ANNUAL BOARD AND BUSINESS MEETING PACKET
ANNUAL BOARD AND BUSINESS MEETING
AGENDA
DECEMBER 7, 2022
NATIONAL RURAL HOUSING COALITION

Annual Board and Business Meeting
December 7, 2022
Offices of UnidosUS
1126 16th ST NW
Washington, DC

Task Force Meetings

9:30 am – Self Help/Section 502
11:00 am – Farmworkers

12:30 pm – Lunch with Speaker – Hon. Xochitl Torres Small, Under Secretary for Rural Development, U.S. Department of Agriculture

1:30 pm – NRHC Board Meeting
- Review of Minutes of the Previous Meeting
- Financial Report
- Task Force Reports
- Legislative Report

2:30 pm – Congressional Staff panel
- Justin Masucci, House Appropriations Committee
- Rachel Erlebacher, Senate Appropriations Committee
- Fitz Elder, Senate Agriculture Committee (tentative)
- Adam Schiff, Senate Agriculture Committee

3:30 pm – RHS Panel
- Joaquin Altoro, Administrator Rural Housing Service
- Jamal Habibi, Chief of Staff
- Chad Parker, Deputy Administrator for Community Facilities.
- Cathy Glover, Deputy Administrator for Single Family Housing
- Nancie Ann Bodell, Deputy Administrator for Multi-Family Housing

5:00 pm – NRHC Annual Business Meeting
- Review of minutes of the previous meeting
- Nominating Committee Report
- Approval of Board slate
- Approval of Officers and Executive Committee Slate
- Other business

5:30 pm – Adjourn – For Drinks at the Madison Hotel, 1177 15th Street, NW
MINUTES OF THE SPRING BOARD MEETING

MARCH 10, 2022
At 2:00 pm. Laura Buxbaum, Board President, called the Spring Board meeting to order at 2:04 pm EST. Laura Buxbaum requested a motion to approve the agenda. A motion to approve the agenda was made by Claudia Shay and seconded by Michael Carroll. The motion was approved by voice vote. Laura asked for a motion to approve the minutes from the November 2021 Annual Boarding Meeting. The motion was approved by Kim Herman and seconded by Claudia Shay. The motion was approved by voice vote.

Bob Rapoza gave the financial report outlining the finances of the Coalition and indicating that the fundraising drive last fall was successful and that finances are in a better position than in recent years.

Laura Buxbaum requested a motion to approve the financial report. Claudia Shay made the motion to approve the financial report, and Karen Speakman seconded it. The motion was approved by voice vote.

Task Force Reports:
Tom Collishaw reported on the Self-Help Housing task force meeting earlier in the day. They discussed the continuing problems related to cost overruns that 502 borrowers have experienced during the Covid pandemic. USDA hasn’t rolled out a program to assist with the cost overrun matter. The other issue of interest is that the national office is looking at changing the regulations to the 523 Self-Help housing program. They discussed how they would provide collective input on that.

Bryan Ketcham reported on the National Farmworker Housing Association meeting. They did not meet this morning because of time and back-to-back zoom meeting conflicts.

Bryan reported headway in the allowance of creating a resident services coordinator to be an allowed operating expense. NFHA also lobbied to have internet access be considered a utility rather than an amenity. They have also had ongoing conversations with USDA officers regarding packing fees vs. developer fees and trying to align USDA programs with the Low Income Housing Tax Credit. On that call, they specifically discussed the 514 and 516 programs. 515 was not discussed.

Legislative Report:
Bob presented a legislative report to the board. Topics discussed included FY22 Omnibus appropriations, FY23 budget, and Build Back Better. House passed the bill on March 9th, 2022. The House also passed a CR through March 15th.

The House passed the Build Back Better Act. $1.8 billion for preservation, renovation, and energy improvements for Sections 514, 515, and 516. $100 million for emergency rental assistance, $100 million for USDA implementation of rental provisions. $100 million for guaranteed and ensured loans under Section 502. $90 million for Section 504 grants and $60 million for administrative costs. Prospects for Senate action are unclear.
Financial Report
Bob Rapoza and Tom Collishaw presented the NRHC financial report. Tom notes that most membership dues have been paid. The debt the Coalition owes to Rapoza has been significantly reduced. Thanks to the National Rural Housing Self-Help Housing Organization for the generous donation of $10,000. Bob states that it is the first time NRHC has started the calendar year without being in debt in several years. The accounts receivable includes roughly $30,000, which should be written off as bad debt. It does not reflect the payments that have come in. A revised report, without that debt, will be sent out in the next few months. NRHC’s finances are better than they have been in a while.

