

TOP STORIES

Federal agencies extend relief for homeowners.

On February 16 the [White House](#) announced extensions of forbearance and foreclosure protections for homeowners with federally supported mortgages, which it says will apply to 70% of mortgages on single-family homes. Federal moratoriums on foreclosure for homeowners will run through June 30; homeowners will have until June 30 to request forbearance (postponement of mortgage payments); and those who entered forbearance before June 30, 2020 will be eligible for up to six months of additional forbearance. A summary of these provisions and others previously announced is available on [HAC's website](#).

- USDA RD announced its implementation of these deadlines in a [press release](#), a notice for the [Section 502 direct and Section 504 loan and grant programs](#), and a notice for the [Section 502 guarantee program](#). For more information, contact RD's Customer Service Center, 1-800-414-1226.
- VA's press release is [posted here](#). For more information, contact VA, 1-877- 827-3702.
- Information on FHA-insured mortgages is [announced here](#). For more information, email housing.counseling@hud.gov.
- FHFA [extended](#) until March 31 its moratoriums on foreclosures for borrowers with single-family mortgages backed by Fannie Mae and Freddie Mac and on evictions for those living in homes already owned by Fannie or Freddie. Also, those who are on coronavirus-related forbearance plans as of February 28, 2021 are eligible for a three-month extension.
- General homeowner information is available from HUD-approved [housing counseling agencies](#), 800-569-4287, and from the [Consumer Financial Protection Bureau](#). The National Consumer Law Center is also temporarily providing free access to its information on [homeowner rights during the pandemic](#).

Coronavirus aid bill taking shape.

The House is developing legislation to enact a version of the Administration's \$1.9 trillion [American Rescue Plan](#), with pieces being written by separate House committees. The full House is expected to vote on the measure during the week of February 22 and the Senate will take it up after that. [Housing provisions](#) approved by the [Financial Services Committee](#) include \$100 million for USDA Section 521 Rental Assistance to tenants who are not already receiving RA and have lost income because of the pandemic, as well as \$39 million for new Section 502 direct and 504 loans (enabling USDA to use other appropriated funds to refinance loans for current borrowers who are struggling). The largest portion of housing aid in the bill is \$19.05 billion for Treasury's [Emergency Rental Assistance](#) program, along with \$5 billion for emergency HUD vouchers, \$750 million for HUD's Native American, Native Hawaiian and Indian CDBG programs, \$5 billion for homelessness assistance, \$9.96 billion for homeowner assistance, and \$100 million for housing counseling. Because of limitations

RuralSTAT

51% of rural African-American households are homeowners. The homeownership rate in rural America for all households is 71%.
Source: Housing Assistance Council Tabulations of the U.S. Census Bureau's 2014-2018 American Community Survey. To learn more about [homeownership](#) in your community visit the [Rural Data Portal](#).

imposed by the [budget reconciliation process](#), which Congress is using so the Senate can pass the bill with a simple majority vote, the measure does not include an extension of the [eviction moratorium](#) that is currently scheduled to expire on March 31. The [Energy and Commerce](#) piece of the relief package includes \$4.5 billion for utility assistance and \$500 million for water assistance. The package's [tax portion](#) includes expansions of the Earned Income Tax Credit and Child Tax Credit.

Historic LGBTQ housing protections implemented.

HUD [announced](#) on February 11 that it is [extending housing discrimination protections](#) under the Fair Housing Act to LGBTQ tenants. HUD – which enforces fair housing law generally, not solely for HUD-assisted units – will accept and investigate [complaints](#) based on discrimination because of sexual orientation and gender identity. It instructs HUD-funded state and local agencies and nonprofits to expand their work as well. HUD is the [first agency](#) to announce its implementation of President Biden's [executive order](#) directing agencies to review policies that discriminate based on LGBTQ identity.

Biden's first budget proposal delayed.

[February 1](#) was the official deadline for the Biden administration to submit to Congress its budget for fiscal year 2022, but a [variety of delays](#) have pushed back the timeline and a release date has not yet been established.

HAC weighs in on Community Reinvestment Act proposal.

On February 16 HAC submitted a [response](#) to a Federal Reserve Board regulatory [notice](#) seeking input on ways to modernize its CRA regulations. HAC's comments are focused on making sure CRA fulfills its yet unrealized potential in rural communities currently, and in any modernization effort.

OPPORTUNITIES

AARP offers small grants for short-term projects including housing.

The [AARP Community Challenge](#) provides small grants to nonprofits and government entities for “quick-action” projects that can help communities become more livable for people of all ages. Improvements in housing, transportation, civic engagement, coronavirus recovery and other areas are eligible. Applications are due April 14. For more information, contact communitychallenge@aarp.org.

Small business grants offered.

The [Stavros Niarchos Foundation Small Business Growth & Recovery Fund](#) offers small businesses up to \$20,000 along with virtual training and mentorship. Applicants must be based in the U.S. and operational for at least a year, with under \$3 million in gross revenue. The program intends to support entrepreneurs, including those owned by or serving socially and economically disadvantaged individuals, that have been greatly impacted by the coronavirus pandemic. It is managed by the National Community Reinvestment Coalition. Applications are due March 19.

Funding available to diversify nominations for historic designation.

