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May is Asian/Pacific American Heritage Month.

New coronavirus relief bill introduced in House.

<u>H.R. 6800</u>, the Health and Economic Recovery Omnibus Emergency Solutions (HEROES) Act, introduced on May 12, would provide substantial new housing assistance. The House is expected to pass the bill on May 15, but it is not expected to become law in its current form.

- The measure includes \$309 million for additional USDA Section 521 Rental Assistance, which would be available for tenants who are not currently receiving RA as well as those who are. Up to \$25 million of the total could be used for Section 542 vouchers.
- The bill would expand the <u>CARES Act's provisions</u>, which protect only those with federal housing assistance or federally backed mortgages, by creating a 12-month prohibition on all evictions of renters or homeowners based on nonpayment and a 12-month forbearance period for all owners of multifamily rental properties.
- Funding would be added to numerous HUD programs including CDBG, public housing, vouchers, Sections 202 and 811, and McKinney-Vento homeless assistance programs. Another \$100 billion would finance emergency aid to tenants through the Emergency Solutions Grant program.
- State housing finance agencies would administer a new \$75 billion Homeowner Assistance Fund.
- Setasides for tribes would include \$100 million for the Bureau of Indian Affairs' Housing Improvement Program and \$20 million for BIA to provide and deliver potable water.
- The bill would revise USDA's authority to offer payment moratoria to Section 502 direct and Section 504 borrowers, requiring that determinations be based on individual borrowers' circumstances.

SBA taking Economic Injury Disaster Loan applications from agricultural businesses.

Agricultural businesses with fewer than 500 employees are currently the only enterprises that can apply for the Small Business Administration's coronavirus-related <u>EIDL loans and advances</u>. (SBA is continuing to process applications submitted before April 15 by other businesses.) A USDA webcast about the program is available <u>online</u>. For more information, contact the SBA disaster assistance customer service center, 1-800-659-2955, <u>disastercustomerservice@sba.gov</u>.

Agencies offer information for tenants and homeowners.

CFPB, FHFA and HUD <u>launched</u> a <u>new website</u> on May 12 that explains CARES Act protections for renters and homeowners, suggests resources for additional help and provides information on how to avoid COVID-19 related scams. It also includes explanations and links to help determine whether homes are federally backed, a requirement for relief under <u>CARES</u>. A detailed CFPB <u>blog post</u> offers even more material for renters. USDA Rural Development has also published new Frequently Asked Questions for tenants in USDA-financed rentals, available in <u>English</u> and <u>Spanish</u>.

Census Bureau resumes some field operations.

After <u>suspending</u> field operations for the 2020 decennial Census in mid-March because of the coronavirus pandemic, the Census Bureau has <u>restarted them</u> in some places to reach out to people who otherwise might not respond. HAC <u>encourages</u> everyone in the U.S. to <u>respond</u> to the Census.

HAC examines data on coronavirus infections in rural America.

As of May 3, there were more than 67,000 reported cases of COVID-19 and an estimated 2,500 associated deaths in rural communities. Maps and graphics presenting HAC's analysis of this data are <u>posted online</u>. Rural areas with extremely high per capita infection rates include some communities with meat packing facilities in the Midwest, persistently poor African-American communities in the Southeast and Native American communities. Communities on, or near, the Navajo Nation have some of the highest reported infection rates in the entire U.S.

Reporting capacity may play a role in rural media coverage.

According to a new report by the Housing Assistance Council and Aspen Institute Community Strategies Group, Revealing Rural Realities: What Fuels Inaccurate and Incomplete Coverage of Rural Issues?, rural issues are likely to receive less attention in the media because of the lack of robust rural reporting capacity. The research, which included interviews of rural and non-rural journalists and a scan of media coverage, also found there is enormous interest on the part of journalists and their readers to learn about the issues that affect rural America, but resource and time limitations affect rural reporting efforts.

Good rural data – including reliable sources of housing data – is essential.

A new report, *In Search of "Good" Rural Data: Measuring Rural Prosperity*, shines light on the shortcomings of available data for rural communities. Published by the Urban Institute with the Housing Assistance Council and Aspen Institute Community Strategies Group, this research included interviews with rural data practitioners and a data scan of key sources. The report <u>calls for</u> increased sample size, partnerships between governments and data users and a re-evaluation of rural definitions to better reflect rural realities.

All extreme poverty counties in 2018 were rural, ERS reports.

Using the most recent available American Community Survey data to <u>examine</u> poverty rates by county, USDA's Economic Research Service found that of the 664 counties with poverty rates above 20%, 524 were outside metropolitan areas. Fifteen of the 664 had extremely high poverty rates, above 40%, and all of those were outside metro areas. They were concentrated in South Dakota and Mississippi, where Native Americans and African Americans make up large portions of the population in poverty.

Recent publications and media of interest

• Hotspots: Prisons and Slaughterhouses Hit Rural Communities Hard, a Nonprofit Quarterly article, details how COVID-19 has disproportionately affected rural areas with meat processing plants and correctional facilities. The article explains why these industries were wooed by struggling rural communities and how promises of improved economies have gone largely unfulfilled. It also explores other industry possibilities, such as health care centers, that would benefit the health and well-being of residents.

- Making Health Count: Monetizing the Health Benefits of In-Home Services Delivered by Energy Efficiency Programs, a report from the American Council for an Energy-Efficient Economy, notes that the large existing network of in-home energy efficiency programs could be modified to include measures that promote better health outcomes for residents. If existing weatherization programs targeted four common health risks asthma, falls, and exposure to extreme heat or cold they could save more than \$228 million annually due to avoided health harms.
- Millions Stuck at Home with no Plumbing, Kitchen or Place to Stay Safe from Kaiser Health
 News points out that keeping healthy is complicated for the millions of Americans who live without
 complete plumbing or kitchens, or in overcrowded conditions. Homes in rural areas are more likely
 to lack these basic services than in other places of the country. The analysis relied in part on HAC
 data.
- Monterey County Ag Workers Comprise Nearly a Quarter of County COVID-19 Diagnoses, an article in The Californian, describes the health risks faced by farmworkers due to factors including their often crowded housing conditions.

Need capital for your affordable housing project?

HAC's <u>loan funds</u> 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).

