



**NONMETRO POVERTY AND MEDIAN INCOME UNCHANGED.** On August 28 the Census Bureau released data on poverty, median income, and health insurance coverage. The national poverty rate declined from 2005 to 2006 and median household income rose, while in nonmetro areas both remained statistically unchanged. In 2006, 15.2% of nonmetro and 11.8% of metro residents were poor; nonmetro median income was \$38,293 and metro was \$50,616. These Current Population Survey data are reported in *Income, Poverty, and Health Insurance Coverage in the United States: 2006*. Also released were 2006 American Community Survey data on income and poverty for states, counties, congressional districts, and larger Native American areas. ACS housing data are scheduled for release on September 12. Visit [http://www.census.gov/Press-Release/www/releases/archives/income\\_wealth/010583.html](http://www.census.gov/Press-Release/www/releases/archives/income_wealth/010583.html). For printed reports, call Census, 1-800-923-8282.

**GRANTS AVAILABLE FOR HIGH ENERGY COST RURAL PLACES.** Utilities, nonprofits, for-profits, state and local governments, tribes, and others can apply by October 1 for grants to improve energy generation, transmission, or distribution facilities for communities with high home energy expenditures. See *Federal Register*, 8/17/07, pp. 46195-207 or <http://www.usda.gov/rus/electric/hecgp/overview.htm>. Contact Karen Larsen, RD, 202-720-9545, [energy.grants@wdc.usda.gov](mailto:energy.grants@wdc.usda.gov).

**RD ISSUES CAPITAL NEEDS ASSESSMENT GUIDANCE.** A 55-page Unnumbered Letter dated August 14, 2007 covers CNAs, required for RD-funded multifamily housing in some circumstances. Obtain the UL at <http://www.rurdev.usda.gov/regs/ul/ulaugust07.pdf> or from an RD office. Contact Carlton Jarratt, RD, 804-561-0665, [carlton.jarratt@wdc.usda.gov](mailto:carlton.jarratt@wdc.usda.gov).

**RD ADDRESSES ENVIRONMENTAL JUSTICE.** RD Administrative Notice 4297 (1940-G and 2000-P), dated June 12, 2007, states that RD will incorporate environmental justice principles through existing requirements and explains them. The AN is available at <http://www.rurdev.usda.gov/regs/an/an4297.pdf> or from RD offices. Contact Carlton L. Lewis, RD, 202-692-0097.

**NON-CITIZEN ELIGIBILITY FOR SECTION 502 GUARANTEES EXPLAINED.** AN 4302 (1980-D), dated July 31, 2007, is available at <http://www.rurdev.usda.gov/regs/an/an4302.pdf> or from RD offices.

**SMALL CITIES CDBG RULE FINAL.** HUD adopted the January 3, 2007 changes proposed for its implementation of the program in Hawaii and updates to other parts of the regulations (see *HAC News*, 1/3/07). See *Federal Register*, 8/17/07, pp. 46367-71 or <http://www.hudclips.org>. Contact Stephen Rhodeside, HUD, 202-708-1322.

**RESOURCES OFFERED FOR FORECLOSURE PREVENTION.** Following is a small sample of the many resources available. ♦ **Free credit counseling** in English or Spanish for homeowners is available at the 1-888-995-HOPE hotline provided by the Homeownership Preservation Foundation, a nonprofit funded by mortgage industry sources. ♦ **Information for homeowners, counselors, and others** is available online from HPF at <http://www.995hope.org> and <http://www.ForeclosureHelpandHope.org>, from the NeighborWorks® Center for Foreclosure Solutions at <http://www.nw.org/network/neighborworksProgs/foreclosuresolutions>, and from HUD at <http://www.hud.gov/foreclosure> or <http://www.fha.gov/foreclosure>. ♦ **To find HUD housing counselors**, call 1-800-569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm>. ♦ **National Industry Standards** for Homeownership Education and Counseling, developed by a multilateral group convened by NeighborWorks America, were released in May and are available at <http://www.homeownershipstandards.com>. Other NeighborWorks materials for counselors are available at <http://www.nw.org/network/training/homeownership/default.asp> or contact NW at 800-438-5547 or [nchec@nw.org](mailto:nchec@nw.org).

**CREDIT SCORES GENERALLY PREDICT PERFORMANCE, FED REPORTS.** A Federal Reserve Board analysis required by Congress finds that credit history scores predict credit risk; use factors that are neutral for race, ethnicity, and sex, but do tend to make scores too low for young people and recent immigrants, who have short credit histories; vary with race, as do credit outcomes; and probably have helped make credit more widely available and affordable. *Report to the Congress on Credit Scoring and its Effects on the Availability and Affordability of Credit* is free at [http://www.federalreserve.gov/pubs/reports\\_other.htm](http://www.federalreserve.gov/pubs/reports_other.htm) or from the Fed, 202-452-3245.

**WORLD POPULATION NOW MORE URBAN THAN RURAL.** U.S. scientists calculated that on May 23, 2007, for the first time in human history, the number of urban residents exceeded the rural population. The U.S. gained an urban majority in the late 1910s, although Maine, Mississippi, Vermont, and West Virginia are still majority rural. Three-fourths of the world's poorest people live in rural areas. See <http://www.physorg.com/news99066556.html>.