



RURAL DEFINITION GRANDFATHERING PROVISION INCLUDED IN SENATE FARM BILL. This week the Senate is considering [S. 954](#), which includes an extension of current area eligibility for USDA housing programs through the 2020 Census and raises the population limit of grandfathered places to 35,000. Communities up to 50,000 would become eligible for non-housing programs. [H.R. 1947](#), the Farm Bill passed by the House Agriculture Committee on May 15, does not address these issues.

SECTION 538 MULTIFAMILY LOAN GUARANTEES AVAILABLE. Loans must be for new construction or acquisition and rehab of affordable rural rental housing. Approved applications from prior years will be funded first. Lenders may submit NOFA responses through December 31. Conditional commitments will be issued before September 30 until FY13 funds are expended. The NOFA will be published in the [Federal Register](#) on May 23 and on [RD's site](#). Contact a [USDA RD state office](#) or [Tammy Daniels, RD](#), 202-720-0021.

USDA WORKING TO COVER RENTAL ASSISTANCE SHORTFALL. USDA RD is taking steps to avoid displacing an estimated 15,000 tenants from 500-600 properties because of the anticipated gap in FY13 Section 521 RA funding (see [HAC News](#), 5/1/13). An [Unnumbered Letter issued May 1](#) requires all RA transfers to be approved by the national office rather than state offices. Contact [Stephanie White, RD](#), 202-720-1615. RD will also use special servicing actions to enable owners to cover costs with reserve funds, defer mortgage payments temporarily, and the like, and will train employees over a four-week period starting in late May so that actions will be consistent nationwide.

RURAL HOUSING STABILITY ASSISTANCE PROGRAM COMMENT DEADLINE EXTENDED. [Comments](#) are now [due July 1](#) on the [RHSP proposed regulation](#) published March 27, 2013 (see [HAC News](#), 4/3/13). Comments on the definition of chronically homeless are still due May 28. Contact [Ann Marie Oliva, HUD](#), 202-708-4300.

CFPB CONFIRMS ITS DEFINITION OF RURAL. [Amendments issued on May 23, 2013](#) clarify how rural and underserved areas will be identified for Consumer Financial Protection Bureau mortgage-related regulations. The rural designation relies on the USDA Economic Research Service's Urban Influence Codes. CFPB has posted a [final list of rural and underserved counties](#) for June-December, 2013. Contact [Whitney Patross, CFPB](#), 202-435-7700.

HUD PUBLISHES ANNUAL ADJUSTMENT FACTORS. [FY13 AAFs](#) are used to change rents on Section 8 contract anniversaries. Contact [Michael S. Dennis, HUD](#), 202-708-1380.

HIGH HOMEOWNERSHIP RATES LEAD TO HIGHER UNEMPLOYMENT, RESEARCH FINDS. A working paper published by the [Peterson Institute for International Economics](#) reports that states with increases in homeownership experience increases in unemployment as much as five years later. The authors write that owners are not disproportionately unemployed, but the housing market can produce negative externalities upon the labor market. Ownership leads to less labor mobility, greater commuting times, and – perhaps because of NIMBY reactions or zoning restrictions – fewer new businesses. [Does High Home-Ownership Impair the Labor Market?](#) and a related [New York Times op-ed](#) are available online.

PEOPLE WITH DISABILITIES RECEIVING SSI CAN'T AFFORD HOUSING. [Priced Out in 2012](#), a study by the Technical Assistance Collaborative and the Consortium for Citizens with Disabilities Housing Task Force, shows the national average rent for a modestly priced one-bedroom apartment is higher than the Supplemental Security Income payment of a person with a disability. [TAC's website](#) offers data by metro areas and statewide nonmetro areas.

HUD INVITES TRIBES/TDHES TO PARTICIPATE IN ONLINE HOUSING NEEDS SURVEY. As part of its study of housing needs for Native Americans, Alaska Natives, and Native Hawaiians, HUD is conducting an invitation-only online survey of some tribes and Tribally Designated Housing Entities (researchers are visiting others). Lists of invitees, information about the entire study, and more are [posted online](#). Contact [Jennifer Stoloff, HUD](#).

REGISTER NOW FOR TRAINING ON SECTION 502 LOAN PACKAGING. Join HAC June 18-20 in Knoxville, TN for “[Section 502 Packaging Training for Nonprofit Developers](#)” and learn how to assist potential borrowers and work in partnership with RD staff, other nonprofits, and regional intermediaries to deliver successful Section 502 loan packages. This course is intended for and specifically framed for those experienced in utilizing Section 502 and/or other affordable housing mortgage products. Contact [Shonterria Charleston](#), HAC, 404-892-4824 ext. 27.

HAC TO OFFER TRAINING ON SENIOR AND VETERAN HOUSING. “Housing Seniors and Veterans in Rural America: Preservation, Development, and Services” will be held in Council Bluffs, IA on August 28-29. Details will be announced on [HAC's website](#) and in the *HAC News* and emailed to the Rural Senior Housing and Rural Veterans Housing stakeholder lists. To become a stakeholder in either initiative, contact [Janice Clark](#), HAC.

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