At 5:15 pm, Laura Buxbaum requested a motion to adjourn the meeting. The motion was made by Brad Bishop and seconded by Jill Lordan. The motion was approved by voice vote.

NRHC Spring Board Meeting Attendees List:

<table>
<thead>
<tr>
<th>First Name</th>
<th>Last Name</th>
<th>Organization</th>
</tr>
</thead>
<tbody>
<tr>
<td>Joaquin</td>
<td>Altoro</td>
<td>USDA</td>
</tr>
<tr>
<td>Susan</td>
<td>Anderson</td>
<td>Enterprise Community Partners</td>
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<tr>
<td>Brad</td>
<td>Bishop</td>
<td>Self-Help Homes</td>
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<tr>
<td>Nancie-Ann</td>
<td>Bodell</td>
<td>USDA</td>
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<tr>
<td>Samantha</td>
<td>Booth</td>
<td>HAC</td>
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<tr>
<td>Steven</td>
<td>Brown</td>
<td>Florida Non-Profit Housing</td>
</tr>
<tr>
<td>Laura</td>
<td>Buxbaum</td>
<td>CEI</td>
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<tr>
<td>Caitlin</td>
<td>Cain</td>
<td>Rural LISC</td>
</tr>
<tr>
<td>Peter</td>
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<tr>
<td>Lana</td>
<td>Chapman</td>
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<tr>
<td>Tom</td>
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<tr>
<td>Colleen</td>
<td>Dushkin</td>
<td>Alaskan Association of Housing Authorities</td>
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<td>L. Will</td>
<td>Eckstein</td>
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<tr>
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<td>Korbie</td>
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<td>Kackar</td>
<td>NeighborWorks America</td>
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<td>Keasling</td>
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<td>Ketcham</td>
<td>Catholic Charities Housing Service</td>
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<tr>
<td>Mark</td>
<td>Kudlowitz</td>
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<td>Larson</td>
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<td>Scott</td>
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<td>Beth</td>
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<td>Wetherbee</td>
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<td>Robert</td>
<td>Wiener</td>
<td>CA Coalition for Rural Housing</td>
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<tr>
<td>John</td>
<td>Wiltse</td>
<td>Pathstone</td>
</tr>
<tr>
<td>Mary Ann</td>
<td>Ybarra</td>
<td>CVHC</td>
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FINANCIAL REPORT

October 31, 2022
### NATIONAL RURAL HOUSING COALITION

**INCOME STATEMENT - GENERAL**

For the Ten Months Ending October 31, 2022

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<thead>
<tr>
<th>Current Month</th>
<th>Year to Date</th>
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<td><strong>Revenues</strong></td>
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<td>SELF-HELP FUND</td>
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<td>BUDGET BULLETIN SUBSCRIPTION</td>
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<td>CONTRIBUTIONS</td>
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<tr>
<td>CONTRACTS - MISCELLANEOUS</td>
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<td>CONTRACTS - FARMWORKER HSG.</td>
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<td>CONTRACTS - NRSHHA</td>
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<td>REIMBURSEMENT</td>
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<td>CONFERENCE REG./OTHER MEETI</td>
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<td><strong>Total Revenues</strong></td>
<td><strong>100.00</strong></td>
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</table>

| **Expenses**  |            |
| CONSULTING FEE | 25,833.33 | 100.67 |
| TELEPHONE | 2,120.51 | 7.54 |
| SUPPLIES | $0.00 | 1,500.00 |
| POSTAGE/COURIER | $0.00 | 71.12 |
| INSURANCE | 234.00 | 0.09 |
| PRINTING/DUPLICATING | 54.00 | 0.19 |
| TRAVEL | $0.00 | 0.00 |
| OTHER MEETINGS | $0.00 | 0.00 |
| ACCOUNTING/LEGAL FEE | $0.00 | 1.57 |
| BANK CHARGES | $0.00 | 6.00 |
| PUBLIC RELATIONS SERVICES | $0.00 | 0.66 |
| DESIGN SERVICES | $0.00 | 0.00 |
| BUSINESS LICENSE RENEWAL | $0.00 | 0.03 |
| SUBSCRIPTIONS | $0.00 | 0.00 |
| CONFERENCE | $0.00 | 0.00 |
| MISC. | $0.00 | 0.00 |
| MEMBERSHIP DUES REFUND | $0.00 | 0.00 |
| **Total Expenses** | **28,241.84** | **106.79** |

