HAC News information on rural low-income housing issues

March 18, 2009 Vol. 38, No. 6



TONSAGER NOMINATED TO HEAD RURAL DEVELOPMENT. President Obama has announced he will appoint Dallas P. Tonsager to be USDA's Under Secretary for Rural Development. Tonsager served as South Dakota state RD director in the Clinton Administration. For details, visit http://www.rurdev.usda.gov/.

SENATORS RELEASE RURAL AGENDA. Sen. Blanche Lincoln (D-Arkansas), Chair of Rural Outreach for the Senate Democratic Caucus, recently unveiled a rural outreach website and an agenda at http://www.democrats.senate.gov/rural/.

RBOG GRANTS COMPETITION OPEN. Contact RD state offices for Rural Business Opportunity Grant program application information. Deadline is March 31. See *Federal Register*, 3/12/09 or http://www.grants.gov.

CENSUS SEEKS INPUT ON PROVIDING BETTER DATA FOR SMALL AREAS. The Census Bureau requests comments by April 20 on its plans to provide American Community Survey data estimates for five-year periods, which would include small area data. See *Federal Register*, 3/06/09 or http://www.census.gov/acs. Contact Susan Schechter, Census, 301-763-8950, Susan. Schechter. Bortner@census.gov.

COMMENTS SOUGHT ON SUSPENDING NEW H-2A FARMWORKER RULES. The Department of Labor is considering suspending its new rules on certifying H-2A workers and enforcing employers' contractual obligations. The previous rules would be reinstated temporarily. Comments on the proposed suspension are due March 27. See *Federal Register*, 3/17/09 or http://www.regulations.gov. Contact William Carlson, DOL, 202-693-3010.

CAPITAL MAGNET FUND COMMENTS REQUESTED. Comments are due May 5 regarding the CDFI Fund's design, implementation, and administration of the Capital Magnet Fund created by the Housing and Economic Recovery Act of 2008. See *Federal Register*, 3/6/09 or http://www.cdfifundgov. Contact cdfihelp@cdfi.treas.gov.

NEW DEADLINES SET FOR OMB REVIEW AND RD GUARANTEED LOAN PLATFORM. ♦ Comments on improving OMB's regulatory review process (see *HAC News*, 3/4/09) are now due March 31. See *Federal Register*, 3/17/09. Contact Mabel Echols, OMB, 202-395-6880. ♦ USDA's unified platform for some guaranteed loans (not including housing; see *HAC News*, 1/7/09) will be effective on June 1. See *Federal Register*, 3/6/09. Contact Michael Foore, RD, Michael.Foore@wdc.usda.gov, 202-690-4730.

Q&A DESCRIBES HUD VA VETERANS VOUCHERS. A chart explaining the HUD VA Supportive Housing (HUD-VASH) program is at http://www.hudhre.info/documents/HUD_VASH_QA.pdf

HUD WARNS OF DECEPTIVE WEBSITE. HUD warns that http://bailout.hud-gov.us is a "bogus and deceptive website" that mimics government sites and asks for personal information from people looking for help to avoid foreclosure. Real government sites on the subject are http://www.financialstability.gov/makinghomeaffordable and http://www.hud.gov/recovery.

FANNIE MAE STREAMLINES LOAN LOOKUP SITE FOR BORROWERS. A homeowner can now determine whether Fannie Mae owns his/her mortgage by entering the street address at http://loanlookup.fanniemae.com/loanlookup. Freddie Mac's lookup at https://www3.freddiemac.com/corporate requires additional information including a Social Security Number.

STATE FORECLOSURE LAWS STUDIED. The National Consumer Law Center reports that many state laws do not adequately protect homeowners facing foreclosure. *Foreclosing a Dream: State Laws Deprive Homeowners of Basic Protections* is free at http://www.consumerlaw.org/issues/foreclosure/PR_report.shtml.

GUIDES HELP IMPROVE MANUFACTURED HOUSING OWNERSHIP. Available free at http://www.cfed.org/go/mhtoolkit, *Titling Homes as Real Property* assesses the benefits of converting from personal to real property and gives information on strong policies that help. *Promoting Resident Ownership of Communities* has been updated to include new state legislation.

USDA RD SPENDING IN FY 2008 CONSISTENT WITH RECENT PAST, HAC FINDS. HAC's annual review of rural housing program activities shows that Section 502 guaranteed borrowers had much higher incomes than direct borrowers, 43% of direct Section 502 loans went to very low-income borrowers, and Section 515 financed 805 new units while mortgages on 1,877 were prepaid. RD's mortgage foreclosure rates rose but remain lower than in comparable portfolios such as FHA. The report is free at http://www.ruralhome.org/rhs/08report/index.php.

SURVEY ON RURAL USE OF NEIGHBORHOOD STABILIZATION PROGRAM. HAC is interested in knowing how rural organizations are using NSP funds to address foreclosure issues. If you have a project, please take a few minutes to share your experiences by participating in the brief survey posted at http://www.ruralhome.org.