AGENCIES WORKING TO CATCH UP AFTER FEDERAL SHUTDOWN. Federal government offices are clearing the backlog of work left by the shutdown that ended October 17 with a Continuing Resolution that provides funding through January 15. USDA RD has confirmed that the CR extends the current definition of eligible rural areas. USDA RD's and the Census Bureau's websites are active, and Census has revised release dates for some data. USDA RD expects to be caught up with tenant certifications and multifamily mortgage processing by October 30.

USDA RENTAL ASSISTANCE CONTRACTS RENEWED BUT ANOTHER SHORTFALL COMING. USDA RD has begun renewing Section 521 Rental Assistance contracts that expired in September and October. Because funding under the current Continuing Resolution is for FY14 only, property owners whose contracts expired in September will not receive payment for that month. Also, because USDA is renewing more contracts at one time than usual, the appropriated amount will run out well before the CR ends in January, leaving another group of properties without Rental Assistance for some period of time. Watch the HAC News and http://www.ruralhome.org for updates.

SENATE WILL NOT VOTE ON WATT’S FHFA NOMINATION. On October 31 the Senate voted on but did not pass a motion to proceed to consider the nomination of Rep. Melvin Watt (D-NC) to head the Federal Housing Finance Agency.

FARM BILL CONFERENCE COMMITTEE BEGINS WORK. Selected members of the House and Senate met for the first time on October 30 to seek a compromise between the two versions of a new Farm Bill. The Senate bill includes an extension of housing program eligibility for “grandfathered” rural places (see HAC News, 7/17/13).

FUNDS OFFERED FOR CDFIS AND NATIVE AMERICAN CDFIS. Applicants for the CDFI Program and Native American CDFI Assistance Program must be certified or have applied for certification as CDFIs. The deadline is December 23. Contact CDFI Fund staff, cdfihelp@cdfi.treas.gov, 202-653-0421, option 1.

COMMENT PERIOD EXTENDED FOR 502 PACKAGING RULE. (See HAC News, 8/28/13.) A notice in the November 1 Federal Register will extend the deadline to November 22. Comments by HAC and by the Federation of Appalachian Housing Enterprises are posted online. Contact Brooke Baumann, USDA, 202-690-4250.

CDFI FUND REQUIRES AUDITED FINANCIALS FROM NONPROFITS. Effective immediately, an interim rule from the CDFI Fund requires nonprofit grantees to submit audited financial statements rather than financials reviewed by an accountant. Comments are due December 30. Contact Adam Martinez, CDFI Fund.

CFPB REQUESTS COMMENTS ON LENDER-BORROWER COMMUNICATIONS. Comments are due November 22 on a Consumer Financial Protection Bureau interim final rule that seeks to clarify some provisions of mortgage regulations issued in January. Contact Joseph Devlin, CFPB, 202-435-7700.

USDA CHANGES RULEMAKING POLICY. USDA has revoked a Statement of Policy published in 1971 that required USDA agencies to follow the Administrative Procedure Act’s notice-and-comment rulemaking procedures in situations where the APA does not require it. Contact Adam J. Hermann, USDA, 202-720-9425.

HUD UPDATES PUBLIC HOUSING CAPITAL FUND PROGRAM REGULATIONS. A final rule consolidates regulations and information from annual notices, with some changes. Contact Jeffrey Riddel, HUD, 202-708-1640.

SUBSCRIBE ONLINE TO EMAIL LISTS ON SECTION 502 GUARANTEE PROGRAM. A single site offers several lists, some for individual states, as well as some non-housing lists.
NEW PAPER COVERS OPINION AND MESSAGING RESEARCH ON AFFORDABLE HOUSING. 
Building Support for Affordable Homeownership and Rental Choices: A Summary of Research Findings on Public Opinion and Messaging on Affordable Housing, by the Center for Housing Policy, includes recommendations for effective communication with the public and policymakers. The National Housing Conference, CHP's parent, has established an online Housing Communications Hub on the subject.

HAC FINDS RURAL MORTGAGE ACTIVITY HAS INCREASED BUT SOME PROBLEMS REMAIN. A HAC analysis of recently released HMDA data finds that the numbers of mortgage applications and approvals increased in 2012. The denial rate was higher in rural areas than nationwide, however, and more rural loans had high interest rates. Rural minorities fared even worse: about 40% of rural African American and 35% of Native American applicants were denied mortgages, twice the denial rate for all U.S. applicants.