

Information on Rural Low-Income Housing

TOP STORIES

Biden administration extends eviction and foreclosure moratoriums.

On January 20, the day President Joe Biden and Vice President Kamala Harris were inaugurated, the White House <u>announced</u> that protections for renters and homeowners will run through March 31. Centers for Disease Control director Dr. Rachel Walensky <u>extended</u> to March 31 the CDC's <u>ban on eviction</u> of tenants for nonpayment of rent. USDA <u>announced</u> its moratoriums on foreclosure and eviction for homeowners with Section 502 single-family <u>direct</u> and <u>guaranteed</u> mortgages will last through March 31. It also <u>set March 31</u> as the deadline for lenders making Section 502 <u>guaranteed</u> loans to offer <u>forbearance</u> of mortgage payments for up to 180 days, with a second 180-day period possible, and it will continue to provide the same opportunity for its Section 502 <u>direct</u> borrowers. The <u>Federal Housing Administration</u> extended the moratorium on foreclosure and eviction for single-family properties it insures. Similar changes are expected from the <u>Department of Veterans Affairs</u> and (for Fannie Mae and Freddie Mac) the <u>Federal Housing Finance Agency</u>.

Executive Orders change policies on equity, census, regulations.

Among the many actions taken by President Biden on January 20 were the following.

- An Executive Order on Advancing Racial Equity and Support for Underserved Communities

 Through the Federal Government declares it is "the policy of my Administration that the Federal
 Government should pursue a comprehensive approach to advancing equity for all, including
 people of color and others who have been historically underserved, marginalized, and adversely
 affected by persistent poverty and inequality," and directs several actions to advance that policy.
- An Executive Order on Ensuring a Lawful and Accurate Enumeration and Apportionment

 Pursuant to the Decennial Census requires that the 2020 decennial census tabulations include all

 U.S. residents regardless of immigration status and rescinds previous actions by former President

 Trump that were aimed at counting and excluding residents who lack legal status.
- An Executive Order on Revocation of Certain Executive Orders Concerning Federal Regulation asserts that federal agencies must "be equipped with the flexibility to use robust regulatory action to address national priorities" and rescinds orders by President Trump that tried to cut federal regulations.

Biden will request more coronavirus relief.

President Biden's coronavirus relief proposal, announced on January 14, commits to asking Congress for additional financial relief including \$30 billion in rental and utility assistance and \$5 billion for those at risk of or experiencing homelessness, as well as \$20 billion for tribal governments, supplemental unemployment benefits, aid to states, support for small businesses, expansion of the Earned Income Tax Credit and a \$15 federal minimum wage.

RuralSTAT

The number of housing units in rural and small-town communities increased by nearly 865,000, or 3%, between 2010 and 2018. Source: HAC tabulations of 2006-2010 and 2014-2018 American Housing Survey Data. For more information on housing occupancy and vacancy in rural America visit http://www.ruralhome.org/storage/documents/rrbriefs/rrb occupancy and vacancy.pdf.

Citizenship path for farmworkers included in new administration's immigration reform proposal.

Legislation sent to Congress by the Biden administration would make immigrant farmworkers eligible for green cards immediately and for citizenship after three years. An administration <u>fact sheet</u> about the proposal does not provide further details. The United Farm Workers <u>reports</u> that, to be eligible, workers would have to pass criminal background checks and show a five-year history of agricultural labor.

Nominees and hires announced for USDA, CFPB, HUD positions.

President Biden has <u>nominated</u> Dr. Jewel H. Bronaugh, currently the Virginia Commissioner of Agriculture and Consumer Services, to be Deputy Secretary of USDA and Rohit Chopra to direct the Consumer Financial Protection Bureau. Both will need to be confirmed by the Senate, as will the not-yet-named USDA Under Secretary for Rural Development. <u>Justin Maxson</u>, CEO of the Mary Reynolds Babcock Foundation, has been named Deputy Under Secretary for Rural Development. <u>Katharine</u> Ferguson, a Chief of Staff for Rural Development at USDA during the Obama Administration and most recently Associate Director of the Aspen Institute Community Strategies Group, is Chief of Staff in the office of the USDA Secretary. Numerous top staffers at <u>HUD</u> are listed on the department's site.