**Net Income**

<table>
<thead>
<tr>
<th>Current Month</th>
<th>Year to Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ (28,141.84)</td>
<td>$(17,436.61)</td>
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<tr>
<td>Current Assets</td>
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<tr>
<td>---------------------------------------------------</td>
<td>----------</td>
</tr>
<tr>
<td>WELLS FARGO CHECKING ACCOUNT</td>
<td>$ 70,005.38</td>
</tr>
<tr>
<td>ACCOUNTS RECEIVABLE</td>
<td>71,480.00</td>
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<tr>
<td><strong>Total Current Assets</strong></td>
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</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td></td>
</tr>
</tbody>
</table>

| Current Liabilities                               |          |          |
| ACCOUNTS PAYABLE-RAPOZA                           | $ 103,333.28 |          |
| **Total Current Liabilities**                     |          | (103,333.28) |
| **Total Liabilities**                             |          | 0.00     |
| **Capital**                                       |          |          |
| FUND                                              | 55,588.71 |          |
| Net Income                                        | (17,436.61) |          |
| **Total Capital**                                 |          | 38,152.10 |
| **Total Liabilities & Capital**                   |          | $ 141,485.38 |

Unaudited - For Management Purposes Only
BIO

XOCHITL TORRES SMALL
Xochitl Torres Small

Under Secretary for Rural Development

Xochitl Torres Small was confirmed by the United States Senate to serve as the Under Secretary for Rural Development on October 7, 2021. In this role, she oversees loans and grants to provide infrastructure improvements; business development; affordable housing; community facilities such as schools, public safety and health care; and high-speed internet access in rural, Tribal, and high-poverty areas. During her leadership, USDA Rural Development secured $2 billion to support rural broadband through the Bipartisan Infrastructure Law.

Prior to coming to Rural Development, Xochitl was a United States Representative for the fifth largest district in the country. As a Representative, Xochitl served as a member of the House Agriculture Committee, the House Armed Services Committee and as chairwoman of the Oversight, Management, and Accountability subcommittee of the House Homeland Security Committee. Xochitl was the first woman and first person of color to represent New Mexico’s second congressional district.

The granddaughter of farmworkers, Xochitl Torres Small grew up in the borderlands of New Mexico. She has worked as a field representative for Senator Tom Udall, a clerk for United States District Court Judge Robert C. Brack, and an attorney practicing water and natural resources law. Xochitl has a law degree from the University of New Mexico School of Law, an undergraduate degree from Georgetown University’s School of Foreign Service, and an international baccalaureate from Waterford Kamhlaba United World College of Southern Africa. She’s happily married to her husband, New Mexico State Representative Nathan Small.
MINUTES OF ANNUAL BUSINESS MEETING

NOVEMBER 15, 2021
Minutes
National Rural Housing Coalition Annual Membership Meeting
November 15, 2021

Board Meeting
At 2:00 pm., Laura Buxbaum, Board President, called the Board Meeting to order. Laura asked for a motion to approve the minutes from the previous Board meeting. The motion was approved by Claudia Shay and seconded by Norm Mcloughlin. The motion was approved by voice vote.

Jill Lordan of NCALL made the Nominating Committee Report

Board Nominations:

Below is a list of board nominees from the class of 2024, which becomes the class of 2024.

New members of the class: Steven Brown, Florida Non-Profit; Pedro Rodriguez, CVHC.

Class of 2022: Julie Bornstein has resigned from the board. Kyle White has left Little Dixie. Owyne Gardner replaces Kyle on the board.

Officers and Executive Committee:

It is common practice for NRHC officers and executive committee members to serve two one-year terms. All current officers and executive committee members are in their first year. The slate returns all for a second year.

Laura Buxbaum, President (Class of 2024)
Coastal Enterprises, Inc.

Andy Saavedra, 1st Vice President (Class of 2022)
Rural LISC

Brad Bishop, 2nd Vice President (Class of 2022)
Self-Help Homes

Mary Ann Ybarra, Secretary (Class of 2022)
Coachella Valley Housing Coalition

Tom Collishaw, Treasurer (Class of 2023)
Self-Help Enterprises

Stan Keasling, Officer (Class 2023)
Jill Lordan, Officer (Class of 2024)
NCALL Research

A motion to accept the report was made by Lee Reno and seconded by Stan Keasling. A voice vote approved the motion.

