



**CONGRESS RETURNS, CR EXPECTED.** The House and Senate are back in session, with numerous housing and other issues pending. While a small number of appropriations bills may pass before FY11 begins on October 1, most programs will be funded under a continuing resolution, at least temporarily.

**RD NOW PROCESSING APPLICATIONS FOR SECTION 502 GUARANTEED LOANS.** A notice to lenders participating in the program explains that RD has implemented an interim adjustment to its computer system that accommodates recently enacted fee changes (see *HAC News*, 8/18/10). RD is first processing conditional commitments issued since May. The notice is available at <http://www.ruralhome.org>. For more information, contact an RD office.

**BRYAN HOOPER BECOMES RD DEPUTY ADMINISTRATOR FOR MULTI-FAMILY HOUSING.** Hooper directed the Small Business Administration's Office of Credit Risk Management from 2006 until August 2010, and previously spent 16 years at the Government National Mortgage Association (Ginnie Mae).

**HUD DESIGNATES DIFFICULT DEVELOPMENT AREAS FOR LOW INCOME HOUSING TAX CREDIT.** October 2009 designations of Qualified Census Tracts remain in effect. Visit [www.huduser.org/portal/datasets/qct.html](http://www.huduser.org/portal/datasets/qct.html). Contact Michael K. Hollar, HUD, 202-402-5878, [michael.k.hollar@hud.gov](mailto:michael.k.hollar@hud.gov).

**RD NOTICE ADDRESSES LEAD-BASED PAINT REGS COMPLIANCE.** Administrative Notice 4537 provides guidance for all USDA housing and community development programs regarding HUD's and EPA's regulations on leadbased paint. Obtain AN 4537 at [www.rurdev.usda.gov/SupportDocuments/an4537.pdf](http://www.rurdev.usda.gov/SupportDocuments/an4537.pdf) or from an RD office.

**GUIDANCE OFFERED ON SECTION 502 DIRECT LOAN INTEREST RATES.** An Unnumbered Letter dated September 8, 2010 says some active loans have rates either higher or lower than the authorized rate. Obtain the letter at <http://www.rurdev.usda.gov/SupportDocuments/ulseptember10.pdf> or from an RD office. Contact Migdaliz Bernier, RD, 202-690-3833, [migdaliz.bernier@wdc.usda.gov](mailto:migdaliz.bernier@wdc.usda.gov).

**AFFORDABLE HOUSING GOALS FINALIZED FOR FANNIE MAE AND FREDDIE MAC.** The goals refer to single-family and multifamily affordable housing. Rural housing, along with manufactured housing and rental housing preservation, will be covered in separate "duty to serve" regulations (see *HAC News*, 3/5/10 and 6/9/10). See *Federal Register*, 9/14/10, or <http://www.fhfa.gov>. Contact Nelson Hernandez, FHFA, 202-408-2819.

**NEW MANUAL COVERS RIGHTS OF RD HOMEOWNERS AND APPLICANTS.** *RD Homeownership Programs: Owners' and Purchasers' Rights* is a detailed guide to the Section 502 direct and guaranteed programs and the Section 504 loan and grant programs. Intended for advocates helping RD clients, it addresses foreclosure avoidance mechanisms, available subsidies, the RD appeals process, and more. Electronic or hard copies are available for \$39 from the National Housing Law Project, <http://www.nhlp.org>.

**HOUSING FOR REENTERING PRISONERS DESCRIBED.** *Reentry Housing Options: The Policymaker's Guide*, published by the Council of State Governments, offers an overview of options and provides three case studies. Visit [http://reentrypolicy.org/jc\\_publications/reentry-housing-options](http://reentrypolicy.org/jc_publications/reentry-housing-options).

**REPORT EXAMINES TRENDS IN DATA ON ELDERLY.** *New Realities of an Older America: Challenges, Changes and Questions* from the Stanford Center on Longevity notes, among other findings, that "In 1970, the numbers of older households in central cities, suburbs and non-metropolitan areas were roughly equal . . . Today, there are over 10 million older households in suburbs, compared to 6.5 million in non-metropolitan areas and 6 million in central cities" (page 33). The report is available at <http://longevity.stanford.edu/node/1020>.

**STATES USE ARRA FUNDS TO RETROFIT MULTIFAMILY HOUSING.** A fact sheet from the National Housing Trust and Enterprise describes how some states are using the Department of Energy's State Energy Program for energy efficiency upgrades in multifamily housing. Visit <http://www.nhtinc.org>.

**FORECLOSURES IMPACT HEALTH.** Data from urban Alameda County, Calif. show that individual and community health can be affected. *Rebuilding Neighborhoods, Restoring Health*, by the Alameda County Public Health Department and Causa Justa :: Just Cause, is available at <http://www.acphd.org>.

**WEBSITE OFFERS HMDA DATA HELP.** New York Law School's Economic Justice Project has released an online tool for analyzing data on lending in metro areas made public under the Home Mortgage Disclosure Act. The site does not generate data itself; it provides instructions for finding, extracting, and using data from other sources. Visit <http://hmdanalysis.nyls.edu>. Contact EJP, 212-431-2180, [rmarsico@nyls.edu](mailto:rmarsico@nyls.edu).

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