



HAC News APRIL IS FAIR HOUSING MONTH.

HUD ISSUES GUIDANCE ON FAIR HOUSING FOR THOSE WITH CRIMINAL RECORDS. HUD's Office of General Counsel explains that the Fair Housing Act bans discrimination based on criminal history. Contact a HUD local office.

NEW FEDERAL RULE PROTECTS RELIGIOUS LIBERTIES OF BENEFICIARIES AND PROVIDERS. USDA, HUD, VA, and other agencies published a joint regulation to implement Executive Order 13559. Beneficiaries receiving federal social service programs' aid through faith-based organizations cannot be discriminated against based on religion and may request an alternative provider. Agencies' funding decisions must be based solely on merit, without regard to an organization's religious affiliation or lack thereof. Contact Norah Deluhery, USDA, 202-720-2032; Paula Lincoln, HUD, 202-708-2404; Stephen B. Dillard, VA, 202-461-7689.

CFPB PROPOSES TO EXPAND PROVISIONS FOR SMALL RURAL LENDERS. An interim final rule expands the identification of small rural creditors that are eligible to originate balloon-payment qualified mortgages and that are exempt from the requirement to establish escrow accounts for higher-priced mortgages. Comments are due April 25. Contact Carl Owens, CFPB, 202-435-7700.

FY16 INCOME LIMITS RELEASED. The median family incomes and income limits are used by HUD, USDA, and other agencies.

SECTION 538 LOAN GUARANTEES AVAILABLE. Commitments will be made first to approved and complete applications from prior years' notices, then to approved applicants applying under this notice through December 31, 2017. Contact a USDA RD state office.

ROSS FUNDS OFFERED. Nonprofits, PHAs, and tribal entities are eligible for HUD's Resident Opportunity and Self-Sufficiency Program, which enables them to hire service coordinators to assess residents' needs and link them to supportive services. Deadline is May 16. Contact Dina.Lehmann-Kim@hud.gov.

FAIR HOUSING ASSESSMENT TOOL FOR PHAS RELEASED. Comments are due May 23 on the tool for PHAs to plan fair housing compliance (see HAC News, 3/18/16). Contact Dustin Parks, HUD, 202-708-1112.

MEDICAID CAN PROVIDE SUPPORTIVE HOUSING SERVICES, ISSUE BRIEF SAYS. The Technical Assistance Collaborative's Using Medicaid to Finance and Deliver Services in Supportive Housing: Challenges and Opportunities for Community Behavioral Health Organizations and Behavioral Health Authorities reports some states are finding that Medicaid can be a cost-effective resource to finance and deliver some of the flexible services and supports that people with behavioral health disorders need to succeed in settings like integrated permanent supportive housing.

HOUSING PROBLEMS CONTRIBUTE TO HIGHER HEALTH CARE SPENDING, RESEARCHERS REPORT. "Housing as a Health Care Investment," by the National Housing Conference and Children's HealthWatch, says homelessness and unstable or unaffordable housing can harm the health of vulnerable infants and young children and contribute to higher health care spending. It includes policy recommendations.

U.S. LACKS 7.2 MILLION RENTS FOR EXTREMELY LOW-INCOME RENTERS. The Gap: The Affordable Housing Gap Analysis, 2016, published by the National Low Income Housing Coalition, documents a shortage of 7.2 million affordable and available rental units for the nation's 10.4 million extremely low-income

renter households, those with incomes at or below 30% of their area median. Three-quarters of ELI renters are severely cost-burdened, spending more than half their income on rent and utilities. The report provides data at the national, state, and metro area levels.

USDA SPENDING IN FY15 EMPHASIZED GUARANTEES, CELEBRATED SELF-HELP.

HAC's annual *USDA Rural Housing Program Funding Activity Year End Report* includes detailed data for each program and each state. The Section 502 program guaranteed 134,000 loans and made 7,000 direct loans. Over 800 self-help loans were made, and USDA celebrated the program's 50th anniversary and 50,000th house. More than 8,600 rental units were repaired or rehabilitated with multifamily program funds, and 2,187 new units were built. Demand for Section 542 preservation vouchers rose to 4,400 units representing \$15.6 million, with half those funds coming from the Multifamily Preservation and Revitalization program.

HAC PRESENTS THIRD CRA WEBINAR. "CRA in Rural America Part III: Investments in Rural Communities," set for April 13 at 2:00 Eastern time, will provide an evaluation of lenders that consistently earn outstanding CRA ratings. To register [click here](#). Contact [Shonterria Charleston](#), HAC, 404-892-4824. Materials from the first two CRA webinars are posted [here](#).

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