

Information on Rural Low-Income Housing

CONGRESS

Negotiations continue on more economic relief.

Federal eviction protections and increased unemployment assistance have <u>expired</u>, and congressional and White House leaders are still trying to agree on what to do next. On July 27, several Republican Senators released an <u>eight-bill package</u> collectively named the Health, Economic Assistance, Liability Protection and Schools (HEALS) Act. Its <u>supplemental appropriations</u> provisions include \$113.4 million for USDA Section 521 Rental Assistance, \$2.2 billion for HUD Tenant-Based Rental Assistance and \$1 billion for the Public Housing Operating Fund. These figures and many other provisions in the bill differ from those in the <u>HEROES Act</u> that was <u>passed</u> by the House in May. The White House is reportedly considering <u>reinstituting</u> the eviction ban and unemployment payments, as well as suspending payroll tax collections, through executive orders, though it is not clear that such actions would have legal effect.

House passes FY21 funding bills for USDA, HUD, other agencies.

The House has approved two "minibus" bills, each of which combines appropriations measures for several federal departments and agencies. <u>H.R. 7608</u>, passed on July 24, includes <u>USDA</u>. <u>H.R. 7617</u>, passed on July 31, includes <u>HUD</u>. The Senate has not yet begun considering appropriations legislation for FY21, which begins on October 1, 2020.

OPPORTUNITIES

Lead hazard reduction grants available.

Local governments and some states and tribes are eligible for <u>grants</u> to control lead hazards, build local capacity, educate residents and more. <u>Apply</u> by August 24. For more information, contact <u>Yolanda Brown</u>, HUD.

HUD offers healthy homes grants for tribes.

The <u>Healthy Homes Production Program for Tribal Housing</u> is intended to address housing-related hazards in a coordinated fashion, rather than addressing a single hazard at a time. The application <u>deadline</u> is August 24. For more information, contact <u>Aaron J. Salkoski</u>, HUD.

HAC seeks photographers to document U.S. rural housing and development.

With support from the National Endowment for the Arts and honoring the legacy of photographer

George Ballis (1925-2010) and his deep ties to rural housing and community development, HAC seeks photographers for an upcoming exhibition, "There Is More Work To Be Done." Selected photographers will be offered a stipend to document the impact of rural housing and rural community development programs in areas across the country and the work that still needs to be done. Applications are due August 14. For more information, visit HAC's website or email ballisphoto@ruralhome.org.

RuralSTAT

90% of manufactured home borrowers whose loans were secured solely by their manufactured homes received high interest rate loans in 2018.

Source: HAC Tabulations of 2018 Home Mortgage Disclosure Act Data. For more information on manufactured housing in rural America, see HAC's recently published Rural Research Brief.

CORONAVIRUS

Rural COVID-19 cases skyrocketed in July.

A <u>new HAC analysis</u> shows that from July 2 to August 2 there were almost as many new reported rural cases (225,553) of COVID-19 as had been reported for the prior five months in total (235,201). Rates of cases and deaths increased most dramatically in the rural Southeastern U.S.

Guidance updated on Paycheck Protection Program loan forgiveness.

The Small Business Administration has updated its <u>Frequently Asked Questions</u> on forgiveness of PPP loans, which are intended to help businesses keep their workforce employed during the pandemic.

Webinar to consider immigrants and rural economies.

Our Essential Work: Immigrants and Rural Economies, Weathering the Pandemic Together, will be offered on August 19 and will include an opportunity for peer exchange. This is the second event in the Rural Opportunity and Development (ROAD) series sponsored by the Aspen Institute Community Strategies Group, HAC, RCAP and Rural LISC. The first webinar, on minority-owned small businesses, is available online.

Court halts public charge rule during coronavirus emergency.

A federal judge has issued an injunction against USCIS <u>implementation</u> of its 2019 "<u>public charge</u>" regulation for as long as the coronavirus public health emergency is in effect. USCIS will not apply the regulation, which <u>had taken effect</u> in February, to immigration determinations on or after July 29.

Executive order supports rural health access.

President Trump's "Executive Order on Improving Rural Health and Telehealth Access," dated August 3, calls for innovative payment models, investments in physical and communications infrastructure, steps to improve the physical and mental health of rural residents, and extension of telehealth flexibilities that have been instituted for Medicare patients and providers during the pandemic.

REGULATIONS AND FEDERAL AGENCIES

Decennial census to end a month early.

The Census Bureau will <u>end its data collection</u>, both by field workers and by self-response methods, on September 30, a month earlier than previously planned. After the pandemic <u>delayed</u> the launch of field operations, the change <u>raises concerns</u> about the response rates of traditionally undercounted populations, including <u>rural residents</u>, Native Americans and people of color. HAC <u>encourages</u> everyone in the U.S. to respond to the Census.

Lammers retires, new Rural Housing Service head named.

Elizabeth Green became Acting Administrator of RHS on August 3 after former Administrator Bruce Lammers retired. She was most recently USDA Rural Development State Director in Virginia.

HAC is hiring an External Affairs Associate.

HAC is looking for a dynamic and creative writer to help build a culture of storytelling at HAC. The External Affairs Associate develops content and key messages for external audiences that highlight the incredible impacts of HAC's work. To apply, email a resume and brief cover letter to jobs@ruralhome.org with "External Affairs Associate" in the subject line. Applications will be considered as received, with interviews starting immediately.

New Duty to Serve plans delayed by coronavirus.

The Federal Housing Finance Authority has instructed Fannie Mae and Freddie Mac to structure their proposed Duty to Serve activities and objectives for 2021 as a one-year extension of their 2018-2020 plans, rather than as the first year in new three-year plans, because of market disruption caused by the pandemic. For more information, visit FHFA's website and statement on this announcement.

Housing counseling certification deadline moved to 2021.

Because of the pandemic, HUD is <u>extending</u> the time period for housing counselors to comply with new certification requirements. The deadline is now August 1, 2021. <u>Comments</u> are due September 4. For more information, contact <u>Lorraine Griscavage-Frisbee</u>, HUD, 702-366-2160.

PUBLICATIONS AND MEDIA

Interactive toolkit offers rural opioid resources.

The Rural Opioid Federal Interagency Working Group, in partnership with the University of North Dakota Center for Rural Health, developed an <u>online toolkit</u> to assist rural community leaders to assess the causes and impact of substance use disorder and find federal programs to help combat substance abuse disorder in their communities.

How do we change the narrative around housing?

<u>Shelterforce</u> examines recent research on <u>messaging to advance housing justice</u>. The article's summary of the findings: "People want to have a conversation about housing, the opposition is weak, and moving away from commodity language toward basic human need language might offer a very powerful way to intensify support."

How the Navajo Nation is flattening the coronavirus curve.

In May the Navajo Nation had one of the highest <u>per capita</u> rates of coronavirus infections in the U.S. <u>NBC News</u> examines how the tribe's ongoing challenges of inadequate infrastructure and substandard housing have exacerbated the impacts of the virus.

Will the pandemic make it more difficult for rural students to attend college?

A <u>Daily Yonder</u> article looks at the challenges for students in rural areas related to attending college and how the coronavirus pandemic complicates an already trying decision.

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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).