HUD proposes new rules for fair housing claims based on disparate impact.

HUD proposes to change its regulations on the use of disparate impact to show housing discrimination has occurred even if it was not intentional. A new five-step process would make it more difficult to substantiate such a claim. Comments are due October 18. For more information, contact David H. Enzel, HUD, 202-402-5557. If possible, HAC will make its comments available online before the deadline.

“Public charge” rule for immigrants takes effect October 15.

A new regulation sets strict standards for how the Department of Homeland Security will determine whether an immigrant applying for admission to the U.S. or for citizenship is considered likely to become a “public charge” needing government assistance. For more information, contact Mark Phillips, DHS, 202-272-8377.

ROSS grants available for nonprofits, PHAs and tribes.

HUD’s Resident Opportunity and Self-Sufficiency Program funds service coordinators who help residents of public and Indian housing move towards economic independence. Applications are due October 15. For more information, contact ROSS-PIH@hud.gov.

At end of July, funding obligations for some rural housing programs lagging.

HAC’s monthly compilation of rural housing funding use shows that ten months into fiscal year 2019, which began with temporary appropriations and a 35-day federal government shutdown, some major rural housing programs are not using their funds as fast as they did in FY18. Programs with slower obligations include Section 502 guaranteed loans and Section 504 repair loans and grants. USDA has obligated $681 million of the $1 billion available for Section 502 direct loans, compared to $822 million at the same point last year, when the agency used the program’s full funding by the end of the fiscal year. Very low-income applicants have received about 35% of the loans so far and about 35% of the dollars obligated. Special authorizations to help use all Section 502 direct funds this year were issued in February and April.

Lawmakers seek input on honoring U.S. promises to Native peoples.

Rep. Deb Haaland (D-NM) and Sen. Elizabeth Warren (D-MA) are developing a bill to be named the Honoring Promises to Native Nations Act, intended to implement recommendations from the 2018 U.S. Commission on Civil Rights report, Broken Promises: Continuing Federal Funding Shortfall for Native Americans. Input on the bill can be sent to HonoringPromises@mail.house.gov or HonoringPromises@warren.senate.gov by September 30.

Effective date delayed for changes to Section 502 construction-to-permanent guarantees.

Revisions to USDA’s regulation for Section 502 guaranteed single close loans, initially expected to be effective August 21, will now take effect October 1. For more information, contact Joaquin Tremols, USDA, 202-720-1465.

Research offers strategies to improve rural census participation for 2020.

Analysis from a research network in Mississippi indicates that census participation tends to be lower in rural places than in metro areas for a variety of reasons, even though the data is critical for allocating federal funds to communities. The piece also offers ideas for increasing participation, including word of mouth marketing and forming a local Complete Count Committee.

HUD requests comments on physical inspection demonstration.
HUD is asking for input on its new demonstration National Standards for the Physical Inspection of Real Estate, which will be used to test standards and protocols for assessing the physical conditions of housing assisted or insured by HUD (not including tenant-based or project-based vouchers). The NSPIRE demonstration will include approximately 4,500 properties nationwide. Comments are due October 21, and HUD says it will incorporate them into the demonstration. For more information, contact Daniel R. Williams, HUD, 202-475-8873.

Recent publications and media of interest

- **Shelterforce** magazine’s summer issue focuses on rural housing and community development. Articles will be posted online over the next few months. To read them now, order a printed copy of the rural issue for $10.50 or subscribe to the magazine.

- **Rural Policy: ‘Here’s What We Need,’ Advocates Say** shares ideas from rural leaders, including HAC’s David Lipsetz, about federal policy changes that would do the most good for rural America. Common themes in this Daily Yonder piece include increasing both dedicated funding and technical assistance, shifting the mindset from focusing on deficits to emphasizing assets and building partnerships.

- **American Indian Children Left Behind in Extreme Poverty** reports that 17% of Native American children lived in families with incomes less than half the poverty level in 2017. The rate was 16% for African-American, 10% for Hispanic and 5% for non-Hispanic white children.

- **A Primer on the Democratic Presidential Candidates’ Housing Plans** summarizes the detailed housing policy plans proposed so far by Cory Booker, Julián Castro, Kamala Harris and Elizabeth Warren, and the briefer releases from Pete Buttigieg and Bernie Sanders.

**Foundation prize will honor communities working towards healthier lives for all.**

The Robert Wood Johnson Foundation Culture of Health Prize defines health in “the broadest possible terms” and honors communities of all sizes, where entities collaborate to “give everyone a fair and just opportunity to reach their best possible health.” Applications are due November 4. For more information, contact info@cohprize.wisc.edu, 608-263-6983.

**“Colonias Investment Areas – Texas” webinar set for September 26.**

HAC, in partnership with Fannie Mae, will hold a webinar presenting data and research on Colonias Investment Areas, a geographic concept developed to target strategies and opportunities for mortgage finance and resource investment in colonia communities along the southwest U.S. border. The September 26 session will focus on colonias in Texas. Recent webinars on colonias in New Mexico and Arizona are available on HAC’s YouTube channel. 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, 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).*