Deadline set for Community Reinvestment Act comments.
A long-awaited proposal to revise the Community Reinvestment Act regulations of the Federal Deposit Insurance Corporation and the Office of the Comptroller of the Currency would make changes intended to quantify the CRA scoring system that rates banks’ service to their communities and to broaden their responsibilities to include locations where they receive deposits, rather than only where their branches are located. Comments are due March 9. For more information, contact OCC’s compliance office, 202-649-5470. A separate request for information, issued by OCC only, asks for data that was not already available when the agencies were developing the proposed rule, with a March 10 deadline.

Major changes proposed for Affirmatively Furthering Fair Housing rules.
Calling the Obama Administration’s 2015 AFFH rule “overly burdensome” and “ineffective,” HUD has proposed a substantial revision. Evaluation of AFFH efforts would be based on whether fair housing claims are made within a jurisdiction and whether the area has an adequate supply of affordable housing and an adequate supply of affordable housing accessible to people with disabilities. Comments will be due 60 days after the proposal is published in the Federal Register.

Homeless Veterans Grant and Per Diem funds offered.
The Department of Veterans Affairs has funding available for nonprofits, state and local governments and tribes to provide transitional housing and/or service centers for veterans who are homeless or at risk for becoming homeless. Apply by March 2. For more information, email GPDgrants@va.gov or contact Jeffery Quarles, VA, 813-979-3570.

You know what your rural community needs…help us understand too!
To better understand the landscape of organizations doing development work in rural America, the Aspen Institute Community Strategies Group and the Housing Assistance Council are conducting a survey. The information you share will shine light on what it takes for you (practitioners) to do what you do. It will also help better tailor the work of our organizations to address current situations, concerns and opportunities.

Changes proposed for relocations caused by federally funded projects.
The Federal Highway Administration is the lead federal agency for implementation of the Uniform Relocation Act, which applies to anyone who moves or whose real estate is acquired as a result of a project receiving federal funds, including HUD and USDA housing projects. FHWA is proposing to amend its regulations. Among other changes, the proposal would implement a 2012 statute that increases relocation benefits and reduces length of occupancy requirements; HUD put those provisions into effect through a 2014 notice. Comments are due March 17. For more information, contact Arnold Feldman, FHWA, 202-366-2028.

Homeland Security to share citizenship information with Census Bureau.
The Department of Homeland Security will share records, including information that identifies individuals, with the Census Bureau. In the past it has provided Census with anonymized data only. The change is based on an Executive Order issued by President Trump in July, which states that such information may not be used “to bring immigration enforcement actions against particular individuals.”

Puerto Rico still waiting for disaster relief funds.
Puerto Rico has been approved for disaster relief after earthquakes in early January, but has not yet received substantial funds that were approved by Congress following Hurricane Maria in 2017. The statutory deadline for HUD to release the aid was September 4, 2019. Separately, on December 10, 2019, FEMA and Puerto Rico’s recovery office approved nearly $59 million in funds for recovery projects on the island including emergency protective measures and building and road repairs.

VA offers telehealth services at rural Walmarts.
VA’s distribution of health services and information through electronic media, called Accessing Telehealth through Local Area Stations (ATLAS), has been offered at American Legion and VFW posts. Now the VA has started a public-private partnership with Walmart stores to better reach the 5.6 million veterans living in rural areas. Pilot ATLAS programs are located in Walmarts in Iowa, Michigan, North Carolina and Wisconsin.

HAC seeks Senior Portfolio Manager.
The Senior Portfolio Manager provides leadership and oversight to a team that performs a range of lending activities – closing, disbursement, monitoring, servicing and asset management of single-family and multifamily housing development loans – in HAC’s Loan Fund Division, based in Washington, DC. Email a resume and brief cover letter to jobs@ruralhome.org with “Senior Portfolio Manager” in the subject line. Applications will be considered as received.

National Self-Help Housing Conference will be Feb. 4-6.
Organizations receiving self-help funds from USDA can learn and network with other grantees and USDA RD staff at this event in Albuquerque. For more information, contact Little Dixie Community Action Agency, 580-326-5165.

Housing affordability policy symposium set for Feb. 13.
Habitat for Humanity’s Cost of Home campaign, in which HAC is an affiliate, is hosting “Local Voices Informing Federal Action: A Symposium on Home Affordability” in Washington, DC on February 13. Attendees will hear from state and local practitioners and federal policy experts focusing on four policy areas: increasing the supply and preservation of affordable homes, equitably increasing access to credit, optimizing land use for affordable homes and ensuring access to and the development of communities of opportunity. For more information, email costofhome@habitat.org.

Recent publications and media of interest
- **The 2019 Annual Homeless Assessment Report to Congress** from HUD says homelessness nationwide increased by 3% from 2018 to 2019, due mostly to increases in West Coast states, including a 16% rise in California. Largely rural continuums of care accounted for 18% of all homeless people in the U.S. and 41% of those in largely rural CoCs were unsheltered.
- **Census 2020: It Takes Effort to Reach People in Rural, Remote Areas** describes the importance of the upcoming 2020 decennial census. The article focuses on Montana – a mostly rural state – and the $2 billion in federal funding the state receives, based primarily on census data. While 2020 is the first time most people can fill out the census form online, census takers will visit many remote rural areas in person where residents do not have internet access.
- **Cowboy Entrepreneurship: The Business Model to Invigorate Rural America in the Next Decade**, an article for Forbes, argues that rural America is in prime position to take advantage of the sharing economy. According to the piece, by tapping into idle assets like unused farm equipment, rural people and communities can increase their income and unlock the potential of their existing industries.
• **Debt in America: An Interactive Map** from the Urban Institute allows users to view data on various kinds of debt at the state and county level, with details for white communities and communities of color.

• **An Interactive Exploration of the Geography of Prosperity** offers an online tool to evaluate a county’s vitality based on median household income, poverty rate, unemployment rates, prime-age employment rate, life expectancy and housing vacancy rate.

• **New Index Reveals the “Hidden Innovation” of Rural America** describes research on business innovation, conducted by the Northeast Regional Center for Rural Development at Penn State. Counties with higher innovation scores also have greater employment and income growth. A map shows counties with these high scores scattered widely across the U.S.

• **People in Jail in 2019**, a study by the Vera Institute of Justice, reports that populations in local jails have been increasing over the last four years. Notably, while incarceration rates are on the decline in urban areas, they are increasing in rural jurisdictions.

ICYMI: The [Dec. 20 HAC News](#) covered federal funding for FY20; NOFAs for fair housing, aid to human trafficking victims, and African American cultural heritage; final Opportunity Zones regulations; the latest on the ERS/NIFA move; and more.

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**SAVE THE DATE FOR THE 2020 NATIONAL RURAL HOUSING CONFERENCE!**

The [conference](#) will be held in Washington, DC on December 2-4, 2020 with pre-conference meetings on December 1. The HAC News will announce more details, including registration, as they become available.

**HAC offers Section 502 packaging training for nonprofits, March 10-12 in Virginia.**

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 in Glen Allen, VA on March 10-12. 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](mailto: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).*