July xx, 2020

The Honorable Nancy Pelosi  
Speaker  
United States House of Representatives  
Washington, DC 20515

The Honorable Kevin McCarthy  
Minority Leader  
United States House of Representatives  
Washington, DC 20515

The Honorable Mitch McConnell  
Majority Leader  
United States Senate  
Washington, DC 20510

The Honorable Chuck Schumer  
Minority Leader  
United States Senate  
Washington, DC 20510

Dear Speaker Pelosi, Majority Leader McConnell, Minority Leader McCarthy and Minority Leader Schumer:

We hope this letter finds you and your families and staff well and healthy during these difficult times in our nation’s history. The xx undersigned affordable housing and community development organizations write to urge you to address the pressing housing needs of our nation’s rural communities in the next coronavirus relief package. Housing assistance for small towns and rural regions was left out of the Coronavirus Aid, Relief, and Economic Security (CARES) Act and resources are needed as the health and housing impacts of this pandemic further strain rural response efforts. Congress must be deliberate in providing housing resources to rural places to avoid evictions, homelessness, and to ensure housing stability during this crisis.

Housing is foundational for health. Yet even before the pandemic, rural America was facing an affordable housing crisis. Rural housing units lack adequate plumbing and kitchen facilities at a rate almost double the national average. Many homes in persistently poor rural areas suffer from overcrowding. Affordability challenges also deeply impact rural residents, with average incomes well below the national median and nearly half of rural renters being categorized as cost burdened (paying 30 percent or more of their income in rent). Furthermore, rural economies often rely on industries that have been heavily impacted by coronavirus-related job losses, like tourism, food service, and hospitality; and are home to workplaces that have seen devastating coronavirus outbreaks, such as meatpacking plants and prisons.

Despite these difficult conditions, no supplemental funding specifically for rural housing needs was included in the CARES Act. And more broadly, relief targeted at rural and persistently poor places was also not directly addressed. These communities already struggle with a lack of natural access to capital, a dearth of philanthropic and government investment, and declining local capacity to provide assistance. As the pandemic continues, many of the safety nets included in the CARES Act that have helped renters and homeowners stay in their homes – such as expanded unemployment insurance benefits, eviction bans, and mortgage forbearance – are also set to expire in the coming weeks and months. It is time for Congress to come together and pass a new round of coronavirus relief to address rural housing needs.

1 Based on data accessed at: http://www.ruraldataportal.org/
We urge you to consider the unique recovery needs of rural places and include targeted resources for rural housing in the next comprehensive coronavirus relief package. We stand ready to work with you during these unprecedented times to achieve these objectives. Thank you for your time and leadership.

Sincerely,

Housing Assistance Council (HAC)