The Annual Meeting was then adjourned at 2:30 pm, and the board meeting was convened.
NOMINATING COMMITTEE REPORT
Nominating Committee Report

Board Nominations:

Below is a list of board nominees from the class of 2022, which becomes the class of 2025.

<table>
<thead>
<tr>
<th>First Name</th>
<th>Last Name</th>
<th>Organization</th>
</tr>
</thead>
<tbody>
<tr>
<td>Andy</td>
<td>Saavedra</td>
<td>Rural LISC</td>
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<tr>
<td>Suzanne</td>
<td>Anarde</td>
<td>RCAC</td>
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<td>Brad</td>
<td>Bishop</td>
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<td>James</td>
<td>Dunn</td>
<td>Tunica County CDC</td>
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<tr>
<td>Robin</td>
<td>Danner</td>
<td>Homestead Housing Authority</td>
</tr>
<tr>
<td>Zoraima</td>
<td>Diaz-Pineda</td>
<td>Come Dream, Come Build</td>
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<tr>
<td>E.G.</td>
<td>Fowler</td>
<td>Northwestern Regional Housing Authority</td>
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<td>Rose</td>
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<td>Tierra Del Sol Housing Corporation</td>
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<td>Fahe</td>
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<td>Kim</td>
<td>Herman</td>
<td>Individual</td>
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<tr>
<td>John</td>
<td>Niederman</td>
<td>Individual</td>
</tr>
<tr>
<td>Seana</td>
<td>O'Shaughnessy</td>
<td>Community Housing Improvement Program</td>
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<tr>
<td>Jacob</td>
<td>Rogers</td>
<td>Southeast Nonprofit Housing</td>
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<tr>
<td>Earl</td>
<td>Pfeiffer</td>
<td>Earl Builds Homes</td>
</tr>
<tr>
<td>Sarah</td>
<td>Saadian</td>
<td>National Low Income Housing Coalition</td>
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<tr>
<td>Claudia</td>
<td>Shay</td>
<td>Self-Help Housing Corporation of Hawaii</td>
</tr>
<tr>
<td>Ken</td>
<td>Trigueiro</td>
<td>People's Self Help Housing</td>
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New Board Members:

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<thead>
<tr>
<th>First Name</th>
<th>Last Name</th>
<th>Organization</th>
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</thead>
<tbody>
<tr>
<td>Diana</td>
<td>Lopez</td>
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<tr>
<td>Natalie</td>
<td>Maxwell</td>
<td>National Housing Law Project</td>
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<td>Patricia</td>
<td>Kelleher</td>
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<tr>
<td>Erica</td>
<td>Mills</td>
<td>NeighborWorks Umpqua</td>
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<tr>
<td>Rosie</td>
<td>Andalon</td>
<td>CASA of Oregon</td>
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<tr>
<td>Jonathan</td>
<td>Harwitz</td>
<td>HAC</td>
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<tr>
<td>Robin</td>
<td>Wolf</td>
<td>Enterprise Community</td>
</tr>
<tr>
<td>Tim</td>
<td>Klont</td>
<td>LISC</td>
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</tbody>
</table>
Class of 2023: Jonathan Harwitz from HAC and Robin Wolf from Enterprise Community are added.

Class of 2024: Erica Mills from Neighborworks Umpqua and Rosie Andalon from CASA of Oregon are added.

**Officers and Executive Committee:**

It is common practice for NRHC officers and executive committee members to serve two one-year terms. In 2023 all will be in their first year.

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Self-Help Homes

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Coachella Valley Housing Coalition

Tom Collishaw, **2nd Vice President** (*Class of 2024*)
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Jill Lordan, **Treasurer** (*Class of 2024*)
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Seana O’Shaughnessy, **Secretary** (*Class of 2025*)
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Rev 11. 29.2022
Congressional Information Packet

DECEMBER 2022
Housing in Rural America

The problems of housing supply and affordability in rural America are well-documented:

- From 2009-2017, annual rural home construction dropped by two-thirds. There is little evidence that it has picked up substantially;

- A 2021 study by the Harvard Joint Center for Housing Studies found that 38 percent of rural renters pay more than 30 percent of their income for housing costs, and 19 percent of rural renter households pay more than 50 percent of their income for housing;

- According to the most recent National Agricultural Workers Survey, 33% of all farmworkers and 45% of migrant farmworkers live in crowded dwellings[1];

- A rising tide of maturing US Department of Agriculture's (USDA) rural rental housing loans threatens the availability of affordable housing; and

- Over 1.5 million occupied substandard housing units in rural areas, and over 750,000 units lack piped water. This lack of basic plumbing is even higher on some Native American lands.

