



Stand Up for Rural America

Rural Community Developers Network Reporter

January 23, 2009

Stand Up Update

HOUSE STIMULUS BILL INCLUDES SPECIFIC RURAL FUNDING

Kudos to U.S. Representatives James Clyborn, SC, Ruben Hinojosa, TX and freshman Representative Betsy Markey, CO, for spearheading efforts to get resources for rural communities in the House version of the Stimulus bill. Rep. Clyburn, the House Majority Whip, talked directly with then President-Elect Obama. Rep. Hinojosa circulated a “Dear Colleague” letter addressed to Speaker Pelosi and Majority Leader Hoyer advocating for additional housing monies. Twenty-nine other Members signed this letter:

Neil Abercrombie, HI
Rob Bishop, UT
Earl Blumenauer, OR
Madeleine Bordallo, GU
Rick Boucher, VA
Corrine Brown, FL
Lois Capps, CA
Russ Carnahan, MO
William "Lacy" Clay, MO
Jim Costa, CA
Artur Davis, AL
Peter DeFazio, OR
Sam Farr, CA
Bob Filner, CA
Gabrielle Giffords, AZ

Luis Gutierrez, IL
Mazie Hirono, HI
Mike Honda, CA
Mary Jo Kilroy, OH
Jim Marshall, GA
John McHugh, NY
Jerry McNerney, CA
Michael Michaud, ME
Solomon Ortiz, TX
John Salazar, CO
Carol Shea-Porter, NH
John Shimkus, IL
Peter Welch, VA
David Wu, OR

Newly elected Rep. Markey circulated a letter advocating for rural development resources to Speaker Pelosi and Rep. Hoyer garnering 19 co-signers among the 29 other freshmen Democrats:

John Boccieri, OH
Kathy Dahlkemper, PA
Steve Driehaus, OH
Parker Griffith, AL
Debbie Halvorson, IL
Martin Heinrich, NM
Ann Kirkpatrick, AZ
Larry Kissell, NC
Frank Kratovil, MD
Ben Lujan, NM

Dan Maffei, NY
Eric Massa, NY
Walt Minnick, ID
Tom Perriello, VA
Chellie Pingree, ME
Jared Polis, CO
Mark Schauer, MI
Harry Teague, NM
Paul Tonko, NY

Please remember to thank the Representatives that serve your district(s) who stood up for rural communities.

These are **brief summaries of provisions in USDA Title II in the House bill:** \$500 million for section 502 direct and guaranteed mortgage loans that USDA calculates will support a \$22+ billion program; \$1.5 billion for water and waste disposal grants and loans, projected to support a \$3.84 billion program; \$200 million for Community Facilities grants and loans to support a \$1.24 billion program; and \$100 million mainly for Business and Industry Loan Guarantees with a limited amount for Rural Business Enterprise grants. Provisions in other sections of the bill also include important rural and urban resources. You can review the entire bill at <http://appropriations.house.gov/pdf/RecoveryBill01-15-09.pdf>.

Funding and Financing Opportunities

HELP FOR MIGRANT FARM WORKERS WANTING TO ATTEND COLLEGE. The Department of Education has made \$5,338,000 in grants available to nonprofits for academic and financial support to help migrant and seasonal farm workers and their children complete their first year of college. Deadline for applications is February 23, 2009. For more information go to <http://edocket.access.gpo.gov/2008/E8-31025.htm>.

HOUSEHOLD WATER WELL GRANTS. Nonprofits must apply by May 31, 2009 for Household Water Well System Grants to establish lending programs. Also, the limit on loans to homeowners have risen from \$8,000 to \$11,000. For more information, or to apply go to <http://www.grants.gov>.

THE FEDERAL HOME LOAN BANK OF NEW YORK OFFERS “FIRST HOME CLUB” GRANTS to assist very low, low, and moderate-income first-time homebuyers with purchasing their first homes. Money provides down-payment assistance and closing-cost assistance for first-time homebuyer households with incomes at or below 80% of AMI. Applications may be submitted at any time. In addition, **RURAL DEVELOPMENT ADVANCES (RDA)** provides financing for economic development projects in rural areas that benefit individuals or families with incomes at 115% or less of area median income. More information on both opportunities can be found at <http://www.fhlbny.com/community/fhc/fhc.htm>.

