



Housing Assistance Council  
**HAC News**

**NOVEMBER IS NATIONAL NATIVE AMERICAN HERITAGE MONTH.** President Obama's proclamation also designates November 28 as Native American Heritage Day.

**CONGRESS RETURNS FOR LAME DUCK SESSION.** Both the House and Senate reconvene November 12 for a post-election session. A final FY15 spending package is on the agenda, with the current stopgap continuing resolution set to expire on December 11. Most observers are predicting a full-year continuing resolution or omnibus appropriations bill through September 30, 2015. Passage may be complicated, however, by the Obama administration's request for \$6.2 billion in emergency funds to fight Ebola. As reported in a HAC post on the Rooflines blog, some important committee positions will change in the new Congress, which takes office in January. HAC will post updates as available.

**JUDGE STRIKES DOWN HUD'S DISPARATE IMPACT RULE.** On November 3 a federal district court judge, ruling that HUD could not extend the Fair Housing Act's ban on disparate treatment to include disparate impact, vacated HUD's 2013 regulation on the subject (see HAC News, 2/20/13). During its current term the Supreme Court is expected to consider a different disparate impact case.

**CFPB AMENDS QUALIFIED MORTGAGE REGULATION, HUD ACCEPTS SOME CHANGES.** A final Consumer Financial Protection Bureau rule adopts an April proposal (see HAC News, 5/14/14), exempting some nonprofits and loans by nonprofits from some requirements and providing a way to cure some points and fees that exceed the qualified mortgage limits. Contact CFPB's Office of Regulations, 202-435-7700. CFPB's nonprofit exemptions will apply also to HUD's qualified mortgage rule, but HUD is not adopting CFPB's new points and fees cure provision, instead providing guidance to mortgagees. Contact Michael P. Nixon, HUD, 202-402-5216, ext. 3094.

**REGULATORY AGENCIES PROPOSE FLOOD INSURANCE UPDATES.** The federal agencies that oversee lenders, including credit unions, suggest changes to implement statutory requirements. Comments are due December 29. Contact Rhonda L. Daniels, Office of the Comptroller of the Currency, 202-649-5405.

**INPUT REQUESTED FOR HUD CODE CHANGES.** Proposed revisions to HUD's Manufactured Home Construction and Safety Standards are due December 31 and will be reviewed by the Manufactured Housing Consensus Committee as it develops recommendations to HUD. Contact Pamela Beck Danner, HUD, 202-708-6423.

**FARMWORKER INCOMES UNCHANGED, AVERAGING UNDER \$20,000.** A new memo from Farmworker Justice examines data from the Department of Labor's 2011-12 National Agricultural Workers Survey. One-quarter of farmworker families live in poverty but, since the survey does not include dependents outside the U.S., Farmworker Justice believes the figure should be higher. Survey responses indicated 48% of workers lack work authorization, but that figure is probably understated as well. In 2011-12, only 17% of crop workers were migrants, compared to 27% in 2007-09 and 42% in 2001-02.

**HUD RELEASES ANNUAL FAIR HOUSING REPORT.** Covering fiscal years 2012 and 2013, the report provides national and state level data on complaints filed and their disposition, as well as complaints initiated by HUD. Discrimination against persons with disabilities remains the largest category of complaints received.

**HUD REPORTS REDUCTIONS IN HOMELESSNESS.** HUD's 2014 Annual Homeless Assessment Report to Congress says homelessness has dropped by 10% since 2010, and the number of people living on the street has declined 25%. Veteran homelessness has fallen 10.5% since 2013 and 33% since 2010. Data are available for each state and each Continuum of Care, some of which did experience increases from 2013 to 2014.

**GAO RECOMMENDS CHANGES IN PROGRAM OFFERING SURPLUS FEDERAL PROPERTY FOR HOMELESS.** *Federal Real Property: More Useful Information to Providers Could Improve the Homeless Assistance Program* (GAO-14-739) addresses HUD's program that makes unused federal real property available to homeless assistance providers. Contact David J. Wise, GAO, 202-512-2834.

**HAC NEWS TAKES A BREAK.** The next issue of the *HAC News* is scheduled for the week of December 8, after the Thanksgiving holiday and the HAC Rural Housing Conference 2014. Check HAC's [website](#) for news in the meantime.

**THERE'S STILL TIME TO REGISTER FOR THE CONFERENCE!** [Register online](#) for the *HAC Rural Housing Conference 2014: Retool, Rebuild, Renew*, in Washington, DC, December 3-5 with pre-conference activities December 2. Contact HAC staff, [registration@ruralhome.org](mailto:registration@ruralhome.org).

**[Register Now for the HAC Rural Housing Conference!](#)**

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