



Federal funding extended to December 20.

The second short-term [continuing resolution](#) for fiscal year 2020 keeps the federal government open with FY19 funding levels through December 20. Congress may pass the 12 appropriations measures for FY20 by then. If members cannot agree, however, another CR is likely.

Community Development Block Grants offered for Indian Tribes and Alaska Native Villages.

Tribes, Alaska Native villages and tribal organizations are eligible to [apply](#) by February 3 for the [Indian CDBG](#) program. Funds from fiscal years 2019 and 2020 will be awarded in this grant cycle. For more information, contact ONAP-ICDBG@hud.gov.

USDA proposes changes for direct homeownership loans and grants.

[Comments](#) are due January 24 on a [proposed rule](#) intended to increase the flexibility of the Section 502 direct and Section 504 programs and improve borrower access. The proposal would remove various program restrictions and increase alignment with provisions in the Section 502 guaranteed loan program. Some of the more significant changes remove limitations in the Section 504 program, increasing the program loan and grant limits. For more information, contact [Andrea Birmingham](#), RD, 202-720-1489.

CRA reform proposal expected this week.

The [Federal Deposit Insurance Corporation](#) and the [Office of the Comptroller of the Currency](#) are expected to release possible changes to their Community Reinvestment Act rules on December 12 and 13. The third federal bank regulator, the [Federal Reserve Board](#), will make a separate proposal in the future. The regulators are likely to suggest ways to make banks' CRA tests more quantifiable and to provide CRA credit for activities beyond the physical locations of their branches. Public comments on the FDIC/OCC proposed rule will probably be due in mid-February.

Proposed new director of homelessness council has criticized "housing first" and food programs.

News outlets including [Politico](#) are reporting that Robert Marbut will become executive director of the [U.S. Interagency Council on Homelessness](#) if confirmed by the council at a December 10 meeting. Obama appointee Matthew Doherty left the position in November. Marbut has not supported provision of housing as the first step in addressing homelessness and has recommended "24/7 programming" rather than feeding homeless people.

House advances bill to help tribes combat homelessness.

[Legislation](#) recently passed by the House of Representatives would make tribes and tribally designated housing authorities eligible to access homeless assistance grants through state or local Continuums of Care. The Tribal Access to Homeless Assistance Act ([H.R. 4029](#)) must next advance through the Senate.

Disaster recovery bill passes House.

[H.R. 3702](#), the Reforming Disaster Recovery Act, was approved by the House on November 18. The bill's [provisions](#) would help target Community Development Block Grant-Disaster Recovery grants to survivors with the greatest needs, ensure greater data transparency and oversight, protect civil rights and fair housing, and encourage mitigation and resiliency. A companion measure, [S. 2301](#), has been introduced in the Senate.

House committee approves farmworker and rental preservation bill.

On November 21 the House Judiciary Committee passed the Farm Workforce Modernization Act ([H.R. 5038](#)), which includes [provisions](#) relating to farmworkers and rural rental housing preservation. The bill is scheduled for consideration by the full House of Representatives on December 11 or 12.

HUD requests comments on regulatory barriers.

As required by President Trump's June [Executive Order](#) establishing a White House Council on Eliminating Regulatory Barriers to Affordable Housing, HUD [seeks public comment](#) by January 21 on federal, state, local and tribal laws, regulations, land use requirements and administrative practices that artificially raise the costs of affordable housing development and contribute to shortages in housing supply. For more information, contact Pamela Blumenthal, HUD, 202-402-7012.

FCC to establish fund for 5G service in rural areas.

The Federal Communications Commission will create a [5G Fund](#) to make up to \$9 billion available to carriers to deploy advanced 5G mobile wireless services in rural America, targeting hard-to-serve areas with sparse populations or rugged terrain. The FCC's announcement did not say when the funds will be available.

Recent publications and media of interest

- [Pop Quiz with David Lipsetz](#), an interview with Affordable Housing Finance, features HAC's CEO discussing his career in affordable housing and what he wishes people knew about rural people and places. "It's inspiring to me that people are finally recognizing the truth that many of us having been telling for years," said Lipsetz. "Addressing affordable housing solves many of the root causes of inequality and poverty."
- [Broadband USDA Funding](#) is a searchable database for federal funding related to broadband provision, posted by the Commerce Department but covering all federal agencies. The search can be tailored in several ways, including to identify rural-specific programs.
- [Food Security Starts with Affordable Housing for Farmworkers](#) describes housing as "a critical tool for recruitment and retention of both domestic and immigrant [farm]workers." This Urban Land Institute article describes several examples of successful farmworker housing developments.
- [Increasing Access to Affordable Housing in Indian Country](#), an article for Shelterforce by Patrice Kunesh at the Center for Indian Country Development at the Federal Reserve Bank of Minneapolis, highlights the unique challenges of homeownership on Native lands and offers some solutions.
- [Perspectives from Main Street: Bank Branch Access in Rural Communities](#) reports that when bank branches close, rural consumers and small businesses are left with generally more costly and less convenient alternatives. Published by the Federal Reserve Board, the study includes information gathered at listening sessions across the country.
- [Rural Development Hubs: Strengthening Rural America's Innovation Infrastructure](#), a new report released November 18 by the Aspen Institute Community Strategies Group, examines intermediaries' role in building wealth, increasing capacity and creating opportunity in regions. The research describes what sets rural development hubs apart, obstacles that regional developers may face and strategies of effective prosperity-building.

SAVE THE DATE FOR HAC'S 2020 RURAL HOUSING CONFERENCE!

The [conference](#) will be held in Washington, DC on December 2-4, 2020 with pre-conference meetings on December 1. The HAC News will announce more details, including registration, as they become available.

HAC offers Section 502 packaging training for nonprofits, March 10-12 in Virginia.

[This three-day advanced course](#) trains experienced participants to assist potential borrowers and work with RD staff, other nonprofits and regional intermediaries to deliver successful Section 502 loan packages. The training will be held in Glen Allen, VA on March 10-12, 2020. For more information, contact [HAC staff](#), 404-892-4824.

Need capital for your affordable housing project?

HAC's [loan funds](#) provide low interest rate loans to support single- and multifamily affordable housing projects for low-income rural residents throughout the U.S. and territories. Capital is available for all types of affordable and mixed-income housing projects, including preservation, farmworker, senior and veteran housing. HAC loan funds can be used for pre-development, site acquisition, site development and construction/rehabilitation. Contact HAC's loan fund staff at hacloanfund@ruralhome.org, 202-842-8600.

Please note: HAC is not able to offer loans to individuals or families. Borrowers must be nonprofit or for-profit organizations or government entities (including tribes).