Support for Federal Rural Housing Programs – Fiscal Year 2023 Appropriations Update

Against this backdrop, there has been a long-term trend of budget cuts for rural housing programs and the administrative capacity of USDA Rural Development mission area and the Rural Housing Service. Resources to improve rural housing conditions are sorely lacking and have been for some time. Between Fiscal Years (FY) 2000 and 2022, loan subsidies for low-income home ownership, rental and farmworker housing, and related assistance have fallen by an inflation-adjusted 61 percent. As a result, USDA provides little assistance for low and very low-income homeowners; has not offered direct loans for new construction of affordable rental housing in over ten years; provides minimal support for farmworker housing and financing for rental housing preservation.

The FY 23 USDA budget is a marked improvement. The rural housing budget expands homeownership opportunities for low-income households, increases housing opportunities in tribal communities, provides needed funding to repair substandard housing, revitalizes rental and farmworker housing production, which tackles the pressing need to preserve rental housing, and extends rental assistance to rent overburden families residing in USDA rural rental housing, including some 27,000 families who received rental assistance authorized by the American Rescue Plan Act. In the House, Reps. Jim Costa (D-CA) and Doug LaMalfa (R-CA) led a bipartisan coalition of 30 Representatives supporting the USDA budget request. Sen. Tina Smith (D-MN) and 28 other Senators weighed in with the Appropriations Committee to support rural housing programs.
The House and Senate Appropriations bills recommended only some of the requests in the USDA budget. There is a substantial increase in the section 502 direct loan program in both bills and more modest increases for section 515 rural rental housing loans; the rental assistance request of $1.602 included $45 million for vouchers, but both Appropriations Committees rejected this proposal in favor of separate funding. Of the total requested, some $27 million was reserved to continue assistance to rent overburdened households residing in USDA multi-family housing families who received appropriations through the American Rescue Plan Act (ARPA). USDA recently notified Congress that no additional appropriations are necessary to continue assistance to those units.

Agriculture Appropriations -- Selected Programs: FY 22 Final; FY 23 Budget, House, Senate and Final -- $ in millions

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<th>Programs</th>
<th>FY22 Final</th>
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</table>

NRHC Priorities

Support the enactment of an omnibus appropriations bill. The current Continuing Resolution (CR) funding expires on December 16. Congress is expected to pass another short to CR for about a week.

- Congress is considering either a CR for the balance of FY23 or an omnibus appropriations bill. Passage of CR will continue rural housing funding at a rate well below that recommended in the budget request or the House or Senate appropriations bills.

- Support the higher House or Senate Appropriations bills (HR 8236/S.4661) for rural housing programs.
**Single-Family Housing**

**Section 502 direct loans: House $1.512 billion/ Senate $1.520 billion**

The direct Section 502 program is a success story. In FY 21, for $55 million in budget authority, USDA provided close to 7000 loans to low and very-low-income homeowners, costing less than $8000 per loan. In FY 22, with an even lower subsidy rate, the cost per loan will drop to less than $4000. Both House and Senate bills increase section 502 loans and provided a set aside for the Native American CDFI loan program.

The direct program has received very little political or administrative support for many years. Direct borrowers cannot apply for loans online; the IT system for direct loans is obsolete. With low staffing levels, the packaging program is an important resource, yet USDA policy does not permit the fee to be included in the loan amount and requires that it be contingent on the appraisal. This is in contrast to the Section 502 guarantee, which, with its up-to-date system, has the features of modern loan-making operations, including online applications, and permits packaging fees to be rolled into the loan.