APPLY FOR A FREE XEROX PHASER 8560 NETWORK COLOR PRINTER. Since 1999, the Xerox program has helped more than 50,000 organizations with free Xerox printers. To apply, go to <http://fconline.foundationcenter.org/pnd/15016219/freeprinter>.

Training Events and Conferences

Grantseeker Training in 23 Cities This Spring. The Foundation Center offers training that provides nonprofit professionals with an understanding of foundation fundraising, techniques for crafting proposals, and strategies for building organizational capacity. For more information, go to <http://fconline.foundationcenter.org/pnd/15016309/springtraining>.

Nebraska Governor's Agri-Tourism Conference will be held on **February 3-4, 2009** in North Platte. Take a deep breath of fresh air and realize that rural land is becoming more appealing and valuable. Share the beauty in many ways with visitors through agri- and eco-tourism. Possibilities for increasing operational income from property by developing hunting excursions, guest ranches, u-pick-em' farms, and canoeing outfitters will be offered. For more information, visit www.VisitNebraska.gov/industry.

Neighborworks Training Institute will be held in Atlanta, Georgia **February 16-20, 2009**. This conference offers over 100 courses in community building, neighborhood revitalization, green building, affordable housing, homeownership education, as well as management and leadership. Registration deadline is January 26. To register and for more information go to <http://www.nw.org/network/training/upcoming/ATLNTI09.asp>.

Information and Other Resources

New Reg Z Rule Applies to All Mortgage Lenders. The final rule adds four protections to a newly defined category of "higher-priced mortgage loans" secured by a consumer's principal dwelling and takes effect on October 1, 2009. To learn more, see the Federal Reserve press release at <http://www.federalreserve.gov/newsevents/press/bcreg/20080714a.htm>.

Section 8 Operating Cost Adjustment Factors set for 2009. See *Federal Register*, 11/10/08, pp. 66668-69 or <http://www.hud.gov/offices/hsg/mfh/mfhsec8.cfm>. Contact Judith May, HUD, 202-402-3239.

Building Sustainability by Increasing Earned Revenue, *Field Forum Issue 21*, October 2008 is a case study of a community development corporation based in Athens, Ohio that endeavored to build its revenue sources. To view this paper, go to <http://fieldus.org/Publications/FieldForum21.pdf>.

"Rural Broadband" is the subject of a Rural Policy Research Institute (RUPRI) policy brief for policymakers and practitioners with interests in rural development, some background on the issues and opportunities associated with rural broadband. Download a copy of the brief at <http://www.federalreserve.gov/newsevents/press/bcreg/20080714a.htm>.

Fannie Mae's Housing Trust Fund allocations suspended. The National Low Income Housing Coalition says the Federal Housing Finance Agency suspended Fannie Mae's allocations to the fund that is slated to support the National Housing Trust Fund starting in 2010. Go to http://www.sec.gov/Archives/edgar/data/310522/000129993308005442/hm_30041.htm.

The Impact of State Income Taxes on Low-Income Families in 2007. The Center on Budget and Policy Priorities reports that many states tax working poor families deeper into poverty. In 18 of the 42 states that levy income taxes, families earning less than \$21,206, the federal poverty level for a family of four, are taxed. Read the report at <http://www.cbpp.org/10-29-08sfp.htm>.

Housing expenses growing faster than incomes. A study by the Center for Housing Policy found that between 1996 and 2006, all the major categories of homeowners' expenses increased faster than

incomes. *Stretched Thin: The impact of Rising Housing Expenses on America's Owners and Renters* is free at <http://www.nhc.org/index/stretchedthin2008>.

Send information on funding opportunities, events, publications, resources or rural related policy issues to reporter@ruralamerica.org. Announcements will be published at our discretion based on space and applicability.

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