117th Congress gets under way.

The 117th Congress convened in Washington, DC on January 3. Democrats maintain a slim majority in the House of Representatives, with Speaker Nancy Pelosi remaining in her leadership role. While full committee assignments are still forthcoming, it has been announced that Rep. David Scott (D-GA) will take over as chair of the House Agriculture Committee and Rep. Rose DeLauro (D-CT) will take over as head of the House Appropriations Committee. Rep. Maxine Waters (D-CA) will maintain control of the House Financial Services Committee (which has jurisdiction over housing). For the Senate, the January 5 runoff elections in Georgia led to a 50-50 split, with Vice President Kamala Harris as the tie-breaker vote – putting Democrats in control of the Senate for the first time since 2014. Senate committee assignments also have not been finalized, but Sen. Sherrod Brown (D-OH) is expected to take control of the Senate Banking Committee (which covers housing), Sen. Patrick Leahy (D-VT) to lead the Senate Appropriations Committee, and Sen. Debbie Stabenow (D-MI) to chair the Senate Agriculture Committee. Due to the retirement of Sen. Pat Roberts (R-KS), formerly the top Republican on the Senate Agriculture Committee, Sen. John Boozman (R-AR) will become its Ranking Member.

HAC awarded \$2.7 million to build housing capacity across rural America.

The \$2.7 million grant from HUD's <u>Rural Capacity-Building for Affordable Housing and Community Development program</u> will enable HAC to significantly impact the capacity of 65 nonprofit housing organizations, municipalities and tribal entities in their efforts to undertake affordable housing and community development activities in some of the most challenging and overlooked communities in the nation.

OPPORTUNITIES

Section 202 funds for elderly housing available.

Nonprofits and coops can apply by May 26 for <u>Section 202</u> capital advances to finance construction, reconstruction, acquisition, or moderate or substantial rehabilitation of housing, as well as Project Rental Assistance Contracts, for very low-income residents age 62 or older. For more information, contact HUD staff, <u>202CapitalAdvanceNOFA@hud.gov</u>.

Tribal HUD-VASH expansion announced.

<u>HUD-VA Supportive Housing</u> voucher funding for Native American veterans who are homeless or at risk of homelessness is available for tribes and Tribally Designated Housing Entities, whether or not they are

already participating in the HUD-VASH program. Applications are due April 15. For more information, contact HUD staff, <u>TribalHUDVASH@hud.gov</u>.

HAC seeks proposals for Affordable Housing for Rural Veterans Initiative.

HAC's <u>Affordable Housing for Rural Veterans</u> initiative supports local nonprofit housing development organizations that meet or help meet the affordable housing needs of veterans in rural places. Grants typically range up to \$30,000 per organization and must support bricks-and-mortar projects that assist low-income, elderly and/or disabled veterans with home repair and rehab needs, support homeless veterans, help veterans become homeowners and/or secure affordable rental housing. AHRV is funded through the generous support of the <u>Home Depot Foundation</u>. <u>Applications</u> are due by February 1. For more information, contact HAC staff, <u>ahrv@ruralhome.org</u>. No phone calls please.

HAC job openings: Community Facilities Housing Specialist, Loan Officer, Senior Portfolio Manager.

For details, visit **HAC's website**.

- The <u>Community Facilities Housing Specialist</u> identifies and engages community stakeholders and provides direct technical assistance to rural organizations that are developing facilities such as parks, community centers, public libraries and childcare centers. This includes helping them identify, utilize and apply for financial resources such as USDA Community Facilities grants and loans. This a two-year position and is eligible for telecommuting.
- The <u>Loan Officer</u> represents HAC in its lending activities to include loan underwriting, marketing, and research and product development and originates new loan transactions. This position is based in HAC's Washington, DC headquarters and is eligible for telecommuting.
- The <u>Senior Portfolio Manager</u> provides leadership and oversight to a team that performs a range of lending activities closing, disbursement, monitoring, servicing and asset management of single-family and multifamily housing development loans. This position is based in HAC's Washington, DC headquarters and is eligible for telecommuting.

