HUD-assisted properties, including Section 515 developments with Section 8, can apply by November 18 for grants to convert to assisted living facilities or service enriched housing. Contact Katina Washington, HUD, 202-708-3000.

USDA RD TO REVIEW ONLINE HOMEBUYER COUNSELING PROGRAMS. Currently one online education provider is approved by USDA for use by first-time homebuyers receiving Section 502 direct loans. (Courses can also be taken in classrooms, by phone, or by self-study.) RD invites other providers of online courses to apply by October 23 for approval. Contact Shantelle Gordon, RD, 202-205-9567.

AGENCIES PROPOSE ALIGNING DEFINITIONS OF QUALIFIED MORTGAGES. HUD and other federal agencies jointly responsible for implementing the credit risk retention requirements of the Dodd-Frank Act suggest defining "qualified residential mortgages" the same way as the Consumer Financial Protection Bureau defines "qualified mortgages." In 2011 (see HAC News, 6/8/11) the agencies suggested a QRM definition that would have favored homebuyers with 20% downpayments. The new proposal would make other regulatory changes as well. Comments are due October 30. Contact Michael P. Nixon, HUD, 202-402-5216 or Mike Feinberg, HAC, 202-842-8600.

CFPB AMENDS SOME MORTGAGE REGULATIONS INCLUDING RURAL AND UNDERSERVED EXEMPTION. On October 1 a final rule from the Consumer Financial Protection Bureau will be published in the Federal Register making some changes to a proposed rule published in June (see HAC News, 7/3/13).

NONMETRO POVERTY INCREASED IN 2012 WHILE NATIONAL RATE REMAINED THE SAME. A HAC analysis of new Census Bureau data shows the official poverty rate in nonmetropolitan areas was 17.7%, up from 17.0% in 2011 and nearly 3 percentage points higher than the national level. Overall, 8.5 million nonmetro residents had incomes below the poverty line in 2012, a statistically significant increase of more than 400,000 persons from the 2011 level. Details are published by HAC and the Daily Yonder.

LOW-POWER FM RADIO OPPORTUNITIES OFFERED IN OCTOBER. The Federal Communications Commission offers a rare opportunity for nonprofits, tribes, and local governments to apply between October 15 and October 29 for licenses for non-commercial low-power FM radio stations. FCC will hold a webinar for potential applicants on October 3. Contact FCC staff, 202-418-2700.

HUD OFFERS WEBSITE AND EMAIL LIST FOR NATIVE AMERICAN HOUSING STUDY. A congressionally mandated study of the housing needs of Native Americans, Alaska Natives, and Native

Hawaiians is underway and the final report is expected in December 2014. Survey instruments and other information are posted at http://www.huduser.org/portal/native_american_assessment/home.html, where one can also sign up for email updates.

HAC REPORT DESCRIBES COLONIAS. *Housing in the Border Colonias* details the social, economic, and housing characteristics of the colonias region on the U.S. side of the U.S.-Mexico border. Most residents are of Mexican heritage. Poor housing conditions are common in the colonias with an old, deteriorating housing stock, combined with newer units that do not meet building codes. To order a printed copy, contact Dan Stern, HAC, 202-842-8600.

**BETWEEN 2000 AND 2010, MORE THAN ONE-THIRD OF U.S. COUNTIES LOST POPULATION.
HOW HAS YOUR COMMUNITY CHANGED?** Find out at HAC's Rural Data Portal,
www.ruraldataportal.org.

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