CASTRO CONFIRMED AS HUD SECRETARY. On July 9 by a 71-26 vote the full Senate confirmed Julián Castro to replace Shaun Donovan as Secretary of HUD. The Senate has not yet voted on Donovan’s nomination as the new OMB director. (See HAC News, 5/28/14.)

CIVIL RIGHTS ANNIVERSARY NOTED. President Obama proclaimed July 2, 2014, as the 50th Anniversary of the Civil Rights Act, which was signed into law by President Lyndon B. Johnson on July 2, 1964.

SECTION 514/516 PREAPPLICATIONS DUE SEPTEMBER 2. Section 514 loans and Section 516 grants can be used for new construction or purchase and substantial rehabilitation of rental housing for farmworkers. Section 521 Rental Assistance is available. The maximum award is $3 million. Contact a USDA RD state office.

HUD OFFERS FY14 AND FY15 HOPE VI MAIN STREET FUNDS. Governments of counties, cities, and townships with populations under 50,000 are eligible for grants to replace unused commercial space with affordable housing in historic or traditional central business districts. Deadline is August 18. Contact Lawrence Gnessin, HUD, lawrence_gnessin@hud.gov.

TREASURY AND HUD ANNOUNCE RENTAL HOUSING INITIATIVE. The Treasury Department’s Federal Financing Bank will finance mortgages made by Housing Finance Agencies and insured by FHA under its risk-sharing programs. Treasury is also extending the Making Home Affordable homeowner assistance program for at least one year and requesting public input by August 8 on ways to improve the private label securities market for housing finance.

CRA REGULATORS UPDATE LIST OF DISTRESSED OR UNDERSERVED NONMETRO MIDDLE-INCOME GEOGRAPHIES. The annual list identifies census tracts where bank activities will be considered as “community development” under the Community Reinvestment Act. There are slightly fewer tracts on the list in 2014 than in 2013, presumably reflecting some improvement in the economy.

NEW REPORT EXAMINES RURAL RENTAL HOUSING. Rural America’s Rental Housing Crisis: Federal Strategies to Preserve Access to Affordable Rental Housing in Rural Communities, published by the National Rural Housing Coalition, documents the successes of USDA’s rental housing programs and the challenges facing them now, including preservation and Section 521 Rental Assistance funding.

NEW YORK TIMES PIECE ON RURAL POVERTY DRAWS CRITICISM. “What’s the Matter with Eastern Kentucky?” by Annie Lowrey describes economic decline in Clay County, KY and wonders whether moving away might be residents’ best option. Tim Marema and Betsy Taylor respond with critical posts on the Daily Yonder.

HAC CALCULATES 8,000 USDA PROPERTIES WILL PAY OFF LOANS BY 2020. The oldest Section 515 and 514 loans are reaching the end of their 50-year mortgage terms. “Maturating USDA Multi-Family Housing Loans will Impact Tenants” explains that when a Section 515 or 514 loan is paid off, some tenant benefits (such as Section 521 Rental Assistance) are terminated. Tenant protection rules apply to prepayments but not to payoffs of mature loans. HAC’s Rural Policy Note recommends that USDA ask project owners to notify tenants well in advance of payoff.

CONCENTRATION OF POVERTY HAS INCREASED, CENSUS BUREAU REPORTS. The proportion of U.S. residents living in census tracts with poverty rates of 20% or higher fell from 1990 to 2000, then increased from 18.1% in 2000 to 25.7% in 2010. While the overall U.S. population grew by 10% over the decade, the number of people in these high poverty areas increased by about 56%. Of the people living in high poverty tracts in 2010, 51.1% lived in cities at the center of metropolitan areas, 28.6% in suburbs, and 20.4% in nonmetro areas. Census’s report, Changes in Areas with Concentrated Poverty: 2000 to 2010, includes maps and tables with data by state, race, age, and more.
HAC’S WEBSITE REDESIGNED. There’s a new look to the same great information at www.ruralhome.org.

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- **Canal Street Housing: Housing Homeless Veterans**, July 23
- **Nonprofit Strategic Planning**, July 30

and place-based trainings:
- **Acquisition Rehabilitation for Rural Nonprofit Affordable Housing Development**, Aug. 12-14, New Orleans