**Section 523 Mutual Self-Help Housing (House: $33 million; Senate: $32 million)**

Section 523 Mutual Self-Help Housing is the only federal program that combines "sweat equity" homeownership opportunities with technical assistance and affordable loans for America's rural families. Some 30,000 families are waiting to participate in Mutual Self-Help housing. The appropriations recommended for Section 523 are well below the budget request; this is exactly the type of program that Congress should champion: Self-Help Housing encourages self-reliance and hard work, helps families build wealth, stimulates local economies, and is in high demand with over 30,000 families currently on wait lists for the program. Demand for affordable, decent rural housing for very low-and low-income families continues to outpace supply. More than 30,000 families are currently on Self-Help Housing waiting lists.

When Section 502 direct loans are combined with the Mutual Self-Help Housing program, there is an even greater benefit to the family, as sweat equity savings average $25,000 per unit and, in many cases, is greater.

**Rural Housing Assistance Grants (Section 504 House: $33 million/ Senate: $32 million; Housing Preservation Grants: House: $15 million/Senate $16 million)**

Section 504 Loan and Grant program and the Section 533 Housing Preservation Grant program are vital to many rural residents, particularly the elderly, who lack alternative financial resources to make basic repairs to preserve their homes. Most of the nation's occupied substandard housing is located in rural areas.

As reported by the Housing Assistance Council, the 2010 Census revealed that of the approximately 116 million active housing units available in the United States, 25 million are located in rural and small communities. Over 5 percent or 1.5 million units are moderately or severely substandard. In addition, the American Community Survey found that almost...
630,000 occupied households in the country lack complete plumbing facilities – meaning they do not have one of the following: a toilet, tub, shower, or running water.

**Multi-Family Housing**

**Farm Labor Housing**  
Section 514 loans House $12 million; Senate $35 million; Section 516 grants: House $12 million; Senate: $14 million

Section 514 and 516 are the only federal programs providing affordable loans and grants to purchase, construct, or repair rental housing for America's farm laborers. There are approximately 3 million migrant and seasonal farmworkers in the United States. These essential workers show up to work every day to maintain our domestic food supply. Unfortunately, they also face the greatest housing challenges of all rural people. According to the most recent National Agricultural Workers Survey, 33% of all farmworkers and 45% of migrant farmworkers live in crowded dwellings[2]. Moreover, farmworkers and their families also suffer from poverty. 61% of farmworkers earn incomes below the poverty line. Consequently, three out of every five farmworker families live below the federal poverty line. This lack of funding for new on- and off-farm worker housing and increasing demand occurs when the farm laborer population becomes more settled. For example, an additional 45,560 farmworker housing units are needed in California to alleviate critical overcrowding in farmworker households[3].

**Section 515**  
House: $150 million; Senate: $100 million.  
**Multi-Family Preservation**  
House: $40 million; Senate: $45 million  
**Vouchers:** House: $38 million; Senate: $50 million

USDA’s Rural Housing programs provide much-needed access to affordable rental housing. As of October 2021, some 417,000 USDA finance rental housing units provide housing for rural seniors, people with disabilities, migrant and seasonal farmworkers, and low-income families. Most (91.6 percent) of Section 515 tenants have very low incomes. The average tenant earns just $14,665 annually. In addition, 64 percent of all households are elderly or disabled tenants, persons of color head 35.7 percent, and women head 71 percent. [4]

**Preservation**

USDA must address two significant problems in its rural rental housing portfolio. The first is the deteriorating conditions of its developments. In 2016, USDA published a second Comprehensive Property Assessment and Portfolio Analysis. [5] This report looked at USDA's Section 515 properties, farm labor housing properties, Section 538 financed developments, and projects refinanced under the Multifamily Preservation and Revitalization (MPR) program. The report analyzed the Per Unit Per Annum (PUPA) net reserves or the annual amount of reserves that must be set aside for properties to maintain functionality. The report found that the average PUPA reserves deficit for the Section 515 portfolio had increased. A study released by USDA in 2004 indicated that the PUPA reserves deficit was $647 (average per property), but by 2015, the PUPA deficit had increased to $964 (average per property). [6]
As the cost of maintaining the portfolio increased, the average age of developments in USDA's rental housing portfolio is 34 years. The 2016 report found that the need had more than doubled in the past 12 years and raised the estimate to $5.596 billion to preserve USDA's rental housing stock (including farm labor, Multi-family Preservation, and guaranteed developments) over the next 20 years. Of that amount, $4.7 billion relates to Section 515 developments. [7]

The second problem facing USDA is maturing mortgages. Although Section 515 was established in 1968, the high point of Section 515 production was 1977-1985. As a result, today and in the near future, there is a rising tide of maturing mortgages that could reduce the availability of affordable rural rental housing. In 2018, the Government Accountability Office estimated that over 90% of USDA rental housing properties could exit the portfolio by 2050. And USDA has indicated that current preservation resources are insufficient and will become "catastrophically so by 2027".