The National Park Service's [Underrepresented Community Grant Program](#) is intended to diversify the nominations submitted to the National Register of Historic Places to include communities that are currently underrepresented. State and tribal historic preservation offices, tribes and [some local governments](#) are eligible and can apply by March 31 for grants to fund projects such as surveys and inventories of historic properties associated with communities underrepresented in the National Register, as well as the development or amendment of nominations to the National Register. For more information, contact [agency staff](#).

NEW Housing Specialist job opening at HAC; Community Facilities Housing Specialist, Loan Officer and Senior Portfolio Manager still open.

For details, visit [HAC's website](#).

- The [Housing Specialist](#) works with local partner organizations to identify financial resources and funding opportunities to support the preservation and development of affordable housing and community and economic development strategies specifically throughout expanses of Southwest and/or Western rural America. At least four years of relevant nonprofit or tribal organization work experience is required. Bilingual proficiency in English and Spanish is preferred.
- [Community Facilities Housing Specialist](#)
- [Loan Officer](#)
- [Senior Portfolio Manager](#)

CORONAVIRUS

Moratoriums on utility shutoffs and evictions save lives, research concludes.

Duke University researchers estimate that if federal policy had restricted evictions from early March 2020 through the end of November 2020, COVID-19 infections across the country could have been reduced by 14.2% and deaths by 40.7%. Nationwide moratoriums on utility disconnections over the same time period could have reduced infection rates by 8.7% and deaths by 14.8%. These findings are reported in [Housing Precarity & the COVID-19 Pandemic: Impacts of Utility Disconnection and Eviction Moratoria on Infections and Deaths Across US Counties](#).

“Rural residents appear to be more vulnerable to serious infection or death from coronavirus COVID-19.”

A USDA Economic Research Service [analysis](#) of data on COVID-19 infections and deaths indicates that rural residents may be more vulnerable to the virus than urban residents because of underlying health problems, older age, lack of health insurance and greater distance to intensive care facilities.

“Crises collide: the COVID-19 pandemic and the stability of the rural health safety net.”

This [report](#) from the Chartis Center for Rural Health provides an overview of the intersection between rural hospital closures, vulnerabilities and the effects of the pandemic. It also outlines recommendations for providing care to non-COVID patients while accommodating waves of COVID-19 patients.

REGULATIONS AND FEDERAL AGENCIES

Senate committee recommends Fudge for HUD.

On February 4 the Senate Banking Committee [voted](#) to advance President Biden’s nominee for Secretary of HUD, Rep. Marcia Fudge (D-OH). Her nomination, along with that of [Tom Vilsack](#) to be Secretary of Agriculture, now awaits approval by the full Senate.

Comments requested on climate risk to housing finance system.

The Federal Housing Finance Agency requests input on the current and future [climate and natural disaster risk](#) to the housing finance system, Fannie Mae and Freddie Mac, and the Federal Home Loan Banks. FHFA hopes to strengthen its ability to identify and assess such risk, as well as identify opportunities to enhance its relevant supervision and regulation. [Comments](#) are due April 19.

Congress and the department take steps towards racial justice at USDA.

Heather Dawn Thompson, an attorney and member of the Cheyenne River Sioux Tribe, has been named [Director of USDA's Office of Tribal Relations](#), reporting directly to the Secretary. She told an [interviewer](#) she plans to focus on coronavirus response, economic recovery, racial equity and climate change. Monica Armster Rainge was appointed [Deputy Assistant Secretary for Civil Rights](#) at USDA. Her background includes work on land retention and heirs property at the [Federation of Southern Cooperatives/Land Assistance Fund](#). Rep. David Scott (D-GA), the new Chair of the House Agriculture Committee, has pledged to focus not only on [rural/urban divisions](#), but also on [racial justice and economic inequality](#). The [agriculture portion](#) of the developing coronavirus relief package includes \$1 billion to support entities that work with farmers of color, as well as farm loan assistance for farmers of color. [Senators](#) have introduced at least two bills – [S. 278](#), the Emergency Relief for Farmers of Color Act, and [S. 300](#), the Justice for Black Farmers Act – to [address](#) discrimination, and USDA [declared](#) its support.

ERS and NIFA will stay in Kansas City, Rep. Cleaver says.

Rep. Emanuel Cleaver (D-MO), who represents the Kansas City area, [assured](#) local media that it would be too expensive to move USDA's Economic Research Service and National Institute of Food and Agriculture back to Washington, DC. The Trump administration [relocated](#) the agencies in 2019.

Smaller lenders exempted from escrow requirement for subprime mortgages.

A [final rule](#) issued by the Consumer Financial Protection Bureau implements legislation providing that lenders with under \$10 billion in assets that make few mortgage loans are not required to establish escrow accounts for higher-priced mortgage loans. For information, contact [Joseph Devlin](#), CFPB, 202-435-7700.

PUBLICATIONS AND MEDIA

Federal labor standards not effectively protecting farmworkers, report says.

An Economic Policy Institute analysis found that 70% of U.S. Department of Labor federal labor standards investigations of farms detect violations such as wage theft or inadequate housing. Farm labor contractors are the worst violators, according to EPI's report, [Federal Labor Standards Enforcement in Agriculture: Data Reveal the Biggest Violators and Raise New Questions about How to Improve and Target Efforts to Protect Farmworkers](#). Experts discussed the findings in an [EPI webinar](#).

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 hacloanfunds@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
Housing Assistance Council
1025 Vermont Ave., NW
Suite 606
Washington, DC 20005
202-842-8600
ruralhome.org
hac@ruralhome.org