CORONAVIRUS

Treasury sets requirements for Emergency Rental Assistance.

On January 19 the Trump administration's Treasury Department <u>posted</u> a new FAQ document, as well as new information for tribes, both relating to the Emergency Rental Assistance program created by the December <u>coronavirus relief law</u>. The FAQ adds a requirement that tenants requesting rental aid must document their coronavirus-related economic hardship and their risk of homelessness or housing instability. It also requires a state or local government to wait 21 days for a landlord's response to a request to accept payment from the government entity before providing aid to a tenant directly.

IRS extends relief for Low Income Housing Tax Credit properties.

IRS Notice 2021-12 extends and adds to the provisions of Notice 2020-53, moving deadlines and providing flexibility for some requirements that apply to LIHTC properties.

Members of mixed-status families now eligible for direct relief payments.

"Nearly 3 million U.S. citizens and legal immigrants initially excluded under the CARES Act are covered under the December 2020 COVID-19 stimulus," a commentary by the Migration Policy Institute, reports that when they file their 2020 tax returns, approximately 2.9 million citizens and people with legal status who are the spouses or children of undocumented immigrants can apply for the \$1,200 stimulus checks provided by the CARES Act in March. These members of mixed-status families were not originally eligible for the funds,

but the <u>December 2020 coronavirus relief law</u> changed that, as well as making them eligible for its \$600 payments. 2.2 million children who are U.S. citizens or have legal status remain ineligible because they have no parents with legal status.

"Tribal elders are dying from the pandemic, causing a cultural crisis for American Indians."

The <u>New York Times</u> reports that, although there is no reliable data on the number of Native American elders killed by Covid-19, the virus has taken "an incalculable toll on bonds of language and tradition that flow from older generations to the young."

News reports relate difficulties in vaccinating farmworkers.

The challenges are described by <u>Politico</u> in "Who is 'essential'? Food and farm workers left in limbo in vaccine priorities" and by Yuma, Arizona TV stations <u>KYMA/KECY</u> in "Farmworkers trying to get COVID-19 vaccine face challenges."

"Why West Virginia's winning the race to get COVID-19 vaccine into arms."

A <u>National Public Radio</u> story explains how West Virginia has addressed the <u>challenge</u> of delivering coronavirus vaccinations in rural places where most pharmacies are <u>not affiliated</u> with the chains and networks being used to distribute vaccinations. The state chose to distribute doses itself to independent rural pharmacies that were already working with long-term care facilities.

REGULATIONS AND FEDERAL AGENCIES

USDA announces Strategic Economic and Community Development setasides in some RD programs.

USDA will set aside 3% to 10% of funds from some RD programs to prioritize projects that support multijurisdictional and multi-sectoral strategic community investment plans. The relevant programs are Community Facilities loans, grants and guaranteed loans; Water and Waste Disposal loans, grants and guaranteed loans; Business and Industry Guaranteed Loans; Rural Business Development Grants; and Community Connect broadband grants. To apply for these funds, applicants must include a specific form and other information with their program application. For more information, contact a USDA RD <u>State</u> <u>Office</u>.

Single set of quality standards proposed for HUD-assisted housing.

HUD is <u>proposing</u> to create National Standards for the Physical Inspection of Real Estate, a unified assessment of quality. <u>Comments</u> are due March 15 on its proposed rule, which includes provisions intended to reduce administrative burden on small rural PHAs. For more information, contact Timothy Weese or Samuel Franco, HUD, 202-708-1112.

Need capital for your affordable housing project?

HAC's loan funds provide low interest rate loans to support single- and multifamily affordable housing projects for low-income rural residents throughout the U.S. and territories. Capital is available for all types of affordable and mixed-income housing projects, including preservation, farmworker, senior and veteran housing. HAC loan funds can be used for pre-development, site acquisition, site development and construction/rehabilitation. Contact HAC's loan fund staff at hacloanfund@ruralhome.org, 202-842-8600.

Please note: HAC is not able to offer loans to individuals or families. Borrowers must be nonprofit or for-profit organizations or government entities (including tribes).

HAC News
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