In March, USDA released a PowerPoint presentation at an NRHC board meeting. One of the slides indicated that the combined cost of preservation demands, and maturing units totaled $30.9 billion through 2050. This amount would preserve 333,780 units or about 80 percent of the portfolio.

There is a pressing need to recapitalize existing rental housing and preserve that housing for eligible households. USDA had limited resources to address this problem. One tool is for Congress to reserve a significant amount of Section 515 funding for use by non-profit organizations to acquire and preserve USDA-financed rental housing. Making these funds available to broad-based private or public non-profit or its affiliates, which is dedicated to the preservation, will further the long-term use of USDA rental housing for eligible households. MPR. is a flexible subsidy tool that can defer existing loans and provide "soft second" loans and grants. In recent years appropriations have hovered around $28 million in budget authority. In FY 21, USDA provided approximately $90 million in assistance under MPR, typically used to leverage other federal or state financing, including LIHTC, Bonds, Section 515 loans, and HUD's HOME program. USDA's FY 23 budget request for MRP totaled $70 million, a substantial increase over previous years. However, even if that amount is approved, which is unlikely, it will primarily address the backlog of some 200 applications for assistance.

It is important to note that rural communities also need a new construction program. USDA long ago abandoned the section 515 rural rental housing loan program for new construction. Without a new construction program, rural communities lack an important source of capital to finance housing and leverage other resources, most notably the Low Income Housing Tax Credit (LIHTC). As section 515 financing for new construction dwindled and finally ended, LIHTC allocations to rural communities fell by two-thirds. [8]

**Rural Rental Assistance House: $1.493 billion; Senate: $1.487 billion**

A revised estimate indicates that USDA no longer needs a total of $1.602 billion to renew all rental assistance contracts, including those funded through the American Rescue Plan Act (ARPA).
The budget request includes the following language: Under current law (Sec.521), rural rental assistance is limited to multi-family projects with current loans made under section 515. However, the budget request for Fiscal Year 2023 includes the following:

"That of the amounts made available under this heading, [$1,450,000,000] $1,601,926,000 shall be available for renewal of rental assistance agreements, including agreements where the Secretary determines that a maturing loan for a project cannot reasonably be restructured with another USDA loan or modification and the project was operating with rental assistance under section 521 of the Housing Act of 1949."

This would, in effect, override authorizing statute and permit rental assistance to continue on a project that no longer has a Section 515 loan (section 521 (a) (1) (A). The budget does not include information on the criteria for making such a determination.

Congress should only approve the language proposed in the budget after establishing a framework for USDA to evaluate requests to decouple rental assistance from a USDA rental housing loan.

The framework for approval of decoupling requests should include the following conditions, which are along the lines of S. 4872, Strategy and Investment in Rural Housing Preservation Act sponsored by Sens. Shaheen (D-NH) and Smith (D-MN):

1. A requirement that USDA sets rents in accordance with the lower of budget-based regulatory process or the operating cost adjustment factor as a payment standard as provided under Section 524 of the Multifamily Assisted Housing Reform and Affordability Act of 1997 (42 7 USC 1437 note);
2. Agreement by the owner to a 20-year extension of rental assistance contracts, subject to annual appropriations.
3. Agreement by the owner to maintain the housing as decent, safe, and sanitary and in conformity with provisions established in Title V of the Housing Act;
4. Approval by USDA of a plan by the owner identifying financing sources and timetable for renovations and improvements deemed necessary by the Secretary to maintain and preserve the property. If such a plan is not acted upon by the Secretary within 30 days of submission, the rental assistance contract is automatically approved for no more than one year;
5. Transfer of Rental Assistance – In cases in which a loan or loans have matured or are prepaid, and the owner has opted not to restructure the loan(s), a tenant residing in a project shall have 18 months prior to loan maturation or prepayment to transfer the rental assistance assigned to the tenant's unit to another rental project financed under Section 515 or Section 514 and will have priority for admission over other applicants. In cases where a property is unavailable, the Secretary is authorized to offer a voucher to tenants. The owner of the initial project may rent the tenant's previous unit to a new tenant without income restrictions; and
6. Before implementing the above provisions, the Secretary shall publish a Notice of Advance Rulemaking, consult with appropriate stakeholders, and publish an interim final rule no later than 12 months after enactment.

