



Members of Congress see housing as infrastructure, bill proposes added rural housing funding.

As a [HAC blog post](#) notes, House Speaker Nancy Pelosi and Senate Minority Leader Chuck Schumer have included housing among infrastructure needs they hope to address. On April 30 the House Financial Services Committee held a hearing titled [“Housing in America: Assessing the Infrastructure Needs of America’s Housing Stock.”](#) A draft bill from committee chair Rep. Maxine Waters (D-CA), the [Housing is Infrastructure Act](#), would authorize \$1 billion for USDA’s Multifamily Preservation and Revitalization Demonstration program and \$100 million for Section 504 home repair loans and grants, as well as \$1 billion for Native American housing block grants and significant sums for the Public Housing Capital Fund, the National Housing Trust Fund and CDBG. Even if the bill were to become law, the funds would have to be appropriated separately.

IRS issues second proposed rule on Opportunity Zones.

[This proposal](#) supplements one published in the *Federal Register* on [October 29, 2018](#). It also revises and clarifies parts of the earlier document. The IRS is still considering the comments submitted on the 2018 publication. Comments on the new release are due July 1. A public hearing will be held in Lanham, MD on July 9. For more information, contact Erika C. Reigle, IRS, 202-317-7006. Separately, the Treasury Department [requests](#) comments on what information it should collect to determine the effectiveness of investment in Opportunity Zones. [Comments](#) are due May 31. For more information, contact Craig Johnson, Treasury, 202-622-2000.

More special authorizations set for Section 502 direct mortgages.

USDA has [waived requirements](#) in addition to those [announced earlier](#). To help use all Section 502 direct loan funds before the end of the fiscal year on September 30, purchases of existing Section 502 properties can be processed as new loans and USDA will accept appraisals obtained by self-help grantees as well as from certified loan application packagers and intermediaries. For more information, contact an [RD office](#).

FY19 median incomes and income limits released.

HUD has [published](#) the fiscal year 2019 estimated median family incomes and income limits that are used for numerous housing programs.

New exemptions for mortgage data reporting proposed.

The Consumer Financial Protection Bureau is [proposing](#) to ease Home Mortgage Disclosure Act reporting requirements by increasing the threshold for mortgage reporting. Many smaller lenders and credit unions would not have to report their lending activities at all. HAC is currently analyzing the potential for reduced mortgage reporting and will make that information available soon. Comments will be due to the CFPB 30 days after the [proposal](#) is officially published in the *Federal Register*. Responses to a [request for comments](#) on data points will be due 60 days after publication.

Administration to propose evicting undocumented immigrants from HUD-assisted housing.

Persons without legal status in the U.S. are currently ineligible for HUD aid but families whose members have different immigration statuses can receive pro-rated assistance. [Reportedly](#) the department will propose a new regulation to evict those families, though its text has not been made public. A comment period will begin when the proposal is officially published in the *Federal Register*.

HUD adds, then postpones, restrictions on downpayment aid.

The Federal Housing Administration issued a [notice](#) on April 18 requiring government entities that provide downpayment assistance for those receiving FHA mortgages to document their governmental authority to provide the aid. The requirements were intended to be effective immediately, but were [postponed](#) until July 23 after the Cedar Band of Paiutes and its mortgage agency [filed suit](#) claiming the new requirements constituted discrimination because they effectively outlawed its downpayment assistance.

Use this mobile app to contribute data on rural broadband.

The [National Association of Counties](#) has partnered with [LIISC](#) and [RCAP](#) to develop a [mobile app](#) designed to identify areas with low or no broadband connectivity. No personal information is collected through the app, but with the tap of a button you can test your broadband speed anywhere and the reading will be added to NACo's data set. At the end of this year, the data will be analyzed and conclusions released on what broadband connectivity really looks like in rural places. This effort is intended to help ensure adequate funding for broadband infrastructure is provided across the country, and to add some rural data to the debate over electronic Census submissions. HAC encourages our rural friends and partners to download the app and test the connectivity in your communities.

RuralSTAT.

In 2017, half of all manufactured home loans were to rural and small town borrowers. For more information on mortgage lending for your community, visit HAC's [Rural Data Portal](#).

New site now available to access Census Bureau data.

When [data.census.gov](#) is officially launched in July, it will become the primary way to access Census Bureau data. American FactFinder will be retired in June. The Census Bureau has posted a [webinar](#) to help with the transition between sites.

Consumer Financial Protection Bureau to sunset HMDA data tool.

The CFPB plans to shut down its [HMDA Explorer tool](#), which provides public access to data collected under the Home Mortgage Disclosure Act. While the Bureau will continue to offer loan-level data for 2007 to 2017, access for 2018 and beyond will be offered through a query tool from the [Federal Financial Institutions Examination Council](#). The [National Community Reinvestment Coalition](#) expresses concerns, based on conversations with CFPB staff, about ensuring the current level of public availability of all HMDA data.

Recent publications and media of interest

- 📖 [A Case for Rural Broadband: Insights on Rural Broadband Infrastructure and Next Generation Precision Agriculture Technologies](#), issued by USDA, quantifies the economic benefit of broadband and agriculture technologies.
- 📖 [The Many Environments of Creative Placemaking](#), the final post in an ArtPlace America series on "Asking Tough Questions About Creative Placemaking," highlights rural creative placemaking, the important elements of a rural-urban exchange and the unbuilt environment.
- 📖 [The Rural Energy Efficiency Series](#), a set of factsheets from the American Council for an Energy-Efficient Economy, includes one on [reducing upfront costs](#) for residential and business energy efficiency projects in rural places.
- 📖 [Still Searching for Solutions: Adapting to Farm Worker Scarcity Survey 2019](#) reports on a survey conducted by the California Farm Bureau Federation and the University of California, Davis, which found 56% of responding farmers were unable to hire all the employees they needed. They took a variety of actions as a result, ranging from 86% raising wages to 6% enrolling in the H-2A visa program.
- 📖 [What Presidential Candidates are Saying About Affordable Housing](#), from the National Low Income Housing Coalition, compiles video clips of several Democratic candidates for president.

New Chief of Staff named at Rural Housing Service.

[Justin Domer](#), recently appointed at RHS, previously ran a family business specializing in residential and water infrastructure services and has worked for former Florida Governor Rick Scott. Curtis Anderson, who had served as RHS Chief of Staff, has moved to the same position at RUS.

**** New ** HAC Section 502 packaging training for nonprofits in Nashville announced.**

[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 June 19-20. 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).