



Housing Assistance Council
HAC News

CONTINUING RESOLUTION ANTICIPATED FOR FEDERAL FUNDING. Congress is back in session this week and is expected to pass a short-term Continuing Resolution to begin FY14 on October 1. USDA rural housing and HUD programs will be continued at 2013 spending levels for the term of the CR, and could be further extended for the balance of 2014. This CR, like previous CRs in 2013, is likely to extend USDA's current rural definition for all communities currently eligible for RD housing programs.

USDA TEMPORARILY SPEEDS PROCESSING OF APPLICATIONS FOR SECTION 502 DIRECT LOANS. To help obligate funds by the end of FY13 on September 30, a letter informs RD State Directors that loans may be approved and obligated subject to receipt of appraisals. Also, 502 direct loans for purchasers of homes with existing 502 direct loans will be treated as initial loans that will pay off the existing loans. Contact an RD office.

NEW HOUSING COUNSELING CERTIFICATION REQUIREMENTS PROPOSED. Implementing provisions of the Dodd-Frank Act, HUD suggests changes including creation of a system to certify individual counselors as well as counseling agencies. The proposal will be in the September 13 Federal Register and at <http://www.regulations.gov>, with comments due in 60 days. Contact Ruth Román, HUD, 202-708-0317.

RCDI NOFA CONTACT INFORMATION CORRECTED. RD's August 14 funding notice for the Rural Community Development Initiative included errors in the addresses and phone numbers for RD state offices. A Federal Register notice to be published September 13 will make corrections. The deadline remains November 12.

HUD CHANGES HECM, REQUESTS COMMENTS ON FINANCIAL ASSESSMENTS. On September 3, 2013, Mortgagee Letter 2013-27 announced changes to the Home Equity Conversion Mortgage program. HUD seeks comments by October 5, 2013 on requirements for financial assessments, which evaluate borrowers' ability to comply with mortgage requirements. Other new requirements will take effect September 30, 2013. Contact Karin Hill, HUD, 202-708-4308.

COMMENTS SOUGHT ON INCREASING FEES FOR HUD SECTION 184 GUARANTEED LOANS. HUD has written to tribal leaders requesting their feedback on increasing borrower fees to 1.5% of the loan amount from the current 1%. The higher amount would supplement congressional appropriations which, the letter says, will not be sufficient to meet program demand. Contact HUD staff, Section184Consultation@hud.gov.

POOR HOUSING QUALITY TIED TO CHILDREN'S PROBLEMS. A research brief published by the John D. and Catherine T. MacArthur Foundation reports on a six-year study that examined how five housing characteristics – quality, stability, affordability, ownership, and receiving a subsidy – impacted education, emotional problems, and behavioral problems. Poor housing quality was the most consistent and strongest predictor of emotional and behavioral problems, and was also related to school performance for adolescents. “Cumulative residential instability” was also highly relevant. “Poor Housing Quality is Tied to Children's Emotional and Behavioral Problems” concludes that housing assistance programs are important and suggests stronger local housing codes and enforcement could help as well.

AFRICAN-AMERICAN HOUSING AND WEALTH STUDIED. The State of Housing in Black America 2013, published by the National Association of Real Estate Brokers, reports that black homeownership rates began to decline before the recession began in 2007, and the recession resulted in significant loss of wealth. Recommendations include redesigning the housing finance system with a focus on borrowers, ensuring adequate credit for rental housing development, and establishing a housing and community infrastructure bank.

HAC LAUNCHES EXPANDED, UPDATED RURAL DATA PORTAL AND SCHEDULES WEBINAR. The portal, online at www.ruraldataportal.org, is an easy-to-use resource with over 350 data indicators providing

essential information on the social, economic, and housing characteristics of communities in the U.S. – including not only rural places, but the nation, states, and suburban and urban areas also. Most of the information comes from HAC tabulations of the 2010 Census, the American Community Survey, and Home Mortgage Disclosure Act data. [Join HAC for a webinar](#) overview on Wednesday, September 18.

10,000 FRIENDS OF RURAL AMERICA SEEKS TO IMPROVE ATTENTION AND RESPECT. The movement, sponsored by a coalition of 25 rural nonprofits and supporters, including HAC, is designed to mobilize individuals and organizations willing to speak up for the real Rural America. To learn more and join, visit [10000friends .ruralamerica.org/stand_up/](http://10000friends.ruralamerica.org/stand_up/).

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