In addition, Congress should reserve a significant amount of Section 515 funding for use by non-profit organizations to acquire and preserve USDA-financed rental housing. Making these funds available to broad-based private or public non-profit or its affiliates, which is dedicated to the preservation, will further the long-term use of USDA rental housing for eligible households.

**Disaster Supplemental**

On November 28, the Biden Administration released a disaster supplemental appropriation request, which included funding for USDA Rural Housing Assistance Grants, Community Facilities, Water-Waste Water funding, and HUD CDBG funding.

According to the US National Centers for Environmental Information, so far this year, there have been 15 weather/climate disaster events with losses exceeding $1 billion each to affect the United States. These events included 1 drought event, 1 flooding event, 10 severe storm events, 2 tropical cyclone events, and 1 wildfire event (https://www.ncei.noaa.gov/access/billions/).

While this funding is desperately needed, in some cases it is targeted at Hurricane damage, ignoring other natural disasters such as wind storms, earthquakes, flooding, and wildfires. Congress should amend this language to target federally declared disaster areas under the Robert T. Stafford Disaster Relief and Emergency Assistance between January 1, 2021, and December 31, 2022.

**Administration Request**

DEPARTMENT OF AGRICULTURE Bureau: RURAL HOUSING SERVICE Account: Rural Housing Assistance Grants Subcommittee: Agriculture, Rural Development, Food, and Drug Administration, and Related Agencies Estimated Need: $60,000,000 This request would provide $60 million to the Rural Housing Assistance Grants account of the US Department of Agriculture (USDA) for housing repair grants to repair hurricane-damaged homes. Language is needed to: authorize grants to populations of 50,000 or less, remove the age limitation, and raise the income limit to 80 percent of the area median income. In addition, language is needed to authorize USDA to set aside five percent of funding for administrative expenses.

DEPARTMENT OF AGRICULTURE Bureau: RURAL HOUSING SERVICE Account: Rural Community Facilities Program Account Subcommittee: Agriculture, Rural Development, Food, and Drug Administration, and Related Agencies Estimated Need: $50,000,000 This request would provide $50 million to the Rural Community Facilities Program Account of the US Department of Agriculture for grants to repair essential community facilities in rural areas. This funding would be used for infrastructure repairs needed to essential community facilities sustaining damage due to fiscal year 2023 hurricanes. Language is needed to authorize grants to populations of 50,000 or less. The Administration is committed to ensuring these funds are targeted, as appropriate, to Tribes and disadvantaged communities.
DEPARTMENT OF AGRICULTURE Bureau: RURAL UTILITIES SERVICE Account: Rural Water and Waste Disposal Program Account Subcommittee: Agriculture, Rural Development, Food and Drug Administration, and Related Agencies Estimated Need: $265,000,000

This request would provide $265 million to the Rural Water and Waste Disposal Program Account of the US Department of Agriculture (USDA) for water and wastewater grants. This funding would be used to repair clean drinking water facilities and wastewater treatment plants in rural areas. Of the amounts provided, $165 million is for infrastructure repairs needed for water treatment facilities sustaining damage due to fiscal year (FY) 2023 hurricanes and $100 million is to mitigate damage as a result of FYs 2022 and 2023 flooding in Kentucky. Language is needed to authorize grants to facilities located in communities of 50,000 or less. In addition, language is needed to authorize USDA to set aside three percent of funding for administrative expenses and $10 million for technical assistance grants. The Administration is committed to ensuring these funds are targeted, as appropriate, to Tribes and disadvantaged communities.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT Bureau: COMMUNITY PLANNING AND DEVELOPMENT Account: Community Development Fund Subcommittee: Transportation, Housing and Urban Development, and Related Agencies Estimated Need: $3,500,000,000

This request would provide $3.5 billion to the Department of Housing and Urban Development for the Community Development Fund for unmet disaster recovery and mitigation needs in the most impacted and distressed areas from major disasters in 2022 and 2023, including Hurricanes Ian and Fiona, and consistent with emergency funding already provided for 2022 disasters. In addition, the Administration looks forward to working with the Congress to enact a permanent authorization of the Community Development Block Grant - Disaster Recovery program.

Footnotes:

[8] Rural America's Rental Crisis:
