On June 21, 2018, the Democrats on the Congressional Joint Economic Committee released an extensive new report that examines the current state of Rural America and how they believe Congress should support policies and programs that encourage investment in the rural parts of the country. The report looks at several aspects of the rural economy including family financial security, education, infrastructure, clean energy and public lands, health care, agriculture, and housing.

**Focus on Improving Rural Housing**

In order to improve rural housing, the report suggests:

1. Boosting non-profit groups’ capacity to access federal capital;
2. Investing in critical improvements to Indian Country housing conditions;
3. Increasing community bank presence for better mortgage access;
4. Encouraging local businesses to invest in housing stock revitalization;
5. Encouraging more investment in rural water and sewer systems; and
6. Supporting additional funding for safe and affordable agricultural worker housing.

The report states the current reality for Rural Housing:

- Nearly half of renters in Rural America are cost burdened with more than half spending over 50% of their monthly income on rent;
- Although more residents in Rural America own their homes compared to urban residents, there are less housing options for renters in rural areas;
- Decades of limited funding in construction and repairing housing in rural America have reduced the supply of available housing; and
  - Federal housing assistance is in jeopardy.

#InvestinRural and #RuralAmerica

In addition to suggestions on funding, the report encourages individuals and groups to increase attention to the issues facing Rural America.

(Continued on Page 2)
New Proposed Ineligible Areas Map Released (Continued from page 1)

Rural America through social media. Utilizing hashtags, first-hand accounts, and facts will hopefully spread awareness and increase pressure on Congress to protect and support Rural America.

Committee Looks to NRHC
It is worth noting that the report cites the NRHC a number of times in regards to background and facts on rural development and housing. This is proof that the work, research, and outreach done pays off.

Joel Baxley Named Rural Housing Service Administrator

In April, the U.S. Department of Agriculture (USDA) announced the selection of Joel Baxley as Rural Housing Service Administrator. He comes to USDA Rural Development with 24 years of real estate finance and development experience, including 13 years providing valuations of complex property types, as well as strategic investment analysis for commercial real estate as an asset class.

Assistant to the Secretary for Rural Development Anne Hazlett said, “USDA is committed to restoring prosperity in rural America, which means addressing the significant challenge of access to quality and affordable housing. Adding Joel Baxley to the team will help us be a better partner to rural communities building their futures. Joel is an expert in financial management, has deep knowledge of Rural Development’s housing programs and portfolio, and possesses an eye for innovation, which is essential to driving change and creating opportunities in our rural communities.”

Joel Baxley most recently served as the Consulting Services Director and the senior real estate technical consultant with RSM US LLP’s Financial Advisory Services consulting practice. Baxley holds a Masters of Business Administration from the University of Alabama at Birmingham and a Post-Graduate Diploma in Financial Strategy from the University of Oxford. In 2017, Baxley completed the University of Oxford’s Real Estate Program in Global Property Investment and Real Estate Fund Competition.

Energy Efficiency and Renewable Energy Resource

Ever wonder what type of incentives and rebate programs are offered in your area and what renewable energy standards have been adopted by your State? The Database for State Incentives for Renewables & Efficiency (DSIRE) is a source of information relevant to policies and incentives for energy efficiency and renewable energy in the United States.

This site offers an overview on energy savings policies as well as incentives and rebate programs by State. There is a list of filters that helps you to refine your search if you would like information on specific programs (Residential Energy Efficiency Rebates, Energy Star, and Solar Systems), type of financing (grant, loan, and tax credits), dates and area covered.

The site contains Summary Maps, Links to Energy Efficiency Organizations, Energy Tools, and Research Publications. Among the Energy Tools are the PVWatts calculator used to estimate the energy production of a solar PV energy system, and the Energy Star Home Advisor that provides recommendations for improving energy efficiency based on a home’s profile.

Access the Database of State Incentives for Renewables & Efficiency by visiting http://www.dsireusa.org. For further information on cost-savings energy programs that will benefit your homebuyers, contact local utility companies, your State’s Office of Energy, and DOE at https://www.energy.gov/savings/search.
Grantees Celebrate National Homeownership Month!
There are several opportunities coming up in which to take the three-day 502 direct loan packager certification course. This course provides a review of the Section 502 direct loan program and the regulations/laws that govern the program. It includes a detailed discussion of the program’s application process and borrower/property eligibility requirements, and examines Rural Development’s loan underwriting process, including the use of payment subsidies. The roles and responsibilities of a certified loan application packager, their qualified employer, an intermediary (as determined necessary by a RD State Director), and the Agency staff are also discussed. Course participants should take the corresponding test within 30 days of completing the course.

Upcoming Course Offerings:
- August 20-22, 2018 by NeighborWorks America in Louisville, KY. For more details, visit: http://neighborworks.org/Training-Services/Training-Professional-Development/Course?course=LE210
- August 28-30, 2018 by RCAC in Sacramento, CA. For more details, visit: https://www.events.rcac.org/assnfe/ev.asp?ID=1438
- September 24-26, 2018 by HAC in Liverpool, NY. For more details, visit: http://www.event.com/events/section-502-packaging-training/event-summary-5df9dd3a091c4b94b296248344fa1bd6.aspx
- December 4-6, 2018 in Washington, D.C. Details for this session should be available on HAC’s website in September.
# Budget Update

## USDA RD Program (dollars in millions)

<table>
<thead>
<tr>
<th>Loans</th>
<th>FY 17 Final</th>
<th>FY 18 Final</th>
<th>FY 19 Admin. Proposal</th>
<th>FY 18 House</th>
<th>FY 19 Senate</th>
</tr>
</thead>
<tbody>
<tr>
<td>502 Single Fam. Direct</td>
<td>$1,000</td>
<td>$1,100</td>
<td>$0</td>
<td>$1,000</td>
<td>$1,100</td>
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<td>502 Single Family Guar.</td>
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<tr>
<td>504 Very Low-Inc. Repair Loans</td>
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## Grants & Payments

<table>
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<tr>
<th>Rural Housing Assistance Grants (RHAG) (Includes 504 Grants &amp; 533 HPG)</th>
<th>FY 17 Final</th>
<th>FY 18 Final</th>
<th>FY 19 Admin. Proposal</th>
<th>FY 19 House</th>
<th>FY 19 Senate</th>
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<tbody>
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<td>504 VLI Repair Grants</td>
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<tr>
<td>533 Hsg. Prsrv. Grants*</td>
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<td>521 Rental Assistance</td>
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## HUD Program (dollars in millions)

<table>
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<tr>
<th>Grants &amp; Payments</th>
<th>FY 17 Final</th>
<th>FY 18 Final</th>
<th>FY 19 Admin. Proposal</th>
<th>FY 19 House</th>
<th>FY 19 Senate</th>
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<tr>
<td>CDBG</td>
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<td>0</td>
<td>150</td>
<td>100</td>
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### Additional Information

- **Save the Date**: HAC Rural Housing Conference
  - **December 4-7, 2018**
  - **Washington, DC**
  - For more information visit: [RURALHOME.ORG/CONFERENCE](http://RURALHOME.ORG/CONFERENCE)

- **Post Your Construction Photos on Instagram**
  - With hashtag **#SelfHelpHousing**
  - And connect with self-help housing families nationwide!
In late April, Assistant to the Secretary for Rural Development Anne Hazlett unveiled a new interactive webpage to identify best practices for building rural prosperity. (https://www.usda.gov/topics/rural/rural-development-innovation-center)

“Rural communities need forward-thinking strategies to build strong, resilient futures,” Hazlett said. “USDA’s Rural Development Innovation Center is focused on identifying unique opportunities, pioneering new, creative solutions to tough challenges, and making Rural Development’s programs easier to understand, use and access.”

The webpage highlights effective strategies that have been used to create jobs, build infrastructure, strengthen partnerships and promote economic development in rural America. An interactive feature allows webpage visitors to submit comments on ways USDA can improve Rural Development program delivery. Innovation Center staff will review these recommendations and direct customers to resources, services and expertise that will help their communities create transformative solutions to complex rural challenges.

The webpage also highlights USDA resources that can be used for investments in infrastructure and innovation. These resources include USDA’s Distance Learning & Telemedicine Grant Program, Community Connect Grant Program, and Community Facilities Programs.

Secretary Perdue established the Rural Development Innovation Center to streamline, modernize and strengthen the delivery of Rural Development programs. To do this, the Innovation Center is focused on improving customer service to rural communities and increasing rural prosperity through strategic partnerships and capacity-building, data analytics and evaluation, and regulatory reform.

In April 2017, President Trump established the Interagency Task Force on Agriculture and Rural Prosperity to identify legislative, regulatory and policy changes that could promote agriculture and prosperity in rural communities. In January 2018, Secretary Perdue presented the Task Force’s findings to President Trump, which included 31 recommendations to align the federal government with state, local and tribal governments to take advantage of opportunities that exist in rural America.

Complete This Word Search for a PRIZE!!

IT’S PARTY TIME Need a break after all that reading?! If you are the first person to turn in this puzzle to Kristina at Knaylor@ncall.org, you will win your choice of $25 in Facebook Advertising to promote self-help or business card mini flyers.

Find these words:
• Efficiency
• Budget
• Baxley
• Instagram
• Celebration
• Homeowner
• Income
• Saving

EBDINCOMEEDX
FANLDBCHKR
FXENDSNCUAED
ILESAVINGDGMI
CEDAEGTWGKT
IYNUDFITJLVET
ECelebration
TNNINSTAGRAM
CIHOMEOWNERY
YVVERYTIWOG
New Facebook Photo Downloads

We do exciting work in our communities, and people are interested in hearing about it. To help get the news out, many organizations turn to social media, especially Facebook. It’s free and it can be simple too, if you have good photos.

Photos can catch people’s attention and evoke feelings of happiness, positivity, and accomplishment. The reason photos are important in social media is because they make maintaining it easy. If you post a good photo with a short call-to-action or description of what’s happening in the photo, you’ll have all the makings for a good social media post. Examples of good photos could be a family smiling as they stand in front of their finished home, a build group working together, and two people with their construction hats on high-fiving after a big job.

“We’re accepting applications for our next build group! Interested? Call (555) 555-5555 and ask for Jennifer!”

We have created three photos for Facebook you can download here and use whenever you’d like. All you have to do is add a short message in the text body of the post. Try something like,

“We’re accepting applications for our next build group! Interested? Call (555) 555-5555 and ask for Jennifer!”

Updated Income Limits

The new Income Limits for the Single Family Direct Loan and Grant Programs were published on June 13, 2018 through a special Procedure Notice (PN). The Income Eligibility calculator in the Eligibility website has been updated to use these new income limits.

Regional Conference Call Planned

NCALL will be hosting another regional conference call on Thursday, July 26th at 10:00 a.m. for an open discussion. Please join us and be prepared to share your thoughts and questions. More information will be coming out closer to the call.